



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बौध जिला
Boudh District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Anugul

State: Odisha



**National Bank for Agriculture and Rural
Development
Odisha Regional Office, Bhubaneswar**

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

FOREWORD

Odisha on its growth journey is changing in many ways. Agro-eco systems are changing. Live hood patterns are changing. More and more private institutions are now entering agriculture as a commercial venture. Agriculture continues to be the primary source of livelihood for rural populace of Odisha. The key to enhance the quality of life for the rural population in the State lies in enabling ecosystem for agriculture through provision of infrastructure and needed capital formation.

Over the years, NABARD has diligently expanded and shaped the ecosystem for formal credit, microfinance, and cooperation in rural India with support from the Government, Reserve Bank of India (RBI), partner banks and agencies and other stakeholders. As a part of its core functions, since 1989, NABARD has been preparing the Potential Linked Credit Plan (PLP) for each district, on an annual basis.

The PLP exercise has been taken up by NABARD for the financial year 2025-26 for all the districts of the State after elaborate consultation with various stakeholders concerned with Agriculture MSME sector and Rural Development. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardized structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system.

I am confident that the PLP document will prove to be an informative and useful ready reference for shaping the District Credit Plan for achieving the goal of inclusive and integrated socio-economic development of the district with appropriate credit and non-credit support.

While recognizing the vital role played by the officials of different government departments and banks, I hereby place on record my sincere appreciation and heartfelt gratitude to the Collector and District Magistrate, Lead District Officer of RBI and the Lead District Manager for their invaluable inputs, support and participation in the consultative process. I also look forward to their continued cooperation and guidance for effective implementation and monitoring of various initiatives and interventions for securing rural prosperity and taking rural India forward.

Dr. Sudhanshu K K Mishra

Chief General Manager

Date- 23rd October 2024

Anugul, PLP 2025-26

PLP Document Prepared by:

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NABARD,

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PLP Document finalized by: Odisha Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Angul is situated at the centre of the State. The district belongs to the Mid Central Table Land according to the agro-climatic conditions.
2	Type of soil	Red Soil (61%), Black Soil (29%) and Deltaic Alluvial Soil (10 %)
3	Primary occupation	Agriculture is the primary occupation of the district. As per 2011 census, agricultural workers constitute around 33% of the entire workers of the district.
4	Land holding structure	The average land holdingsize is 0.96 Ha. With a total landholding of 174360 Ha marginal and small farmers occupy 16.86% and 28.89% share respectively.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	For FY 2023-24, the achievement under Priority Sector vis-à-vis target of the ACP is 113.73%. Overall, ACP achievement in the district (Priority sector and Non-priority sector) stood at 94.47%.
2	CD Ratio	As per data shared by LDM, CD Ratio of the district stood at 63.57% with share of priority sector advances being 49.57%. This is higher than the minimum target of 40%.

3	Investment credit in agriculture	Investment credit in agriculture has shown an upward trend since previous 3 financial year. For FY 2023-24, the achievement of investment credit in agriculture stood at 149.74% of the target.
4	Credit flow to MSMEs	Credit flow to MSMEs has shown an upward trend since previous 3 financial year. The credit flow to MSMEs during FY 2023-24 stood at ₹308519.04 lakh against a target of ₹240687.00 lakh, thereby achieving 128.18%.
5	Other significant credit flow, if any	The credit flow to Renewable Energy sector during FY 2023-24 stood at ₹2457.48 lakh against a target of ₹339.97 lakh, thereby achieving 722.85%.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Overall projections for priority sector stood at ₹892577.84 lakh
2	Projection for agriculture and its components	Projections for Crop Loan stood at ₹204609.39 lakh and Term loan stood at ₹107155.15 lakh. Total projections for agriculture sector stood at ₹311764.54 lakh.
3	Projection for MSMEs	Projections for MSMEs stood at ₹517722.25 lakh
4	Projection for other purposes	Projections towards other purposes stood at ₹63091.05 lakh

5. Developmental Initiatives

1. NABARD has been constantly striving to create a developmental ecosystem for absorption of credit in the district. The major developmental initiatives of NABARD include promotion of Farmer Producers Organizations (FPOs) and promotion of direct marketing through Rural Mart – Mobile Vans.
2. NABARD has also imparted training to SHG members for establishment of micro enterprises (MEDPs), training for Livelihood enterprise (LEDPs), imparting skill development training to rural youth etc.

3. Development of infrastructure for irrigation, rural connectivity, rural drinking water supply, social infrastructure etc. are supported under Rural Infrastructure Development Fund (RIDF).

6. Thrust Areas

1. The thrust Areas for PLP 2024-25 are integrated farming, MSME, Housing and SHG credit.
2. MSME has been a very strong sector and employment generator in the district. A conducive environment has been created through infrastructure development, training and handholding of entrepreneurs by DIC, provision of enabling support by District Administration which helps in more credit off take.
3. With a host of schemes such as PMEGP, PMFME, ODOP etc. being pursued in a big way, MSME is going to be the driving force for PSL credit absorption.
4. Housing has been given more emphasis in tune with the universal goal of housing for all and Govt. of Odisha's 'Mo Ghara' scheme.
5. In the PLP 2025-26, more thrust has also been given for increasing loan size to SHGs as per directives of the Govt. of Odisha. The projections for SHG-Bank Credit Linkage have been incorporated in Agriculture and MSME sectors to a large extent.

7. Major Constraints and Suggested Action Points

1. The infrastructure like completion of irrigation projects, development of soil testing facility, veterinary infrastructure etc. are required to be taken by the State Govt. on priority
2. Banks are required to open brick and mortar branches in unbanked GPs and facilitate financing through JLGs, SHGs and FPOs etc.
3. Most farmers were unable to obtain crop loan from PSBs due to issues in land records. The land pattas/records produced by them were not mutated to the names of family members of the current generation. As a result, there is reluctance/rejection from banks to finance KCCs for those cases.

Anugul, PLP 2025-26

4. Finance for JLGs has been a concern as well. There is reluctance from banks to finance JLGs in anticipation of such loans turning NPAs. Moreover, land holders also desist from letting out their lands to JLGs fearing any legal hassles later.
5. As the district is a major producer of fruits, vegetables and condiments (onion) etc., producer' collectives like FPO/FPCs need to be formed to eliminate middle men.
6. The investment credit for horticulture and allied activities like dairy, poultry, fisheries and storage infrastructure needs to be increased and supplemented with the benefits from subsidy and aligning with required interest subvention schemes of GoI and State Government.
7. The district's storage capacity needs to be increased through construction of rural godowns, onion godowns, cold storages, pack houses and ripening chambers
8. Crop diversification from traditional paddy to non-paddy/high value horticultural crops, marketing and storage infrastructure needs to be up scaled for enhancing credit absorption capacity in this sector.
9. In order to transform the projections made in the PLP into reality, concerted efforts have to be made by all stakeholders
10. 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.
11. Further in order to bring women into the mainstream and empower them, there has to be an increase in the credit linkage of new women self-help groups (WSHGs).
12. 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
13. 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.

8. Way Forward

1. There is ample scope for formation of FPOs in the district. More FPOs would enable the farmers to achieve collectivization of farm produce economies of scale and bargaining power.
2. Scope for construction of Cold Storages and Godowns may be explored near to areas of large scale production of perishables.
3. Scope for construction of processing units may be explored to enable value addition reduce storage related risks of perishables and increase income.
4. Sensitization of bank officials and district administration officials about inconsistencies/issues in land records details and removing bottlenecks to enable more coverage of eligible farmers under KCC scheme.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

		<ul style="list-style-type: none"> - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc., similar assessment is made for Power Tillers, Combined Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> - Collection of data on number of milch animals as per the latest census; - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on exploitable potential vis-a-vis credit possible; - Potential High Value Projects/Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential;

		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	289132.79
1	Crop Production, Maintenance and Marketing	204609.39
2	Term Loan for agriculture and allied activities	84523.40
B	Agriculture Infrastructure	6734.60
C	Ancillary activities	15897.15
I	Credit Potential for Agriculture A+B+C)	311764.54
II	Micro, Small and Medium Enterprises	517722.25
III	Export Credit	1020.00
IV	Education	3060.00
V	Housing	20299.70
VI	Social Infrastructure	1581.00
VII	Renewable energy	2950.35
VIII	Others	34180.00
	Total Priority Sector	892577.84

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	204609.39
2	Water Resources	4120.43
3	Farm Mechanisation	22736.03
4	Plantation & Horticulture with Sericulture	6404.83
5	Forestry & Waste Land Development	1331.60
6	Animal Husbandry - Dairy	20773.26
7	Animal Husbandry - Poultry	11695.75
8	Animal Husbandry - Sheep, Goat, Piggery	11149.69
9	Fisheries	3858.27
10	Farm Credit- Others	2453.54
	Sub total	289132.79
B	Agriculture Infrastructure	
1	Construction of storage	4258.51
2	Land development, Soil conservation, Wasteland development	1500.65
3	Agriculture Infrastructure - Others	975.44
	Sub total	6734.60
C	Ancillary activities	
1	Food & Agro. Processing	9811.15
2	Ancillary activities - Others	6086.00
	Sub Total	15897.15
II	Micro, Small and Medium Enterprises	
	Total MSME	517722.25
III	Export Credit	1020.00
IV	Education	3060.00
V	Housing	20299.70
VI	Social Infrastructure	1581.00
VII	Renewable energy	2950.35
VIII	Others	34180.00
	Total Priority Sector	892577.84

Note : Details indicated at Annexure 1 at page 113

District Profile

Key Agricultural and Demographic Indicators

Sources

Particulars	Details
Lead Bank	UCO Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	6375
2	No. of Sub Divisions	4
3	No. of Blocks	8
4	No. of Revenue villages	1930
5	No. of Gram Panchayats	225

1.a. Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Angul
3	Agro-climatic Zone 1	AZ69 - Mid Central Table Land
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Sub-Tropical

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	637500
2	Forest Land	271682
3	Area not available for cultivation	55591
4	Barren and Unculturable land	15363
5	Permanent Pasture and Grazing Land	36261
6	Land under Miscellaneous Tree Crops	23045
7	Cultivable Wasteland	19403
8	Current Fallow	16672
9	Other Fallow	26023

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	7
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	97455	54	29237	17
2	>1 to <=2 ha	50113	28	50113	29
3	>2 to <=4 ha	19988	11	39976	23
4	>4 to <=10 ha	13296	7	53184	31
5	>10 ha	95	0	950	1
6	Total	180947	100	173460	101

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	181
2	Of the above, Small/ Marginal Farmers	147
3	Agricultural Labourers	120

4	Workers engaged in Household Industries	45
5	Workers engaged in Allied agro activities	12
6	Other workers	178

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1274.00	656	618	1067	207
2	Scheduled Caste	240.00	122	118	205	35
3	Scheduled Tribe	180.00	90	90	162	18
4	Literate	869.00	494	375	709	160
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	297
2	Rural Households	250
3	BPL Households	124

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	228
3	Having electricity supply	132
4	Having independent toilets	71.58

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1654
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	262
4	Villages having Banking Facilities	1661
5	Villages having Primary Schools	1090
6	Villages having Primary Health Centres	33
7	Villages having Potable Water Supply	1661
8	Villages connected with Paved Approach Roads	449

Sources:

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for Kharif - 2024
1.a Additional Information	District Statistical Hand Book-2022 RBI Master Circular on PSL (last updated - 21 June 2024), LWE list from MHA, District website of Angul, CEEW Study Report on Climate Vulnerability - October 2021
2. Soil & Climate	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for Kharif - 2024
3. Land Utilisation [Ha]	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for Kharif - 2024
4. Ground Water Scenario (No. of blocks)	Ground Water Year Book 2021-22 Central Ground Water Board - Dashboard (Assessment Year: 2022-23)
5. Distribution of Land Holding	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for Kharif - 2024
6. Workers Profile [In '000]	Census 2011
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	Census 2011
10. Village-Level Infrastructure [Nos.]	Census 2011

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1684
2	Primary Health Centres	33
3	Primary Health Sub-Centres	175
4	Dispensaries	32
5	Hospitals	4
6	Hospital Beds	748

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	623
2	Registered FPOs	23
3	Agro Service Centres	1
4	Soil Testing Centres	1
5	Approved nurseries	4
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	
2	Irrigation Potential Created	173.00
3	Net Irrigated Area (Total area irrigated at least once)	81.47
4	Area irrigated by Canals/ Channels	335.04
5	Area irrigated by Wells	254.50
6	Area irrigated by Tanks	0.98
7	Area irrigated by Other Sources	224.16
8	Irrigation Potential Utilized (Gross Irrigated Area)	1179.57

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1590
2	Railway Line [km]	118
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)		
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred			
2	Cattle - Indigenous			
3	Buffaloes	6321	3027	3294
4	Sheep - Cross bred			
5	Sheep - Indigenous			
6	Goat	200353	57041	143312
7	Pig - Cross bred			
8	Pig - Indigenous	1461	687	774
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved			
12	Poultry - Indigenous			

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	14
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	94
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	1
8	Dairy Cooperative Societies	32
9	Milk Collection Centres	2
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	1
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	114
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Availability	Unit	Availability	Unit
1	Fish	24719.00	MT	53	gm/day
2	Egg	295.80	Lakh Nos.	23	nos/p. a.
3	Milk	66120.00	MT	142	gm/day
4	Meat	7760.00	MT	16	gm/day
5	Wool		MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Hand Book-2022 District at a Glance - 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	Data received from office of CDAO, Angul
13. Irrigation Coverage ['000 Ha]	District Statistical Hand Book-2022 District at a Glance - 2023
14. Infrastructure For Storage, Transport & Marketing	District Statistical Hand Book-2022 District at a Glance - 2023
15. Processing Units	
16. Animal Population as per Census [Nos.]	District Statistical Hand Book-2022 District at a Glance - 2023
17. Infrastructure for Development of Allied Activities [Nos.]	Data received from office of CDVO, Angul
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Hand Book-2022 District at a Glance - 2023

District Profile
Key Insights into Agriculture and Allied Sectors
Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of GDP agri to district			
2	Land Holdings - SF (%)	28.89	28.89	28.89
3	Land Holdings - MF (%)	16.86	16.86	16.86
4	Rainfall - Normal (mm)	1327	1327	1327
5	Rainfall - Actual (mm)	1255	1165	1416
6	Cropping Pattern	Paddy (Kharif) and Pulses (Rabi)	Paddy (Kharif) and Pulses (Rabi)	Paddy (Kharif) and Pulses (Rabi)

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	84461.41	109740.54	122997.41

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	68.25	234.53	3436.34	82.28	280.23	3405.81			
2	Mungbean	2.23	0.93	417.04						
3	Urdbean	2.39	0.95	397.49						
4	Maize	0.65	1.59	2446.15	4.16	10.27	2468.75	4.00	10.14	2535.00
5	Groundnut	1.66	2.70	1626.51						
6	Sesame	1.29	0.40	310.08						

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.52	2.81	2.85
2	Net sown area (lakh ha)	1.84	1.84	1.84
3	Cropping intensity (%)	136.96	152.72	154.89

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	36.43	28.17	36.31
2	Fertilizer consumption - Rabi (kg/ha)	9.91	19.97	16.48

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif - 2024, (ii) Kharif- 2023 and (iii) Rabi-2022-23; Information received from office of CDAO, Angul
Table 2: GLC under Agriculture	SLBC - ACP Achievement
Table 3: Major Crops, Area, Production, Productivity	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif - 2024 and (ii) Kharif-2023; District Statistical Hand Book-2022; District at a Glance - 2023
Table 4: Irrigated Area, Cropping Intensity	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif - 2024, (ii) Kharif- 2023 and (iii) Rabi-2022-23

Table 5: Input Use Pattern	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif - 2024, (ii) Kharif- 2023 and (iii) Rabi-2022-23; Information received from office of CDAO, Angul
Table 6: Trend in Procurement/Marketing	
Table 7: KCC Coverage	
Table 8: PM Kisan & Other DBTs	Office of CDAO, Angul
Table 9: Soil Testing Facilities	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif - 2024, (ii) Kharif- 2023 and (iii) Rabi-2022-23; Information received from office of CDAO, Angul
Table 10: Crop Insurance	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif - 2024, and (ii) Kharif-2023 ; Information received from office of CDAO, Angul

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	484.00	698.02	1401.53

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			
2	Net Irrigated Area ('000 ha)	121	128	128
3	Gross Irrigated Area ('000 ha)			

Table 3: Block level water exploitation status

Sr.No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Irrigated Area & Potential	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif – 2024, (ii) Kharif- 2023, and (iii) Rabi-2022-23
Table 3: Block level water exploitation status	

Farm Mechanisation**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2867.00	9381.42	16820.20

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors			
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Mechanisation in District	
Table 3: Service Centers	

Plantation & Horticulture including Sericulture**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	636.00	3077.43	4379.54

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Mango	3	0		3	0		3	0	
2	Litchi	2	0		2	0		2	0	
3	Cashew	2	0		2	0		2	0	
4	Sweet Orange	1	0		1	0		1	0	
5	Coconut	1	0		1	0		1	0	

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	8.75	34.28	9.26		9.77	
2	Litchi	0.63	3.51	0.64	3.62	0.64	3.73
3	Jackfruit	0.30		0.30		0.31	5.13
4	Papaya	0.21	4.76	0.22	4.78	0.23	4.79
5	Pomegranate	0.04	0.24	0.04	0.25	0.05	0.27
6	Sapota	0.05	0.45	0.06	0.46	0.06	0.47
7	Bael	0.08	0.60	0.09	0.61	0.10	0.62
8	Banana	2.12	48.26	2.14	48.27	2.21	48.29
9	Guava	0.60	5.29	0.60	5.31	0.61	5.35

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Plantation		100	60
2	Vegetable		100	200
3	Floriculture		47	40
4	Mushroom		3	25
5	Organic Farming		10	8
6	Protected Cultivation		1	04
7	Post Harvest Management		21	33
8	Exposure Visit & Training	300	300	200
9	District Level Show	1	1	1

Table 5: Production Clusters

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

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Mango	Mango	Mango
2	Area cultivated (Ha)	8754	9262	9772
3	Processing Units (No.)	0	0	1
4	Value of products (₹)	685500000.00	701000000.00	705981600.00

Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	0	0	0
2	Production - kg	0	0	0

Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)			
2	Weavers' population (No.)			
3	Reeling Units (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: High Tech Orchards	Office of DDH Angul
Table 3: Production and Productivity	Office of DDH Angul
Table 4: NHM Schemes (Cumulative Nos.)	Office of DDH Angul
Table 5: Production Clusters	
Table 6: Crop Identified for One District-One Product	Office of DDH Angul
Table 7: Sericulture	Office of DDH Angul
Table 8: Weavers Clusters	

Forestry & Waste Land Development**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	1067.88	725.05

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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1	Forest Cover ('000 ha)	272	272	272
2	Waste Land ('000 ha)	26	35	35
3	Degraded Land ('000 ha)			

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)

Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Area under Forest Cover & Waste Land	Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for (i) Kharif - 2024 and (ii) Kharif- 2023; District at a Glance - 2023
Table 3: NTFP	
Table 4: Nurseries (No.)	

District Profile
Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2893.00	8621.71	13932.49
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	2	2	2

Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Processing Infrastructure	Office of CDVO Angul
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	Office of CDVO Angul

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2319.00	5251.33	7846.01
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	221122	341033	441000
2	Of the above, male (No.)	71000	132000	187000
3	Of the above, female (No.)	150122	209033	254000
4	Broiler Farms (No.)	188	232	258
5	Hatcheries (No.)	4	4	4
6	Popular breeds			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Poultry	Office of CDVO Angul

Animal Husbandry - SGP**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	681.00	11333.73	7428.11
2	Finance under group mode (₹ lakh)			

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	
2	Popular goat breed(s)	Black Bengal
3	Popular pig breed(s)	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Popular Breed(s)	Office of CDVO Angul

Fisheries**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	156.00	2326.82	2616.75
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)			

4	KCC for working capital (₹ lakh)			
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Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	6332	6344	6383
2	Reservoirs (No.)	5	5	5
3	Cage Culture/ Bio-floc technology (No.)	104	146	198
4	Fish Seed Hatchery (No.)	3	4	4

Table 3: Marine Fisheries (No.)

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

Table 4: Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Inland Fisheries Facilities	Office of DDF Angul
Table 3 : Marine Fisheries (No.)	Office of DDF Angul
Table 4 : Brackish Water Fisheries	Office of DDF Angul
Table 5: Fisheries Infrastructure Development Fund (FIDF)	Office of DDF Angul

Farm Credit - Others & Integrated Farming**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)		828.33	284.84

2	Credit to bullocks (₹ lakh)			
3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)			

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	0	
2	Area under homestead based IF ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Area under Integrated Farming	Office of CDAO Angul

Agri. Infrastructure**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	432.00	2548.32	2120.86
2	Loans for Storage Godowns (₹ lakh)			
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	0	0	0
4	Storage Godowns (Capacity - '000 MT)	0	0	0
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)			

7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	12	12	12
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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Agri Storage Infrastructure	Office of DDH Angul; Office of DRCS Angul

Land Development, Soil Conservation & Watershed Development**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	11.00	375.33	1197.29
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	425	355	352
2	Area treated for soil & water conservation treatment ('000 ha)	70	4	4
3	Gap ('000 ha)	355	351	348

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)			
2	Watershed Projects - Area treated ('000 ha)			
3	Wadi Projects (No.)			
4	Wadi Projects - Area of plantation ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Area requiring Soil Treatment & Area Treated	Information received from office of PD-Watershed Development and Soil Conservation Angul
Table 3: NABARD's interventions	

District Profile
Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1007.00	392.99	58.22

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)			
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)			
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	3	3
2	Food Quality Testing Labs	0	0	0
3	Food Parks (No.)	0	0	0
4	Food Parks (No.)	1	0	0
5	Ripening chambers	0	0	0
6	Ripening chambers	1	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Fertilizer Consumption	
Table 3: Production of inputs	
Table 4: Facilities Available	Office of DDH Angul; Office of CDAO Angul

Agri Ancilliary Activities - Food & Agro Processing & Others**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	6525.00	6456.57	11065.20
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)			

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)			
2	Procurement through PACS and LAMPS (MT)	100078	118576	116207

Table 3: Other Ancilliary Services

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Procurement	Office of DRCS Angul
Table 3: Other Ancilliary Services	Head Office of Angul United Central Cooperative Bank Angul

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	124136.01	217079.00	308519.04
2	No. of units financed			
3	Loans under Stand Up India Scheme (₹ lakh)			
4	Loans to Weavers' Coop. Societies (₹ lakh)			

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	4	5	5

2	Micro Units (No.)			26314
3	Small Units (No.)			385
4	Medium Units (No.)			25
5	Udyog Aadhar Registrations (No.)	3299	8930	26724

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	16	16	18
3	Weavers' Coop. Societies (No.)			

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts			

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	523	367	400
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	17	12	13

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: MSME units Cumulative	Office of GM-DIC Angul
Table 3: Traditional activities	Office of GM-DIC Angul
Table 4: DIC interventions	
Table 5: Skill Development Trainings	Office of GM-DIC Angul

Export/ Education/ Housing**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	550.03	0.00

2	GLC under Education (₹ lakh)	432.00	1734.34	2276.43
3	GLC under Housing (₹ lakh)	5082.00	13558.90	16911.25

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned			
2	Amt of subsidy released (₹ lakh)			

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned			
2	Amt of subsidy released (₹ lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Progress under PMAY	
Table 3: Progress under SBM	

Public Infrastructure Investments**Table 1: GLC**

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

Table 2: Progress under Govt. investments (Type and number of projects)

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Progress under Govt. investments (Type and number of projects)	

Social Infrastructure Investments**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	326.00	41.10	302.03

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Projects (Cumulative)	

Renewable Energy**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)		0.00	2457.48
2	Assistance under Green Climate Fund (₹ lakh)			
3	Assistance under other Renewable Energy Initiatives (₹ lakh)			

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	0	0	0	0	0	0
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	0	0	0	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Go Green Initiatives	
Table 3: Renewable Energy Potential	

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)		21882.35	24290.36
2	JLG Bank Linkage (₹ lakh)			
3	Loans through SHPIs (₹ lakh)			
4	Loans under zero interest scheme/ similar schemes (₹ lakh)			

Table 2: Promotional Interventions

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

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	20520	21386	21537
3	No. of SHGs credit linked (including repeat finance)	13689	15874	16252
4	Bank loan disbursed (₹ lakh)	31537.90	46914.99	67104.29
5	Average loan per SHG (₹ lakh)	2.30	2.96	4.13
6	Percentage of women SHGs %	100.00	100.00	100.00

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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - ACP Achievement
Table 2: Promotional Interventions	
Table 3: Status of SHGs	Office of OLM Angul

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	10	10	10
2	Consumer Stores (No.)	5	5	5
3	Housing Societies (No.)	4	4	4
4	Weavers (No.)	11	11	11
5	Marketing Societies (No.)	1	1	1
6	Labour Societies (No.)			
7	Industrial Societies (No.)			
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)	67	67	67
11	Total (No)	98	98	98

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	103	130	130
2	Multi state cooperative societies (No.)			

Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mFOs	SHGs/JL Gs	BCs/BFs	Villages	Households
Commercial Banks	28	144	79	65	0	0			13	2063
Regional Rural Bank	1	32	28	4	0	0			60	9283
District Central Coop. Bank	1	11	6	5	0	0			11	27004
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0				
Primary Agr. Coop. Society	130	130	130	0	0	0			15	2285
Others	1	1	0	1	0	0			1930	297050
All Agencies	161	318	243	75	0	0	0	0	0	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	1272441.00	1405348.57	1606824.30	14.3
Regional Rural Bank				0	118108.00	123729.00	134468.54	8.7

Cooperative Banks										146093.00	154183.00	5.5	8.13
Others												0	0.00
All Agencies	0	0	0	0	0	0	0	0	0	1675170.57	1895475.84	13.2	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				Share (%)	Growth (%)	Share (%)	Growth (%)
	31/03/2022	31/03/2023	31/03/2024		31/03/2022	31/03/2023	31/03/2024					
Commercial Banks									0	0	0	6.9
Regional Rural Bank									0	0	0	8.5
Cooperative Banks									0	0	0	8.6
Others									0	0	0	0.00
All Agencies	0	0	0	0	860698.00	1125639.54	1204941.98		0	0	0	7.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	59.8	72.1	67.4	
Regional Rural Bank	36.1	40.1	40.0	
Cooperative Banks	42.2	43.3	44.6	
Others	0	0	0	
All Agencies	56.4	67.2	63.6	

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	0	0	0

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	447811.07	41.4	120815.34	11.2		0.0		0.0		0.0
Regional Rural Bank	28951.73	53.8	5037.71	9.4		0.0		0.0		0.0
Cooperative Banks	70860.53	103.1	67013.68	97.5		0.0		0.0		0.0
Others	0.00	0	0.00	0		0		0		0
All Agencies	547623.33	45.4	192866.73	16.0	0.00	0.0	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'me nt [₹ lakh]	Ach'me nt [%]	Target [₹ lakh]	Ach'me nt [₹ lakh]	Ach'me nt [%]	Target [₹ lakh]	Ach'me nt [%]	Target [₹ lakh]	Ach'me nt [₹ lakh]	Ach'me nt [%]	Ach'me nt [%]	
Commercial Banks	466925.09	310079.57	66.4	625405.03	539836.53	86.3	694278.12	91.6	636281.50		91.6		81.4
Regional Rural Bank	43217.85	24879.85	57.6	25197.00	35306.79	140.1	43673.04	73.6	32159.39		73.6		90.4
Cooperative Banks	61211.52	59859.89	97.8	62523.00	70193.26	112.3	59399.66	142.8	84808.30		142.8		117.6
Others	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00		0		0.0
All Agencies	571354.46	394819.31	69.1	713125.03	645336.58	90.5	797350.82	94.5	753249.19		94.5		84.7

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'me nt [₹ lakh]	Ach'me nt [%]	Target [₹ lakh]	Ach'me nt [₹ lakh]	Ach'me nt [%]	Target [₹ lakh]	Ach'me nt [%]	Target [₹ lakh]	Ach'me nt [₹ lakh]	Ach'me nt [%]	Ach'me nt [%]	
Crop Loan	114532.50	84461.41	73.7	121959.01	109740.54	90.0	123138.72	99.9	122997.40		99.9		87.9
Term Loan (Agri.)	45740.62	23130.28	50.6	46340.97	52301.69	112.9	46659.55	149.7	69869.33		149.7		104.4
Total Agri. Credit	160273.12	107591.69	67.1	168299.98	162042.23	96.3	169798.27	113.6	192866.73		113.6		92.3
MSME	98982.00	124136.01	125.4	205586.04	217079.00	105.6	240687.00	128.2	308519.04		128.2		119.7
Other Priority Sectors*	30924.38	26462.49	85.6	54775.00	37766.76	68.9	71019.97	65.1	46237.56		65.1		73.2

Total Priority Sector	290179.50	258190.19	89.0	428661.02	416887.99	97.3	481505.24	547623.33	113.7	100.0
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9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg.Ach [%] in last 3 years
	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks			0			0			0	0.0
Regional Rural Bank			0			0			0	0.0
Cooperative Banks			0			0			0	0.0
Others			0			0			0	0.0
All Agencies			0			0			0	0.00

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

Source(s)	
1	LDM Office
2	LDM Office
3	LDM Office

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY, NABARD and CSC e-Governance Services India Limited.

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

vi. Computerization of Agriculture and Rural Development Banks (ARDBs)

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

vii. Co-operative Education – Setting up of World's Largest Cooperative

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University

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

ii. Integrated Processing Projects: The list of eligible activities under AIF

now includes integrated primary and secondary processing projects.

iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.

iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/Animal Husbandry Infrastructure Development Fund (AHIDF): Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further, NABARD is included as loaning entity under the revamped AHIDF scheme.

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to ₹20 lakh from the current ₹10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce, the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks, Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research

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

Focus Areas

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

2.3. Highlights related to Rural Development & Non-Farm Sector

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

- 1. Refinance support:
NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to

farmers as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the Commercial banks, cooperative banks and RRBs.

2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease, NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.

7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)

7.e. Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.

7.f. MoU with NRLM, MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development, GoI inked a landmark MoU on 27 February 2024.

8. Financial Inclusion

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

8.a. Support for the Deployment of micro-ATMs to two District Central Co-operative Banks in Gujarat with a grant support of ₹3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.

8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies.

8.d. Incentive Scheme for BCs operating in NE States and hilly states:

9. Farm Sector Development

9.a. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein

tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt. Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture.

Provide continuous focus to holistic growth of agri-allied activities and horticulture sector.

Improving marketing infrastructure, irrigation facilities, and timely availability of seeds.

Mukhyamantri Kamadhenu Yojana, announced by State Govt., aims to increase milk production in the state.

State Govt. has launched Mukhyamantri Maschayajibi Kalyan Yojana, 'Blue Revolution', for integrated development & management of fisheries.

Odisha State has a separate FPO Policy with its own credit guarantee scheme implemented by Nabkisan.

Odisha MSME Development Policy supports development of MSME Parks in the state.

Under Subhadra Yojana, all eligible women given ₹50000 over a period of 5 years.

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission.

Soura Jananidhi for bringing more area under assured irrigation and State incentive for micro irrigation.

CM Kissan Scheme (erstwhile KALIA Scheme) for exclusive agricultural growth.

2.2. Highlights related Agriculture & Farm Sector

A total of ₹28,944 crore has been allocated under Agriculture Budget, 2024-25, which is 17% higher than the last year's allocation.

Revolving fund allocated for paddy procurement operations by OSCSC.

Corpus Fund for provision of Interest free loan for fertiliser and seed.

Horticulture Development Programme for the promotion of horticultural crops and holistic growth of the horticulture sector.

2.3. Highlights related to Rural Development & Non-Farm Sector

Start-up Odisha: To develop a world class "Start-up Hub" in Odisha. The incentives and exemptions over and above the Start-up policy of Government of India.

Support to FPOs for production, aggregation, storage, processing, distribution, and marketing of agriculture & allied sector resources.

3. Govt. Sponsored Programmes linked with Bank Credit

State Govt. interest subvention for crop loans. The effective R.O.I. on crop loans up to ₹1.00 lakh at 0%, and 2% in respect of crop loans above ₹1.00 lakh, up to ₹3.00 lakh for prompt paying farmers, after taking into account prompt repayment incentive of 3% from Government of India.

Mukhyamantri Krushi Udyog Yojana (MKUY) supports agri-entrepreneurs in setting up of Commercial Agri-Enterprises (CAE): Provision of Subsidy upto 40-50% for capital investments up to ₹ 1 crore.

Bhoomihina Agriculturist Loan And Resources Augmentation Model (BALARAM) has been formulated in association with NABARD to form 1 lakh Joint Liability Groups (JLGs) covering at least 5 lakh farmers/ sharecroppers.

"Mission Shakti Loan" - Interest free loan for WSHGs for livelihood promotion of Women SHGs up to ₹3 lakh.

Subsidy for capital investment for establishment of commercial Agri-enterprises & for popularization of agricultural implements and diesel pump sets.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Crop production in the district is mostly dependent on monsoons and channel irrigation and this is reflected in the cropping pattern in the district. During FY 2023-24, the district received average 1416 mm rainfall and Gross Cropped Area, Net Sown Area and Cropping Intensity stood at 2.85 lakh Ha, 1.84 lakh Ha and 155 percent respectively. Major crops of the district include paddy, variety of vegetables, pulses and oilseeds. During Kharif-2023, 84169 Ha of cultivated area was irrigated and a target was set for 38825 Ha for Rabi 2022-23 season. At present, there are 2 Soil Testing Laboratories in the district (1 Static Soil Testing Laboratory and 1 Mobile Soil Testing Van). During 2023-24, 13900 Soil Health Cards were issued. Dept. of Agriculture has been promoting various extant schemes such as (i) Crop Diversification Programme in Mega Lift Irrigation Projects to diversify upland and medium land paddy to non paddy crops and improve soil health, (ii) Odisha Millets Mission for promotion of millets production and consumption, (iii) Integrated Farming System to improve food, nutrition livelihood and financial security of marginal and small farmers, (iv) Mukhyamantri Makka Mission to fundamentally transform the maize ecosystem within the district, (v) Promotion of Indigenous Aromatic & Non Aromatic Paddy with export potential, etc. are being implemented across various blocks. Krishi Vigyan Kendra (KVK) has been carrying out various activities such as OFT (On Farm Trials), FLD (Front Line Demonstrations) and trainings in areas of Millets value addition, assessment of market efficiency of FPOs, promotion of cultivation of lemon grass in areas of wild animal menace, promotion of production of quality fingerlings of IMC and other minor fishes etc.

On the flipside, agricultural lands are being acquired by various industries for expansion prospects and mining purposes. While extent of agricultural lands is declining, the challenge would be to improve productivity to maintain the same levels of production.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹84461.41 lakh, ₹109740.54 lakh and ₹122997.41 lakh respectively.

Potential for 2025-26 estimated at ₹2,04,609.39 lakh, details of sector and subsector wise potential are indicated in the Annexure-1.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

In order to increase crop production productivity and increase the per capita income of farmers, banks provide concessional loans to them under Kisan Credit Card (KCC) scheme as per Government directives. Under the present KCC scheme, all crop loans up to ₹3.00 lakh are provided at 7% to farmers. Upon timely repayment of KCC loan, prompt repayment incentive of 3% is provided to farmers. State Government is also providing interest subvention of 2% on crop loans, thereby reducing the financial burden on the farmers as well as acting as an incentive for banks/FIs to lend for crop production. Notified crops are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme. But, compensation under wild animals attack is exempted from coverage of the scheme in the state. The same may be included in the state plan as frequent attacks from elephants and wild boars

destroy standing crops and further discourages farmers. Under KALIA scheme, financial assistance of ₹25000/- will be provided to every family of small and marginal farmers over five cropping seasons for purchase of inputs like seeds, fertilizers, pesticides etc. and Interest Free Loan up to ₹50000/- will be provided to landless farmers share croppers and vulnerable labourers. Under BALARAM scheme, institutional credit is being provided to landless farmers.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

In Angul district, two major rivers such as Mahanadi and Brahmani are present. Crop production in the district is mostly dependent on monsoons and channel irrigation and this is reflected in the cropping pattern in the district. The district received an average of 1416 mm rainfall during 2023-24. During Kharif-2023, 84169 Ha (52% of the cultivated area) of cultivated area was irrigated against a target of 89760 Ha and during Rabi 2023-24, 38825 Ha (52% of the cultivated area) of cultivated area was irrigated against a target of 38825 Ha. During Kharif 2023-24, achievement in irrigated area was significantly short of the target specified in Athamallik block. Crop Diversification Programme in Mega Lift Irrigation Projects is being implemented in Pallahara and Athamallik blocks with an objective to diversify upland and medium land paddy to non paddy crops, improve soil health, convergence with allied sectors and promote diet diversification. Currently, Hidising Medium Irrigation Project over River Brahmani is under implementation in the district. Recently, expansion work of Manjore Medium Irrigation Project was completed in February 2024.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹484.00 lakh, ₹698.02 lakh and ₹1401.53 lakh respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Apart from Water Resources Dept., other Depts./Agencies viz. Minor Irrigation Dept. OLIC OAIC Soil Conservation Dept. and Horticulture Dept. are involved in creation of irrigation potential under various schemes/programmes of the State and Central Govt. and also under RIDF of NABARD. There are also outlets in block headquarters/ towns/ market centres of the district for supply of ISI marked pump sets, drip and sprinkler irrigation systems to the farmers. Critical gaps in this sector include unsteady and erratic supply of electricity in the villages, lack of maintenance and service network, lack of awareness and preference for sprinkler and drip irrigation systems, inadequate number of Water Harvesting Structures (WHS) and reservoirs, lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility, non-maintenance of lift irrigation points has made them defunct pointing to non-functioning of Pani Panchayats. Under Jananidhi Yojana, assistance is available for shallow tube well, dug well, bore well and river lift irrigation projects. There is also subsidy assistance upto 90 per cent for micro irrigation. OAIC is the main agency for supply of different brands of diesel and electric pump sets. Under Pradhan Mantri Krishi Sinchayee Yojana, OAIC is the main agency for supply of different brands of diesel and electric pump sets.

Farm Mechanization

2.1.2.3 Status of the Sector in the District

Farm Mechanization helps in increasing crop production and productivity besides bringing reduction in cost of cultivation post-harvest losses drudgery in farm operations etc. The activities considered for financing under farm mechanization

include tractor, power tiller, combine harvester, paddy transplanter, rotavator and other agricultural implements. The Gross Cropped Area (GCA) of the district has been increasing over the years with increased availability of credit and non-credit inputs like seed, fertilizer, irrigation facility etc. The land holding pattern of the district reveals that the number of holdings of less than 1 ha between 1 to 2 ha and more than 2 ha account stood at 97455, 50113 and 33379 respectively. In the context of non-availability of labour as well as increasing cost of labour for farm operations and other aspects like advantages with farm mechanization in increasing farm production productivity etc., there is huge potential for use of farm implements. Further around 7 of the existing old tractors need to be replaced every year. During FY 2023-24, the average annual rainfall in the district is recorded to be 1416 mm. The district also receives waters from Mahanadi and Brahmani rivers. With the change in cropping pattern from subsistence farming to cash crop cultivation, farm mechanization is the need of the hour starting from field preparation to processing of agricultural produce.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹2867.00 lakh, ₹9381.42 lakh and ₹16820.20 lakh respectively.

2.1.2.4 Infrastructure and linkage support available, planned and gaps

During FY 2023-24, 255 tractors, 139 power tillers, 13 reapers, 97 multi crop threshers, 286 power weeders, 66 rotavators, 83 pumpsets and 36 mini rice mills were sold on subsidy in the district. OAIC is one of the principal suppliers of tractors and power tillers in the district. Almost all the major farm machinery supplying companies are having their dealers in the district and block headquarters. Adequate numbers of filling stations are available throughout the district for supply of diesel. Facilities for repairs and services though available are inadequate. In the district, most of the tools and implements being used by farmers are either manual or animal drawn. Since majority of the farmers are marginal (around 54 of total land holdings), use of high capacity tools is not feasible. There are no major manufacturing centers for farm equipments in the district. Most of the equipments are brought from other states. Most servicing facilities are extended through dealers of power tillers and tractors. Other infrastructural gaps are lack of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance and lack of farm machineries. The State Agriculture Policy 2020 envisages to ensure timely access to adequate machinery for all in an affordable manner. There is subsidy assistance through DBT from State Govt. for various farm machineries. Farmers can also apply under MKUY for setting up Agro Service Centres.

2.1.3 Plantation & Horticulture, including Sericulture

2.1.3.1 Status of the Sector in the District

Angul falls under Mid Central Table Land agro climatic zone and enjoys sub-tropical climate. Various horticultural crops viz. fruits (mango, banana, water melon, jackfruit etc.), vegetables (onion, chilly, sweet potato, tomato, cabbage, cauliflower, pointed gourd etc.), spices (ginger, turmeric) and medicinal plants are grown in the district. Besides, sugarcane cultivation is also being done. There is fairly good scope for mushroom production, bee keeping etc. There are Mango and Litchi clusters in the district. The area under fallow lands and cultivable waste land areas of the district stood at 42695 Ha and 19403 Ha respectively and are suitable for plantation and horticulture crops. There are large areas of high lands and medium lands (92165 ha and 47777 ha) which are suitable for undertaking plantation crops. During Kharif-2024, the targeted area and total production for vegetables is 38135 ha. and 379716 metric tonnes respectively.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹636.00 lakh, ₹3077.43 lakh and ₹4379.54 lakh respectively.

Infrastructure and linkage support available, planned and gaps

There is one KVK (Krishi Vigyan Kendra), 23 registered FPOs and dedicated staff from Dept. of Horticulture in the district. There are high tech orchards for Mango, Litchi, Cashew, Sweet Orange and Coconut. 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. Critical gaps include there is further requirement of quality seedlings and new age nurseries are required inadequate storage and processing facilities for perishable produce, lack of awareness about latest technology in horticultural crop production and management and lack of regulated markets for major horticultural produce of the district are the major infrastructure gaps in the district. Support under Govt. schemes such as NHM, MKUY, MIDH, HDP and HCDP is being extended to all eligible beneficiaries.

2.1.4 Forestry & Waste Land Development

2.1.4.1 Status of the Sector in the District

The total forest cover of the district is 271682 Ha i.e. 42.62 per cent of the geographical area (Source: India State of Forest Report 2021). There are cultivable wastelands of 19403 Ha and miscellaneous tree and groves covering an area of around 23045 Ha in the district. Angul forest circle comprises 8 nos. of Divisions, which includes 5 Territorial Divisions, 2 Wildlife Divisions and one Working Plan Division. The entire Satkosia Tiger Reserve located in this Circle is managed by two Divisional Forest Officers, i.e. DFOs. Satkosia (Wildlife) Division, Angul and Mahanadi (WL) Division, Nayagarh. The head of the circle is Regional Chief Conservator of Forest, Angul Circle. There are 2 Kenduleaf Divisions, one at Angul and other at Athamallik. The main NTFP products are Kendu leaves, Mahula flowers, oil extracted from Mahula flowers, mushroom, honey, sal leaves, medicinal plants (Harida, Bahada, Amla), etc.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹0, ₹1067.88 lakh and ₹725.05 lakh respectively.

Infrastructure and linkage support available, planned and gaps

Government of India (GoI) has launched National Bamboo Mission to give focused attention towards the holistic development of bamboo sector in the country. The State Government has set up an Odisha Bamboo Development Agency within the Odisha Forest Development Corporation Ltd. which shall be implementing the centrally sponsored scheme in the State. At the district level a District Bamboo Development Agency has been constituted under the chairmanship of the District Collector to oversee coordinate and control all activities for non-forest area whereas the Forest Development Agency shall take the lead in carrying out such activities in forest areas. There is a large potential for bamboo cultivation in the district with large tracts of waste land and fallow lands. Farm Forestry and waste land development through institutional finance needs to be expedited. The credit flow is very meagre as most of the plantation activities is done free of cost by the Forest Department. There are 4 nurseries producing and supplying planting material. The Forest Department has nurseries at each range headquarters where quality planting materials of different tree species are available at nominal prices. There are also number of private nurseries in the district providing planting materials particularly

that of Teak. Critical gaps include non-availability of forest based industries, low value addition in NTFPs and low involvement of bank in providing credit.

2.1.5 Animal Husbandry – Dairy

2.1.5.1 Status of the Sector in the District

Dairy is one of the most popular allied activities in the district. It is considered ideal for generating employment opportunities both as a main and supplementary enterprise for the small and marginal farmers, women and land less agricultural labourers in the district. Per capita availability of milk in the district is 142.19 grams per day, which is far below the ICMR recommended consumption level of 280 grams per day. During 2021-22, the milk production in the district stood at 66120 MT. Various models of integrating farming on Dairy and Goatery have been formed under Integrated Farming System.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹2893.00 lakh, ₹8621.71 lakh and ₹13932.49 lakh respectively.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are 2 veterinary hospitals, 14 veterinary dispensaries, 1 disease diagnostic centre, 94 artificial insemination centres, 1 fodder farm, 2 milk collection centres, 1 animal husbandry training centre and 114 livestock aid centres. Angul is coming under Dhenkanal Milk Union Ltd. There are 3 Bulk Milk Coolers in the district. Action plans must include availability of fodder cultivation in areas of MPCs, sensitization of local population for rearing of crossbred cows and use of milk and setting up more infrastructure for dairy sector. Support is being extended extant Govt. schemes for promotion of dairy sector such as Rashtriya Gokul Mission MKUY KCC-Dairy National Livestock Mission KALIA Gobar Gas Yojana Insurance Scheme for Dairy Animals and Fodder Development Programme.

2.1.6 Animal Husbandry – Poultry

2.1.6.1 Status of the Sector in the District

Poultry farming is another important allied activity in the district having potential for creation of employment and livelihood for rural poor. Besides poultry meat, egg is an important source of high quality protein minerals and vitamins. The per capita consumption is 23.22 eggs per year in the district. Similarly the per capita consumption of meat is 11 kg per year whereas the per capita availability in the district is only 6.09 kg per year. The total poultry population of the district was recorded at 221122 and the egg production was 29.58 million (Source: 20th Livestock Census 2019 and Districts at a Glance Odisha 2023). The present production needs to be increased substantially to meet the demand and supply gap. Besides for self-employment of unemployed youths poultry is an important viable economic activity in the district. The climatic condition of the district is favorable for poultry farming. The district has necessary infrastructure for supply of DoC for poultry broiler and layer farming. As on 31 March 2024, there are total of 441000 birds in the district.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹2319.00 lakh, ₹5251.33 lakh and ₹7846.01 lakh respectively.

Infrastructure and linkage support available, planned and gaps

There are 4 small hatcheries in the district at Angul, Athmallik, Kaniha and Pallahara in the district with a combined capacity of around 17000 chicks units. As

on 31 March 2024, there are 258 broiler farms in the district. Odisha has formulated Odisha Poultry Policy 2015 with the objective of promotion of backyard poultry and commercial poultry production aimed at 100 lakh eggs per day and 80 TMT of broiler meat. Capital Investment subsidy is available under Mukhya Mantri Krushi Udyog Yojna (MKUY) of Govt. of Odisha for poultry farming. Govt. of Odisha has also envisaged subsidy under Backyard poultry (50 nos. of Banraja variety) and Semi Commercial Layer Units (200 birds) for SHGs. Critical gaps include unavailability of feed production unit in the district lack of awareness on contract farming with big farm houses lack of Central Grower Unit in the district etc.

2.1.7 Animal Husbandry – Sheep, Goat, Piggery

2.1.7.1 Status of the Sector in the District

The district of Angul is famous for high quality goat meat production. Goat farming constitutes the means of livelihood of over 25 per cent of Angul rural population. As per 20th Livestock Census 2019, there are 200353 goats, 35110 sheep and 1461 indigenous (desi) pigs in the district. The total meat production was recorded at 7760 MT (Source: District at a Glance Odisha 2023). Mostly local variety of sheep and pigs are reared. The agro-climatic condition of the district is suitable for sheep and goat rearing in all the blocks. Per capita consumption of meat in the district – 6.09 kg per year against requirement of 11 kg per year. The total sheep goat and pig population in the district (according to 20th Livestock Census 2019) stands at 236924. The credit flow to the sector has shown promising trend in the previous years. Various models of integrating farming on Dairy and Goatery have been formed under Integrated Farming System.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹681.00 lakh, ₹11333.73 lakh and ₹7428.11 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The technical manpower network of the Animal Resources Development Dept. (already mentioned in the Dairy sector) provide health care and management for sheep goat and pig reared by farmers. The lambs/kids of sheep and goat are available in adequate number in the local markets/villages. Abundant natural vegetation is available for grazing. Concentrate feed and feed ingredients are also available in the district. Critical gaps include lack of modern slaughter houses in urban area/consumption centres to ensure hygiene and supply of quality meat to consumers, lack of livestock market yards with facility for weighing cleaning auctioning & other facilities for transparent sale & purchase of livestock and augmentation and strengthening of staff strength of the Animal Resources Development Dept. Support is being extended extant Govt. schemes for promotion of the sector such as MKUY, KCC-Animal Husbandry, National Livestock Mission, Piggery Development Programme, Goat Rearing Programme and Shepherd Development Programme.

2.1.8 Fisheries

2.1.8.1 Status of the Sector in the District

Fisheries sector is one of the key economic allied activities having potential for employment generation in the district. The sector is confined to inland culture and capture fisheries in potential 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 total fish production of the district during 2022-

23 stood at 24719 MT. The per capita availability of the fish stood at 53.16 grams per day. The credit flow to the sector has shown an upward trend during the previous 3 years.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹156.00 lakh, ₹2326.82 lakh and ₹2616.75 lakh respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

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. 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, Matshyji Unnayana Yojana etc. are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/ Pen culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activity under KCC scheme. Critical gaps include lack of production and supply of quality fish seed would improve production and productivity of the sector and lack of awareness on model of integrated farming under Integrated Farming System. Measures such as promotion of intensive aquaculture under Biofloc technology and providing subsidy for various interventions on aquaculture may be intensified.

2.1.9 Farm Credit – Others

2.1.9.1 Status of the Sector in the District

There are 147568 small and marginal farmers in the district having 46% of the net cultivable area. Most of the holdings are very small and highly undulated. Notwithstanding the unavailability of tractors and power tillers, most of the small and marginal farmers depend on bullocks for ploughing. Bullock driven carts, which form an inseparable part of rural transport system, are used for transportation of farm yard manure to the field, transporting agricultural produce to the market, transport of construction materials etc. There are 23 registered FPOs in the district that have been formed under various schemes of Govt. of India, Govt. of Odisha, NABARD etc.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Infrastructure support for cattle breeding programme to upgrade the indigenous cattle for producing good draught animals may be undertaken. In addition, district administration may provide all ancillary facilities of feeding, sanitation, rest shed etc. in the cattle markets and ensure necessary healthcare facilities for bullocks. Support is being extended under various Govt. schemes such as Biju Krushak Yojana (BKVY), Gobardhan Yojana Krushak Sahayata Yojana and MKUY.

2.1.10 Sustainable Agricultural Practices

2.1.10.1 Status of the Sector in the District

Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services”. Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The IFS helps in Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income, higher food production to equate the demand of the exploding

population. It is a holistic approach to improve food, nutrition livelihood and financial security of small and marginal households through climate smart management of natural resources. There are 3 types of IFS on the basis of land holdings, i.e. Large (2-2.5 acres), Medium (1-2 acres), Small (0.5-1 acres) respectively and divided into 24 models based on crop convergence and livestock sector. During 2023-24, the target allotted to Angul district was 74 and 90 were achieved. The target allotted to Angul district for FY 2024-25 is 151 across 8 blocks.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Govt. of Odisha has given ample thrust on developing Integrated Farming System models for all 10 agro-climatic zones with support from KVK/ RRTTS (OUAT) under its State Agriculture Policy 2020. Critical gaps include lack of awareness on integrated farm models, lack of finance for various components of IFS by banks etc. Banks may formulate Board approved policy for integrated farming and inclusion of the same in bank's loan originating software for hassle free appraisal. Support is being extended under various Govt. schemes such as MKUY, Paramparagat Krishi Vikas Yojana, National Mission for Sustainable Agriculture (NMSA) and IFS.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

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 do not get remunerative price upon selling the produce. The credit flow to the sector has shown an upward trend for FYs 2020-21, 2021-22 and 2022-23. However, there was a dip during FY 2023-24.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹432.00 lakh, ₹2548.32 lakh and ₹2120.86 lakh respectively.

Infrastructure and linkage support available, planned and gaps

There is estimated production target of around 2.94 lakh MT of paddy in the district during FY 2023-24, out of which around 40 is marketable surplus which could be stored. Further, annually about 66800 MT of pulses and oil seeds are produced in the district and out of which about 70% is marketable surplus. Thus, there is dry storage requirement of about 1.65 lakh MT. There are 11 godowns with storage capacity of 3750 MT set up by Government. Thus, the additional storage requirement would be to the tune of 1.61 lakh MT. There is scope for construction of a large number of small rural godowns of about 50 MT capacity in every panchayat headquarters of the district. Atleast, the existing market yards in the block are to be made compulsory for marketing of the produce. Banks should come forward for financing more number of storage godowns/warehouses/market yards in the district to achieve the allocated target. Various development in the district, such as involvement of PACS in the procurement, storage and value additions of paddy, potato and onion will require renovation of the existing godowns/ creation of new godown space will encourage flow of credit. All PACS in the district should have at least one godown for storage of paddy after procurement. Various Govt. schemes for the sector are AIF, MKUY, PACS as MSC etc.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The agro-climatic zone of the district is Mid Central Table Land zone. Major portion of soil in the district is red soil (around 61 percent). The average size of land holding is 0.96 Ha. Out of total geographical area of 637500 ha, 271682 ha has been classified as forest area. About 53 per cent of the cultivated land of the district is highland. The GCA and NSA of the district during 2022-23 are 284546 Ha and 183709 Ha respectively. The average annual rainfall of the district is 1416 mm. Traditional activities under land development are land levelling, construction of water harvesting structures etc. The credit flow to this sector showed an upward trend since the previous 3 financial years.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹11.00 lakh, ₹375.33 lakh and ₹1197.29 lakh respectively.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Soil Conservation Department has been taking up various activities to control soil erosion viz., mixed plantation of forest species, avenue plantation, water management and water harvesting structures and integrated activities under watershed development projects. 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. There is one static Soil Testing Laboratory and one Mobile Soil Testing Laboratory in the district. Considering the large arable area and problematic soil and land characteristics, there is need for providing soil testing facilities in each block/ panchayat headquarters. In order to protect land fertility use of Green Manuring and Bio fertilizers in large scale need to be promoted. Various Govt. schemes for the sector are Integrated Watershed Development Project, National Watershed Development Project for Rainfed Area, PMKSY, RKVY, PKVY etc.

2.2.3 Agriculture Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Maintaining a healthy Seed Replacement Ratio (SRR) is essential in maintaining the productivity in a sustainable way. The Department has aimed at a SRR of 27.37% for Kharif 2024. 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. During 2023-24, the consumption of chemical fertilisers was 29.24 Kg/Ha (Source: Agenda Notes on Kharif Strategy Meeting-2024). During 2021-22, the consumption of chemical fertilizers (29.63 Kg/Ha) was less than half of the State average (73.74 kg/Ha) (Source: District At a Glance-2023). Currently, there are no Tissue Culture, Bio fertilizer/ Bio-pesticide units operating in the district. However, one compost unit is being operated under administration of Angul Municipality. In this scenario, vermi-compost and bio-fertiliser production can be taken up to bridge the gap between demand and supply.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹1007.00 lakh, ₹392.99 lakh and ₹58.22 lakh respectively.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

One seed processing plant of the Odisha Seed Corporation has become functional in Angul. Though there are seed processing facilities in the government seed farms at Gatikrushnapur and Pallahara, they are yet to function at optimal levels. Adequate agricultural waste is 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. Critical gap mainly includes lack of awareness among the farmers community in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Angul district has good potential for various agriculture and horticulture products. 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 decortivating/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 etc. Credit flow to the sector has showed an upward trend for the previous 3 financial years.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹3309.00 lakh, ₹4556.02 lakh and ₹6384.16 lakh respectively.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Odisha Food Processing Policy, 2022 aims to increase the flow of private sector investments across the value chain from farm gate to market. The Policy provides fiscal & non-fiscal incentives infrastructure development skill development and cluster approach for the development of this sector. It also aims for creation of infrastructure by establishment of Food Processing Parks and common infrastructure near existing food processing clusters. There are Food Processing and Agro Processing units in the district pertaining to processing of Groundnut Oil, cashew nuts, Dal, Dairy items (Paneer) etc. Rice mills are also present in the district. Critical gaps include erratic power supply in rural areas, lack of realization of importance of value addition and market intelligence.

2.3.2 Agriculture Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

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, Govt. of India 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.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹3216.00 lakh, ₹1900.55 lakh and ₹4681.04 lakh respectively.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Critical gaps include strengthening of marketing linkage for quality seeds, bio pesticide and bio fertilizer, popularizing the best and recommended package of practices and ensuring proper demonstration, training and extension services. Bankers should continue to finance liberally to these units as it is helpful in creating infrastructure and address the scarcity of chemical fertilizers. Under extension services, KVK has been instrumental in carrying out various activities such as OFT (On Farm Trials), FLD (Front Line Demonstrations) and trainings in areas of Millets value addition, assessment of market efficiency of FPOs, promotion of cultivation of lemon grass in areas of wild animal menace, promotion of production of quality fingerlings of IMC and other minor fishes etc. There is no ACABC unit in the district. Lack of awareness about the scheme among the agri graduates may be one of the primary reasons of absence of any unit in the district. ACABC awareness campaigns can be conducted in block levels, where intended beneficiaries can be motivated for starting such ventures through sharing success stories of such initiatives elsewhere. Bankers should also organize awareness campaigns about the scheme, process of application and subsidy benefits available for beneficiaries.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Anugul district is a land locked district connected by NH-55 and rail to other commercial centres of the state. The district is known to be one of the most industrialized districts of the state, given the presence of existing major industries i.e. NALCO, NTPC-Kaniha unit, NTPC-Talcher Thermal Power Station (TTPS), Heavy Water Plant at Talcher, Mahanadi Coalfields Limited, Jindal Steel & Power, Jindal India Thermal Power Ltd, Shree Metaliks Limited etc. Rapid expansion of some of these major industries has given an uplift to the overall industrial scenario of the district. As per the Ministry of MSME Gazette notification dated 01 June 2020, the definition of Micro Small and Medium Enterprises has undergone a change. It has also been decided that the turnover with respect to exports will not be counted in the limits of turnover for any category of MSME units whether micro small or medium. This is yet another step towards ease of doing business. As on 31 March 2024, there is a total of 26724 Udyam Registered MSME Units comprising 26314 Micro units, 385 Small Units and 25 Medium units.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹124136.01 lakh, ₹217079.00 lakh and ₹308519.04 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

As per the latest figures available from District Administration, 1485 MSME units were setup in the district providing employment to 3055 persons during FY 2021-22 (Source: District Statistical Hand Book Angul 2022) which included 89 Handicraft Units and 355 Handloom units. The district has the potential in areas such as Flour Mill, Atta Processing, groundnut decorticating/processing, Jam, Jelly, Sauce, Pickle Making and Cashew Processing activities etc. Taking into consideration, the availability of raw material and local demand, a number of resource based and demand based MSMEs have been suggested by DIC Cuttack (in association with DIC Angul) which include Cold Storage/Rural Godown, Packaged Mineral Water, Agricultural Implements, Rice Mill, Chuda/Dal Mill, Dairy Products, Dry Mushroom Processing, Sauce, Pickle, Jam and Jelly, Cattle and Poultry Feed, Leaf Cup and Plate, Bamboo and Cane Product, Paper bag, Lemongrass Oil etc. NABARD has been conducting several training programmes for rural unemployed youth for generating self-employment opportunities under Off-Farm Sector. NABARD has associated with OP Jindal Community College, Angul for providing various skill training programmes to rural unemployed youth from the district. Rural Self Employment Training Institute (RSETI) promoted by UCO Bank, PMKSY, DDUGKY are providing short term skill training and Govt. Polytechnic, Govt. ITI etc are imparting long term skill training to educated unemployed youth in the district. Department of Skill Development and Technical Education is also imparting various skill related training in the district through their two Skill Development Centres. Critical gaps include erratic electricity supply, low voltage and frequent disruption of power. Major Govt. of India schemes include PMEGP, PMFME, Start Up India, Stand Up India etc.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in accelerating the economic growth of the country. While the infrastructure associated with exports is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Odisha's exports for FY 2022-23 stood at ₹89,773.95 crore, comprising 2.48% of the country's exports. Major exports from the State are products pertaining to minerals, metallurgy, marine, textiles, chemicals and allied sector. There are prominent large scale industries in the district, viz. NALCO, NTPC, Talcher Thermal Power Station, Heavy Water Plant at Talcher, Mahanadi Coalfields Limited, Jindal Steel & Power Ltd, Jindal India Thermal Power Ltd, Shree Metaliks Limited. NALCO is the largest exporter of Alumina and Aluminium in India (Source: NALCO website). Angul possess facilitating factors to boost exports such as presence of major PSUs and other industries, strategic location as near to Paradeep and Visakhapatnam ports, positive investment climate, availability of skilled labour etc. The low wage of service professionals along with quality skilled workers provides Angul comparative advantage in exports.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹0, ₹550.00 lakh and ₹0 respectively.

4.1.2 Infrastructure and linkage support available, planned and gaps

As per data sourced from website of Ministry of Commerce and Industry, exports from Angul district were heavily concentrated on finished aluminium products, iron/steel products etc. There is a huge demand of quality aluminium products from Angul due to presence of NALCO. 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. The District Level Export Promotion Committee has identified 'Terracotta based products' as ODOP for promotion of exports. The reason behind identifying Terracotta based products as ODOP is the scale of production of the artefacts in certain clusters. Critical gaps include lack of 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. APEDA should take necessary steps to address these issues. Some Govt. of India schemes facilitating exports are Advance Authorisation Scheme (AAS), Export Promotion of Capital Goods (EPCG), Financial Assistance Scheme (FAS) etc.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per 2011 Census, the literacy rate of Angul district stood at 77.53%, and literacy rate of males and females stood at 85.98% and 68.64% respectively. The district has around 789 Primary Schools, 657 Upper Primary Schools, 293 Secondary Schools, 80 Colleges (General Education) (Source: District at a Glance-2023). Further, there are 2 Diploma Colleges and 1 Technical Education College in the district (Source: District Statistical Hand Book-Angul-2022). The Right of Children to Free and Compulsory Education (RTE) Act, 2009 in its Schedule lays down Pupil Teacher Ratio (PTR) for both primary and upper primary schools. At primary level the PTR should be 30:1 and

at the upper primary level, it should be 35:1. The Rashtriya Madhyamik Shiksha Abhiyan (RMSA) framework stipulates that the PTR at secondary level should be 30:1. As per statistics, primary schools in Banarpal block have a PTR at 36, which is considerably higher than the stipulated ratio. Similarly, the ratio stands at 34 for Athamallik Urban. For secondary schools, PTR at Athamallik Urban stood at 41, which is significantly higher than the stipulated level.

Odisha has made effective policy interventions to promote and ensure inclusive, equitable and quality education. In order to ensure inclusive and high-quality education for all and to encourage lifelong learning, the Government is committed to achieving SDG-4 for education by 2030. Universal access to a quality higher education, early childhood development and universal pre-primary education are accorded priority in the Government plan, policy, and action. Odisha State Higher Education Council (OSHEC) has undertaken many proactive steps for improving the quality of higher education, including introduction of biometric attendance in all colleges, roll-out of common syllabus for UG programmes, examination reforms and question banks, initiation of proctorial system and provision of fellowships to research scholars and seed fund to young faculties of Universities and Colleges in the state. Angul is an educational hub and many technical and professional educational institutes are located here.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹432.00 lakh, ₹1734.00 lakh and ₹2276.43 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

Technical and professional educational institutes set up in Angul District include 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. Indira Gandhi Institute of Technology, Sarang, is also located close to Talcher block. Critical gaps include lack of industry employability, ensuring quality of pedagogy, maintaining adequacy of teacher-pupil ratio, ensuring higher enrolment of students from SC/ST background for higher educational courses.

Credit Potential for Housing

4.2.3 Status of the Sector in the District

As per 2011 Census, the total number of households in the district stood at 2.96 lakh. Out of the total households, 2.49 lakh are rural households and 47000 are urban households.

National Family Health Survey (NFHS)-5 estimated that around 83 per cent households in the State own a house of their own. Government of Odisha has undertaken efforts through effective implementation of various programmes for housing. Biju Pucca Ghar Yojana (BPGY) is the State's own flagship programme launched during the financial year, 2014-15, replacing the old scheme "MO-KUDIA YOJANA" to achieve the objective of converting all the kutcha houses to pucca houses. To cover a greater number of construction workers under the rural housing schemes, the State Government has revised the guidelines for Nirman Shramik Pucca Ghar Yojana (NSPGY). A new credit-linked capital subsidy scheme 'Mo Ghara', launched during FY 2023-24, aims to provide adequate financial support to every household who reside in rural areas and desire to construct their own pucca house. 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.

Around 83883 households have been identified for benefits under various rural housing schemes such as PMAY-G, PMJANMAN, Indira Awas Yojana, Biju Pucca Ghar Yojana, Pucca Ghar Yojana- Mining, Nirman Shramik Pucca Ghar Yojana (NSPGY), Cyclone Phailin (PMAY-G Spl) and Mo Ghara schemes etc. Out of it, 8705 new houses were constructed during FY 2023-24 and an expenditure of ₹155.42 crore (Approx.) was made towards construction of new houses during FY 2023-24.

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹5082.00 lakh, ₹13559.00 lakh and ₹16911.25 lakh respectively.

For FY 2025-26, ₹17765.00 lakh has been estimated as credit potential for construction/purchase of new dwelling units and ₹1514.70 lakh has been estimated as credit potential for repair work of existing new dwelling units.

4.2.4 Infrastructure and linkage support available, planned and gaps

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. Critical gaps include lack of adequate financing for construction/upgradation/repairmen of houses etc.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Angul district has road network density of 1.39 km per square kilometre of its area (Source: District Statistical Hand Book-Angul-2022). Around 52% and 22% of cultivated area is irrigated during Kharif and Rabi seasons respectively (Source: Agenda Notes on Agriculture Strategy Committee Meeting of Angul District for Kharif – 2024). As per Census 2011, out of 2.49 lakh rural households, 1.96 lakh rural households have access to drinking water (around 78.71%). Similarly, out of 47000 urban households, 32925 urban households have access to drinking water (around 70%). There are 11 Godowns under Athamallik and Angul RMCs, having a total capacity of 3750 MT. There are few godowns at PACS level which are being utilized for temporary storage of paddy and sometimes, fertilizers and urea.

Setting up of Rural Infrastructure Development Fund (RIDF) in NABARD for financing of the ongoing and new infrastructure projects was a milestone in strengthening the rural infrastructure. The RIDF projects sanctioned so far in the district include mainly irrigation projects, roads and bridges. The main departments implementing the RIDF projects in the district are Public Works Department, Rural Development Department, Department of Water Resources and Odisha Lift Irrigation Department.

5.1.2 Infrastructure and linkage support available, planned and gaps

The implementing departments should ensure timely completion of all ongoing projects with thrust on expeditious implementation of non-starter and slow moving projects, which would accelerate development of agriculture including allied activities and provide improved access to markets. There is scope for creation of more minor irrigation schemes viz. river lift irrigation points, deep tube wells and other critical agricultural infrastructure projects under RIDF as explained in above paragraphs. 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. Suggested action points include all the Line Departments and district administration to analyse the requirements of any infrastructure related to agriculture, education, tourism, roads and bridges, flood protection structures, etc. and write to the concerned State level departments, District administration to review the non-starter and slow moving projects regularly and to ensure the completion of the project and utilisation of funds, All defunct LIPs are to be made functional and water harvesting structures should be revived/renovated, supply of Tractors, Power Tillers and Pump sets in the district by OAIC. Hence there is a need for ensuring 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.

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

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

Credit flow to this sector during 2021-22, 2022-23 and 2023-24 are ₹326.00 lakh, ₹41.00 lakh and ₹302.03 lakh respectively.

5.2.2 Infrastructure and linkage support available, planned and gaps

Sarva Sikhya Abhiyan (SSA) is a national flagship programme and is being implemented in the district, to achieve the constitutional goal of universalization of elementary education. The State Govt. aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations having population of more than 300 and 500 respectively. The Pupil Teacher Ratio (PTR) is skewed in Athamallik and Banarpal blocks. Steps may be taken to ensure opening of more primary and secondary schools near to rural areas. Healthcare is a growing need of the district. Being an industrial hub of the state, medical emergencies are certain in the district. Moreover, the district also suffers from many road accidents due to frequent plying of heavy transport vehicles. As the town keeps growing with an increasing floating population, diagnostic and maternity centres are the emerging needs too. Other than healthcare, sanitation is also a big challenge for the district. The district does not have sufficient number of public toilets. As per Census 2011, approximately, 75.9% of households lack toilet facility within the premises. Under Swachha Bharat Mission (Grameen), it is proposed that 93 villages covering 18 GPs of the districts would be defecation free by construction of 28017 individual household toilets in the district. Health sector has been considered as one of the priority areas of the State Government. NRHM seeks to provide effective healthcare to both the rural and urban population throughout the State. With comparatively better services from private health care providers, there is a demand for opening of more such facilities in important towns and centers of the district.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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, Govt. of India, is working towards achieving 500 GW of installed electricity capacity from non-fossil sources by 2030. Odisha has brought State energy transition plan and Odisha RE Policy, 2022 to reduce carbon emission and increase share of renewables sources in energy mix. The Energy Transition Plan has been formulated to meet the renewable energy requirements of the State. According to the Odisha Renewable Energy Policy (OREP), 2022, the State needs 21,700 MW of renewable energy capacity by 2029-30 to meet new renewable purchase obligations (RPO), of this, about 16,000 MW is required by industries for captive use and 5,700 MW by utility. Renewable Energy has found increased acceptance among industries located in the district. As per a media report dated 25 August 2022, Angul needs to invest heavily on manufacturing electric vehicles and solar photovoltaic cell batteries using

cheap coal over the next 10 years as production from its mines will start reducing 2040 onwards.

Infrastructure and linkage support available, planned and gaps

The various central/ State Government schemes are being implemented for promotion of investment in renewable energy through subsidy. Subsidized products are available under JNNSM for promotion of off-grid and on-grid power generation including solar power for irrigation. Besides, solar home lighting, solar water heaters, solar cooking systems and solar lanterns are also encouraged by both State and Central Governments. PM-KUSUM scheme is aimed at ensuring energy security for farmers in India, along with honouring India's commitment to increase the share of installed capacity of electric power from non-fossil-fuel sources to 40% by 2030 as part of Intended Nationally Determined Contributions (INDCs). For all the lending towards solar pumpsets used for irrigation, NABARD provides refinance to the bank. There is no information about the presence of a proper functioning Bio-gas plant/unit in the district. Awareness campaigns can be arranged for progressive farmers by KVK on the benefits of installation of Bio-gas/Gobar gas units.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	519	705.157000	550.557
B	Ongoing tranches	492	885.181100	616.4414
	Total (A + B)	1011	1590.338100	1166.9984

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	866	638.035800	451.1287
B	Rural roads & bridges	145	952.302300	715.8697
C	Social Sector	0	0.000000	0
	Total (A + B + C)	1011	1590.338100	1166.9984

Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	860	Irrigation potential	ha	29277
B	Rural roads	81	Road length	km	0
C	Bridges	64	Bridge Length	m	0

3. a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri Related	6	Flood Protection	13627 Ha	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

SHG Bank Linkage Programme (SHG-BLP) launched by NABARD in 1992 with the policy support of Government of India and Reserve Bank of India, is the largest non-directed micro savings and micro credit programmes in the developing world. SHG lending is organisation based, 'purpose neutral' and 'collateral free'. Thus, SHG became a proven medium for quality credit dispensation. With the advent of NRLM, the movement has got a more focused attention and once perceived of unbankable have now become not only bankable but also taking part in the economic mainstream of our society. Through Mission Shakti, Govt. of Odisha has accorded highest priority to WSHGs and involved these groups in all income generating activities. Some of the roles of NABARD in the SHG sector are: (i) Promotional grant assistance to Self Help Promoting Institutions (SHPIs) and Joint Liability Group Promoting Institutions (JLGPI), (ii) Skill upgradation and livelihood promotion of SHG members through Enterprise Development Programmes, (iii) Capacity building of SHG leaders through intensive workshops and grassroots level training programmes, and (iv) Supporting Marketing Interventions for the products of SHG members by providing them free Marketing platform in Exhibitions/Melas/Fairs organised at Regional and National level.

6.2 Infrastructure and linkage support available, planned and gaps

There are a good number of NGOs in the district, who are working in close coordination with NABARD and State Govt. for formation and credit linkage of SHGs. The credit requirements SHGs need to be evaluated by banks so as to upscale their livelihood options and also to raise the quantum of credit per group to ₹3.00 lakh per annum. During FY 2023-24 under Dept. of Mission Shakti, 16252 SHGs were credit linked to the tune of ₹67104.29 lakh, achieving 111.60% of the financial target outlined for the period. In Angul district, there are 31 banks with a total of 188 branches, apart from 130 PACS. NABARD is providing incentive of ₹4000/- per group to JLG promoting organisations including banks for promotion and linking of JLGs. NABARD provides grant support for conduct of MEDP, LEDP, EShakti, GRLTP for SHG leaders, training to NGO personnel engaged in SHG activities, etc. In the district, training programmes have been conducted on various farm and non-farm sector activities, viz. millets products, mushroom cultivation, phenyl making, weaving, terracotta, etc. Few of the SHGs trained under the programmes have set up units and engaged in livelihood activities. For promotion of JLG financing, BALARAM (Bhoomihina Agriculturist Loan and Resources Augmentation Model) scheme has been formulated by Govt. of Odisha, in association with NABARD. But, JLG financing is facing challenges on account of the following points:

- (i) Many JLG members were found to be credit defaulters in CIBIL records. As a result, bankers reject the application sponsored from Block level.
- (ii) Many landlords apprehend legal ramifications in the future, if cultivation is allowed by sharecroppers/tenant farmers. Hence, they do not allow cultivation in their lands.
- (iii) Bankers are wary about JLG financing, as there has been a persisting tendency that JLG loans often turn NPAs.
- (iv) KCC accounts turning NPAs have also discouraged bankers from lending to JLGs.
- (v) Many a time, bankers are unable to ascertain whether any KCC exists on the land parcel upon which JLG financing is proposed. KCC cannot be sanctioned on the same land parcel more than once.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The net income from paddy cultivation is decreasing every year due to increase in input cost and labour wages. To overcome this issue, farmers should be encouraged for practising organic farming which will help them in producing the inputs in their farm itself and help them in reducing the input cost. Farmers should also be motivated to diversify their crops by promoting cash crops.
- 2 Banks have to make efforts for covering all farmers under KCC scheme as desired by Govt. of India. While extending the credit under KCC, banks have to follow RBI guidelines of extending 10% for household consumption & post-harvest expenses, 20% for maintenance/repair of farm assets and also insurance cost in addition to the Scale of Finance.
- 3 RBI has raised the limit for collateral free agriculture loans from the existing level of ₹1.00 lakh to ₹1.60 lakh. Accordingly, all banks to waive such requirements for agricultural loans upto ₹1.60 lakh.
- 4 All banks operating in the district should focus on issuing KCC/ATM enabled Rupay KCC to all eligible farmers.
- 5 Strengthen the tie-up arrangements with banks insurance companies and other agricultural input suppliers and agricultural produce buyers.

2. Water Resources

- 1 As regards the availability of surface water for development of Lift Irrigation sector, the available discharge of 2 rivers namely Mahanadi and Brahmani can be utilized.
- 2 Farmers are not much aware of the benefits of the micro-irrigation system. Drip kit (inline) may be popularized among small and marginal farmers.
- 3 Many lift irrigation points are defunct due to lack of maintenance and also non-functioning of Pani Panchayats.
- 4 Waterlogging has great impact upon the socio-economic status of the district due to agrarian nature of the district with major command lying in the coastal belt. To overcome the difficulties in poor drainage of rain and flood water and retrieval of the waterlogged area with a view to increasing the agricultural production, drainage needs priority. Remedial measures for which renovation of major drains and lateral drains needs periodic investment on operation and maintenance, dredging of outfall points at regular intervals for effective functioning of the system.
- 5 Banks may extend credit facilities for taking up water management activities like creation of farm ponds, de-silting and renovation of dug wells, micro irrigation methods like drip and sprinkler irrigation systems.

3. Farm Mechanization

- 1 Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC, JLG, Farmers' Producers Organisations mode and also financing for replacement of agricultural implements.
- 2 Promoting custom hiring Centres for farm equipment which will reduce the burden on SF/ MF. The network of PACs can be utilised for this.
- 3 Vegetable Crop production holds the promise to be mechanized from seedbed preparation, planting, irrigation, spraying to harvesting, transplanting of seedling, inter culture, picking and digging.
- 4 Being a major rice growing belt, there is a tremendous scope for improving and modernizing the existing rice mills and establishing primary processing centre for rice and pulses to dry the wet kharif and mini rice and dal mills to make the farmer from a mere producer to a producer – primary processor.

4. Plantation and Horticulture

- 1 Organic farming and export of organically grown fruits and vegetables are good business proposition and banks may reach out to these farmers for their credit requirements.
- 2 State horticultural farms should be strengthened with sufficient infrastructure and also financial capital so as to meet the planting materials requirement of the district.
- 3 Unemployed youth may be encouraged to set up private nurseries as there is a growing demand for good quality planting materials.
- 4 Currently, no intensive farming practices are followed for horticultural crops.
- 5 There is a need for popularizing scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems suitable for them.
- 6 There is need for introducing alternative horticultural crops such as lime, guava, papaya, drumstick and aonla which are suitable for the district.
- 7 Promotion of Bee Keeping, Mushroom & Sericulture as an alternate livelihood activity for rural women.
- 8 As enough nurseries for quality planting materials are not available, there is an urgent need to promote nurseries through SHG members/SHG Federations/ Farmers' Clubs so as to ensure supply of quality seedlings.
- 9 Promotion of Bamboo cultivation with subsidy under National Bamboo Mission.

5. Forestry/ Waste Land Development

- 1 There is an urgent need to promote Farm Forestry and Waste Land Development through institutional finance.
- 2 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
- 3 Extension support may be strengthened to create vigorous awareness among farmers/villagers to take up forestry activities on a commercial line awareness about schemes being implemented by the Government.
- 4 Bank must ensure credit support.

6. Animal Husbandry - Dairy

- 1 Banks may encourage farmers in taking up dairying and other animal husbandry activities which provides regular income to farmers. Banks may extend KCC for meeting the working capital requirement of famers taking up Animal Husbandry and Fisheries.
- 2 Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics, cultivation of improved varieties, silage making, enrichment of crop residues by alkali treatment etc.
- 3 Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system.
- 4 Lack of access to organized markets and meagre profits distract farmers from investing into improved technologies and quality inputs. Activity specific Farmer Producer Organizations may be formed on the lines of milk cooperatives for acting aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments
- 5 KVK may create demonstration fields with different components including dairy as one of the components and demonstrate the same to farmers so as to motivate farmers to take up IFS.
- 6 Converge the subsidies available with different departments so as to encourage farmers to adopt IFS and bring more number of farmers in adopting the model.
- 7 IFS model should be promoted on mission mode by departments and institutions as this is the only model which can help in doubling farmers' income.
- 8 Banks and Financial Institutions (Fis) to proactively extend loans to beneficiaries for integrated farming activities.

- 9 Financing of Farmers and Farmer Producer Organizations (FPOs) engaged in IFS activities by banks / NABKISAN.

7. Animal Husbandry – Poultry

- 1 Air conditioned counters with floor space of (400-500) sq ft. may be established in Angul and other block headquarters where hygienically processed different types of value added chicken items can be sold.
- 2 Poultry producers' cooperative society should be developed at village level through SHGs and the marketing should be done through OPOLOFED.
- 3 Eggs produced in the district are to be supplied to the Mid-Day Meal Programme operating in the schools of the district.
- 4 Cultivation of maize, the major ingredient in poultry feed, may be encouraged.
- 5 Training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.
- 6 There is a good scope for promoting poultry activity as part of integrated farming system by the farmers as there is a huge demand for traditional breed birds for meat purposes in the district.
- 7 KVK may create demonstration fields with different components including poultry as one of the components and demonstrate the same to farmers so as to motivate farmers to take up IFS.
- 8 Converge the subsidies available with different departments so as to encourage farmers to adopt IFS and bring more number of farmers in adopting the model.
- 9 IFS model should be promoted on mission mode by departments and institutions as this is the only model which can help in doubling farmers' income.
- 10 Banks and Financial Institutions (Fis) to proactively extend loans to beneficiaries for integrated farming activities.
- 11 Financing of Farmers and Farmer Producer Organizations (FPOs) engaged in IFS activities by banks / NABKISAN.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is demand for setting up of goat rearing units of size 20+1 and 40+2 especially among small and marginal farmers and other poor sections of the society. There is a need to step up institutional credit for sheep and goat rearing which is currently limited.
- 2 A cold storage plant is proposed with a capacity for storing at least 100 MT of meat in the district to supply continuous meat to nearby big markets like Angul, Talcher, Banarpal etc.

- 3 KVK may create demonstration fields with different components including sheep/goat/pig rearing as one of the components and demonstrate the same to farmers so as to motivate farmers to take up IFS.
- 4 Converge the subsidies available with different departments so as to encourage farmers to adopt IFS and bring more number of farmers in adopting the model.
- 5 IFS model should be promoted on mission mode by departments and institutions as this is the only model which can help in doubling farmers' income.
- 6 Banks and Financial Institutions (Fis) to proactively extend loans to beneficiaries for integrated farming activities.
- 7 Financing of Farmers and Farmer Producer Organizations (FPOs) engaged in IFS activities by banks / NABKISAN.

9. Fisheries

- 1 Liaison with banks for identifying entrepreneurs timely sanction/disbursement and recovery of bank loan.
- 2 Coordinate with all stakeholders to ensure sustainable growth and safeguard of Small and Marginal Farmers.
- 3 Ensure supply of quality seeds feeds and maintenance of sustainable culture practices.
- 4 Pursue for insurance cover for fish farmers.
- 5 KVK may create demonstration fields with different components including fisheries as one of the components and demonstrate the same to farmers so as to motivate farmers to take up IFS.
- 6
- 7 Converge the subsidies available with different departments so as to encourage farmers to adopt IFS and bring more number of farmers in adopting the model.
- 8 IFS model should be promoted on mission mode by departments and institutions as this is the only model which can help in doubling farmers' income.
- 9 Banks and Financial Institutions (Fis) to proactively extend loans to beneficiaries for integrated farming activities.
- 10 Financing of Farmers and Farmer Producer Organizations (FPOs) engaged in IFS activities by banks / NABKISAN.

10. Construction of Storage and Marketing Infrastructure

- 1 Small scientific storage godowns of 100 to 1000 MT should be constructed at each of the revenue villages or Panchayats.
- 2 Accreditation of godowns will facilitate registration of godowns with the Warehousing Development and Regulatory Authority. These registered godowns can issue Negotiable Warehouse Receipts (NWR) to help farmer in obtaining loans from banks against such NWR to avoid distress sale of agriculture produce. It will also entail the benefits of interest subvention of 3% for pledge loans issued through KCC up to ₹3 lakh per farmer for a period of six months.
- 3 Negotiable Warehouse Receipts (NWR) system may be encouraged as this will reduce distress sale immediately after harvest.
- 4 PACS in the district do not have having godowns. Where there is demand more space, they should be motivated for construction of additional godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.

11. Land Development, Soil Conservation and Watershed Development

- 1 The average productivity of major crops in the district is lower than potential yield. The reason may be due to decline in organic matter content of the soil of the State leading to low soil fertility.
- 2 There is a need to promote usage of organic inputs among the farmers.
- 3 There is a need to promote farm ponds in the district mission mode.
- 4 Banks may encourage and extend the required financial support for setting up of biofertilizer and bio-pesticide production units, vermi-composting units, coir pith composting units etc. through credit linked subsidy schemes available.
- 5 Banks need to propagate and popularize subsidy scheme for establishment of soil testing labs under National Project on Organic Farming (NPOF).

12. Agriculture Infrastructure: Others

- 1 Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally.
- 2 Department or the Institutions in the district may start tissue culture units for supplying quality seedlings.

Anugul, PLP 2025-26

- 3 Promotion of bio fertilizer and pesticide units through entrepreneurs and unemployed youth.
- 4 Department may ensure availability of quality bullocks for use by farmers.
- 5 Two-wheeler for agriculture purpose will reduce time and cost to farmers
Using two-wheeler farmers can supply their milk in nearby town/cities.
- 6 Banks to provide loans for purchase of two-wheeler for agricultural purposes to eligible farmers as this is an emerging activity.

13. Food and Agro. Processing

- 1 There is a need for conducting of capacity building programmes or extension outreach programmes on simple primary processing techniques at farm level that can fetch higher returns for farmer.
- 2 Farmers have also to be sensitised about the support available under Agriculture Infrastructure Fund (AIF) and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) schemes.
- 3 Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district.
- 4 Efforts should be made to set up the Mega food park at the earliest which will generate employment. Processing units relating to paddy, pulses, groundnut, coconut, mango, cashew and also meat shall be promoted.

14. Agri. Ancillary Activities: Others

- 1 Banks may extend credit facilities to agriculture graduates for setting up Agri Clinics and Agri Business Centres.
- 2 Presently, there are 23 FPOs in the district. Support is required from State Government Departments to provide hand holding support to these FPOs.
- 3 The JLG mode of financing small, marginal, tenant and land less farmers should be promoted by banks in a mission mode.
- 4 MFIs operate throughout the district directly or through some NGOs. There is no proper mechanism to monitor/reporting to 'Lead Bank Scheme'/NABARD at the district level.
- 5 A proper system needs to be setup/established so as to monitor/guide financing by MFIs at district level.
- 6 Banks may finance eligible candidates under ACABC scheme which is an eligible activity under MUDRA.
- 7 Exposure visit of bankers to successful agripreneurs supported under ACABC may be undertaken to sensitize them on the credit needs of such agripreneurs.

- 8 PACS in the district should assess the agriculture infrastructure gaps in their villages and the same can be financed under PACS as MSC scheme and Agriculture Infrastructure Fund.
- 9 PACS can also act as Business correspondents for Commercial banks/DCCBs to increase their income.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Technology Transfer Centres may be established in the district for providing guidance technical know-how etc. to entrepreneurs.
- 2 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.
- 3 Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity.
- 4 Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.
- 5 Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.
- 6 Organizing the Milk/Horticulture Producers' PO with robust equity base so that they can undertake pooling value addition functions under Post Harvest Management sector.
- 7 Value Chain approach for development of food processing sector.
- 8 Popularizing CGTMSE scheme among banks to de-risk the banks on MSE portfolio which should facilitate quick flow of credit to this critical sector.
- 9 Cluster approach for lending to MSE sector for organized credit flow.
- 10 To facilitate marketing of products produced by the cottage/village and SSI units rural haats may be set up.
- 11 DIC needs to identify activity-specific clusters for focused attention and specific interventions.

16. Export Credit

- 1 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 2 Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.

17. Education

- 1 There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through colleges.
- 2 To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges, Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.
- 3 Private sector should make investment in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages research faculty etc.
- 4 Awareness creation of schemes at the grass root level.

18. Housing

- 1 Banks may extend credit support for various Government schemes viz. Pradhan Mantri Awaas Yojana (Grameen), Mo Ghara, Pucca Ghar Yojana (Mining), Nirman Shramik Pucca Ghar Yojana etc

19. Social Infrastructure

- 1 Banks may fund for setting up of schools health care facilities and basic household needs of sanitation & drinking water facilities and achieve their priority sector targets.

20. Renewable Energy

- 1 There is need to attract investors through appropriate incentives/subsidies to set up renewable source power generation/biomass/solid waste processing units in the district.
- 2 DRDA and OREDA may conduct awareness camps for popularizing solar energy devices like solar cooker, solar lantern etc.
- 3 Steps need to be taken to improve the awareness among the rural masses about alternative sources of energy, its cost, technology transfer, after sales service etc.
- 4 Banks which have financed Dairying under DEDS in a big way may also extend loans for setting up domestic biogas plants with KVIC.

21. Informal Credit Delivery System

- 1 Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises.
- 2 Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster

Level Facilitators Panchayat Level Facilitator Community Bank Coordinators etc. in the district effectively in credit disbursement and recovery.

- 3 Banks may extend credit to SF/MF/landless under JLG mode.
- 4 PMJDY account holders may be sensitized to make transactions in the accounts so that they become eligible for availing the Overdraft facility of ₹5000.
- 5 SHG and JLG members should use their loan amount to start enterprise after getting training provided by various institution like UCO RSETI, NABARD MEDP and LEDP programs and PMKVY.
- 6 While continuing with its goal of spreading its outreach, SHG-BLP needs to address issues such as dormancy / disintegration of SHGs, convergence of SHG-BLP with the developmental programmes of government / development agencies, reduction of NPA levels etc.
- 7 Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders. The banking sector needs to improve the services being provided to these SHGs and look at them more as a business client and provide quick services.
- 8 SHGs in group mode (GPLF or SHG Federation) should be supported technically for management by the concerned development department and financially by banks.

Chapter 8

Status and prospects of Cooperatives

1. Background

a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for ‘Ease of doing 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”.

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. World's Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at the PACS level, through the convergence of various GOI schemes, including AIF, AMI, SMAM, PMFME etc
2. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far, 54 PACS have started providing CSC services to rural citizens in the district which will also increase the income of these PACS.
3. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.

5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 53.95% of crop loans disbursed in the district.
2. The Angul United Central Cooperative Bank Ltd. is operating in 2 districts, Angul and Dhenkanal. The bank operates 11 branches in Angul district and 8 branches in Dhenkanal district. The bank has booked profits as per the latest audit report for FY 2023-24.
3. The long term cooperative credit structure is non-operational.
4. The number of PACS in the district is 130 out of which all have adopted the model bye Laws. 27 new PACS were formed during FY 2022-23.
5. Audit of around 100 PACS are in arrears with reference to financial position as on 31 March 2023.
6. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme.
7. The number of Gram Panchayats (GP) in the district is 225 and all the GPs have been covered by existing PACS.
8. Number of new MPACS which can be formed in underserved GPs is 41.

6. Potential for formation of cooperatives

1. Under 'Sahakar-se-Samriddhi', the Govt. of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem.
2. There is fair potential for cooperative activity in the dairy sector, fisheries and other sectors. There is considerable potential for creation of cooperative societies in (i) Dairy sector in Athamallik, Kishorenagar, Chhendipada, Pallahara and Angul blocks, and (ii) Fisheries sector in Chhendipada, Banarpal, Pallahara and Angul blocks. These can have immense multiplier effect in giving a fillip to economic activities in these area.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergen c e etc.	No. of benefi ciarie s	Likely impact/ Outcome
1	Watershed Development	Watershed Development in Athamallik Block - Panchadhara Watershed	(i) Block: Athamallik (ii) Number of Gram Panchayats : 2 (iii) Name of Gram Panchayats : Aida and Nagaon (iv) Number of villages: 6 (v) Name of villages: Rangpur Baghuakata, Telnai, Kamalpur, Lehedi, Kuteswar	Grant Support under Watershed Development Fund (WDF). Currently the watershed development is in CBP (Capacity Building Phase) which was sanctioned on 13 February 2024.	No	148	Upon completion of the project the beneficiaries would be able to stem the run-off of rain water and use it for cultivation.

2	Collectivisation	Sree Suklambhar Farmer Producer Organization	Chhendipada Block	(i) Grant Support under Central Sector Scheme - FPO from Govt. of India. (ii) Equity Grant Assistance upto ₹5.00 lakh	Convergence with (i) National Rice Research Institute Cuttack (ii) Jindal Steel Plant - CSR (iii) Odisha Farm Machinery Research & Development Centre (OFMRDC) Govt. of Odisha	746	Collectivization of farm produce opportunities for better marketing for wider outreach converging with extant GoI/State Govt. schemes achieving financial soundness
3	Collectivisation	Pallahara Farmer Producer Organization	Pallahara Block	(i) Grant Support under Central Sector Scheme - FPO from Govt. of India. (ii) Equity Grant Assistance upto ₹5.00 lakh	Convergence with (i) Jindal Steel Plant - CSR (ii) Odisha Farm Machinery Research & Development Centre (OFMRDC) Govt. of Odisha	756	Collectivization of farm produce opportunities for better marketing for wider outreach converging with extant GoI/State Govt. schemes achieving financial soundness

4	Skill Training	Skill Development Programme in Welder and Fitter-Fabricator	Angul Block	Grant Support under GVN (Gramya Vikas Nidhi)	Collaborated with OP Jindal Community College as PIA.	120	The beneficiaries got placed with Jindal Steel Plant as intern/apprentice under various departments. They are able to earn a decent monthly salary at the start of their career and have become financially independent.
5	Women Empowerment	Micro Enterprise Development Programme in Terracotta Making and Marketing	Tukuda village in Chhendipada Block	Grant Support	No	30	WSHG beneficiaries learnt the craft of manufacturing small household items earthen diyas etc. which are in good demand in the local areas.
6	Collectivisation	Mobile Van for Panchadhar FPO	Angul and Athamalik Blocks	Grant Support under GVN (Gramya Vikas Nidhi)	Collaborated with LTI-Mintree Foundation	519	The availability of Mobile Van has provided enhanced marketing linkage with major towns like Cuttack Bhubaneswar where the FPO receives good demand for the produce. This has contributed to increase in overall turnover.

Success Stories

Success Story 1: Phenomenal Phenyl !!



1. Scheme : MEDP on Phenyl Making
2. Project Implementing Agency : Social Development Foundation
3. Duration of the project : 10 days
4. Beneficiary :

No. of beneficiaries:	30
Community :	WSHG members
State :	Odisha
District :	Anugul
Block :	Kaniha
Village :	Bijigol

1.1 Support provided

- Grant support was provided by MCID Odisha Regional Office for skill training of 30 Women SHG members.

1.2 Pre-implementation status

- Angul being a predominantly industrial district offers wide scope for marketing of phenyl products in the industrial areas apart from houses.
- Kaniha block in Angul district is home to one NTPC unit which is a Maharatna PSU and one of the energy suppliers to our state and nation.

- While an opportunity existed to prepare an industrially acceptable Phenyl solution WSHG members from the block were more than eager to cash in on it
- The availability of opportunity resulted in sanctioning of one MEDP on Phenyl Making in Kaniha block.

1.3 Challenges faced

- Phenyl Making is considered to be a technical process. The initial challenges centred around creating awareness on phenyl making especially maintaining the right pH balance and other important chemical constituents such that the quality of the final product is industrially acceptable.

1.4 Impact

- The response to the product was so overwhelming that none other than NTPC had accepted the product and continue to use it in NTPC Kaniha Township and offices.
- The authorities had sent the phenyl bottles for quality check to Kalyani Labs Pahala. It was certified as 'Good' with a pH level of 5.8. NTPC CSR-CD the CSR wing of NTPC has offered the members a small retail outlet of 10*10 sq ft in NTPC Township for selling the phenyl bottles.
- Bidyutlata Sahoo one of the beneficiaries of the training programme has acknowledged the impact of the training on her livelihood and expressed her satisfaction. She along with other beneficiaries have stood as a source of inspiration for other women in the nearby areas.

- No. of beneficiaries : 30

2.3 Challenges faced

- Initially the beneficiaries faced difficulties in replicating the taste and delicacy of traditional household Odia sweetcakes into millets based products. There were issues regarding the acceptance of the food products as the difference in taste was felt.
- It was a challenge for the PIA to convince the beneficiaries in their products and the marketability
- Awareness Creation about various food products from millets and their marketability was the key to making the food products a runaway success.

2.4 Impact

- Beneficiaries from the training programme were richly rewarded with their food products selling like hot cakes.
- Prabhati Sahoo one of the beneficiaries of the training programme has attained prominence for her culinary skills in millets cake.
- Her cakes are in high demand in the local areas. Devotees from Chidananda Ashram at Gahama Kaniha have also purchased cakes from her and have given encouraging feedback.

Success Story 3: Skill meets opportunities



1. Scheme : Skill Development Programme for 4 batches (2 batches each of Fitter & Fabricator and Welder)
2. Project Implementing Agency: OP Jindal Community College
3. Duration of the project : 95 days for each batch of Fitter & Fabricator and Welder
4. Beneficiary :

No. of beneficiaries:

Community : Rural Unemployed youth who are willing to engage in wage employment or be self-employed

State : Odisha

District : Anugul

Block : Anugul

Village : Anugul

3.1 Support provided

- Grant support was provided by OFDD Odisha Regional Office under GVN (Gramya Vikas Nidhi).

3.2 Pre-implementation status

- Angul has been rightfully hailed as the Industrial Capital of Odisha where abundant industries have come up of late most notably Jindal Steel & Power.
- Naturally there is a huge demand of skilled workforce in these industries.
- In order to meet the skill gap and tap these opportunities OP Jindal Community College train enthusiastic candidates under NABARD sponsored Skill Development Training Programmes on trades such as Fitter & Fabricator Welder etc.
- This training programme was executed under a convergence approach with contribution of funds from CSR Foundation of Jindal Steel & Power Angul.

3.3 Challenges faced

- Initially during the counselling phase mentors scouted the candidates and verified the documents. Despite counselling some parents were disinterested in the training programme.
- The mentors had to explain about the placement records and demand of skilled trainees in these industries. Challenges were also observed in the attendance of the trainees.
- While many trainees understood the importance of the training programme some trainees were unable to visualise the plethora of opportunities in front of them. After constant counselling and sharing of success stories trainees gained confidence and attended the training programme regularly.
- With a carefully planned training schedule based on NSQF guidelines the training programme was held in 4 batches 2 batches each of Fitter & Fabricator and Welder. The trainees were imparted classroom training and practical training on different industrial level skill based activities.

3.4 Impact

- Overall settlement rate of the training programme was about 66%. Most of the beneficiaries were placed in Jindal Steel & Power Plant as an apprentice, where they learnt about different job-roles and types of activities. They were paid regularly and paid well. Some trainees had also taken up overtime duties voluntarily to learn more and earn more.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

a. The State Action Plan on Climate Change (SAPCC) for Odisha aims to address the challenges posed by climate change through a comprehensive strategy. The Key Focus areas identified under SAPCC are as under:

1. Disaster Management: Strengthening preparedness and response to natural disasters exacerbated by climate change.
2. Water Resource Management: Improving water conservation and management practices.
3. Agriculture: Promoting climate-resilient agricultural practices to ensure food security.
4. Coastal Zone Management: Protecting coastal ecosystems and communities from rising sea levels and erosion.

Odisha's State Action Plan on Climate Change (SAPCC) represents a proactive strategy to address the challenges of climate change with the goal of fostering a sustainable future for its residents and ecosystems. To date three phases of the SAPCC have been implemented. Phase I spans from 2010 to 2015 while Phase II originally designated for 2018-2023 has been revised into Phase III which now covers the period from 2021 to 2030. These phases have been developed in accordance with the Common Framework Guidelines established by the Government of India in alignment with commitments to the Paris Agreement Nationally Determined Contributions (NDCs) and Sustainable Development Goals (SDGs).

b. Any specific Climate Change initiative in the District by

a. **Govt. of India:** Government of India serves as a critical catalyst in nudging state governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are: 1. Govt. of India launched Amrit Dharohar initiative in Odisha's Chilika Lake and Bhitarkanika National Park to support conservation action enhance livelihood opportunities for local communities while tapping nature tourism potential of the Ramsar sites. 2. MoEFCC implemented Integrated Coastal Zone Management Project (ICZMP) in 02 stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance using an integrated approach regarding all aspects of the coastal zone including geographical and political boundaries in an attempt to achieve sustainability.

b. **ICAR Institutions:** ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched "Amrit Catla" a genetically improved variety of Catla to enhance fish seed quality for India's growing fish farming community.

c. State Government: Odisha Government has adopted a multi-faceted approach to address climate change promoting sustainability and resilience across various sectors. Some key initiatives are: 1. Odisha is the first state to implement Climate Change Budget Coding publishing an annual Climate Budget document alongside its regular budget. This initiative aims to guide policy planners by analyzing the climate relevance and sensitivity of public expenditure in sectors identified in SAPCC through a comprehensive budget coding exercise, 2. State Government has taken an initiative to grant land rights to thousands of slum dwellers under the scheme "Odisha Liveable Habitat Mission (OLHM) or Jaga Mission" which has won the World Habitat Award, 3. Odisha has introduced the Electric Vehicle (EV) Policy 2021 to promote manufacturing and sale of electric vehicles. It aims to enhance the state's EV ecosystem encouraging sustainable transportation and reducing carbon emissions.

d. NABARD: NABARD is proactively working on climate change in collaboration with Department of water resources Government of Odisha. Following projects are being implemented for water conservation in tribal areas of Odisha: 1. "Ground water recharge and solar micro irrigation to ensure food security and enhance resilience in vulnerable tribal areas of Odisha" at Subarnapur, Boudh, Sambalpur, Bolangir, Bargarh, Kandhamal, Gajapati, Kalahandi, Nuapada, Malkangiri, Koraput, Khonjhar, Rayagada, Mayurbhanj and Nabarangpur. This project is implemented under co-funding arrangements between GCF and Government of Odisha with TFO of ₹1077 crore, 2. Conserve water through the management of runoff in the river basin to improve GW recharge to reduce vulnerability and enhance resilience for traditional livelihood in Nuapada Odisha. ₹ 20 crore allotted under NAFCC of Government of India, 3. Two climate resilience project for ₹2 lakh each implemented in Balasore and Bhadrak from NABARD's Climate Fund

e. Other Agencies: Government of India serves as a critical catalyst in nudging state governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are: 1. Govt. of India launched Amrit Dharohar initiative in Odisha's Chilika Lake and Bhitarkanika National Park to support conservation action enhance livelihood opportunities for local communities while tapping nature tourism potential of the Ramsar sites, 2. MoEFCC implemented Integrated Coastal Zone Management Project (ICZMP) in 02 stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance using an integrated approach regarding all aspects of the coastal zone including geographical and political boundaries in an attempt to achieve sustainability.

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a As per the document 'Odisha State Action Plan on Climate Change 2021-30', Angul ranks 10th as per Combined Risk Rank (2017). The Combined Risk Rank worsened from 13 in 2011 to 10 in 2017 and Combined Vulnerability Index worsened from 25 to 23 during the same period. During Phailin cyclone that impacted the state in 2013, Angul was one of the districts that faced the impact. Even, Angul experiences comparatively higher maximum and minimum temperatures as compared to other districts due to heat island effect.
 - b Angul hailed as the Industrial Capital of Odisha is home to many prominent large industries and other small scale industries. As a result, high emissions of Greenhouse Gases are observed. Due to coalmining in Talcher which is country's largest coalfield, and other adjacent areas, surface water and groundwater pollution has been observed and recorded. State Pollution Control Board, Odisha had also released an Action Plan for Angul-Talcher area, termed as critically polluted.
- 3.2 Any specific Climate Change initiative in the District by:
 - a The Krishi Vigyan Kendra (KVK) of Angul is actively promoting indigenous climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local resilient varieties and promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.
 - b The Agriculture Department is implementing crop diversification programs particularly in areas served by the mega lift irrigation projects. This initiative aims to diversify upland and medium land paddy to non-paddy crops, improve soil health and promote diet diversification. Farmers are encouraged to grow remunerative non-paddy crops to avoid the impact of moisture stress.
 - c NABARD has initiated Watershed Management in Athamallik block, covering 2 GPs and 6 villages under WDF (Watershed Development Fund). The project is currently in Capacity Building Phase (CBP), where focus is on community mobilization and strengthening of Village Watershed Committee (VWC) through regular meetings. NABARD has also implemented many Watershed Programmes in the past, some of which have also formed into FPOs.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 Currently, there is no registered GI product from Angul district. The District Level Export Promotion Committee has identified 'Terracotta based products' as ODOP for promotion of exports. The reason behind identifying Terracotta based products as ODOP is the scale of production of the artefacts in certain clusters.

Annexure 1
District-Anugul
(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palahada	Talacher	District Total
	I.Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Chilli/ Mirch_ Irrigated	100	Acre	50000	Phy 1678 839.00	1809 904.50	2296 1148.00	1880 940.00	840 420.00	1596 798.00	672 336.00	546 273.00	11317 5658.50
2	Groundnut/ Moongfali_ Irrigated	100	Acre	32000	Phy 784.00	6096 2014.72	3227 1032.64	4927 1576.64	1695 542.40	4327 1384.64	1685 539.20	350 112.00	24957 7986.24
3	Maize/ Makka_ Irrigated	100	Acre	37000	Phy 535.02	1512 559.44	1455 538.35	830 307.10	1433 530.21	882 326.34	1396 516.52	460 170.20	9414 3483.18
4	Mungbean/ Mung/ Moong/ Green Gram_ Unirrigated/ Rainfed	100	Acre	16500	Phy 1539.62	7985 1317.53	6838 1128.27	5005 825.83	5156 850.74	7864 1297.56	3904 644.16	2299 379.34	48382 7983.05
5	Onion/ Piyaz/ Kanda_	100	Acre	45000	Phy 1638 737.10	2508 1128.60	2303 1036.35	2866 1289.70	2311 1039.95	1443 649.35	1186 533.70	1087 489.15	15342 6903.90
6	Other Vegetables_	100	Acre	35000	Phy 10477 3666.95	16735 5857.25	10923 3823.05	10879 3807.65	10591 3706.85	8676 3036.60	11475 4016.25	1787 625.45	81543 28540.05
7	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_ Irrigated	100	Acre	20000	Phy 2292 458.40	2525 505.00	2304 460.80	1937 387.40	993 198.60	1897 379.40	297 59.40	135 27.00	12380 2476.00

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8	Potato/ Aloo_Irrigated	100	Acre	70000	Phy	865	247	546	865	1285	506	867	499	5680
				0	BL	605.50	172.90	382.20	605.50	899.50	354.20	606.90	349.30	3976.00
9	Rapeseed/Toria/ Laahi_Irrigated	100	Acre	17000	Phy	1669	2803	835	1927	1890	2538	2001	1188	14851
					BL	283.73	476.51	141.95	327.59	321.30	431.46	340.17	201.96	2524.67
10	Rice/ Chawal/ Dhan_HYV	100	Acre	40000	Phy	29388	29988	25669	30108	27589	20392	24950	9596	197680
				0	BL	11755.20	11995.20	10267.60	12043.20	11035.60	8156.80	9980.00	3838.40	79072.00
11	Urbean/Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_ Unirrigated/ Rainfed	100	Acre	16500	Phy	9786	9366	7188	5383	5323	8429	4780	3007	53262
					BL	1614.69	1545.39	1186.02	888.20	878.30	1390.79	788.70	496.16	8788.25
						22819.21	26477.04	21145.23	22998.81	20423.45	18205.14	18361.00	6961.96	157391.84
	Post-harvest/HH Consumption (10%)					2281.92	2647.7	2114.52	2299.88	2042.35	1820.51	1836.1	696.2	15739.18
	Repairs & maintenance of farm assets (20%)					4563.84	5295.41	4229.05	4599.76	4084.69	3641.03	3672.2	1392.39	31478.37
	Sub Total					29664.97	34420.15	27488.8	29898.45	26550.49	23666.68	23869.3	9050.55	204609.39

Sl. No.	Activity	Bank Loan factor (%)	Unit Size	SoF/Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palahada	Talacher	District Total
A.2 Water Resources													
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy 120 BL 112.20	130 121.55	120 112.20	120 112.20	100 93.50	100 93.50	110 102.85	50 46.75	850 794.75
2	Diesel Pump Sets--BIS 10804/86 Diesel 3.1 to 4.5 HP	85	No.	29150	Phy 135 BL 33.45	150 37.17	130 32.21	150 37.17	120 29.73	120 29.73	140 34.69	80 19.82	1025 253.97
3	Drip Irrigation--0.4 ha/1 acre (Spacing 6 M X 6M)	85	ha	25000	Phy 200 BL 42.50	230 48.88	180 38.25	180 38.25	150 31.88	160 34.00	250 53.13	80 17.00	1430 303.89
4	Drip Irrigation--1 ha/2.5 acre (Spacing 6 M X 6M)	85	ha	40000	Phy 150 BL 51.00	170 57.80	150 51.00	130 44.20	130 44.20	130 44.20	180 61.20	50 17.00	1090 370.60
5	Dug Well-New-2.0 m dia x 10 m depth	85	No.	71500	Phy 30 BL 18.23	50 30.39	30 18.23	30 18.23	30 18.23	35 21.27	70 42.54	20 12.16	295 179.28
6	Electric Pump Sets--BIS 10804/86 Electric 5.0 HP	85	No.	35200	Phy 200 BL 59.84	220 65.82	150 44.88	170 50.86	150 44.88	170 50.86	180 53.86	70 20.94	1310 391.94
7	Electric Pump Sets--Submersible 1.5 HP	85	No.	35310	Phy 120 BL 36.02	125 37.52	130 39.02	120 36.02	100 30.01	125 37.52	130 39.02	50 15.01	900 270.14
8	Sprinkler Irrigation--Micro-0.4 ha (Spacing 3 m x 3m)	85	ha	44000	Phy 115 BL 43.01	125 46.75	105 39.27	120 44.88	100 37.40	120 44.88	90 33.66	50 18.70	855 308.55
9	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy 70 BL 78.54	80 86.76	70 78.54	70 78.54	60 67.32	80 89.76	70 78.54	20 22.44	520 583.44
10	Water Harvesting/ Recharge structure--15x15x3 m	85	No.	71000	Phy 130 BL 78.46	170 102.60	130 78.46	120 72.42	120 72.42	140 84.49	220 132.77	70 42.25	1100 663.87
	Sub Total				553.25	638.24	532.06	532.77	494.57	530.21	632.26	232.07	4120.43

Sl. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalabada	Talacher	District Total
A.3 Farm Mechanisation													
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy 106.73	3 64.04	5 106.73	3 64.04	3 64.04	3 64.04	3 64.04		25 533.66
2	Other machinery-Other Machinery & Equipments-Brush Cutter	85	No.	28500	Phy 24.23	110 26.65	90 21.80	90 21.80	100 24.23	105 25.44	100 24.23	25 6.06	720 174.44
3	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy 30.35	60 26.01	65 28.18	70 30.35	60 26.01	70 30.35	60 26.01	15 6.50	470 203.76
4	Other machinery-Other Machinery & Equipments-Oil Mill	85	No.	197300	Phy 83.85	50 83.85	55 92.24	45 75.47	45 75.47	50 83.85	50 83.85	10 16.77	355 595.35
5	Other machinery-Other Machinery & Equipments-PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy 53.48	45 60.17	40 53.48	40 53.48	40 53.48	45 60.17	40 53.48	7 9.36	297 397.10
6	Other machinery-Other Machinery & Equipments-Pulverizer	85	No.	46800	Phy 33.81	80 31.82	80 31.82	75 29.84	75 29.84	75 29.84	80 31.82	15 5.97	565 224.76
7	Other machinery-Other Machinery & Equipments-Pumpset	85	No.	29800	Phy 31.66	125 32.93	130 32.93	110 27.86	120 30.40	120 30.40	110 27.86	30 7.60	875 221.64
8	Other machinery-Other Machinery & Equipments-Rice Flattening Machine	85	No.	171900	Phy 58.45	40 58.45	35 51.14	40 58.45	35 51.14	35 51.14	35 51.14	15 21.92	275 401.83
9	Other machinery-Other Machinery & Equipments-Rice Puffing Machine	85	No.	161000	Phy 54.74	40 54.74	35 47.90	30 41.06	30 41.06	35 47.90	30 41.06	10 13.69	250 342.15
10	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy 70.18	60 76.02	60 70.18	60 70.18	60 70.18	60 70.18	55 64.33	15 17.54	435 508.79
11	Other machinery-Other Machinery & Equipments-Rubber Roll Sheller cum Polisher	85	No.	222400	Phy 103.97	60 113.42	55 103.97	40 75.62	40 75.62	50 94.52	45 85.07	10 18.90	355 671.09

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12	Other machinery-Other Machinery & Equipments-Sheller cum Polisher	85	No.	1784000	Phy	40	50	40	30	30	40	35	10	275
				BL		60.66	75.82	60.66	45.49	45.49	60.66	53.07	15.16	417.01
13	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	50	55	50	55	55	50	50	10	370
				BL		164.39	180.83	164.39	164.39	180.83	164.39	164.39	32.88	1216.49
14	Others-Maize Sheller-PHM- Maize sheller (Motor)	85	No.	1439000	Phy	55	50	50	45	40	40	45	15	340
				BL		67.27	61.16	61.16	55.04	48.93	48.93	55.04	18.35	415.88
15	Power Tiller--Power Tiller 14-15 Hp	85	No.	2150000	Phy	75	75	80	65	65	60	65	20	505
				BL		137.06	137.06	146.20	118.79	118.79	109.65	118.79	36.55	922.89
16	Reapers, Binders and Balers-Self Propelled-Paddy Reaper cum binder, 3 wheel 10 Hp	85	No.	4219000	Phy	70	70	65	60	60	60	65	15	465
				BL		251.03	251.03	233.10	215.17	215.17	215.17	233.10	53.79	1667.56
17	Seed Drill-Seed cum Fertilizer Drill-Seed-cum-Fertiliser Drill	85	No.	825000	Phy	40	40	40	35	30	35	40	15	275
				BL		28.05	28.05	28.05	24.54	21.04	24.54	28.05	10.52	192.84
18	Thresher-Multicrop Power Threshers-Power Pulse Thresher (Motor)	85	No.	80000	Phy	90	85	85	80	80	70	70	15	575
				BL		61.20	57.80	57.80	54.40	54.40	47.60	47.60	10.20	391.00
19	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	1450000	Phy	60	65	55	60	55	60	55	10	420
				BL		73.95	80.11	67.79	73.95	67.79	73.95	67.79	12.33	517.66
20	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	2521000	Phy	90	85	85	75	70	75	60	10	550
				BL		192.86	182.14	182.14	160.71	150.00	160.71	128.57	21.43	1178.56
21	Tractor-With Implements & Trailer- PTO 27-30 Hp Tractor	85	No.	800000	Phy	60	60	60	55	45	60	55	10	405
				BL		408.00	408.00	408.00	374.00	306.00	408.00	374.00	68.00	2754.00
22	Tractor-With Implements & Trailer- PTO 46-49 Hp Tractor	85	No.	11000000	Phy	40	35	40	35	35	30	30	8	253
				BL		374.00	327.25	374.00	327.25	327.25	280.50	280.50	74.80	2365.55
23	Tractor-Without Implements & Trailer- Mini Tractor (12.5 PTO HP)	85	No.	286000	Phy	80	75	80	70	65	70	65	10	515
				BL		194.48	182.33	194.48	170.17	158.02	170.17	158.02	24.31	1251.98

24	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy	60	55	55	50	45	45	50	10	370
				BL		367.15	336.55	336.55	305.96	275.36	275.36	305.96	61.19	2264.08
25	Tractor-Without Implements & Trailer-PTO 50 Hp Tractor	85	No.	944600	Phy	45	45	45	40	45	45	40	10	310
				BL		361.31	361.31	361.31	321.16	361.31	321.16	321.16	80.29	2489.01
26	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy	80	70	70	65	60	60	60	20	495
				BL		67.39	58.96	58.96	54.75	50.54	50.54	50.54	16.85	416.95
	Sub Total					3460.25	3356.50	3374.96	3013.92	2922.39	3007.58	2939.47	660.96	22736.03
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palahada	Talacher	District Total	
A.4 Plantation & Horticulture														
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	40	60	35	40	30	60	55	10	330
				BL		103.78	155.67	90.81	103.78	77.83	155.67	142.70	25.94	856.18
2	Medicinal & Aromatic Plants-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	30	20	15	10	10	20	20	2	127
				BL		45.06	30.04	22.53	15.02	15.02	30.04	30.04	3.00	190.75
3	Mushroom Cultivation-Oyster mushroom	85	1000 Kg per Cycle	89583	Phy	60	60	40	50	30	75	50	20	385
				BL		45.69	45.69	30.46	38.07	22.84	57.11	38.07	15.23	293.16
4	Mushroom Cultivation-Paddy Straw mushroom	85	1000 Kg per Cycle	129960	Phy	90	80	60	60	50	100	70	30	540
				BL		99.42	88.37	66.28	66.28	55.23	110.47	77.33	33.14	596.52
5	New Orchard - Tropical/ Sub Tropical Fruits-1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy	10	15	6	10	8	20	5		74
				BL		15.28	22.92	9.17	15.28	12.22	30.56	7.64		113.07
6	New Orchard - Tropical/ Sub Tropical Fruits-1 Acre (1.5 m x 1.5 m) - Banana	85	Acre	212155	Phy	30	55	30	80	20	40	40	10	305
				BL		54.10	99.18	54.10	144.27	36.07	72.13	72.13	18.03	550.01
7	New Orchard - Tropical/ Sub Tropical Fruits-1 Acre (1.8 m x 1.8 m) - Banana	85	Acre	182414	Phy	20	45	20	65	10	25	22	5	212
				BL		31.01	69.77	31.01	100.78	15.51	38.76	34.11	7.75	328.70

8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (2.0 m x 2.0 m) - Banana Sucker	85	Acre	163500	Phy	15	35	10	50	10	20	20	2	162
				BL		20.85	48.64	13.90	69.49	13.90	27.80	27.80	2.78	225.16
9	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (5.0 m x 5.0 m) - Orange	85	Acre	210123	Phy	22	26	22	20	10	30	25		154
				BL		39.29	44.65	39.29	35.72	17.86	53.58	44.65		275.04
12	New Orchard - Tropical/ Sub Tropical Fruits--Citrus Fruit-1 Acre (3.0 m x 3.0 m) - Lime and Lemon	85	Acre	239430	Phy	12	15	10	12	5	15	10		79
				BL		24.42	30.53	20.35	24.42	10.18	30.53	20.35		160.78
13	New Orchard - Tropical/ Sub Tropical Fruits--Jack Fruit-1 Acre (10 X 10)	85	Acre	150010	Phy	25	30	25	30	10	30	40	5	195
				BL		31.88	38.25	31.88	38.25	12.75	38.25	51.00	6.38	248.64
10	New Orchard - Tropical/ Sub Tropical Fruits--Litchi 1 Acre (4.5 m x 4.5 m x 9.0 m)	85	Acre	197162	Phy	20	65	15	40	10	75	30		255
				BL		33.52	108.93	25.14	67.04	16.76	125.69	50.28		427.36
14	New Orchard - Tropical/ Sub Tropical Fruits--Mango-1 Acre (2.5 m x 2.5 m)	85	Acre	239234	Phy	60	60	45	45	30	80	60	10	390
				BL		122.01	122.01	91.51	91.51	61.00	162.68	122.01	20.33	793.06
11	New Orchard - Tropical/ Sub Tropical Fruits--Pineapple (TC) (0.6 m x 0.3 m)	85	Acre	268410	Phy	5	7	5	5	8	12	5		47
				BL		11.41	15.97	11.41	11.41	18.25	27.38	11.41		107.24
15	Nursery - Horticulture Nursery-1 acre upto 25000 plants per year	85	Acre	1200000	Phy	1	2	1	1		2	1	8	8
				BL		10.20	20.40	10.20	10.20		20.40	10.20		81.60
16	Nursery - Vegetables and Flowers- Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy	4	5	3	4		8	5		29
				BL		4.64	5.80	3.48	4.64		9.28	5.80		33.64
17	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	15	30	12	12	15	20	30	5	139
				BL		28.45	56.90	22.76	22.76	28.45	37.93	56.90	9.48	263.63
18	Perennial Vegetables- Drumstick- Moringa (PKM1/PKM2)	85	Acre	63207	Phy	10	12	8	10	5	12	12		69
				BL		5.37	6.45	4.30	5.37	2.69	6.45	6.45		37.08

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19	Protection Structure--Cold storage (130Sq mt)	85	sq.m.	1501500	Phy	5	5	3	3	3	2	5	5	5	1	29
					BL	63.81	63.81	38.29	38.29	25.53		63.81	63.81	63.81	12.76	370.11
20	Protection Structure--Onion Storage	85	sq.m.	289975	Phy	4	5	5	3	2		5	5	3		27
					BL	9.62	12.03	12.03	7.22	4.81		12.03	12.03	7.22		64.96
21	Protection Structure-Poly/ Green Housing-Capsicum under Naturally Ventilated Poly house - 1000 Sq mt	85	sq.m.	1798	Phy	5	8	4	4	2		8	8	5		36
					BL	0.08	0.12	0.06	0.06	0.03		0.12	0.12	0.08		0.55
22	Protection Structure-Poly/ Green Housing-Tomato under Naturally Ventilated Poly house- 1000 Sq mt	85	sq.m.	1356	Phy	10	10	8	10	5		10	10	8	5	66
					BL	0.12	0.12	0.09	0.12	0.06		0.12	0.12	0.09	0.06	0.78
23	Spices--Ginger	85	Acre	150181	Phy	8	10	5	10			10	10	4		47
					BL	10.21	12.77	6.38	12.77			12.77	12.77	5.11		60.01
24	Spices--Turmeric	85	Acre	133676	Phy	30	40	35	30	15		30	30	30	5	215
					BL	34.09	45.45	39.77	34.09	17.04		34.09	34.09	34.09	5.68	244.30
	Sub Total					844.31	1144.47	675.20	956.84	464.03		1157.65	919.27	160.56		6322.33
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalabada	District Total				
	A.5 Working Capital - Bee Keeping															
1	Apiculture_Others_	1	10 boxes	50000	Phy	20	30	10	20	10	35	165				
					BL	10.00	15.00	5.00	12.50	5.00	17.50	82.50				
	Sub Total					10.00	15.00	5.00	12.50	5.00	17.50	82.50				

Sl. No.	Veterinary Clinic--Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	4	6	4	5	3	6	3	3	3
					BL	34.00	51.00	34.00	42.50	25.30	51.00	42.50	25.30	306.00
	Sub Total					2453.13	3239.36	2143.94	2744.67	1740.40	3146.76	2470.47	1352.24	19290.90
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anugul	Athmalik	Bamarpal	Chhendipada	Kaniha	Kishorenagar	Palahada	Talacher	District Total
A.8 Working Capital - AH - Dairy/Drought animal														
1	Buffalo/Farming_Others_Murrah Buffalo	100	1+1	66350	Phy	10	12	10	8	5	8	5	2	39.81
					BL	6.64	7.96	6.64	5.31	3.32	5.31	3.32	1.33	39.83
2	Cross bred Farming_Others_	100	1+1	60000	Phy	150	240	160	180	98	240	180	70	1286.42
					BL	156.68	232.90	151.56	174.68	98.81	232.90	174.68	64.23	1286.44
3	Heifer Rearing_Others_	100	Per Animal	40000	Phy	40	80	35	60	30	80	50	15	156
					BL	16.00	32.00	14.00	24.00	12.00	32.00	20.00	6.00	156.00
	Sub Total Working Capital					179.32	272.86	172.20	203.99	114.13	270.21	198.00	71.56	1482.27

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipad ^a	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
A.9 Animal Husbandry - Poultry													
1	Animal/Poultry Feed Unit--20 tons per day	85	20 TPD	21500000	Phy 182.75	2 365.50	1 182.75	1 182.75	1 182.75	2 365.50	1 182.75		9 1644.75
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	6470000	Phy 357.47	100 549.95	50 274.98	65 357.47	30 164.99	70 384.97	60 329.97	20 109.99	460 2529.79
3	Commercial Broiler Farming--Hybrid Broiler (Chicken) (EC) - 10000 units	85	1000	3876500	Phy 329.50	15 494.25	8 263.60	10 329.50	6 197.70	10 329.50	8 263.60	3 98.85	70 2306.50
4	Commercial Layer Farming--Hybrid Layer (Chicken) (Cage system) (1+2 housing)	85	10000	10731000	Phy 547.28	8 729.71	5 456.07	4 364.85	3 273.64	4 364.85	3 273.64	3 273.64	36 3283.68
5	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy 43.61	60 58.14	40 38.76	40 38.76	25 24.23	42 40.70	35 33.92	5 4.85	292 282.97
6	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive Deep litter - 1000 units	85	500+75	440000	Phy 130.90	40 149.60	35 130.90	30 112.20	25 93.50	40 149.60	25 93.50	5 18.70	235 878.90
	Sub Total				1591.51	2347.15	1347.06	1385.53	936.81	1635.12	1177.38	506.03	10926.59
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipad ^a	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_	100	1000	2084500	Phy 115.77	32 136.61	17 92.53	27 126.19	17 48.25	32 136.61	26 92.35	10 20.85	183 769.16
	Sub Total Working Capital				115.77	136.61	92.53	126.19	48.25	136.61	92.35	20.85	769.16

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalalada	Talacher	District Total
	A.11 Animal Husbandry - SCP												
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Ph 190	240	160	185	120	230	230	75	1430
					BL 537.80	685.70	457.13	510.89	322.66	631.89	631.89	201.66	3979.62
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	Ph 12	25	12	12	8	25	25	3	122
					BL 134.95	281.14	134.95	134.95	89.96	281.14	281.14	33.74	1371.97
3	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Ph 20	30	20	25	10	30	30	5	170
					BL 55.08	82.62	55.08	68.85	27.54	82.62	82.62	13.77	468.18
4	Rabbit Rearing-New Shed-Rabbit Rearing	85	10+2	142000	Ph 10	15	8	8	5	12	12	4	74
					BL 12.07	18.11	9.66	9.66	6.04	14.48	14.48	4.83	89.33
5	Sheep - Breeding Unit-New Shed- Sheep and Goat Breeding	85	100+5	1838000	Ph 40	50	40	35	20	50	50	15	300
					BL 624.92	781.15	624.92	546.81	312.46	781.15	781.15	234.35	4686.91
	Sub Total				1364.82	1848.72	1281.74	1271.16	758.66	1791.28	1791.28	488.35	10596.01

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anugul	Athmalik	Banarpal	Chhendipad ^a	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
A.12 Working Capital - AH - Others/SR														
1	Fodder Development_ Fodder Development_10 metric ton	100	Acre	24697	Phy	12	15	10	15	8	15	20	5	100
				BL	2.96	3.70	2.47	3.70	1.98	3.70	4.94	1.23	24.68	
2	Goat Farming_ Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	100	135	100	110	70	135	130	50	830
				BL	51.50	66.50	51.50	55.00	35.50	66.50	62.00	23.00	411.50	
3	Pig Farming_ Rearing Unit_	100	10+1	284500	Phy	2	3	1	2	1	3	2		14
				BL	5.69	8.54	2.85	5.69	2.85	8.54	5.69		39.85	
4	Sheep Farming_ Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	23	30	23	24	12	29	34	6	181
				BL	9.70	13.25	9.70	10.60	5.30	12.35	14.10	2.65	77.65	
Sub Total Working Capital						69.85	91.99	66.52	74.99	45.63	91.09	86.73	26.88	553.68

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palahada	Talacher	District Total
A.13 Fisheries													
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	3000000	Phy 51.00	2 51.00	2 25.50	1 25.50	1 25.50	2 51.00	2 51.00		11 280.50
2	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy 42.93	15 64.39	12 51.51	10 42.93	8 34.34	15 64.39	12 51.51	3 12.88	85 364.88
3	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	3550000	Phy 60.35	25 75.44	20 60.35	18 54.32	15 45.26	25 75.44	25 75.44	5 15.09	153 461.69
4	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy 12.75	6 15.30	6 15.30	6 15.30	3 7.65	6 15.30	6 15.30	4 10.20	42 107.10
5	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy 14.45	20 14.45	20 14.45	15 10.84	10 7.23	20 14.45	15 10.84	10 7.23	130 93.94
6	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy 39.10	2 78.20	1 39.10	2 78.20	1 39.10	2 78.20	2 78.20		11 430.10
7	Fish Seed Rearing-Pry to Fingerling in New Pond-0.2	85	ha	2210000	Phy 9.39	10 18.79	5 9.39	10 18.79	5 9.39	10 18.79	10 15.03		53 99.57
8	Fish Seed Rearing-Pry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy 12.24	15 22.95	10 15.30	15 22.95	10 15.30	15 22.95	12 18.36	5 7.65	90 137.70
9	Integrated Pisciculture-With dairy-0.4	85	ha	7440000	Phy 75.89	15 94.86	12 75.89	12 75.89	10 63.24	20 126.48	15 94.86	6 37.94	102 645.05
10	Integrated Pisciculture-With Poultry-0.4	85	ha	645000	Phy 65.79	20 109.65	12 65.79	10 54.83	8 43.86	18 98.69	15 82.24	4 21.93	99 542.78
11	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy 31.88	5 38.25	4 25.50	5 31.88	3 19.13	6 38.25	4 25.50	2 12.75	35 223.14
	Sub Total				415.77	583.28	398.08	431.43	310.00	603.94	518.28	125.67	3386.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
A.14 Working Capital - Fisheries													
1	Fish Culture - Bio floc_ Others_ 2 tanks one crop	100	2 tanks	50000	Phy 2.50	5 3.00	4 2.00	5 2.50	3 1.50	6 3.00	4 2.00	2 1.00	35 17.50
2	Fish Culture in Pond_ Polyculture ((Composite Fish Culture) - Indian Minor Carps_	100	Acre	180000	Phy 27.00	15 45.00	18 32.40	20 36.00	12 21.60	25 45.00	25 45.00	8 14.40	148 266.40
3	Integrated Farming_ Fisheries with Poultry_ With Boiler-250 birds	100	Acre	232000	Phy 23.20	10 34.80	10 23.20	8 18.56	10 23.20	12 27.84	12 27.84	4 9.28	81 187.92
	Sub Total Working Capital				52.70	82.80	57.60	57.06	46.30	75.84	74.84	24.68	471.82
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
A.15 Farm Credit													
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles- Mobility Support 4 wheeler-Marketing	80	No.	1000000	Phy 120.00	15 96.00	10 80.00	12 96.00	10 80.00	12 96.00	8 64.00	5 40.00	84 672.00
2	Finance to FPOs/ FPCs- Procurement & Marketing-	85	No.	15000000	Phy 63.75	5 38.25	3 38.25	2 25.50	2 25.50	5 63.75	2 25.50	1 12.75	23 293.25
3	Solar Energy-Solar Agriculture Pump- 0.5 HP AC surface Pump with Solar PV	85	No.	60852	Phy 31.25	55 39.78	50 28.41	50 28.41	40 22.73	60 34.09	60 34.09	20 11.36	405 230.12
4	Solar Energy-Solar Agriculture Pump- 0.5 HP DC surface Pump with Solar PV	85	No.	61218	Phy 15.61	30 28.62	35 18.21	35 18.21	25 13.01	40 20.81	45 23.42	10 5.20	275 143.09

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5	Solar Energy-Solar Agriculture Pump-3 HP AC submersible Pump with Solar PV	85	No.	178522	Phy	15	18	15	20	12	30	30	10	150
					BL	22.76	27.31	22.76	30.35	18.21	45.52	45.52	15.17	227.60
6	Solar Energy-Solar Agriculture Pump-3HP DC submersible pump with Solar PV	85	No.	186632	Phy	12	15	10	12	10	15	20	5	99
					BL	19.04	23.80	15.86	19.04	15.86	23.80	31.73	7.93	157.06
7	Solar Energy-Solar Agriculture Pump-7.5 HP AC submersible pump with Solar PV	85	No.	364843	Phy	15	20	12	15	10	15	18	5	110
					BL	46.52	62.02	37.21	46.52	31.01	46.52	55.82	15.51	341.13
8	Solar Energy-Solar Agriculture Pump-7.5 HP DC submersible with Solar PV	85	No.	381230	Phy	10	15	8	12	5	12	15	3	80
					BL	32.40	48.61	25.92	38.89	16.20	38.89	48.61	9.72	259.24
9	Two Wheeler Loans-Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-Mobility Support 2 wheeler	85	No.	100000	Phy	20	25	15	20	18	25	20	10	153
				0	BL	17.00	21.25	12.75	17.00	15.30	21.25	17.00	8.50	130.05
	Sub Total					368.33	385.64	279.37	319.92	237.82	390.63	345.69	126.14	2453.54
	Total Farm Credit (sum of A1 to A15)					13251.15	13268.46	13162.19	13202.74	13120.64	13273.45	13228.51	13008.96	289132.79

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
	B. Agriculture Infrastructure												
	B.1 Storage Facilities												
1	Cold Storage-For Dairy Products-7 ft x7 ft x8 ft	85	No.	500000	Phy BL 12.75	3 21.25	5 8.50	2 17.00	4 12.75	3 21.25	5 8.50	2 4.25	25 106.25
2	Cold Storage-For Fish Products-7 ft x7 ft x8 ft	85	No.	500000	Phy BL 21.25	5 21.25	3 12.75	1 4.25	2 8.50	2 8.50	3 12.75		21 89.25
3	Cold Storage-For Horticulture Produce-5MT	85	No.	1500000	Phy BL 51.00	40 57.98	35 44.63	40 51.00	30 38.25	50 63.75	30 38.25	10 12.75	280 357.01
4	Cold Storage-For Poultry-Deep fridge 1000ltr	85	No.	100000	Phy BL 17.00	20 21.25	18 15.30	18 15.30	15 12.75	20 17.00	10 8.50	4 3.40	130 110.50
5	Godown-Medium -1000 MT	85	No.	5000000	Phy BL 42.50	1 42.50	1 42.50	1 42.50	1 42.50	1 42.50	1 42.50		7 297.50
6	Godown-Small-100 MT	85	No.	500000	Phy BL 34.00	8 42.50	8 34.00	6 25.50	4 17.00	10 42.50	10 42.50	4 17.00	60 255.00
7	Godown-Small-500 MT	85	No.	2500000	Phy BL 85.00	4 106.25	3 63.75	4 85.00	3 63.75	5 106.25	4 85.00	1 21.25	29 616.25
8	Low Cost Storage-Fruit/ Vegetable-5 ton	85	No.	500000	Phy BL 85.00	20 106.25	18 76.50	20 85.00	15 63.75	25 106.25	20 85.00	8 34.00	151 641.75
9	Market Yard-Marketing Infrastructure-10shops	85	No.	5000000	Phy BL 255.00	6 255.00	5 212.50	5 212.50	4 170.00	6 255.00	6 255.00	4 170.00	42 1785.00
	Sub Total					603.50	510.43	538.05	429.25	663.00	578.00	262.65	4258.51

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Anugul	Athmallik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
B.2 Land Development													
1	Biofertilizers -Azolla-10 ft X 2ft X 2 ft	85	No.	25000	Phy 60 BL 12.75	70 14.88	55 11.69	60 12.75	60 12.75	70 14.88	50 10.63	10 2.13	435 92.46
2	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy 50 BL 16.64	70 23.29	60 19.96	40 13.31	20 6.65	50 16.64	65 21.63		355 118.12
4	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy 20 BL 15.21	40 30.42	25 19.01	5 3.80	5 3.80	10 7.60	40 30.42	2 1.52	147 111.78
3	Bunding-Contour Bunding-Contour cum Field Bunding- 0.5-3 % slope	85	ha	60690	Phy 30 BL 15.48	55 28.37	40 20.63	15 7.74	10 5.16	20 10.32	60 30.95	5 2.58	235 121.23
5	Farm Ponds/ Water Harvesting Structures-Dugout Pond-Farm Pond I-10x10x3m in weathered/ hard rock	85	No.	74000	Phy 40 BL 25.16	40 25.16	30 18.87	45 28.31	20 12.58	35 22.02	30 18.87	8 5.03	248 156.00
6	Farm Ponds/ Water Harvesting Structures-Dugout Pond-Farm Pond II-15x15x3 m in weathered/ hard rock	85	No.	171420	Phy 20 BL 29.14	20 29.14	20 29.14	30 43.71	20 29.14	25 36.43	20 29.14	3 4.37	158 230.21
7	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-10.0 to 20.0 % slope	85	ha	207370	Phy 20 BL 35.25	30 52.88	28 49.35	8 14.10	8 14.10	10 17.63	35 61.69	3 5.29	142 250.29
8	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-20.0 to 30.0 % Slope	85	ha	250975	Phy 15 BL 32.00	25 53.33	25 53.33	5 10.67	5 10.67	8 17.07	30 64.00		113 241.07
9	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-6.0 to 10.0 % Slope	85	ha	176220	Phy 8 BL 11.98	15 22.47	10 14.98	8 11.98	10 14.98	10 14.98	15 22.47		76 113.84

Anugul, PLP 2025-26



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmallik	Banarpal	Chhendipad ^a	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
	C. Ancillary Activities												
	C.1 Food & Agro Processing												
1	Agro Processing Unit-Cashew Processing-1 ton per day only P and M	85	No.	1500000	Phy 10 BL 127.50	20 255.00	12 153.00	15 191.25	15 191.25	20 255.00	20 255.00	5 68.75	117 1491.75
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy 50 BL 127.50	70 178.50	40 102.00	75 191.25	30 76.50	80 204.00	80 204.00	20 51.00	445 1134.75
3	Cottage Industry-Masala Making-5HP	85	No.	200000	Phy 20 BL 340.00	25 425.00	15 255.00	20 191.25	20 340.00	25 425.00	20 340.00	20 340.00	165 2805.00
4	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy 100 BL 170.00	130 221.00	100 170.00	120 204.00	100 170.00	120 204.00	120 204.00	100 170.00	890 1513.00
5	Fruit Processing-Pickle-	85	No.	50000	Phy 135 BL 57.38	160 68.00	120 51.00	150 63.75	100 42.50	170 72.25	120 51.00	80 34.00	1035 439.88
6	Fruit Processing-Sorting, grading & Packing-	85	No.	200000	Phy 80 BL 136.00	90 153.00	80 136.00	80 136.00	60 102.00	100 170.00	75 127.50	30 51.00	595 1011.50
7	Honey & Honey Products-Honey Products-100kg per hour	85	No.	200000	Phy 40 BL 68.00	70 119.00	40 68.00	45 76.50	40 68.00	60 102.00	55 93.50	30 51.00	380 646.00
8	Rice Processing-Puffed Rice-400 Kg per hour	85	No.	300000	Phy 4 BL 102.00	3 76.50	4 102.00	4 102.00	2 51.00	3 76.50	2 51.00		22 561.00
9	Rice Processing-Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy 15 BL 31.88	20 42.50	15 31.88	10 21.25	8 17.00	15 31.88	10 21.25	5 10.63	98 208.27
	Sub Total				1160.26	1538.50	1068.88	1326.00	1058.25	1540.63	1347.25	771.38	9811.15

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
C-2 Ancillary Activities -														
1	Agri Clinic & Agri Business Centers-Small-ACABC	85	No.	2500000	Phy BL	85.00 127.50	6 127.50	4 85.00	5 106.25	3 63.75	6 127.50	6 127.50	2 42.50	36 765.00
2	Custom Service Units/ Custom Hiring Centers-Large-CSU(Large)	85	No.	1000000	Phy BL	85.00 85.00	1 85.00	1 85.00	1 85.00	1 85.00	1 85.00	1 85.00	1 85.00	6 510.00
3	Custom Service Units/ Custom Hiring Centers-Medium-CSU(Medium)	85	No.	600000	Phy BL	153.00 153.00	3 153.00	2 102.00	2 102.00	1 51.00	3 153.00	1 51.00	1 51.00	16 816.00
4	Custom Service Units/ Custom Hiring Centers-Small-CSU(SMALL)	85	No.	300000	Phy BL	127.50 127.50	5 127.50	4 102.00	5 127.50	2 51.00	4 102.00	2 51.00	3 76.50	30 765.00
5	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	3000000	Phy BL	255.00 255.00	1 255.00	1 255.00	1 255.00	1 255.00	1 255.00	1 255.00	1 255.00	8 2040.00
6	Loans to Agri. Start-ups --Agri start ups	85	No.	2000000	Phy BL	170.00 170.00	1 170.00	1 170.00	1 170.00	1 170.00	1 170.00	1 170.00	1 170.00	7 1190.00
	Sub Total					875.50 1646.88	918.00 1689.38	799.00 1570.38	845.75 1617.13	590.75 1362.13	892.50 1663.88	739.50 1510.88	425.00 1196.38	6086.00 15897.15
	Total (C1+C2)					14961.4	15003.9	14884.9	14931.65	14676.65	14978.4	14825.4	14510.9	311764.54
	Total (A+B+C)													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Anugul	Athmalik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
II. Micro, Small and Medium Enterprises (MSME)														
1	Enterprises Assisting Artisans, Village and Cottage Industries- Inputs Supply-Kishore Loan (Mudra loan)	85	No.	300000	Phy BL	800 2040.00	650 1657.50	400 1020.00	750 1912.50	500 1275.00	400 1020.00	600 1530.00	200 510.00	4300 10965.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhendipad ^a	Kaniha	Banarpal	Chhendipad ^a	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
III. Export Credit														
1	Export Credit - Post Shipment Export Credit-	85	No.	30000000	Phy	1	1	1	2					
					BL	255.00	255.00		510.00					510.00
2	Export Credit - Pre Shipment Export Credit-	85	No.	30000000	Phy	1	1	1	2					
					BL	255.00		255.00	510.00					510.00
	Total Export Credit					510.00	255.00	255.00	1020.00					1020.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anugul	Athmalik	Banarpal	Chhendipad ^a	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
IV. Education														
1	Education Loans-Study abroad-	85	No.	15000000	Phy	10	2	8	5	4	2	3	7	41
					BL	127.50	25.50	102.00	63.75	51.00	25.50	38.25	86.25	522.75
2	Education Loans-Study in Country-	85	No.	10000000	Phy	55	20	40	26	30	20	20	50	261
					BL	467.50	170.00	340.00	221.00	255.00	170.00	170.00	425.00	2218.50
3	Education Loans-vocational training-	85	No.	3000000	Phy	25	12	18	15	15	10	10	20	125
					BL	63.75	30.60	45.90	38.25	38.25	25.50	25.50	51.00	318.75
	Total Education					658.75	226.10	487.90	323.00	344.25	221.00	233.75	565.25	3060.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anugul	Athmalik	Banarpal	Chhendipad ^a	Kaniha	Kishorenagar	Palalahada	Talacher	District Total
V. Housing														
1	Loan for Affordable Housing Projects--	85	No.	6000000	Phy	2	80	120	100	160	70	65	20	2
					BL	1020.00								1020.00
2	Purchase/ Construction of a Dwelling Unit(Individual)--	85	No.	200000	Phy	250	80	120	100	160	70	65	20	1045
					BL	4250.00	1360.00	2040.00	1700.00	2730.00	1190.00	1105.00	3400.00	17765.00
3	Repair of Dwelling Units--	85	No.	20000	Phy	150	100	90	80	130	90	10	15	891
					BL	255.00	170.00	153.00	136.00	221.00	154.70	170.00	255.00	1514.70
	Total Housing					5525.00	1530.00	2193.00	1836.00	2941.00	1344.70	1275.00	3655.00	20299.70
VI. Social Infrastructure														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athmalik	Kishorenagar	Palalahada	Anugul	Banarpal	Chhendipad ^a	Kaniha	Talacher	District Total
1	Education-Schools-Upper primary school	85	No.	2000000	Phy	1	1	1	3	2	2	2	2	3
					BL	170.00	170.00	170.00						510.00
2	Healthcare-Diagnostic Lab-Clinic	85	No.	100000	Phy	2	1	2	3	2	2	2	2	16
					BL	17.00	8.50	17.00	25.50	17.00	17.00	17.00	17.00	136.00
3	Healthcare-Hospital-	85	No.	5000000	Phy	1	1	1	3	2	2	2	2	1
					BL		425.00							425.00
4	Healthcare-Nursing Home-Small, 10 beds	85	No.	1000000	Phy	1	1	1	1	2	1	2	1	6
					BL	85.00	85.00	85.00	85.00		85.00		85.00	510.00
	Total Social Infrastructure					272.00	688.50	272.00	110.50	17.00	102.00	17.00	102.00	1581.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmallik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalabada	Talacher	District Total
VII. Renewable Energy													
1	Biomass Energy-Community Bio Gas Plant-	85	No.	1000000	Phy 140 BL 119.00	160 135.00	130 110.50	130 110.50	120 102.00	160 136.00	160 136.00	50 42.50	1050 892.50
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy 100 BL 51.00	160 81.60	110 56.10	110 56.10	100 51.00	150 76.50	125 60.75	30 15.30	885 451.35
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy 80 BL 204.00	100 255.00	80 204.00	80 204.00	60 153.00	100 255.00	100 255.00	30 76.50	630 1606.50
	Total Renewable Energy				374.00	472.60	370.60	370.60	306.00	467.50	454.75	134.30	2950.35
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Anugul	Athmallik	Banarpal	Chhendipada	Kaniha	Kishorenagar	Palalabada	Talacher	District Total
VIII. Others													
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy 130 BL 260.00	150 300.00	120 240.00	130 260.00	100 200.00	150 300.00	150 300.00	30 60.00	960 1920.00
2	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy 2524 BL 5048.00	1992 3984.00	2140 4280.00	2401 4802.00	1683 3366.00	1729 3458.00	1961 3922.00	1700 3400.00	16130 32260.00
	Total Others				5308.00	4284.00	4520.00	5062.00	3566.00	3758.00	4222.00	3460.00	34180.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				86380.7	85356.7	85592.7	86134.7	84638.7	84830.7	85204.7	84532.7	892577.84

RRBs	3328.32	264.44	2750.98	418.70	3990.10	970.08	1429.62
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	45740.62	23130.28	46340.97	52301.69	46659.55	69869.33	58332.65

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	93099.94	47336.30	94249.00	99307.90	96986.20	120815.34	140270.05
RCBs	56235.50	57161.43	62283.00	58794.51	59088.10	67013.68	72151.21
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10937.68	3093.96	11767.98	3939.82	13723.97	5037.71	10917.40
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	160273.12	107591.69	168299.98	162042.23	169798.27	192866.73	223338.66

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	88814.14	112706.78	198346.03	202207.38	219864.03	295843.22	337168.93
RCBs	4712.40	0.00	120.00	0.00	240.58	0.00	2549.34
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	5455.46	11429.23	7120.01	14871.62	20582.39	12675.82	10281.75
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	98982.00	124136.01	205586.04	217079.00	240687.00	308519.04	350000.02

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	26969.56	16670.64	51340.00	20391.94	64875.71	31152.51	49412.05	
RCBs	2366.07	2434.71	120.00	4107.41	70.98	3846.85	1058.90	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	1588.75	7357.14	3315.00	13267.41	6073.28	11238.20	12849.42	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	30924.38	26462.49	54775.00	37766.76	71019.97	46237.56	63320.37	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	208883.64	176713.72	343935.03	321907.22	381725.94	447811.07	526851.03	
RCBs	63313.97	59596.14	62523.00	62901.92	59399.66	70860.53	75759.45	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	17981.89	21880.33	22202.99	32078.85	40379.64	28951.73	34048.57	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	290179.50	258190.19	428661.02	416887.99	481505.24	547623.33	636659.05	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	24474.07	57157.82	0.00	2829.52	0.00	84461.41	47430.91	58788.51	0.00	3521.12	0.00	109740.54

Table 1: Crop Loan

Table 1: Crop Loan															(₹ lakh)
Particulars	2023-24						2024-25								
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total			
CL	52565.89	66363.88	0.00	4067.63	0.00	122997.40	84111.17	71407.06	0.00	9487.78	0.00	165006.01			

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	24474.07	57157.82	0.00	2829.52	0.00	84461.41	47430.91	58788.51	0.00	3521.12	0.00	109740.54
W S	392.42	0.00	0.00	0.00	0.00	392.42	698.02	0.00	0.00	0.00	0.00	698.02
LD	44.29	0.00	0.00	0.00	0.00	44.29	375.33	0.00	0.00	0.00	0.00	375.33
FM	2595.61	0.00	0.00	3.20	0.00	2598.81	9219.37	0.00	0.00	162.05	0.00	9381.42
P & H	759.41	0.00	0.00	0.94	0.00	760.35	3077.43	0.00	0.00	0.00	0.00	3077.43
AH-D	2235.38	1.61	0.00	0.55	0.00	2237.54	8601.11	6.00	0.00	14.60	0.00	8621.71
AH-P	2242.33	2.00	0.00	168.72	0.00	2413.05	5024.51	0.00	0.00	226.82	0.00	5251.33

AH - SGP	1082.73	0.00	0.00	0.00	14.99	0.00	0.00	1097.72	11328.64	0.00	0.00	5.09	0.00	11333.73
FD	254.09	0.00	0.00	0.00	2.62	0.00	0.00	256.71	2322.42	0.00	0.00	4.40	0.00	2326.82
F & W	319.53	0.00	0.00	0.00	0.00	0.00	0.00	319.53	1067.88	0.00	0.00	0.00	0.00	1067.88
SG & MF	348.41	0.00	0.00	0.00	0.00	0.00	0.00	348.41	2548.32	0.00	0.00	0.00	0.00	2548.32
A & F	2827.51	0.00	0.00	0.00	0.00	0.00	0.00	2827.51	4556.02	0.00	0.00	0.00	0.00	4556.02
OTH	9760.52	0.00	0.00	0.00	73.42	0.00	0.00	9833.94	3057.94	0.00	0.00	5.74	0.00	3063.68
Sub total								0.00						0.00
Grand Total (I +II)	24474.07	57157.82	0.00	0.00	2829.52	0.00	0.00	84461.41	47430.91	58788.51	0.00	3521.12	0.00	109740.54

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24					2024-25					Total	
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others		
CL	52565.89	66363.88	0.00	4067.63	0.00	122997.40	84111.17	71407.06	0.00	9487.78	0.00	165006.01
WS	1401.53	0.00	0.00	0.00	0.00	1401.53	3811.22	61.53	0.00	53.03	0.00	3925.78
LD	1197.29	0.00	0.00	0.00	0.00	1197.29	1157.69	15.29	0.00	0.00	0.00	1172.98
FM	16660.67	0.00	0.00	159.53	0.00	16820.20	9693.85	39.93	0.00	252.24	0.00	9986.02
P & H	3890.14	488.90	0.00	0.50	0.00	4379.54	3712.98	65.67	0.00	67.57	0.00	3846.22
AH-D	13620.64	13.49	0.00	298.37	0.00	13932.50	8242.77	35.63	0.00	355.84	0.00	8634.24
AH-P	7576.49	21.60	0.00	247.93	0.00	7846.02	4864.85	43.07	0.00	473.62	0.00	5381.54
AH-SGP	7052.45	115.81	0.00	259.84	0.00	7428.10	4728.52	14.43	0.00	135.16	0.00	4878.11
FD	2602.84	10.00	0.00	3.91	0.00	2616.75	2616.34	31.02	0.00	42.24	0.00	2689.60
F & W	725.04	0.00	0.00	0.00	0.00	725.04	997.36	25.01	0.00	0.00	0.00	1022.37
SG&MF	2120.86	0.00	0.00	0.00	0.00	2120.86	3862.86	9.48	0.00	0.00	0.00	3872.34
A & F	6384.17	0.00	0.00	0.00	0.00	6384.17	6756.69	223.44	0.00	0.00	0.00	6980.13
OTH	5017.34	0.00	0.00	0.00	0.00	5017.34	5713.77	179.65	0.00	49.92	0.00	5943.34
Sub total						0.00						0.00
Grand Total (I+II)	52565.89	66363.88	0.00	4067.63	0.00	122997.40	84111.17	71407.06	0.00	9487.78	0.00	165006.01

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Cashew Processing		No.	1500000
4	Agro Processing Unit	Leaf plate making		No.	300000
5	Animal/Poultry Feed Unit			20 TPD	21500000
6	Aquaculture inputs production	Fish Feed Mill		No.	3000000
7	Bee Keeping	Boxes		No.	305232
8	Biofertilizers	Azolla		No.	25000
9	Biomass Energy	Community Bio Gas Plant		No.	100000
10	Bore Well	New		No.	110000
11	Bulk Milk Cooling Unit			No.	1178000
12	Bulk Milk Cooling Unit			No.	1724000
13	Bunding	Contour Bunding	2	ha	39144
14	Bunding	Contour Bunding	Contour cum Field Bunding	ha	60690
15	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
16	Cold Storage	For Dairy Products		No.	500000
17	Cold Storage	For Fish Products		No.	500000
18	Cold Storage	For Horticulture Produce		No.	150000
19	Cold Storage	For Poultry		No.	100000

20	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
21	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
22	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC)	1000	3876500
23	Commercial Layer Farming			10000	10731000
24	Composite Fish Culture	Composite Fish Culture		ha	355000
25	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
26	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
27	Compost/ Vermi Compost	Vermi Compost		No.	36000
28	Cottage Industry	Masala Making		No.	2000000
29	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
30	Crossbred Cattle Farming			1+1	246000
31	Crossbred Cattle Farming			5+5	1229000
32	Crossbred Cattle Farming			5+5	1284000
33	Custom Service Units/ Custom Hiring Centers	Large		No.	10000000
34	Custom Service Units/ Custom Hiring Centers	Medium		No.	6000000
35	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
36	Dairy Marketing Outlet/ Parlour			No.	1000000
37	Diesel Pump Sets			No.	29150
38	Drip Irrigation			ha	25000
39	Drip Irrigation			ha	40000
40	Duck rearing	Dual purpose	Duck Rearing	100+15	114000

41	Duck rearing	Dual purpose	Duck Rearing	500+75	440000
42	Dug Well	New		No.	71500
43	Education	Schools		No.	20000000
44	Education Loans	Study abroad		No.	15000000
45	Education Loans	Study in Country		No.	10000000
46	Education Loans	vocational training		No.	3000000
47	Electric Pump Sets			No.	35200
48	Electric Pump Sets			No.	35310
49	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	3000000
50	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
51	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	5000000
52	Export Credit	Post Shipment Export Credit		No.	300000000
53	Export Credit	Pre Shipment Export Credit		No.	300000000
54	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
55	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
56	Finance to FPOs/FPCs	Procurement & Marketing		No.	15000000
57	Fish marketing	Authorickshaw with Ice Box		No.	3000000
58	Fish marketing	Motorcycle with Ice Box		No.	85000
59	Fish Seed Hatchery	Circular fish seed hatchery		ha	46000000

60	Fish Seed Rearing	Fry to Fingerling in New Pond	ha	221000
61	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond	ha	180000
62	Fruit Processing	Pickle	No.	50000
63	Fruit Processing	Sorting, grading & Packing	No.	200000
64	Goat	Rearing Unit	10+1	158000
65	Goat	Rearing Unit	40+2	633000
66	Godown	Medium	No.	5000000
67	Godown	Small	No.	2500000
68	Godown	Small	No.	500000
69	Graded Buffalo Farming	Dairy	1+1	288000
70	Graded Buffalo Farming	Dairy	5+5	1440000
71	Healthcare	Diagnostic Lab	No.	1000000
72	Healthcare	Hospital	No.	50000000
73	Healthcare	Nursing Home	No.	10000000
74	Heifer Rearing		20	1040000
75	Honey & Honey Products	Honey Products	No.	200000
76	Integrated Dairy Farming	With Bio gas & Vermi	No.	1452000
77	Integrated Pisciculture	With dairy	ha	744000
78	Integrated Pisciculture	With Poultry	ha	645000
79	Intensive Fish farming	Biofloc technology	No.	750000
80	Loan for Affordable Housing Projects		No.	60000000
81	Loan to MFIs for Onlending to for Agri. Purposes		No.	30000000

82	Loans to Agri. Start	ups		No.	20000000
83	Low Cost Storage	Fruit/ Vegetable		No.	500000
84	Manufacturing Sector	Term Loan	Medium	No.	250000000
85	Manufacturing Sector	Term Loan	Micro	No.	50000000
86	Manufacturing Sector	Term Loan	Small	No.	50000000
87	Manufacturing Sector	Working Capital	Medium	No.	50000000
88	Manufacturing Sector	Working Capital	Micro	No.	1200000
89	Manufacturing Sector	Working Capital	Small	No.	10000000
90	Market Yard	Marketing Infrastructure		No.	5000000
91	Medicinal & Aromatic Plants	Lemon Grass		Acre	176715
92	Milking Machine	Double Bucket	20	No.	75000
93	Milking parlour (Herringbone)			No.	1350000
94	Mushroom Cultivation	Oyster Mushroom	Mushroom Farming	1000 Kg. per Cycle	89583
95	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
96	New Orchard	Tropical/ Sub Tropical Fruits		Acre	163500
97	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
98	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
99	New Orchard	Tropical/ Sub Tropical Fruits		Acre	197162
100	New Orchard	Tropical/ Sub Tropical Fruits		Acre	210123
101	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155

102	New Orchard	Tropical/ Sub Tropical Fruits		Acre	268410
103	New Orchard	Tropical/ Sub Tropical Fruits	CitrusFruit	Acre	239430
104	New Orchard	Tropical/ Sub Tropical Fruits	Jack Fruit	Acre	150010
105	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	239234
106	Nursery	Horticulture Nursery		Acre	1200000
107	Nursery	Vegetables and Flowers		Acre	136450
108	Nursery/ Propagation unit	Traditional Nursery		No.	38596
109	Other machinery	Other Machinery & Equipments		No.	137600
110	Other machinery	Other Machinery & Equipments		No.	161000
111	Other machinery	Other Machinery & Equipments		No.	171900
112	Other machinery	Other Machinery & Equipments		No.	178400
113	Other machinery	Other Machinery & Equipments		No.	197300
114	Other machinery	Other Machinery & Equipments		No.	222400
115	Other machinery	Other Machinery & Equipments		No.	28500
116	Other machinery	Other Machinery & Equipments		No.	29800
117	Other machinery	Other Machinery & Equipments		No.	386800
118	Other machinery	Other Machinery & Equipments		No.	46800

119	Other machinery	Other Machinery & Equipments		No.	51000
120	Other machinery	Other Machinery & Equipments	PHM	No.	157300
121	Other Plantation Crops			Acre	223130
122	Others	Maize Sheller	PHM	No.	143900
123	Perennial Vegetables	Drumstick		Acre	63207
124	Pig Breeding Unit	New Shed		20+4	1323000
125	Pig Rearing Unit	New Shed		3+1	324000
126	Plantation		Avenue plant	No.	274154
127	Plantation		Avenue plantation	No.	188825
128	Plantation		Cost for block plantations for 04 year	ha	251904
129	Plantation		Urban plantation (18 months old)	No.	588435
130	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
131	Power Tiller		Power Tiller 14	No.	215000
132	Protection Structure			sq.m.	1501500
133	Protection Structure			sq.m.	282975
134	Protection Structure	Poly/ Green Housing	Capsicum under Naturally Ventilated Poly house	sq.m.	1798
135	Protection Structure	Poly/ Green Housing	Tomato under Naturally Ventilated Poly house	sq.m.	1356
136	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000

137	Rabbit Rearing	New Shed			10+2	142000
138	Reapers, Binders and Balers	Self Propelled			No.	421900
139	Repair of Dwelling Units				No.	200000
140	Rice Processing	Puffed Rice			No.	3000000
141	Rice Processing	Rice Huller		0.4	No.	250000
142	Seed Drill	Seed cum Fertilizer Drill		Seed	No.	82500
143	Seed Processing	All Seed Types			No.	3500000
144	Service Sector	Term Loan		Micro	No.	2000000
145	Service Sector	Term Loan		Small	No.	80000000
146	Service Sector	Working Capital		Micro	No.	500000
147	Service Sector	Working Capital		Small	No.	20000000
148	Sheep	Breeding Unit		New Shed	100+5	1838000
149	SHGs/ JLGs	Others			No.	200000
150	Soil Conservation Activities/ Erosion Control activities	Bench Terracing			ha	176220
151	Soil Conservation Activities/ Erosion Control activities	Bench Terracing			ha	207370
152	Soil Conservation Activities/ Erosion Control activities	Bench Terracing			ha	250975
153	Soil Conservation Activities/ Erosion Control activities	Land Leveling			ha	81320
154	Solar Energy	Roof Top Solar PV System without Battery			No.	60000
155	Solar Energy	Solar Agriculture Pump			No.	178522
156	Solar Energy	Solar Agriculture Pump			No.	186632
157	Solar Energy	Solar Agriculture Pump			No.	364843
158	Solar Energy	Solar Agriculture Pump			No.	381230

159	Solar Energy	Solar Agriculture Pump		No.	61218
160	Solar Energy	Solar Agriculture Pump		No.	66852
161	Solar Energy	Solar Pump Sets		No.	300000
162	Spices			Acre	133676
163	Spices			Acre	150181
164	Sprinkler Irrigation	Micro		ha	44002
165	Thresher	Multicrop Power Threshers		No.	145000
166	Thresher	Multicrop Power Threshers		No.	252100
167	Thresher	Multicrop Power Threshers		No.	80000
168	Tissue Culture	Tissue Culture Plant Production and Sale		No.	2000000
169	Total Mixed Ration (TMR) Wagon		Khoa Making Unit	No.	607000
170	Total Mixed Ration (TMR) Wagon		Paneer Making Unit	No.	815000
171	Tractor	With Implements & Trailer	PTO 27	No.	800000
172	Tractor	With Implements & Trailer	PTO 46	No.	1100000
173	Tractor	Without Implements & Trailer		No.	286000
174	Tractor	Without Implements & Trailer		No.	944600
175	Tractor	Without Implements & Trailer	PTO 38	No.	719900
176	Tube Well	Shallow		No.	132000
177	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

178	Veterinary Clinic		Private Veterinary Clinic	No.	1000000
179	Water Harvesting/ Recharge structure			No.	71000
180	Weeder	Power Weeder		No.	99100

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_		50000
2	Broiler Farming	Others_	1000	208450
3	Broiler Farming	Others_	10000	2102460
4	Broiler Farming	Others_	4000	848980
5	Buffalo Farming	Others_Murrah Buffalo		66350
6	Chilli/ Mirch	Irrigated		50000
7	Cross bred Farming	Others_		60000
8	Cross bred Farming	Others_		282250
9	Fish Culture	Bio floc_ Others_2 tanks one crop		50000
10	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		180000
11	Fodder Development	Fodder Development_10 metric ton		24697
12	Goat Farming	Rearing Unit _ Semi_intensive_		35000
13	Goat Farming	Rearing Unit _ Semi_intensive_		90000
14	Groundnut/ Moongfali	Irrigated		32000
15	Heifer Rearing	Others_		40000
16	Integrated Farming	Fisheries with Poultry_ With Boiler_ 250 birds		232000
17	Maize/ Makka	Irrigated		37000
18	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
19	Onion/ Piyaz/ Kanda			45000
20	Other Vegetables			35000
21	Pig Farming	Rearing Unit_		284500
22	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000

Anugul, PLP 2025-26

Anugul, PLP 2025-26



23	Potato/ Aloo	Irrigated		70000
24	Rapeseed/ Toria/ Laahi	Irrigated		17000
25	Rice/ Chaval/ Dhan	HYV		40000
26	Sheep Farming	Rearing Unit _ Semi_intensive_		35000
27	Sheep Farming	Rearing Unit _ Semi_intensive_		90000
28	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

Abbreviations

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

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

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



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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
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 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

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- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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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.

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