



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बालेश्वर जिला  
Baleshwar District

ओडिशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

**District : Baleshwar**

**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- 23<sup>rd</sup> October 2024



## **Baleshwar, PLP 2025-26**

### **PLP Document Prepared by:**

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NABARD

Baleshwar

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	Balasore is situated between 21.03 & 21.59 North Latitude & between 86.20 & 87.29 East-longitude. It is surrounded by Bay of Bengal in East Mayurbhanj district in West.
2	Type of soil	Red Loamy Laterite Alluvial Coastal Alluvial and saline
3	Primary occupation	Agriculture
4	Land holding structure	Avg size of Land holding -0.75 ha

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Rs.784143.08 lakh
2	CD Ratio	64
3	Investment credit in agriculture	Rs.297988.96 lakh
4	Credit flow to MSMEs	Rs.345354.39 lakh
5	Other significant credit flow, if any	Rs.140799.73 lakh

### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs.1264740.96lakh
2	Projection for agriculture and its components	Rs. 448052.11lakh
3	Projection for MSMEs	Rs. 502048.25lakh

## Baleshwar, PLP 2025-26

4	Projection for other purposes	Rs.314640.60 lakh
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### 5. Developmental Initiatives

1. The Balasore District is primarily an agrarian economy with very limited presence of Industry
2. The District is known for its Dhan (Paddy) Pan (Betel) and Meen (Fish)
3. However, due to repeated natural calamities as the productivity is uneven so the income from agriculture is uncertain
4. The District offers very good potential for agro based industries.
5. There is very good potential and need for storage infrastructure along with cold chain for vegetables including other horticulture produce
6. There are 17 FPOs promoted in the district covering all 12 blocks.

### 6. Thrust Areas

1. Government is making public investment on Flood Control and rehabilitation of canals / water bodies apart from development of roads and bridges
2. The share of investment credit needs to be increased which will help in capital formation in agriculture and allied sector
3. Efforts are required to enhance the investment credit in the total portfolio of agricultural credit
4. Agriculture is predominant economic activity in the district
5. Irrigation water is more critical as the agriculture depends only on rainfall which is erratic and unpredictable

### 7. Major Constraints and Suggested Action Points

1. The infrastructure requirements in agriculture and allied sector for the district

## **Baleshwar, PLP 2025-26**

2. Soil Testing Laboratories Seed Processing Restoration & Repairs of canals is needed
3. Improvement to distributaries and minor / sub-minor of existing Irrigation Projects
4. Setting up of Accredited Warehouses in Private Sector Godowns for PACS Grading & Packing House Cold Storages
5. Lack of Milk Processing Units Fish aqua-shops Agro & Food Processing Infrastructure Primary Processing Units

### **8. Way Forward**

1. The potential estimated in different sectors will be realized with the coordinated approach of all stakeholders and convergence of their resources
2. In order to track the sectoral credit flow we need to strengthen reporting system which will help us better monitoring and review of ACP at BLBC and DCC meetings
3. Further, the comprehensive Financial Inclusion plans are to be implemented within the time frame with a special focus to cover Oral Lessees Tenant Farmers under Joint Liability Groups.



## **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 priorities 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.

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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"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- Distribution of Gross Cropped Area between Small 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</li> <li>- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of 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;</li> </ul>

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		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 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</li> <li>- 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.</li> </ul>

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



## Baleshwar, PLP 2025-26

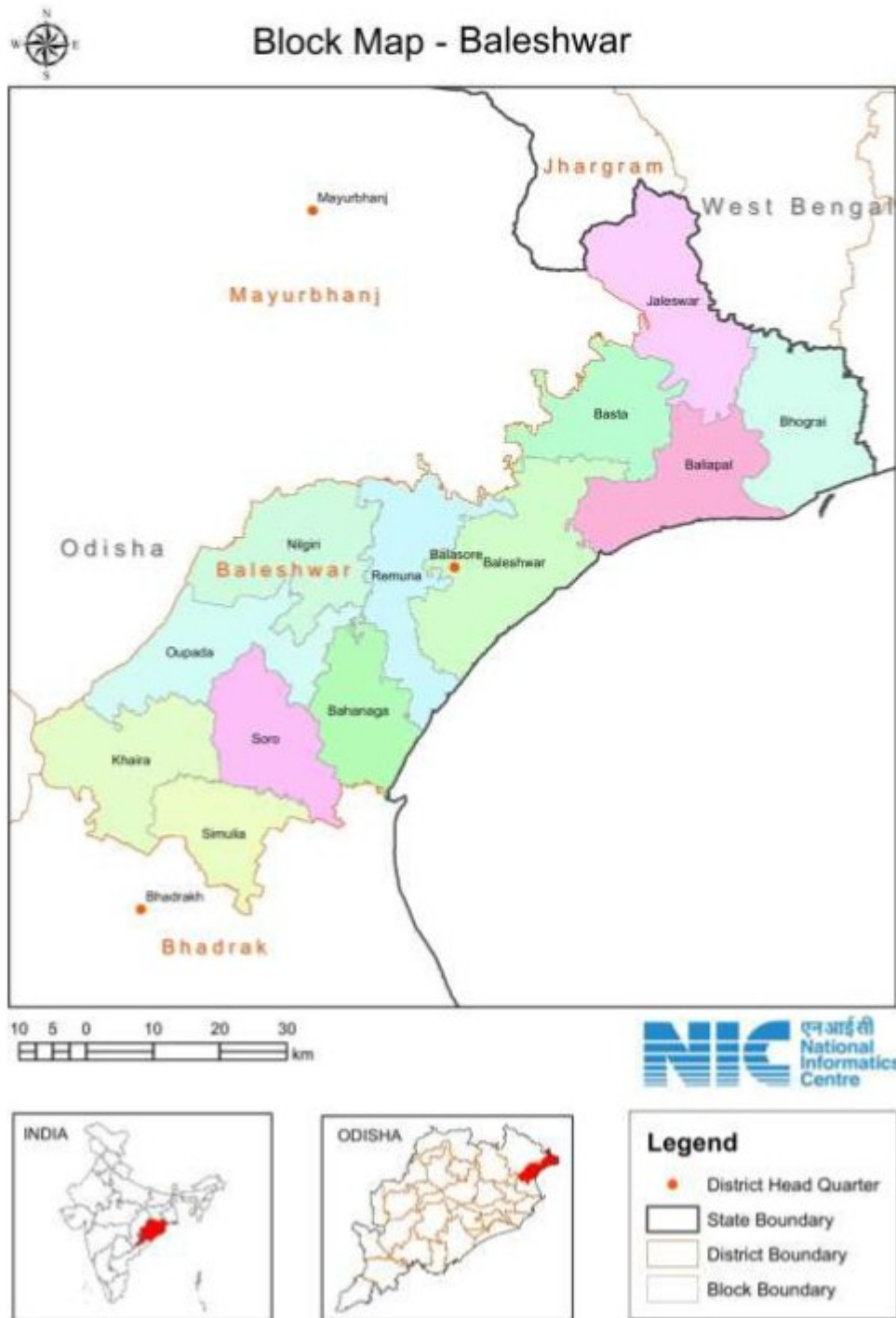
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of 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	427417.83
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>280264.53</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>147153.30</b>
B	Agriculture Infrastructure	8477.97
C	Ancillary activities	12156.31
I	Credit Potential for Agriculture A+B+C)	448052.11
II	Micro, Small and Medium Enterprises	502048.25
III	Export Credit	119850.00
IV	Education	8755.00
V	Housing	54485.00
VI	Social Infrastructure	27450.75
VII	Renewable energy	2771.85
VIII	Others	101328.00
	Total Priority Sector	1264740.96

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	272207.46
2	Water Resources	9870.56
3	Farm Mechanisation	22550.85
4	Plantation & Horticulture with Sericulture	23811.21
5	Forestry & Waste Land Development	606.30
6	Animal Husbandry - Dairy	19927.70
7	Animal Husbandry - Poultry	15024.02
8	Animal Husbandry - Sheep, Goat, Piggery	1827.15
9	Fisheries	45377.63
10	Farm Credit- Others	16214.95
	<b>Sub total</b>	<b>427417.83</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	4828.47
2	Land development, Soil conservation, Wasteland development	2490.61
3	Agriculture Infrastructure - Others	1158.89
	<b>Sub total</b>	<b>8477.97</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	4285.31
2	Ancillary activities - Others	7871.00
	<b>Sub Total</b>	<b>12156.31</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>502048.25</b>
<b>III</b>	<b>Export Credit</b>	<b>119850.00</b>
<b>IV</b>	<b>Education</b>	<b>8755.00</b>
<b>V</b>	<b>Housing</b>	<b>54485.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>27450.75</b>
<b>VII</b>	<b>Renewable energy</b>	<b>2771.85</b>
<b>VIII</b>	<b>Others</b>	<b>101328.00</b>
	<b>Total Priority Sector</b>	<b>1264740.96</b>

Note : Details indicated at Annexure 1 at page 104

## District Profile

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	UCO Bank

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3806.00
2	No. of Sub Divisions	12
3	No. of Blocks	12
4	No. of revenue villages	3049
5	No. of Gram Panchayats	360

#### 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	High
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	BALASORE
3	Agro-climatic Zone 1	Est Coast Plains
4	Agro-climatic Zone 2	Hill districts-North Orissa Coastal zone
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	

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8	Climate	Moist sub Humid
9	Soil Type	Red Loamy Laterite Alluvial Coastal alluvial and Saline

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	377440
2	Forest Land	10735
3	Area not available for cultivation	50538
4	Barren and Unculturable land	
5	Permanent Pasture and Grazing Land	18077
6	Land under Miscellaneous Tree Crops	9659
7	Cultivable Wasteland	22610
8	Current Fallow	17263
9	Other Fallow	7101

### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	12
2	Critical	nil
3	Semi Critical	nil
4	Over Exploited	nil
5	Saline	nil
6	Not Assessed	nil
7	Total	12

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	255294	87.39	143319	65.22
2	>1 to <=2 ha	30830	10.56	55036	25.05
3	>2 to <=4 ha	5360	1.83	16043	7.30
4	>4 to <=10 ha	513	0.18	3036	1.38
5	>10 ha	131	0.04	2304	1.05
6	Total	292128	100	219738	100



## Baleshwar, PLP 2025-26

### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	292.00
2	Of the above, Small/ Marginal Farmers	286.00
3	Agricultural Labourers	358.00
4	Workers engaged in Household Industries	29.00
5	Workers engaged in Allied agro activities	10.00
6	Other workers	257.00

### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2321.00	1186.00	1135.00	2067.23	253.29
2	Scheduled Caste	479.00	244.00	235.00		
3	Scheduled Tribe	276.00	138.00	138.00		
4	Literate	1852.00	1032.00	820.00		
5	BPL					

### 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	533.00
2	Rural Households	473.00
3	BPL Households	56.00

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

Sr. No.	Particulars	Nos.
1	Having electricity supply	181.00
2	Having independent toilets	239.00

### 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	2635

## Baleshwar, PLP 2025-26

2	Villages having Banking Facilities	2587
3	Villages having Primary Schools	1595
4	Villages having Primary Health Centres	88
5	Villages having Potable Water Supply	995
6	Villages connected with Paved Approach Roads	1192

## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	
1.a Additional Information	
2. Soil & Climate	Kharif Strategy-2024
3. Land Utilisation [Ha]	Kharif Strategy-2024
4. Ground Water Scenario (No. of blocks)	Kharif Strategy-2024
5. Distribution of Land Holding	Kharif Strategy-2024
6. Workers Profile [In '000]	
7. Demographic Profile [In '000]	District Statistical Handbook2022
8. Households [In '000]	District Statistical Handbook2022
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook2022
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook2022

**District Profile****Health, Sanitation, Livestock and Agricultural Infrastructure****11. Infrastructure Relating To Health & Sanitation [Nos.]**

Sr. No.	Particulars	Nos.
1	Anganwadis	2108
2	Primary Health Centres	76
3	Primary Health Sub-Centres	275
4	Dispensaries	60
5	Hospitals	14
6	Hospital Beds	463

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

Sr. No.	Particulars	Nos.
1	Registered FPOs	17
2	Agro Service Centres	13
3	Soil Testing Centres	1
4	Krishi Vigyan Kendras	1

**13. Irrigation Coverage ['000 Ha]**

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	219738.00
2	Irrigation Potential Created	118388.00
3	Area irrigated by Canals/ Channels	30822.00
4	Area irrigated by Tanks	47680.00
5	Area irrigated by Other Sources	511.00

## Baleshwar, PLP 2025-26

### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1682
2	Railway Line [km]	115

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	221	890
2	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	11	22

### 16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	37
2	Cattle - Indigenous	728
3	Buffaloes	4
4	Sheep - Cross bred	
5	Sheep - Indigenous	2
6	Goat	382
7	Pig - Cross bred	0
8	Pig - Indigenous	4



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

Sr. No.	Particulars	Nos.
1	Disease Diagnostic Centres	22
2	Artificial Insemination Centers	127
3	Animal Breeding Farms	1
4	Dairy Cooperative Societies	80
5	Milk Collection Centres	14
6	Livestock Aid Centers (No.)	12

**18. Milk, Fish, Egg Production**

Sr. No.	Particulars	Production	
		Quantity	Unit
1	Fish	114110.00	MT
2	Egg	569.00	Lakh Nos.
3	Milk	15.30	MT
4	Meat	11000.00	MT

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
11. Infrastructure Relating To Health & Sanitation [Nos.]	Item no 1213-Dept.of Agro/Dir.of Eco&Stat
12. Infrastructure & Support Services For Agriculture[Nos.]	Item no12 -Dept of Agro
13. Irrigation Coverage ['000 Ha]	Item No13 -Dept of irrigation
14. Infrastructure For Storage, Transport & Marketing	Item No 14 Dept of storage
15. Processing Units	Item No 15 Process Unit
16. Animal Population as per Census [Nos.]	Item No 16 Animal Population
17. Infrastructure for Development of Allied Activities [Nos.]	Item No 17 -AH Census
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Item No 19 Milk Fish Egg Perproducts

## 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	Land Holdings - SF (%)	--	--	90.10
2	Land Holdings - MF (%)	--	--	8.68
3	Rainfall -Normal (mm)	--	--	1568
4	Rainfall - Actual (mm)	--	--	3410
5	Cropping Pattern	--	--	Mono Cropping

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	297988.00	266479.01	215958.67

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000ha)	Prod. ('000MT)	Productivity (kg/ha)	Area ('000ha)	Prod. ('000MT)	Productivity (kg/ha)	Area ('000ha)	Prod. ('000MT)	Productivity (kg/ha)
1	jute			0.00	546.00	6.01	11.01	490.00	5.40	11.02
2	Groundnut			0.00	8832.00	17.22	1.95	7872.00	15.43	1.96



## Baleshwar, PLP 2025-26

### Table

**Table : KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC through KCC (Rs. lakh)	184672.20	167933.65	139956.79

**Table : Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Groundnut		15.44	15.43
2	Jute		6.88	5.40

### Sources

Table Name	Source(s) and reference year of data
Table : Status	
Table : GLC under Agriculture	ACP data- LDM office
Table : Major Crops, Area, Production, Productivity	Kharif strategy data
Table : Irrigated Area, Cropping Intensity	Kharif strategy data
Table : KCC Coverage	ACP data- LDM office

### Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2960.68	4248.79	13.66

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	16591.39A	20943.65	15931.68

**Plantation & Horticulture including Sericulture Table**

<b>1: GLC Sr.No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	GLC flow (Rs. lakh)	1188.93	4546.00	6595.58

**District Profile****Key Insights into Livestock, Fisheries and Land Development****Animal Husbandry - Dairy****Table 1: GLC**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	GLC flow (₹ lakh)	4991.00	7660.10	13114.29

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: GLC	Acp data 2023-24

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

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	GLC flow (₹ lakh)	3043.00	1971.53	5129.76

## Baleshwar, PLP 2025-26

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Broiler Farms (No.)			4000

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Acp data 2023-24
Table 2: Poultry	

## Animal Husbandry - SGP

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2045.14	16072.94	18018.89

**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	1987
2	Popular goat breed(s)	313395
3	Popular pig breed(s)	2851

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Acp data 2023-24

## Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6176.14	6571.76	10238.56

## Baleshwar, PLP 2025-26

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	575	650	

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP data 2023-24
Table 2: Inland Fisheries Facilities	Dist. Planning Data

## Farm Credit - Others & Integrated Farming Table

### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10806.89	647.21	405.03

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Acp data 2023-24

## Agri. Infrastructure Table

### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2947.07	5321.74	10417.56

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)			7
2	Storage Godowns (No.)			12
3	Storage Godowns ( Capacity - '000 MT)			6450



## Baleshwar, PLP 2025-26

### Sources

Table Name	Source(s) and reference year of data
Table : GLC	Acp data 2023-24

### Land Development, Soil Conservation & Watershed Development

#### Table : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	191.24	541.00	3021.52

### Sources

Table Name	Source(s) and reference year of data
Table : GLC	Acp data2023-24

### 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 (RS. lakh)	2947.07	5321.74	10417.56

### Table Sources

Table Name	Source(s) and reference year of data
Table : GLC	Acp data 2023-24

### Agri Ancilliary Activities - Food & Agro Processing & Others Table :

#### GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	8785.91	20693.00	31500.81

**Sources**

Table Name	Source(s) and reference year of data
Table : GLC	Acp data 2023-24

**MSME****Table : GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	181328.80	280258.05	345354.39

**Table : Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	880		
2	Handicrafts Clusters (No.)	775		

**Table 4: DIC interventions**  
**Sources**

Table Name	Source(s) and reference year of data
Table : GLC	Acp data 2023-24
Table : Traditional activities	District Statistical Hand Book 2022

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	56626	85471.46	78668.25

**Sources**

Table Name	Source(s) and reference year of data
Table : GLC	Acp data 2023-24

**Public Infrastructure Investments Table**
**: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	1387.07	2408.54	2761.29

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Acp data 2023-24

**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 (Rs. lakh)	8. 26	3.6	270.27

Table Name	Source(s) and reference year of data
Table 1: GLC	Acp Data 2023-24

**Renewable Energy**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	7.56	0.00

## Baleshwar, PLP 2025-26

Table Name	Source(s) and reference year of data
Table 1: GLC	Acp data2023-24

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	58123.73	38902.04	40310.53

### Sources

Table Name	Source(s) and reference year of data
Table : GLC	Acp data 2023-24

### Status and Prospects of Cooperatives

**Table : Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Consumer Stores (No.)	15		
2	Housing Societies (No.)	5		
3	Marketing Societies (No.)	2		
4	Total (No)	22	0	0

## 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/ mF Os	SHGs/JL G s	BCs/BFs	Village s	Househ olds		
Commercial Banks	21	197	108	49	40							
Regional Rural Bank	1	53	48	3	2							
District Central 1 Coop. Bank	1	20	11	7	2							
Coop. Agr. & Rural Dev. Bank		0										
Primary Agr. Coop. Society	143	143	0	0	0							
Others	5	8	5	0	3							
All Agencies	171	421	315	59	47	0	0	0				

## 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth <sub>h</sub> (%)	Shar <sub>e</sub> (%)	31/03/2022	31/03/2023	31/03/2024	Growth <sub>h</sub> (%)	Shar <sub>e</sub> (%)
Commercial Banks				0	0	1233385.43	1380050	1561622.00	13.2	82.21



Regional Rural Bank						120694.00	131207	140741.00	7.3	7.41
Cooperative Banks						168308.00	175989	193887.00	10.2	10.21
Others						1520.00	2267	3339.00	47.3	0.18
All Agencies	0	0	0	0	0	1523907.43	1689513.00	1899589.00	12.4	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	669061.32	802591	998873.00	24.5	82.21
Regional Rural Bank				0	0	61429.00	73018	78641.00	7.7	6.47
Cooperative Banks				0	0	128463.00	125128	126650.00	1.2	10.42
Others				0	0	5039.00	7720	10817.00	40.1	0.89
All Agencies	0	0	0	0	0	863992.32	1008457.00	1214981.00	20.5	100.00

### 4. CD Ratio

Agency	CD Ratio %	
	No. of accounts	
	31/03/2022	31/03/2023
Commercial Banks	54.2	58.2
Regional Rural Bank	50.9	55.7
Cooperative Banks	76.3	71.1
		64.0
		55.9
		65.3

Others	331.5	340.5	324.0
All Agencies	56.7	59.7	64.0

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	NA	628611	247509	NA
Regional Rural Bank	12985	10416	17086	9380
Cooperative Banks		2514	449	
Others	NA	NA	NA	NA
All Agencies	12985	641541	265044	9380

#### 6. Performance on National Goals

Agency	31/03/2024			Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Priority Sector Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	640481.75	64.1	184012.98	18.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Rural Bank	44674.46	56.8	18805.95	23.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cooperative Banks	90410.42	71.4	90410.42	71.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	8576.45	79.3	4759.61	44.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Agencies	784143.08	64.5	297988.96	24.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0

## 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	367631.42	393576.91	107.1	542140.01	556364.83	102.6	754773.73	640481.75	84.9	98.2
Regional Bank	34201.96	30466.13	89.1	35413.00	48513.04	137.0	44318.98	44674.46	100.8	109.0
Cooperative Banks	183739.48	93669.87	51.0	99641.00	82858.45	83.2	117480.98	90410.42	77.0	70.4
Others			0	2519.00	6562.60	260.5	2280.26	8576.45	376.1	212.2
All Agencies	585572.86	517712.91	88.4	679713.01	694298.92	102.1	918853.95	784143.08	85.3	91.9

## 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 [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	208121.841	139956.7876	67.2	223081.01	167933.65	75.3	238186.15	184672.20	77.5	73.3
Term Loan (Agri.)	29269.09892	24187.94429	82.6	114878.99	98545.36	85.8	124079.15	113316.76	91.3	86.6
Total Agri. Credit	237390.94	164144.73	69.1	337960.00	266479.01	78.8	362265.30	297988.96	82.3	76.7
MSME	151149.3451	181328.8034	120.0	203533.01	280258.05	137.7	346045.20	345354.39	99.8	119.2

Other Priority Sectors*	41386.007 29	58123.725 09	140.4	138220.00	147561.85	106.8	210543.45	140799.73	66.9	104.7
Total Priority Sector	429926.29	403597.26	93.9	679713.01	694298.91	102.1	918853.95	784143.08	85.3	93.8

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

Source(s)	
1	ACP data
2	ACP data
3	ACP Data

# 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 NDDB NFDB NCDC and other National level Federations**

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

This aims at revamping existing cooperative training 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 sectors. 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.

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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 stakeholders. 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.



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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.

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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 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.

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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



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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**

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### **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**



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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 Maschyajibi Kalyan Yojana, 'Blue Revolution' for integrated development & management of fisheries.

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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 Rs. 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 Rs.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 Rs.1.00 lakh at 0%, and 2% in respect of crop loans above Rs.1.00 lakh, up to Rs.3.00 lakh for prompt paying farmers, after taking into account prompt repayment incentive of 3% from Government of India.

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 Rs. 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 Rs.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**

• Agriculture including allied activities provides direct and indirect employment to about 70 of the total population. Therefore it is absolutely essential to enhance production and productivity of agriculture in a bid to increase per capita income of farmers and ensure food security. • The main crop of the district comprises Paddy pulses like Mung Biri etc. oilseeds like Mustard Groundnut Til etc. fibre crop like Jute and vegetable and spices.

###### **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 Rs. 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.

Similarly, in association with NABARD, the State Government has launched Bhoomihina Agriculturist Loan And Resource Augmentation Model (BALARAM), a flagship programme to provide institutional credit to landless farmers.

- Further, quality agricultural implements are being supplied to farmers at affordable rates by Odisha Agro Industries Corporation. There are 143 PACS in the district, which not only provide credit to farmers, but also act as paddy procurement centres and provide marketing support to the farmers.
- There is one KVK in the district that provides advisory-cum-extension services and training/exposure visits to farmers and thus, helps in agri-technology transfer based on lab-to-farm approach.
- There are 8 Farmer Producer Organisations (FPOs) promoted by NABARD across the district including 03 FPOs under CSS scheme of Govt. of India , apart from 09 FPOs promoted under CSS scheme of Govt. of India and one Fisheries FPO Promoted by NCDC , which act as model farmers' hub, aggregation centres and supply chain management units and provide forward and backward linkages for all agriculture and related services.

##### **2.1.2 Water Resources**

###### **2.1.2.1 Status of the Sector in the District**

The district is endowed with abundant ground water and surface water resources. The drainage system is controlled by rivers like Subarnarekha Budhabalang Jamira and their tributaries.

The rivers are perennial but water level drastically drops during summer.

All 12 blocks in the district are categorised as “Safe”.

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

- Balasore district is fairly irrigated. Both LI and flow irrigation have been developed under State Govt Programmes such as BKBY, RKVY.
- Dealers, both in private and Government, are available dealing with materials for well and pump sets of different make/ models.
- Assured irrigation both during Kharif and Rabi seasons by utilization of full irrigation potential, urgent activation of defunct Government LI Points and maintenance of irrigation structures through formation of Water Users Associations (Pani Panchayat) is necessary.
- Every year river/canal embankments are damaged due to occurrence of flood, water logging.
- Lack of Maintenance and Service network in the block for STWs / MTWs
- A large number of tube wells have become nonfunctional. They should be made functional wherever possible.
- Out of Lift Points created, a good number LI points were not energized due to non-deposit of deposit amount for electric connection. Some of the units have become defunct in absence of regular maintenance and repairing. Efforts may be made to make all the existing irrigation structures functional to meet irrigation requirements.

### **2.1.3 Farm Mechanization**

#### **2.1.3.1 Status of the Sector in the District**

Farm mechanization has great significance for enabling farmers to take up timely and quality agricultural operations, reducing costs of production and improving productivity.

Thus, massive farm mechanisation programme is being taken up under “Popularisation of Agriculture Implements, equipment and diesel pump sets” under State Sector Schemes and RKVY, NFSM and Sub Mission on Agriculture Mechanisation schemes under Central Sector Schemes to popularise modern farm equipment and machineries.

Tractors, power tillers, combine harvesters and rice trans-planters are some of the equipments for which a surge in demand has been witnessed over the past few years. Government of Odisha is encouraging farmers for adoption of farm mechanization by way of providing subsidy in each of the farm implements. DA&FW is promoting farm mechanisation under different schemes and educating farmers about the advantage and cost effectiveness in mechanizing farming activities. Farmers evinced interest to establish Agro Service Centres (ASC) to cater to the local needs of farmers.

The impact of farm mechanization will facilitate adoption of multiple cropping and diversification in agriculture, increase in yield, use of better technology and crop rotation.

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**



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Agro Engineering Department and private dealers provide tractors and combine harvesters on hire in public/private sector.

Major manufacturers of tractors and other implements are having their sales centres and service centres in the district. Availability of service centres ensure timely supply of spares and repairing of the machineries. There are adequate diesel outlets and no shortage of diesel is faced by the farmers.

Some of the constraints identified for attention of the concerned departments are as under:

- Lack of facility for repair of tractors, power tillers and agricultural machineries.
- Cost fluctuation during the process of implementation.
- Delay in release of subsidy.
- Distress resale of the equipment.
- Lack of adequate operational knowledge about equipment.
- Lack of dedicated custom hiring centers.

### **2.1.4 Plantation & Horticulture, including Sericulture**

#### **2.1.4.1 Status of the Sector in the District**

Balasore district is agro-climatically suitable for various horticultural crops having North- Eastern Coastal plain Agro Climatic Zone.

The major fruits grown in district are Mango, sapota, guava, lime, jackfruit, pineapple, banana, papaya etc. Plantation crops like cashew and coconuts are grown in the district.

Farmers are also growing flowers, vegetables, spices, and mushroom. Rubber plantation has been introduced in certain pockets of Remuna and Nilgiri blocks. Betelvine is another major horticulture crop adopted widely in Bhograi, Baliapal and Sadar blocks. Nilagiri and Oupada blocks are having scope for cultivation of medicinal and aromatic plants.

The major fruit crops grown in the district were Anola, Banana and Ber. Similarly, among vegetable crops like mushroom, Okara, Onion, Pea and Potatoes are grown.

#### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

The Deputy Director of Horticulture, supported by Horticulturist and other field level staff, is looking after the promotion of horticulture activities in the district.

Coconut Development Board and National Horticulture Board provide assistance for commercial production of coconut and other horticulture crops respectively.

- Refrigerated vans are to be promoted as a part of cold chain management.
- Farmers (in coastal belt) may be encouraged to take up betelvine cultivation.
- Department may popularise Protected Farming System and encourage farmers to go in for off-season variety of vegetable cultivation.

Govt. may encourage promotion of Integrated Farming System

### **2.1.5 Forestry & Waste Land Development**

#### **2.1.5.1 Status of the Sector in the District**

Balasore district has a long coast line of 348 Sq Km. in the east and reserve/ protected forest in the west.

As per ISFR 2021, the district has 385.23 Sq Km of forest area which is 10.12% of the total geographical area i.e. 3,806 Sq Km. As per wasteland atlas, the wasteland coverage of the district is 102.61 Sq Km. Huge potential exists in the district for development of

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the wastelands by undertaking plantation activities including farm forestry / agro forestry in private wastelands.

**2.1.5.2 Infrastructure and linkage support available, planned and gaps**

Non-availability of quality seedlings of fast growing forest species.

Lack of quality hi-tech nurseries to provide healthy seedlings.

Lack of awareness among the tribal people about the schemes implemented by government.

Non-availability of forest based industries.

Lack of value addition in NTFPs (Non Timber Forest Products).

Encourage forest-based industries, so that farmers can take-up forestry crop on commercial basis.

Preparation and updation of model schemes/Area development schemes on forest plantation, forest produce and other activities. Unused Govt. land of small area may be leased to FPO/SHGs and corporate for undertaking large-scale farm forestry activity with contractual arrangements with paper mills

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### **2.1.6 Animal Husbandry – Dairy**

#### **2.1.6.1 Status of the Sector in the District**

Milk production in the district is estimated at 13890 MT which is mainly coming from nondescript cows.

Per capita consumption of milk is only 94 gm/d as against the National per capita consumption of 427g/d and per capita requirement of 280 g/d recommended by ICMR. The district is also having permanent pasture area of 15022 ha. and other grazing lands. As per the latest data of 20th Livestock Census (2019) the number of Cross Bred Cows, Indigenous Cows and Buffaloes in the district were 38369, 583759 & 1342 respectively. There is a need in the district for developing cattle breeding and calf rearing either in govt. or private sector to supplement the demand of improved high yielding varieties of cows.

#### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

Keeping in view the cattle population of the district, there is a need for more number of veterinary dispensaries/LACs in the district.

Keeping in view the requirement of one AI unit for 1000 adult cattle, the existing animal population will require more units to take care of breeding programmes in the district.

Farms in private sector are not capable of supply of milch animals to farmers. The private cow suppliers try to fleece illiterate beneficiaries during purchase of cows. So calf rearing program has to be promoted in district.

High cost of concentrate feed (Rs.20-25/Kg) is resulting in high cost of milk production.

Almost non-existent fodder cultivation by dairy farmers. There is a need to create awareness amongst dairy farmers to go for fodder cultivation so as to increase milk production

### **2.1.7 Animal Husbandry – Poultry**

#### **2.1.7.1 Status of the Sector in the District**

As per 19th Livestock census (2012) there are 1099995 poultry birds in the district. As rearing of Vanaraja chicks is cost effective and affords remunerative price SHGs prefer to have backyard poultry as one of their livelihood activities. Besides growing demand for meat and egg also encourages rural entrepreneurs for poultry project.

#### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

Central Poultry Development Organisation, Bhubaneswar provides various facilities to poultry farmers of the district.

One private poultry hatchery is functioning at Jaleswar.

Private traders from West Bengal also provide Day Old Chick with a package of medicine and literature on the procedure to maintain the poultry farm.

Inadequacy of technical knowhow of rearing and preventive measures at farmers level.

Inadequate dissemination of technical know-how of managing layer farm at field level.

Absence of organised marketing network.

Non-availability of good quality layer feed at reasonable cost.

Large gap in demand & supply of egg in the State.

Hesitation of Insurance Companies to insure the poultry birds/ farms.

Establishment of ancillary units using the waste products such as feathers, egg shells, etc.



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Inadequate field level staff and technical staff of Animal Husbandry dept.

### **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

#### **2.1.8.1 Status of the Sector in the District**

Pigs are available locally and are also procured from State Livestock Breeding Farm (SLBF), the district is endowed with vegetation, climate, skill in certain pockets ideal for sheep, goat and pig rearing.

There is a good demand for mutton in the district and the prices have gone up due to gap in the demand & supply position. Certain good strains/ breeds of goats are available in the district such as Black Bengal variety etc. Per capita meat requirement as per ICMR is 20 gm per day. Per capita meat consumption in Orissa is only 4 gm per day as against 16 gm in the country.

The per capita annual consumption of meat in the district is 1.825 kg as against state average of 1.358 kg, national consumption level of 6 kg. As demand for meat consumption is increasing due to urbanization and industrialization, there is good scope for improvement of this sector.

**Baleshwar, PLP 2025-26****2.1.8.2 Infrastructure and linkage support available, planned and gaps**

Breeding facility / AI facility for goats are not available.

As per the animal population there is need for additional 167 Veterinary Dispensaries.

Farms in private sector may be financed for supply of animals of good breed and arrangements may be made for induction of better breed from outside.

Marketing facility for pigs is not available in the district.

Extension service and awareness creation with involvement of NGO about good rearing methods and preventive measures to check out-break of diseases.

Awareness campaign amongst prospective farmers and intensive training to the selected SHG members under Government Sponsored programmes about good rearing methods for animals.

**2.1.9 Fisheries****2.1.9.1 Status of the Sector in the District**

Balasore district is blessed with all the three subsectors of fisheries i.e. Freshwater, Brackish water and Marine resources. Contribution of fishery sector to the economy of this district is immense.

The potential resources of the sector includes freshwater tanks & ponds (5812.28 ha) and Swamps & Bheels (168 ha), 6339.30 ha suitable brackish water, 81 km coast line and associated are potential source of marine fisheries.

The present fish production at 114110 MT is not adequate to meet its demand. The inland fishermen population of the district is 37162.

The district has a vast potential for taking up brackish water prawn/fish farming.

Institutional finance to the sector is mostly confined to composite fish culture, seed production, capture fisheries, brackish farming and processing.

Two Fisheries FPO have been promoted by NABARD in Basta Block and Simulia Block of Balasore district and One Fisheries FPO also being Promoted by NCDC . Govt. is planning to set up a wholesale Fish Market in Basta Block which will also help in increasing in income of the Fish Farmers.

**2.1.9.2 Infrastructure and linkage support available, planned and gaps**

Department of Fisheries, headed by the DFO and assisted by block level technical staff, is the nodal agency to ensure all round development of the sector through implementation of various promotional programs, arranging need based skilling and ensuring availability of critical inputs.

The activities in marine sector is looked after by Asst. Director of Fishery, Marine.

The departmental fish farm of 11 ha at Dighi Rahania has a capacity to produce 800 lakh of spawn & 150 lakh fry per annum.

The Odisha Pisciculture Development Corporation has its Hatchery at Sarmanga in the adjacent district of Bhadrak which supply fish seeds to the extent of 100 lakh per annum.

OPDC is having diesel outlets at Chandipur and Kasafal for supply of diesel to the fishermen owning fishing vessels.



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MPEDA has a sub-regional Centre at Balasore for providing technical services/training inputs for brackish water aquaculture.

A number of processing factories are functioning in the district.

The local KVK supports the sector through their promotional activities. Sector specific schemes of both Government of India and State Government - Pradhana Mantri Matsya Sampada Yojana (PMMSY), Matsya Pokhari Yojana (MPY), Mukhyamantri Krushi Udyog Yojana (MKUY), Matsyajibi Unnayana Yojana etc, are under implementation.

Promotion of Intensive Aquaculture through Bio-floc Technology, Pen culture (in large water body), culture of GIFT Tilapia are encouraged.

Cage culture under Marine Sector has been introduced in Balasore Dist which is giving ample production of fish and also Cage culture at Rishia dam is helping in ample production of fish in inland sector.

### **2.1.10 Farm Credit – Others**

#### **2.1.10.1 Status of the Sector in the District**

In spite of progress in farm activity some farmers still continue to plough with bullocks and hence dependence on plough animals will continue. However now a days bullocks are not used for carrying loads on back. Rather bullock carts are used for transportation of farm inputs like cow dung fertilizer and seeds to the fields and farm produce from fields to homes and again to markets .

#### **2.1.10.2 Infrastructure and linkage support available, planned and gaps**

Production of good bullocks depend upon good quality rearing which is mostly neglected. Market complexes are not fully equipped with all facilities like feeding sanitation rest shed etc. Adequate veterinary facilities for upgradation of breeds. Regulatory bodies to prevent exploitation. AH Department should create awareness among people regarding multifarious & eco-friendly uses of bullocks & carts

### **2.1.11 Sustainable Agricultural Practices**

#### **2.1.11.1 Status of the Sector in the District**

At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment

#### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation through formation of FPO. Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry horticulture livestock and fisheries can give impetus to integrated farming systems approach. Banks may explore possibility of financing IFS models in cluster mode

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### **2.2 Agriculture Infrastructure**

#### **2.2.1 Construction of Storage and Marketing Infrastructure**

##### **2.2.1.1 Status of the Sector in the District**

Agriculture Infrastructure includes various storage/marketing facilities for agri-produce and marketing infrastructure serves as the wheels for carrying economic activities

##### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

- State horticulture department motivates farmers for growing different vegetables within their limited means.
- One Cold Storage near Balasore is closed at present.
- Not much infrastructure development had taken place in the district for development of Storage and Market Yards during the previous year despite the Capital Investment Subsidy Schemes of Government of India for construction of cold storage/ godown & for construction/ renovation/ expansion of Rural Godowns are in operation in the district.
- It is expected that implementation of NHM will provide a much needed boost to the development of horticulture sector in the district and consequently for installation of Cold Storage & Rural Godowns.
- There is no processing industry for value addition for horticulture crops and vegetables either in Govt. or Private sector to encourage farmers to go for diversification of cropping pattern.
- Entrepreneurs having capacity for investment in this sector are not coming forward.
- Lack of extension network from Govt. as well as non-govt. Sectors to popularize the scheme.
- The State Agricultural Marketing Board may encourage Regional Marketing Committees to set up market yards /Godowns at Block level. Farmers can be encouraged to avail of the facility.
- After the amendments to the State Agricultural Produce Marketing Act, there is vast scope for the private sector to establish market yards and Mandis.

The Government may make efforts to create cold storage facilities in the district



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

### **2.2.2.1 Status of the Sector in the District**

Out of 3.38 lakh ha of cultivable land, an area of 1.17 lakh ha is Irrigated and balance is unirrigated land.

Presuming a minimum of 5% of Irrigated area and 3% of unirrigated area for leveling also would mean an area of nearly 10,000 ha to be taken up under land leveling.

Similarly, coverage of 5% of farm families with loans for establishment of NADEP, Azolla and Vermicomposting Pits, about 12500 families will be in a position to adopt integrated nutrient management practices.

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

Soil Conservation Department is carrying out soil conservation works under various centrally sponsored schemes.

Government of Odisha have constituted State level, District level, Block level and Watershed Level Committees to monitor the watershed development schemes.

FFDA provides subsidy for development of water logged area for pisciculture purpose.

There is one soil testing laboratory and one Adaptive Research Station in the district.

In the XII plan period 23 watersheds covering area of 10421 ha have been targeted of which 4417 ha already treated thereby creating good potential for OFD activities.

Development of water logged area/ saline land calls for people's participation in the process with good deal of awareness. The coordination among various Government Departments such as Agriculture, Horticulture, Animal Husbandry, Forestry, Revenue, etc. is highly essential to achieve this objective

## **2.2.3 Agri. Infrastructure – Others**

### **2.2.3.1 Status of the Sector in the District**

The other important agricultural infrastructure activities are production of bio-pesticides, bio-fertilisers, plant tissue culture facility, agri-biotechnology, seed production and vermi-composting. The horticulture activities are being promoted in large scale in the district and credit for the said activities are required to be supported. Organic farming by use of bio-fertilisers, bio-pesticides and vermin compost is very much necessary for sustainable agriculture development and use in horticulture crops.

The per ha consumption of fertilisers in the district is very low at 101.76 kg per ha. One of the critical inputs for increasing productivity of food crops is quality seed. Certified seeds are produced by Govt., KVK, OSSC, OAIC and private farmers.

### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

- For helping farmers in seed certification, a seed certification office is located in Balasore.
- There are ten private seed processing units in the district which are supplying seeds to Odisha Seed Corporation.
- There is need for creating awareness on use of certified seeds, bio-fertilisers, vermi-compost in agriculture and horticulture operations by Agriculture, Horticulture and Soil Conservation Depts.
- Banks to encourage Farmer Clubs/PACS/SHGs to take up production of quality compost/vermi compost, organic seeds/ planting materials and plant protection materials.

**2.3 Agriculture – Ancillary Activities****2.3.1 Food & Agro Processing****2.3.1.1 Status of the Sector in the District**

Agro-industry provides the crucial farm-industry linkages which helps accelerate agricultural development by creating forward linkages (processing and marketing) adding value to the farmers produce generating employment opportunities and increasing the farmers' net income. While India is the second largest producer of fruits and vegetables in the world its food processing industry remains underdeveloped.

**2.3.1.2 Infrastructure and linkage support available, planned and gaps**

Balasore is well connected by National Highway and State Highway by road and also has 142.5 Km. length of railways connecting to Kharagpur.

Balasore is now connected to power grid and no constraint of power so far as industrial development is concerned.

There are 2 well developed Industrial Estates and 6 Industrial Areas with 106 units functioning in the district. The main industrial estates are at Balasore with 64 sheds, Baliapal with 14 sheds. Besides, estates/land for the purpose of construction of industrial estates acquired at Balgopalpur, Somnathpur, Ganeswarpur, Srikona and Panapana.

Raw materials available locally can support agriculture, marine, fishery, dairy & forest based industries.

Three industrial units are in the pipeline for establishment of Processing & Freezing of Shrimps & Prawns, Mineral Water & Energy Food products. While trial production has started in case of Prawn & Shrimp Processing unit, production in the Energy Food unit has already started.

Infrastructure gap as assessed is as under:

- 3 Absence of Good road and steady power supply to Industrial Estates.
- 4 Non availability of adequate cold storage & other storage facilities.
- 5 Non-availability of appropriate technology & entrepreneurs.
- 6 Non-availability of well organised marketing network
- 7 Lack of skilled manpower, trained workers, managers & disciplined work force.
- 8 Lack of Government Policy awareness conducive for development of the sector
- 9 Inadequate credit support by banks.

**9.1.1 Agri Ancillary Activities – Others****9.1.1.1 Status of the Sector in the District**

Agriculture Ancillary activities provide the necessary vigour and support to the agriculture sector. They provide the necessary spread and the requisite linkages for the sector to establish strengthen and grow

**9.1.1.2 Infrastructure and linkage support available, planned and gaps**

There is huge shortage of technical staff at ground level especially in Agriculture Dept. Animal Resources Dev. Dept. Soil Conservation Horticulture dept. and Fisheries departments Hence there is lot of scope for promotion of ACABC scheme to provide technical support and extension services to farmers from private sources. Promotion of large number of FPOs ACABCs hold the key in solving burning problems related to extension services marketing of agricultural produce to a large extent



## **Chapter 3**

### **Credit potential for MSMEs**

#### **3. Credit potential for MSMEs**

##### **3.1 Status of the Sector in the District**

Due to geographical advantage like road rail communication Educational Mass Effective Industrial Policies of Govt. of Odisha the Industrial climate has been boomed after 1983. Balasore is ideally located for industrial development. The district has 118 Kms of National Highway (No.5 and NH-60). It has railway coverage of 142.5 Kms length and a coastline of about 80 Kms. The raw materials available locally for industrial use are mainly from agriculture marine resource forest resource minerals such as lime granite stone soft stones etc. Electric supply has considerably improved in recent years due to good power availability situation across the State.

##### **3.2 Infrastructure and linkage support available, planned and gaps**

The District Industries Centre (DIC) is the nodal agency for promotion of MSMEs and large scale industries and handicraft and cottage enterprises in the district. One Government Industrial Technical Institute is located at the district head quarter and few private Industrial Technical Institutes operating at various places of the district to impart training in electrician fitter turner wireman tractor mechanic motor mechanic sheet metal trades etc. Besides there are few Engineering Colleges and Polytechnics in private sector in the district. Balasore is well connected by National Highway and State Highway and also has 142.5 Km. length of railways. Balasore is now connected to power grid and going to be connected with 220 KVA line. One well developed Industrial Estates and seven Industrial Areas with 106 units functioning in the district. The main industrial estates are at Balasore with 64 sheds Baliapal with 14 sheds. Besides estates/land for the purpose of construction of industrial estates acquired at Balgopalpur Somnathpur Ganeswarpur Srikona and Panpana.

## **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**

Govt. has initiated action to evolve Odisha Export Policy for boosting up export turnover of the State. The proposed policy aims at sustainable growth of 10 per annum in export performance of the Odisha from the present level of Rs11448 crs. The proposed strategy is B2B exchange high level clearance authority district level export promotion committee along with financial and non-financial supports to boost the exports from State. The incentives like exporter's gold card for seamless passage of export consignments raw material linkage export credit export development assistance scheme exposure visit of entrepreneur delegations organization of buyers and sellers meet and infrastructural development have been outlined in the draft policy. Incentives provided should aim at enhancing export in priority sectors of Govt and harness export opportunities in new sectors.

##### **4.1.2 Infrastructure and linkage support available, planned and gaps**

Balasore has been endowed with skills and resources required for development of handloom and handicraft sector like stone carving. Besides export of prawn has been growing every year and more and more entrepreneurs are taking up brackish water activity. Export business is more prone to risks. With a view to reduce risk element in export business the government has set up the Export Credit and Guarantee Corporation (ECGC) which provides export assistance in the form of insurance cover and guarantees

#### **4.2 Credit Potential for Education**

##### **4.2.1 Status of the Sector in the District**

Priority Sector Guidelines framed by Reserve Bank of India has identified Education as one of the Priority Sector areas for financing by Banks with an aim to channelize credit to the much needed sector which needs ample funds for growth and sustainability. This sector is broadly classified as Mass Education Higher Education Technical Education and Vocational Education.

#### **4.2.2 Infrastructure and linkage support available, planned and gaps**

Government has approved on 28.03.2018 an Integrated Scheme for School Education extending Central support across all levels of school education from pre-school to Class 12 for the period 01.04.2018 to 31.03.2020. For providing quality education to tribal children in their own environment the proposals of revamping of the Ekalavya Model Residential School Scheme for the years 2018-19 and 2019-20 have been approved. Sometimes the technically trained persons remain unemployed and as a result they are not in a position to repay the bank loan which they borrowed for their education. In such scenario the banks are hesitant to extend education loans. The private banks' inclination towards students of only premier institutes like IIT IIM etc. is a major hindrance to the GLC flow

### **4.3 Credit Potential for Housing**

#### **4.3.1 Status of the Sector in the District**

There are also a number of other qualitative issues associated with rural housing such as condition of housing structure availability of separate kitchen availability of housing amenities like safe drinking water sanitation facilities electricity drainage system approach road etc. The rural poor are neither able to construct a shelter on their own nor are the formal agencies able to provide dwelling units to them at affordable prices which is compounding the problem of house shortage with accumulation of backlog.

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

Rural houses do not have separate arrangement for keeping animals. There is no proper arrangement for basic sanitation and drinking water. Surroundings of rural houses lack requirements for hygiene. Rural houses are infested with insects rodents etc. which cause health problems. Rural houses involve high recurring costs (maintenance) which the poor residents cannot afford. Rural houses are incapable of providing protection against natural calamities like floods cyclones etc. Often houses remain incomplete due to unavailability of skilled manpower in rural areas



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

Education Health & Hygiene Sanitation Domestic Energy Needs (Electricity Lighting Cooking) Security Systems Storage Warehousing and Cold Chain Infrastructure for Development of allied sector Infrastructure for developing rural connectivity Infrastructure for value addition and Industrial development Locally relevant Critical Infrastructure.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

Government line departments should provide necessary technical knowledge capacity building for creation of these infrastructures through private investments.

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

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

#### 5.2 Social Infrastructure involving Bank Credit

##### 5.2.1 Status of the Sector in the District

Sanitation is a big challenge for the district. The district does not have sufficient number of public toilet and pure drinking water facility. Health sector has been considered as one of the priority areas of the State Government during the 12th Plan Period. Health is a pre-requisite for human development and is an essential component for the wellbeing. 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 demand for opening of more such facilities in important towns and centers of the district

##### 5.2.2 Infrastructure and linkage support available, planned and gaps

Outlets for sale of construction materials i.e. steel cement sand stone glass brick wood sanitary fittings etc. are available in all block headquarters. There is good network of branches of commercial banks including Odisha Gramya bank in the district. Government line departments should provide necessary technical knowledge capacity building for creation of these infrastructures through private investments. Banks / MFIs should finance such activities for creation of the basic amenities

**5.3 Renewable Energy****5.3.1 Status of the Sector in the District**

Renewable sources of energy have increasingly important role in future as the country is starved of fossil fuel. In view of this tapping of wind energy solar energy biogas bio diesel etc. has become important. The use of all these sources of energy except biogas is almost unknown in the district. Very few people in the district use solar energy for lighting purpose although the same is available under subsidized scheme of the govt. The sources of new and renewable energy covered under the Scheme include Biogas Biomass based power units Solar and wind based units. Out of the above Solar Energy although currently underutilized energy resource in India with the potential to offer an improved power supply (especially in remote areas) and increase the security of India's energy supply. On average the country has 300 sunny days per year and receives an average hourly radiation of 200 MW/km<sup>2</sup>. The India Energy portal estimates that around 12.5 % of India's land mass or 413000 km<sup>2</sup> could be used for harnessing solar energy.

**5.3.2 Infrastructure and linkage support available, planned and gaps**

- Lack of awareness among the people is lacking about uses of biogas & solar light etc. Proactive role of nodal agencies like DRDA OREDA etc. is necessary. Involvement of NGOs/ VAs of repute to make the programme demand driven is lacking. The programme has to be made as supply driven.



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### 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	23855	1041.961400	852.6346
B	Ongoing tranches	979	1502.780500	1074.5451
	Total (A + B)	24834	2544.741900	1927.1797

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	24615	923.441000	747.1659
B	Rural roads & bridges	201	1282.666200	1003.9138
C	Social Sector	18	338.634700	176.1
	Total (A + B + C)	24834	2544.741900	1927.1797

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	24615	Irrigation potential	ha	143020.87
B	Rural roads	138	Road length	km	609.58
C	Bridges	63	Bridge Length	m	5318.55

## Chapter 6

### **Informal Credit Delivery System**

#### **6.1 Status of the Sector in the District**

Govt. of Odisha had launched the scheme of Mission Shakti for empowerment of women on a campaign mode through SHGs by extending various financial incentives Under 5T mandate of Mission Shakti the Government has targeted to increase the loan size to Rs. 5 lakh per SHG

#### **6.2 Infrastructure and linkage support available, planned and gaps**

Focus on group formation for availing subsidy from Government. Irregular monitoring / supervision by banks. No proper credit appraisal or rating of SHGs before extending bank loan. Inadequate training to bank staff and SHPIs. Widespread prevalence of middlemen / agents

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

- 1 To improve SRR for Paddy and other crops State Government may augment production of seeds locally.
- 2 To emphasise on Soil Health Monitoring through issue of soil health cards along with advisory services.
- 3 To promote PACS as multi service centres and equip them with all type of modern farm equipment to help farmers in timely completion of all agricultural activities
- 4 To encourage farmers for crop diversification to oilseed and pulses horticulture and other cash crops.
- 5 To ensure adequate credit for Tenant Farmers/ Share Croppers/ Oral Lessees without insistence of land title deeds.
- 6 To link Paddy procurement with banks loan recovery. Marketing support to other major crops may also be provided like paddy

#### **2. Water Resources**

- 1 Need for guidance by way of scientific survey to farmers for selection of proper site construction of irrigation structures as per approved design.
- 2 Activation of Pani Panchayats and other water user societies/ bodies and their capacity building.
- 3 The field level Government functionaries may act as a facilitator in financing the sector
- 4 Drip kits may be popularized among the small and marginal farmers
- 5 Low cost solar pumps may be financed in group/individual mode

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### **3. Farm Mechanization**

- 1      OUAT/CRRRI/RRL may be encouraged for taking up R&D on agricultural implements
- 2      Mass production of agricultural implements to be promoted through private sector participation
- 3      Promotion of use of small tractors (15 HP) power tillers paddy reapers and other equipments through farmers clubs.
- 4      Parking of advance subsidy with the nodal branches of banks for reducing the interest burden on farmers
- 5      Conduct of more training for rural youth for servicing of tractor power tiller and other farm equipments through R-SETI
- 6      Promotion of “Small Tool Banks” through group approach such as Farmers Clubs SHGs JLGs etc
- 7      Agriculture Department / OAIC may continue its efforts for creating awareness among the farmers on use of modern agricultural implements

### **4. Plantation and Horticulture**

- 1      Refrigerated vans are to be promoted as a part of cold chain management
- 2      Farmers (in coastal belt) may be encouraged to take up betelvine cultivation
- 3      Department may popularise Protected Farming System and encourage farmers to go in for off-season variety of vegetable cultivation.
- 4      Govt. may encourage promotion of Integrated Farming System.

### **5. Forestry/ Waste Land Development**

- 1      Organizing mela or haat for forest products & Non Timber Forest Products (NTFPs)

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- 2 Encourage forest-based industries so that farmers can take-up forestry crop on commercial basis
- 3 Preparation and updation of model schemes/Area development schemes on forest plantation forest produce and other activities. Unused Govt. land of small area may be leased to FPO/SHGs and corporate for undertaking large-scale farm forestry activity with contractual arrangements with paper mills.

### **6. Animal Husbandry - Dairy**

- 1 Banks may enter into tripartite agreement with the private dairies and farmers for regular recovery of repayment instalments
- 2 Considering the fodder requirement in the district Government may consider increasing the area under fodder cultivation by including the same under programmes like MNREGS. Awareness may be created regarding Azola cultivation
- 3 This infrastructure may be modernized by the State Govt. by getting the financial assistance from NABARD under RIDF under NIDA

### **7. Animal Husbandry – Poultry**

- 1 To supplement the income of rural people back yard poultry may be encouraged among women groups preferably with indigenous established breeds
- 2 Supply of feed ingredients like Maize and Soya bean through organizations like NAFED/MARKFED at concessional price
- 3 Supporting marketing efforts like mini poultry dressing units fast food centers and egg cart schemes etc
- 4 Training and handholding support to prospective entrepreneurs
- 5 Small units for processing and marketing of poultry meat may be encouraged with credit facilities.



### **8. Animal Husbandry – Sheep, Goat, Piggery**

- 1 Upgrading and modernization of slaughter houses in municipal and selected block headquarters may be considered. Meat shops may be encouraged for control of healthy & hygienic meat supply to consumers
- 2 There is a need for goat/sheep breeding farm as well as market in the district
- 3 Modern meat processing unit may be financed by banks. Rearing units may be financed to SHGs and in CC form as credit flow under ATL is very low in the district. Integrated goat and sheep rearing schemes may be financed with slaughter house facility.

### **9. Fisheries**

- 1 Liaison with banks for identifying entrepreneurs timely sanction/disbursement and recovery of bank loan
- 2 Arranging infrastructure for promotion of cluster based brackish water farming and in marine landing sites
- 3 Timely sanction and disbursement to ensure seasonality operation
- 4 Credit support to SHGs with Long term lease of Gram Panchayat tanks for taking up fisheries activities
- 5 Covering ST credit requirement of fisheries activities under KCC with interest subvention

### **10. Construction of Storage and Marketing Infrastructure**

- 1 Banks should look for credit expansion and scout for prospective entrepreneurs since back ended subsidy is provided to the Rural Godowns/cold storage.

### **11. Land Development, Soil Conservation and Watershed Development**

- 1 Commercial Production of Organic Inputs viz. Biofertilizer Vermicompost/ vermi hatcheries & Compost from vegetable and fruits etc. may be taken up by farmer aggregates like PACS Producer Organizations Societies etc.
- 2 Demonstration of suitable cropping pattern and techniques of raising useful plantation would be required
- 3 Village level peoples participation through watershed committee water users association Self Help Groups etc. need to be involved in land development activities of the area
- 4 People's Organization like Farmers' Club should be involved in the process to transfer the technology and measures to land and farmers for On Land Farm Development Activities
- 5 Promotion of soil testing labs and issues of soil health cards

### **12. Agriculture Infrastructure: Others**

- 1 Farmers Cooperatives exclusively for promotion of organic farming which can also act as business platform for the farmers may be promoted. Bankers may extend credit to seed processing vermicompost units and bio-fertilizer units.

### **13. Food and Agro. Processing**

- 1 Model project profiles on modern rice / dal mill mango export oriented units etc. were prepared by NABARD and circulated among the banks. Banks have to focus on these areas which have substantial potential in the districts
- 2 Training programmes on food processing/food preservation are regularly organised by different agencies like MSME NABARD etc through NGOs. REDP programmes on fruit preservation are also organised by Food & Nutrition Board (MOFPI GoI) and KVK for self-employment of educated youth/SHG members. Training programmes on agro-processing are being planned to be organised in RSETI
- 3 Promotion of Food Park and Agri-clusters would further increase scope for financing.

**14. Agri. Ancillary Activities: Others**

- 1 Agriculture department may identify suitable entrepreneurs and encourage them to set up ACABCs.
- 2 FPOs may be promoted set up by different line departments in different clusters to address problems besting farmers in the district

**15. Micro, Small and Medium Enterprises (MSME)**

- 1 RSETI to conduct more number of REDPs and EDPs to enable the rural youth to take up new income generating activities.
- 2 Weavers societies to be revamped and BBCCB may provide line of credit to WCS

**16. Export Credit**

- 1 Exporters may be guided by the Export Promotion Agency to enable them to export directly instead of through Export Houses
- 2 Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC

**17. Education**

- 1 Banks and educational institutions may collaborate and coordinate closely to upscale education loans to the needy and deserving students including awareness creation.
- 2 To address large number of loan defaults parents co-guarantee may be sought for.
- 3 Tie up arrangements with educational institutes and employing companies may be established. Banks need to emphasize on faster disposal of loan applications proper record maintenance timely follow up and monitoring of the portfolio.

**18. Housing**

- 1 Giving focus on skill development will generate employment opportunities. Construction workers need to be trained in short duration courses

**19. Social Infrastructure**

- 1 Government line departments should provide necessary technical knowledge capacity building for creation of these infrastructures through private investments.
- 2 Banks / MFIs should finance such activities for creation of the basic amenities.

**20. Renewable Energy**

- 1 Utility and advantages of Biogas plant Solar Lighting System has to be popularised by the Nodal Agency (OREDA) DRDA and the NGOs in rural areas where supply of electricity is irregular

**21. Informal Credit Delivery System**

- 1 To identify Bank Branch Managers and impart training to them so that they take active part in SHG/JLG financing.
- 2 Revive defunct SHGs which have become dormant due to lack of awareness to have regular meeting regular saving and repayment of loans.
- 3 Matured members of SHG may be provided training and capacity building for taking them to the next level i.e. livelihood activities.
- 4 Community based organisations to be encouraged as nodal points for promoting livelihood activities of members of SHGs.
- 5 Enrolment of all SHG members under social security schemes such as PMSBY PMJJBY etc. to mitigate unforeseen risks.
- 6 Additional financial literacy drive at SHG level to eliminate over-indebtedness at members' level.
- 7 Financing of tenant farmers/oral lessees/share croppers through JLG mode under BALARAM scheme



## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are "local institutions", addressing "local needs", employing "local talent" and led by "local leaders" and thereby have the unique ability to promote local economy.

'Cooperatives' as an institutional entity are 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'.

There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

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

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co- operation is a watershed moment for the overall development of co- operatives in the country.

#### **3. Initiatives of Ministry of Cooperation (MoC), GoI**

The Ministry, soon after its formation has taken a number of path- breaking initiatives as given hereunder:

- a. Formulation and circulation of model bye-laws for PACS

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Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.

b. Formulation of National Co-operative Policy

### c. Computerization of Primary Agriculture Cooperative Societies

This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.

d. Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs

e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE

f. Launching of world's largest food grain storage scheme for cooperatives

g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs

h. Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/ state level.

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

1. In Odisha cooperatives are crucial to various sectors. Out of 7651 cooperative institutions PACS dominate with 3345 societies (43.72) supporting agricultural credit. Dairy cooperatives (13.66) and LAMPS (12.55) are also significant contributors. Fishery cooperatives account for 10.05 while handloom and credit & thrift societies represent 4.48 and 4.38 respectively highlighting their role in the states rural economy.
2. To enhance efficiency and transparency OSCB Ltd and all DCCBs have migrated to the CBS platform for their operations. PACS in Odisha are being computerized using "ROOTS" software developed by Odisha State Cooperative Bank. Out of 2705 PACS 2600 have been computerized. The state plans to complete the remaining PACS computerization under the CSS-PACS Computerization Scheme of GoI.
3. The Government of Odisha is forming 1510 new PACS at the Gram Panchayat (GP) level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) have been established to strengthen and expand the cooperative movement to the grassroots level.
4. An initiative to open branches or extension counters in GPs without existing brick-and-mortar branches is underway involving cooperation between commercial and cooperative banks. CCBs have applied to the RBI for approval to open new branches/extension counters.
5. The State has adopted Model Bye Laws for PACS to standardize operations and ensure effective governance.



## **5. Status of Cooperatives in the District**

1. The cooperative societies in Balasore district are distributed across various sectors such as agriculture dairy marketing credit and women welfare. The District shows a strong presence with 143 PACS indicating active engagement in agriculture credit and marketing sectors.
2. However many blocks in Balasore display lower cooperative activity focusing more on a few key sectors i.e. have fewer cooperatives primarily concentrated on marketing societies and some limited involvement in women welfare and dairy cooperatives. The cooperative movement in these areas could benefit from expanding to cover additional sectors such as credit consumer and agro-processing.

## **6. Potential for formation of cooperatives**

1. AH Sector - Milk/ Fisheries/Poultry  
Bhograi Baliapal & Basta: Moderate potential but significant fishery and dairy expansion possible with better market linkages. Khaira: Potential for dairy and poultry cooperatives due to possible with better market linkages.
2. Consumer Stores  
Balasore: With a commercial center like Baripada there's potential to develop consumer stores cooperatives to meet the needs of expanding population and tourism.  
Rairangpur: Consumer stores could serve the growing demand for retail essentials and provide additional income streams for local SHGs.
3. Housing Societies  
Balasore : As a growing administrative and economic center housing cooperatives are essential to accommodate urban expansion.  
Soro : Potential to develop housing cooperatives leveraging existing infrastructure and local employment generation.
4. Weavers  
Jaleswar: High potential due to the presence of multiple existing weaver cooperatives can be further developed with access to modern tools and marketing support.

Chapter 9						
NABARD's Projects and Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries
1	Watershed Development	The area receives very high rainfall (normal annual rainfall is 1534 mm/annum) due to its erratic nature its need to be preserved for further use and life- saving irrigation. Crop damaged can be seen with 15-20 days dry spell. The situation needs an integrated approach which will	Begunia Village of Shyamnagar GP Jaleswar Block Balasore District	Contour BundingGuid Bunding SCTEarthen Canal Percolation Tank and nala treatment	Forest Department	Ground water will be increased. Migration will be reduced. Crop diversification & use of Solar pump for irrigation purpose.



include helping the people to discover their own unexplored capabilities the potentials of their own under- utilized resources and establish the availability of proper services.									
	2	Skill Training	LEDP Training on Surf Making	Anatapur of Soro Block	Capacity Building & support for unit set up	Mission Shakti	90	Socioeconomic development of the SHG Members by enhancing their monthly income from Rs.2000- Rs.3000/- per month	
	3	Skill Training	LEDP Training on Jute craft Making	Panapana GP of Bahanaga Block	Capacity Building & support for raw material	ORMAS	90	Socioeconomic development of the SHG Members by enhancing their monthly income by Rs.4000-5000/- by continuing the activity	
	4	Skill Training	LEDP training on Dairy Development	Baharda Durpal GP of Bhograi Block	Capacity Building & support for Demo unit set up	BBAMUL	120	Due to training the Milk production increased due to proper care of the cows by the SHG Members and due to value addition their monthly income increased byb Rs.2000/- to Rs. 2500/- per month	

5	Promotional Activity	FSPF- Beyond Paddy Project in Basta Block of Balasore	Basta Block of Balasore	Capacity Building providing inputs for vegetable mustard green Gram & Ground nut cultivation	150	<p>Poly Vermicompost unit provided to all farmers. Due to the Project crop diversification from paddy to vegetables pulses Mustard &amp; groundnut covering 79.5 acre of area and farmers are getting additional income of Rs.20000 - Rs.50000/- by shifting from Paddy to Non paddy in a season.</p>
6	Promotional Activity	FSPF- Dhivara Mitra project- Project on Supporting Fish and Prawn based farmer producer groups with enhanced income generation opportunities with technology interventions involving innovations in Agriculture and Allied sector	Basta Block of Balasore	Solar aerators used in Fish & prawn Ponds and Capacity Building of Fish Farmers	100	<p>Fish farmers are saving around rs.10000-Rs.15000/- per month by using this solar aerator device. Further due to unique aeration technique there is 20-30 more growth of fishes. As the device is dispensing Feed through out the pond there is no wastage of Feed. So the income of the Farmers increased.</p>

7	Collective sation	Subernarekha APCL	Baliapal Block	Grant support & Capacity Building	Agriculture & Horticulture Department	1200	The FPO is doing Contract farming of Paddy with PAN India & GMS seed and potato cultivation & Mustard cultivation. So the income of the Farmers are increased.
8	Collective sation	Daridra Narayan FPCL	Bhograi block	Grant support & Capacity Building		1018	The FPO is procuring milk from the members and supplying it to BBAMUL and also value addition unit is being set up by the FPO. So the FPO members are getting more income of their produce.

## Success Stories

### Success Story 1: Beyond Paddy Activities- Way to enhance the income of Farmers through Crop Diversification & Climate Smart agriculture



1. Scheme : Farm Sector Promotional Fund ( FSPF)

2. Project Implementing Agency : SPARSHA

3. Duration of the project : 02 years

4. Beneficiary :

No.of beneficiaries : 150

Community : Farmers of Basta Block of Balasore

State : Odisha

District : Baleshwar

Block : Basta

Village : Chormora

#### 1.1 Support provided

- Vegetable Seeds Black gram Mustard and Groundnut seed
- Bio Fertilizer Poly bag and vermi Capacity Building and training of farmers

#### 1.2 Pre-implementation status



## **Baleshwar, PLP 2025-26**

- All the small and marginal farmers are going for paddy cultivation in traditional way and they are getting very low income from it

### **1.3 Challenges faced**

- Due to Heavy rainfall and Flood situation there is problem in germination of Ground nut and Black gram and Mustard crops
- Farmers are adopting traditional method of cultivation
- Farmers are using improper doses of Chemical Fertilizer and Pesticides
- Farmers are getting low price of their produce as Market is far away from the villages.

### **1.4 Impact**

- The beneficiaries being small and marginal farmers and intended to shift from paddy cultivation to non- paddy
- Average Income Enhancement of the Farmers Rs.30000/- to Rs. 50000/- per acre
- Better prices Realization
- Motivation for other /Awareness creation with demo fields
- Inputs /Trainings/Exposure visit encouraged the farmers for applying of modernized technique and for vermicomposting

**Success Story 2: FPO- Changing the Socioeconomic life of Farmer**



1. Scheme : SubarnarekhaAgricultureProducerCompanyLtd. (SAPCL)
2. Project Implementing Agency : Sahabhagi Vikash Abhiyan
3. Duration of the project : 5 years
4. Beneficiary : Amar Behera
  - No. of beneficiaries : 1
  - Community : FPO Member
  - State : Odisha
  - District : Baleshwar
  - Block : Baliapal
  - Village : Kulachora

**2.1 Support provided**

- SAPCL encouraged potato cultivation among some interested farmers with technical assistance of International Potato centre (CIP)

**2.2 Pre-implementation status**

- He is having 3 acre of land where only paddy cultivation is done during Khariff season only in traditional method.

**2.3 Challenges faced**

- Unseasonal rain during the cultivation of potato

**Baleshwar, PLP 2025-26**

- Traditional method of cultivation
- Lack of knowledge about the judicious use of fertilizer and Pesticide

**2.4 Impact**

- Amar Behera cultivated potato in 3 acres of land seriously with the technical guidance of CIP through FPO
- Got production of 90 Quintal of Potato from 03 acres
- Amar Behera also utilized cold storage facilitated by FPO to store the products and sold the produces after 4 months through FPO
- He could sell the potato around Rs.2000/- per quintal after 04 months and get an additional income of around Rs. 1.00 lakh as additional income.

### **Success Story 3: Rural Mart (Mobile Van ) - increasing the income of FPO**



1. Scheme : Rural Mart (Mobile Van )- Under Gramya Vikas Nidhi
2. Project Implementing Agency: Subarnarekha Agriculture Producer Company Limited
3. Duration of the project : 3 years
4. Beneficiary :

No. of beneficiaries: 224

Community : FPO Members of Subarnarekha Agriculture Producer Company Limited

State : Odisha

District : Baleshwar

Block : Baliapal

Village : Ganja Bhanreswar

#### **3.1 Support provided**

- Subarnarekha APCL have mostly small and marginal farmers
- Being a Cyclone prone and Flood area the company has been trying to support the farmers for Pulses Oil Seed Paddy and vegetable crops
- The company has been working with the concept of Seed to Market for which SAPCL got Rural Mart vehicle from NABARD .



**3.2 Pre-implementation status**

- For transportation of Produce of FPO members and for input transportation they are hiring the vehicle .

**3.3 Challenges faced**

- Apart from paddy the farmers had been growing a number of high value crops such as PAN Mustard Potato Sweet Potato and vegetables mostly for the local market
- For the transport of the products initially they had to depend on the private transporters but many times they were facing difficulties to get a hired vehicle on time and at a reasonable price.
- In the beginning they had to struggle hard to mobilize a fund to be paid as the contribution for the 50 cost of the vehicle. Hence they had to take a loan from NABKISAN Finance Limited

**3.4 Impact**

- They are happy to get various inputs in their villages
- Cost of transportation reduced and timely supply of inputs and marketing of the produce FPO Members are getting more income

**Success Story 4: Jute Craft Making- Way of increasing the  
income of Rural Poor women**



1. Scheme :	LEDP
2. Project Implementing Agency:	SAMBANDH
3. Duration of the project :	1 year
4. Beneficiary :	Prativa Pradhan
No. of beneficiaries :	1
Community :	90 Women SHG members get training under LEDP Project
State :	Odisha
District :	Baleshwar
Block :	Bahanaga
Village :	Maldapada

**4.1 Support provided**

- Training on Jute Craft Making design Development and Marketing under LEDP Project

**4.2 Pre-implementation status**

- Prativa Pradhan is a marginalized women with 1 acre of agricultural land
- She is very Poor and no other source of income was there.

**4.3 Challenges faced**

- No other income sources other than mono cropping paddy cultivation
- Lack in decision making process

**4.4 Impact**

## **Success Story 5: Phenyl Making-An Initiative to remove the rural poverty**



1. Scheme :	MEDP- Phenyl Making
2. Project Implementing Agency:	BSSS
3. Duration of the project :	10 days
4. Beneficiary:	Laxminarayan SHG
No. of beneficiaries :	10
Community :	30 women SHG Members trained under MEDP on Phenyl Making
State :	Odisha
District :	Baleshwar
Block :	Khaira
Village :	Jalanga gandibed

### **4.1 Support provided**

- Training on Jute Craft Making design Development and Marketing under LEDP Project

### **4.2 Pre-implementation status**

- Prativa Pradhan is a marginalized women with 1 acre of agricultural land
- She is very Poor and no other source of income was there.

### **4.3 Challenges faced**

- No other income sources other than mono cropping paddy cultivation
- Lack in decision making process

### **4.4 Impact**

She is getting an additional income of Rs.250/- to Rs. 300/- per day for her family

- She also started doing Jute bags file & other ornamental things and getting additional income.
- ORMAS also formed a producer group in this village based on the product and the PG Members are getting an average income of Rs.5000/- to Rs.6000/- per day.

## 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**

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).



**2.2 Any specific Climate Change initiative in the State 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.

**a 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.

**a 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 states EV ecosystem encouraging sustainable transportation and reducing carbon emissions.



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a **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 at Odisha” at Subarnapur Boudh Sambalpur Bolangir Bargarh Kandhamal Gajapati Kalahandi Nuapada Malkangiri Koraput Kheonjhar Rayagada Mayurbhanj Nabrangpur. This project is implemented under cofounding arrangements between GCF and Government of Odisha with TFO of Rs.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. Rs. 20 crore allotted under NAFCC of Government of India. 3. Two climate resilience project for Rs.2 lakh each implemented in Balasore and Bhadrak from NABARD’s Climate Fund

a **Other Agencies:** 1. The World Bank assisted REWARD Project is being implemented in 05 districts viz. Dhenkanal Koraput Nayagrah Deograh & Sambalpur of Odisha which aims to adopt improved watershed management practices to help increase farmers’ resilience to climate change promote higher productivity and better incomes. 2. Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCR) a World Bank supported project is being implemented by ICARDA in collaboration with Government of Odisha. 3. IUCN is actively engaging businesses in Odisha India through its initiatives viz. Mangroves for the Future (MFF) and Leaders for Nature (LfN).

These programs aim to promote nature conservation and ensure the equitable and sustainable use of natural resources.

## Appendix 1c

### Climate Action & Sustainability

- 3 Climate Change Scenario - Climate change has become a universal problem in the past and present centuries; not only the problem of a single country/sector. Balasore is a victim of frequent and recurrent hydro-meteorological events such as droughts and Flood and cyclone impacting agriculture and allied activities. The agriculture sector in the state is facing major challenges such as high proportion of dryland agriculture and more reliant on rainfall for irrigation. The frequency of Flood and Cyclone occurrence in the District in every year. Similarly district is also affected due to the vagaries of climate change. There is rise in temperature decline in rainfall increase in dry spells extreme events like heavy to very rainfall hailstorm etc triggered by climate change which calls for a concerted climate change mitigation and adaptation steps. Holistic area based ecological restoration may be undertaken
- 3.1 Prospects of Climate Action in the District-
  - a Interventions may include grants support for mitigation and adaptation with targeted community approach. This calls for Net Zero Carbon emission and ensuring Just Transition. It is needed to ensure a holistic approach in the transition phase that integrates environmental resources social assets and physical infrastructure. This includes environmental restoration repurposing of land and mines sustenance plans for social infrastructure
  - b livelihood support reskilling and capacity building for affected communities. Other approached to include - Develop a comprehensive plan for infrastructure transition considering the substantial investments made in mine infrastructure. Mitigate losses and ensure a smooth transition during the closure or repurposing of mines Promote climate-resilient agriculture and alternative cropping patterns such as millets and pulses to reduce the sectors negative impact on the environment. Implement successful climate-smart agriculture models like integrated farming climate-resilient agriculture cage culture and urban farming from other states ; Focus on skill development initiatives targeted towards women especially Suitable projects may be planned under National Adaptation Fund. NABARD may be approached for interventions under CCF GCFAF etc.
- 3.2 sectors like renewable energy. By including more women in the skilled workforce
  - a ECRIC Project is going on in Bhograi Block .
  - a KVK is giving training for Climate Smart agriculture . a OIIPCRA Project is going on in the district.
  - a 1) NABARD has promoted beyond Paddy Programme in Basta Block where crop diversification and use of vermicomposting and use of solar pump for irrigation purpose under this project. 2) Implementation of Begunia Watershed under WDF for soil and water conservation and diversification of crops and cultivation by use of organic inputs and promoting solar pumps for irrigation purpose in watershed area. 3) Use of Solar aerators for aeration in Fish and Prawn ponds also beneficial for climate.

## **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 Betel Vine is the Main product in Bhograi and Baliapal block of Balasore which could be taken for GI under Desi bali Pan variety. RO is in the process of GI tagging of the same product.
- 4 Chual bhaja ( a product of dry rice) is also an ancient famous food item in Balasore district which could also be taken for GI tagging.



## Annexure 1

## District-Baleshwar

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy 155 BL 77.50	356		222
2	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	13000	Phy BL		178.00	111.00
3	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy 44 BL 44.00	88		533
4	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy 62 BL 19.84	1227	392.64	4668
5	Jute__	100	Acre	25000	Phy 123 BL 30.75			741
6	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy 24 BL 6.00			185.25
7	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy 2470 BL 407.55	2223		7904
						366.80		1304.16



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
333	67	267	44	88	44	556	133	67	2332
166.50	33.50	133.50	22.00	44.00	22.00	278.00	66.50	33.50	1166.00
				494	370	123			987
				64.22	48.10	15.99			128.31
223	178	778	44	89	44	223	44	44	2332
223.00	178.00	778.00	44.00	89.00	44.00	223.00	44.00	44.00	2332.00
2465	2334	2957	124	124	124	467	62	124	14738
788.80	746.88	946.24	39.68	39.68	39.68	149.44	19.84	39.68	4716.16
148	370	592							1974
37.00	92.50	148.00							493.50
		24	24	123	12			37	244
		6.00	6.00	30.75	3.00			9.25	61.00
5681	6792	7904	2223	1976	1976	5681	2593	1976	49399
937.37	1120.68	1304.16	366.80	326.04	326.04	937.37	427.85	326.04	8150.86

8	Onion/ Piyaz/ Kanda__	100	Acre	45000	Phy 444 BL 199.80	444	617
9	Other Vegetables__	100	Acre	35000	Phy 494 BL 172.90	1679	617
10	Potato/ Aloo_Irrigated	100	Acre	7000	Phy 74 BL 51.80	37	1235
11	Rapeseed/ Toria/ Laahi_Unirrigated/ Rainfed	100	Acre	14000	Phy 708 BL 99.12	448	2363
12	Rice/ Chaval/ Dhan_HYV	100	Acre	4000	Phy 36412 BL 14564.80	52351	33133
13	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy 222 BL 82.14	222	222
14	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	3000	Phy 3112 BL 933.60	1666	889
15	Sugarcane/ Ganna_Irrigated	100	Acre	7000	Phy BL	24	61
16	Sunflower/ Rainfed	100	Acre	25000	Phy 74 BL 18.50	24	74
17	Tomato/ Tamatar__	100	Acre	75000	Phy 74 BL 55.50	49	12
						36.75	9.00

617	74	617	148	123	98	741	444	98	4465
277.65	33.30	277.65	66.60	55.35	44.10	333.45	199.80	44.10	2009.25
3334	568	6422	988	5434	617	4347	4816	543	29859
1166.90	198.80	2247.70	345.80	1901.90	215.95	1521.45	1685.60	190.05	10450.65
988	49	494				98	123	24	3122
691.60	34.30	345.80				68.60	86.10	16.80	2185.40
2127	709	1891	1418	1063	1063	732	1418	709	14649
297.78	99.26	264.74	198.52	148.82	148.82	102.48	198.52	99.26	2050.86
39480	32099	43426	42570	22563	17117	33834	28888	31588	413461
15792.00	12839.60	17370.40	17028.00	9025.20	6846.80	13533.60	11555.20	12635.20	165384.40
177	355	444	3334	177	88	222	222	88	5773
65.49	131.35	164.28	1233.58	65.49	32.56	82.14	82.14	32.56	2136.01
2223	5779	266	1778	21	355	800	444	444	17777
666.90	1733.70	79.80	533.40	6.30	106.50	240.00	133.20	133.20	5333.10
24		123				12			244
16.80		86.10				8.40			170.80
74	24	74	271	197	197	24	98	98	1229
18.50	6.00	18.50	67.75	49.25	49.25	6.00	24.50	24.50	307.25
197	10	370	74	74	74	123	98	9	1164
147.75	7.50	277.50	55.50	55.50	55.50	92.25	73.50	6.75	873.00

18	Turmeric/ Haldi_Irrigated	100	Acre	90000	Phy 49	86	247
					BL 44.10	77.40	222.30
	Post-harvest/HH Consumption (10%)					23560.80	19210.63
	Repairs & maintenance of farm assets (20%)					2356.08	1921.06
	Sub Total					4712.16	3842.13
						21850.27	24973.82
Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
<b>A.2 Water Resources</b>							
1	Bore Well-New-150 mm dia x 80.0 m depth	85	No.	121000	Phy 120	250	150
					BL 123.42	257.13	154.28
2	Diesel Pump Sets--BIS 10804/86 Diesel 3.1 to 4.5 HP	85	No.	29150	Phy 1100	800	1000
					BL 272.55	198.22	247.78
3	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy 10	5	10
					BL 13.84	6.92	13.84
4	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy 30	20	40
					BL 61.74	41.16	82.32
5	Solar PV Pump Sets (AC)--2 HP Pumpset, 2200 WP	85	No.	364500	Phy 120	100	80
					BL 371.79	309.83	247.86
6	Sprinkler Irrigation -Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy 250	200	300
					BL 230.04	184.03	276.05
	Sub Total					997.29	1022.13



222	247	247	247	49	24	61	247	49	74	1602	
199.80	222.30		222.30	222.30	44.10	21.60	54.90	222.30	44.10	66.60	41.80
21493.84	17477.67		24670.67	20051.73	11923.10	11923.10	8037.20	17814.47	14640.85	13701.49	909390.35
2149.38	1747.77		2467.07	2005.17	1192.31	1192.31	803.72	1781.45	1464.08	1370.13	90939.04
4298.77	3495.53		4934.13	4010.35	2384.62	2384.62	1607.44	3562.89	2928.17	2740.48	878.07
27941.99	22720.97		32071.87	26067.25	15500.03	15500.03	10448.36	23158.81	19033.1	17811.94	2207.46
Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total		
250	150	200	20	30	10	250	150	100	1680		
257.13	154.28	205.70	20.57	30.86	10.29	257.13	154.28	102.85	1727.92		
1000	1000	1000	20	20	20	1000	1000	1000	8960		
247.78	247.78	247.78	4.96	4.96	4.96	247.78	247.78	247.78	2220.11		
10	10	10	40	40	40	10	10	10	205		
13.84	13.84	13.84	55.35	55.35	55.35	13.84	13.84	13.84	283.69		
30	40	35				20	30	30	275		
61.74	82.32	72.03				41.16	61.74	61.74	565.95		
100	80	200	20	20		100		80	880		
309.83	247.86	619.65		61.97		309.83			247.86	2726.48	
350	250	300				400	250	250	2550		
322.06	230.04	276.05				368.06	230.04	230.04	2346.41		
1212.38	976.12	1435.05	80.88	153.14	70.60	1237.80	707.68	904.11	9870.56		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>A.3 Farm Mechanisation</b>							
1	Combine harvester-Self propelled belt type-Combined Harvester 55-60 Hp	85	No.	204250	Phy 5 BL 86.81	8 138.89	12 208.34	
2	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	266020	Phy 5 BL 113.06	5 113.06	12 271.34	
3	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy 20 BL 23.39	30 35.09	40 46.78	
4	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	38680	Phy 40 BL 131.51	40 131.51	120 394.54	
5	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy 30 BL 54.01	100 180.03	150 270.05	
6	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy 145 BL 178.71	200 246.50	300 369.75	
7	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy 69 BL 147.86	102 218.57	71 152.14	
8	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	68650	Phy 30 BL 175.06	40 233.41	100 583.53	
9	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy 40 BL 257.82	60 386.73	180 1160.20	
10	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy 41 BL 34.54	61 51.38	43 36.22	
	Sub Total					1202.77	1735.17	3492.89

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
12	12	15	3	3	3	8	5	5	91
208.34	208.34	260.42	52.08	52.08	52.08	138.89	86.81	86.81	1579.89
10	12	12	5	5	5	5	5	5	86
226.12	271.34	271.34	113.06	113.06	113.06	113.06	113.06	113.06	1944.62
40	40	40	5	5	5	40	20	20	305
46.78	46.78	46.78	5.85	5.85	5.85	46.78	23.39	23.39	356.71
100	120	120	20	15	10	50	50	40	725
328.78	394.54	394.54	65.76	49.32	32.88	164.39	164.39	131.51	2383.67
120	150	150	10	10	10	100	30	30	890
216.04	270.05	270.05	18.00	18.00	18.00	180.03	54.01	54.01	1602.28
250	280	300	130	100	100	200	150	160	2315
308.13	345.10	369.75	160.23	123.25	123.25	246.50	184.88	197.20	2853.25
76	75	97	77	61	43	80	62	67	880
162.86	160.71	207.86	165.00	130.71	92.14	171.43	132.86	143.57	1885.71
60	100	80	20	20	20	50	40	30	590
350.12	583.53	466.82	116.71	116.71	116.71	291.76	233.41	175.06	3442.83
120	150	150	20	30	20	80	50	40	940
773.47	966.83	966.83	128.91	193.37	128.91	515.64	322.28	257.82	6058.81
45	45	58	46	36	26	48	37	40	526
37.91	37.91	48.86	38.75	30.32	21.90	40.43	31.17	33.69	443.08
2658.55	3285.13	3303.25	864.35	832.67	704.78	1908.91	1346.26	1216.12	22550.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
<b>A.4 Plantation &amp; Horticulture</b>								
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy 1 BL 2.59	1	1	1
2	Climber perennials-Betelvine- (Deshi Variety) 0.05Ha	85	Ha	116504	Phy BL		2.59	2.59
3	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy 3 BL 1.88	3	1.88	1.88
4	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy 250 BL 276.17	400	250	250
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Banana tc	85	Acre	212155	Phy 25 BL 45.08	25	25	25
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m ) - Lime and Lemon	85	Acre	239430	Phy 30 BL 61.05	25	25	10
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre ( 2.5 m x 2.5 m )	85	Acre	239234	Phy 5 BL 10.17		50.88	20.35
7	New Orchard - Tropical/ Sub Tropical Fruits--Pineapple (TC) ( 0.6 m x 0.3 m )	85	Acre	268410	Phy 5 BL 11.41			5
9	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy BL			5
10	Other Plantation Crops-Coconut- Coconut	85	Acre	180697	Phy 15 BL 23.04	10	10	100
	Sub Total					431.39	557.65	12403.96



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
2	1	1	3	5	3	1	1	1	21
5.19	2.59	2.59	7.78	12.97	7.78	2.59	2.59	2.59	54.44
	6000								18000
	5941.70								17825.11
3	3	6				3	3	3	30
1.88	1.88	3.76				1.88	1.88	1.88	18.80
300	250	300	300	300	320	400	300	250	3620
331.40	276.17	331.40	331.40	331.40	353.49	441.86	331.40	276.17	3998.89
25	25	25	5	5	5	25	100	25	315
45.08	45.08	45.08	9.02	9.02	9.02	45.08	180.33	45.08	568.03
20	12	25	20	20	20	25	30	30	267
40.70	24.42	50.88	40.70	40.70	40.70	50.88	61.05	61.05	543.36
			20	20	20			5	70
			40.67	40.67	40.67			10.17	142.35
	5	5	5	5	5	5	5	5	50
	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	114.10
	5		10	15	10				45
	9.48		18.97	28.45	18.97				85.35
10	100	20				15	15	15	300
15.36	153.59	30.72				23.04	23.04	23.04	460.78
439.61	6466.32	475.84	459.95	474.62	482.04	576.74	611.70	431.39	23811.21

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total		
	A.5 Working Capital - Bee Keeping						
	Sub Total						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
	A.6 Forestry						
1	Nursery/ Propagation unit- Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy 20	20	7
					BL 6.56	6.56	2.30
2	Plantation--Avenue plant-18 month old seedling-spacing 4 m * 2.5m-500 no	85	No.	274154	Phy 10	10	15
					BL 23.30	23.30	34.95
3	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy 10	5	10
					BL 29.29	14.64	29.29
	Sub Total				59.15	44.50	66.54

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
20	7	20	15	15	10	20	20	20	194
6.56	2.30	6.56	4.92	4.92	3.28	6.56	6.56	6.56	63.64
15	15	15	15	15	15	10	10	15	160
34.95	34.95	34.95	34.95	34.95	34.95	23.30	23.30	34.95	372.80
5	10	3				5	5	5	58
14.64	29.29	8.79				14.64	14.64	14.64	169.86
56.15	66.54	50.30	39.87	39.87	38.23	44.50	44.50	56.15	606.30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
	<b>A.7 Animal Husbandry - Dairy</b>						
1	Bulk Milk Cooling Unit--5000 litre	85	No.	1724000	Phy 1 BL 14.65	1 14.65	2 29.31
2	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy 150 BL 313.65	250 522.75	100 209.10
	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	5+5	1229000	Phy 80 BL 835.72	70 731.26	80 835.72
3	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy 1 BL 8.50	2 17.00	2 17.00
4	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy 30 BL 66.30	50 110.50	40 88.40
5	Indigenous Graded Cattle Farming--Graded/Improved (non descript cross with indigenous) 8 LPD	85	1+1	208000	Phy 3 BL 5.30	10 17.68	5 8.84
6	Indigenous Graded Cattle Farming--Graded/Improved cows(non descript cross with indigen) 8 LPD	85	5+5	1038000	Phy 20 BL 176.46	20 176.46	20 176.46
7	Veterinary Clinic--Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy 1 BL 8.50	1 8.50	2 17.00
	Sub Total				1429.08	1598.80	1381.83



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
1	2	2	1			1			11
14.65	29.31	29.31	14.65			14.65			161.18
100	150	150	150	130	122	200	150	175	1827
209.10	313.65	313.65	313.65	271.83	255.10	418.20	313.65	365.93	3820.26
70	80	70	90	90	100	70	80	80	960
731.26	835.72	731.26	940.19	940.19	1044.65	731.26	835.72	835.72	10028.67
1	2	2	1	1	1	1	1	2	17
8.50	17.00	17.00	8.50	8.50	8.50	8.50	8.50	17.00	144.50
40	30	50	40	40	30	40	30	30	450
88.40	66.30	110.50	88.40	88.40	66.30	88.40	66.30	66.30	994.50
10	5	10	3	3	3	10	3	5	70
17.68	8.84	17.68	5.30	5.30	5.30	17.68	5.30	8.84	123.74
20	20	20	20	20	20	20	20	20	240
176.46	176.46	176.46	176.46	176.46	176.46	176.46	176.46	176.46	2117.52
1	2	2	1	1	1	1	1	1	15
8.50	17.00	17.00	8.50	8.50	8.50	8.50	8.50	8.50	127.50
1254.55	1464.28	1412.86	1555.65	1499.18	1564.81	1463.65	1414.43	1478.75	17517.87

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>							
1	Cross bred Farming_Others_	100	1+1	60000	Phy 30	5	20
					BL 18.00	3.00	12.00
	Cross bred Farming_Others_	100	5+5	282250	Phy 80	50	70
					BL 225.80	141.13	197.58
	Sub Total Working Capital				243.80	144.13	209.58
<b>A.9 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit--20 tons per day	85	20 TPD	21500000	Phy 1	1	1
					BL 182.75		182.75
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( Deep litter system ) -85		1000	647000	Phy 60	30	40
	1000 units				BL 329.97	164.99	219.98
3	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy 1	1	1
					BL 91.21	91.21	91.21
4	Commercial Layer Farming--Hybrid Layer (Cage) (1+1+5 housing)	85	50000	4857800	Phy 1	1	1
					BL 412.91	412.91	412.91
5	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy 1	1	1
					BL 0.97	0.97	0.97
	Sub Total				835.06	852.83	907.82

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
20	20	20	20	25	25	20	28	20	151.8
12.00	12.00	12.00	12.00	15.00	15.00	12.00	16.80	12.00	151.80
70	70	70	70	60	60	60	80	60	2258
197.58	197.58	197.58	197.58	169.35	169.35	169.35	225.80	169.35	2258.03
209.58	209.58	209.58	209.58	184.35	184.35	181.35	242.60	181.35	2409.83
Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
	1	1	1					1	5
		182.75	182.75						182.75
30	40	40	80	80	80	30	70	50	630
164.99	219.98	219.98	439.96	439.96	439.96	164.99	384.97		274.98
1	1	1	1	1	1	1	1	1	12
91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21		1094.52
1	1	1	1	1	1	1	1	1	12
412.91	412.91	412.91	412.91	412.91	412.91	412.91	412.91		4954.92
1	1	1	1	1	1	1	1	1	12
0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	11.64
670.08	725.07	907.82	1127.80	945.05	945.05	670.08	890.06		962.82
									10439.54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others_	100	4000	848980	Phy 40	40		40
	Sub Total Working Capital				BL 339.59	339.59	339.59	339.59
						339.59	339.59	339.59
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>A.11 Animal Husbandry - SGP</b>							
	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy 80	40		50
1					BL 107.44	53.72		67.15
	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy 5	5		4
					BL 26.90	26.90		21.52
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy 5	2		1
					BL 13.77	5.51		2.75
	Sub Total				148.11	86.13		91.42



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
40	40	40	60	60	60	40	40	40	540
339.59	339.59	339.59	509.39	509.39	509.39	339.59	339.59	339.59	4584.48
339.59	339.59	339.59	509.39	509.39	509.39	339.59	339.59	339.59	4584.48
50	50	50	100	100	100	50	80	50	800
67.15	67.15	67.15	134.30	134.30	134.30	67.15	107.44	67.15	1074.40
5	4	4	10	10	10	5	5	5	72
26.90	21.52	21.52	53.81	53.81	53.81	26.90	26.90	26.90	387.39
	1	1	5	5	5	2	1	3	31
2.75	2.75	2.75	13.77	13.77	13.77	5.51	2.75	8.26	85.36
94.05	91.42	91.42	201.88	201.88	201.88	99.56	137.09	102.31	1547.15

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy 80 BL 28.00	40 14.00	50 17.50
	Sub Total Working Capital				28.00	14.00	17.50
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
<b>A.13 Fisheries</b>							
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	300000	Phy 15 BL 382.50	10 255.00	15 382.50
2	Boat Building/Repair Yards- Accessories for Fishing Gear-Craft and gear boats appropriate size	85	No.	10000	Phy 20 BL 17.00	50 42.50	30 25.50
3	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	50500	Phy 190 BL 815.58	190 815.58	190 815.58
4	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy 30 BL 90.53	30 90.53	30 90.53
5	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	460000	Phy BL	1 39.10	
6	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy 2 BL 3.76	2 3.76	2 3.76
7	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	18000	Phy 40 BL 61.20	50 76.50	50 76.50

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
50	50	50	100	100	100	50	80	50	800
17.50	17.50	17.50	35.00	35.00	35.00	17.50	28.00	17.50	280.00
17.50	17.50	17.50	35.00	35.00	35.00	17.50	28.00	17.50	280.00
Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
	10				10				60
	255.00					255.00			1530.00
	30								130
	25.50								110.50
190	190	190	30	30	30	190	50	50	1520
815.58	815.58	815.58	128.78	128.78	128.78	815.58	214.63	214.63	6524.66
30	30	30	30	30	30	30	30	30	360
90.53	90.53	90.53	90.53	90.53	90.53	90.53	90.53	90.53	1086.36
		1						1	3
		39.10						39.10	117.30
1	1	1	1	1	2	1			14
1.88	1.88	1.88	1.88	1.88	3.76	1.88			26.32
40	50	50	10	15	40	40		40	435
61.20	76.50	76.50	15.30	22.95	15.30	61.20	61.20	61.20	665.55

8	Fishing craft-Non Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	Mechanised	85	No.	500000	Phy 50 BL 212.50	50	40
9	Integrated Pisciculture -With Duckery-0.4		85	ha	648000	Phy 10 BL 55.08	10	10
10	Integrated Pisciculture -With Poultry-0.4		85	ha	645000	Phy 20 BL 109.65	20	20
11	Intensive Fish farming-Biofloc technology-7		85	No.	750000	Phy 10 BL 63.75	10	10
12	Traditional Farming-Shrimp farming-0.4		85	ha	941000	Phy 650 BL 5199.03	700	780
	Sub Total						5598.95	6238.83
							7010.58	8031.68
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal	
A.14 Working Capital - Fisheries								
1	Integrated Farming_Others_Fish farming with dairy (1+1)	100	Acre	252500	Phy 30 BL 75.75	30	30	
	Sub Total Working Capital					75.75	75.75	



	30						10				180
	127.50						42.50				765.00
10	10	10	10	10	10	10	10	10	10	10	120
55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	660.96
20	20	20	5	5	5	5	20	20	20	20	195
109.65	109.65	109.65	27.41	27.41	27.41	27.41	109.65	109.65	109.65	109.65	1069.08
10	10	10	10	10	10	10	10	10	10	10	120
63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	765.00
400	600						780				3910
3199.40	4799.10						6238.83				31274.14
4397.07	6420.07	1252.07	382.73	390.38	380.85	7735.88	596.72	633.94			44594.87
Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro			District Total
30	30	30	30	5	5	30	30	30	30	30	310
75.75	75.75	75.75	75.75	12.63	12.63	75.75	75.75	75.75	75.75	75.75	782.76
75.75	75.75	75.75	75.75	12.63	12.63	75.75	75.75	75.75	75.75	75.75	782.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>A.15 Farm Credit</b>							
1	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1500000	Phy 1	1	1	2
					BL	12.75	12.75	25.50
2	Solar Energy-Solarisation of Grid Connected Agri. Pump-Per KW Off- Grid Rooftop Solar Power System (RSPS)	85	No.	102935	Phy 50	50	50	50
					BL	43.75	43.75	43.75
3	Solar Energy-Solarisation of Grid Connected Agri. Pump-Per KW On- Grid Rooftop Solar Power System (RSPS)	85	No.	58642	Phy 100	100	100	100
					BL	49.85	49.85	49.85
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy 1500	1000	1000	2000
					BL	1275.00	850.00	1700.00
	Sub Total					1381.35	956.35	1819.10
	Total Farm Credit (sum of A.1 to A.15)							

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
2	3	1	1	1	1	1	2	1	17
25.50	38.25	12.75	12.75	12.75	12.75	12.75	25.50	12.75	216.75
50	50	50	50	50	50	50	50	50	600
43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	525.00
100	100	100	100	100	100	100	100	100	1200
49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	598.20
2000	2000	2000	1000	1000	1000	1500	1500	1000	17500
1700.00	1700.00	1700.00	850.00	850.00	850.00	1275.00	1275.00	850.00	14875.00
1819.10	1831.85	1806.35	956.35	956.35	956.35	1381.35	1394.10	956.35	16214.95
									427417.83

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>B. Agriculture Infrastructure</b>							
	<b>B.1 Storage Facilities</b>							
1	Cold Storage-For Horticulture Produce-5MT	85	No.	1500000	Phy 2	2	2	5
					BL	2.55	2.55	6.38
2	Cold Storage-For Milk & Milk Products-7 ft X7ft X8 ft	85	No.	500000	Phy 1	1	1	2
					BL	4.25	4.25	8.50
3	Cold Storage-Mini Unit-	85	No.	4000000	Phy 1	1	1	1
					BL	340.00	340.00	340.00
4	Market Yard-Marketing Infrastructure-10 shops	85	No.	500000	Phy 1	1	1	2
					BL	42.50	42.50	85.00
	Sub Total					389.30	389.30	439.88



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
5	3	5	1	1	1	5	5	2	37
6.38	3.83	6.38	1.28	1.28	1.28	6.38	6.38	2.55	47.22
1	2	2	1	1	1	1	1	1	15
4.25	8.50	8.50	4.25	4.25	4.25	4.25	4.25	4.25	63.75
1	1	1	1	1	1	1	1	1	12
340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	4080.00
1	2	2	1	1	1	1	1	1	15
42.50	85.00	85.00	42.50	42.50	42.50	42.50	42.50	42.50	637.50
393.13	437.33	439.88	388.03	388.03	388.03	393.13	393.13	389.30	4828.47

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>B.2 Land Development</b>							
1	Biofertilizers -Azolla-10 ft x 2ft x 2 ft	85	No.	25000	Phy 50 BL 10.63	50 10.63	50 10.63	50 10.63
3	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	113320	Phy BL			
2	Bunding-Contour Bunding-Contour cum Field Bunding- 0.5-3 % slope	85	ha	60690	Phy 200 BL 103.17	200 103.17	200 103.17	200 103.17
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I- 10x10x3m in weathered/hard rock	85	No.	74000	Phy 50 BL 31.45	50 31.45	50 31.45	50 31.45
5	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy 10 BL 14.57	10 14.57	10 14.57	10 14.57
6	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-	85	ha	60000	Phy 30 BL 15.30	30 15.30	30 15.30	30 15.30
	Sub Total					175.12	170.02	175.12

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
50	50	50	50	50	50	50	50	50	600
10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	127.56
			200	150	150				500
			192.64	144.48	144.48				481.60
250	300	350	100	100	100	200	200	200	2400
128.97	154.76	180.55	51.59	51.59	51.59	103.17	103.17	103.17	1238.07
50	50	50	40	40	40	50	50	50	570
31.45	31.45	31.45	25.16	25.16	25.16	31.45	31.45	31.45	358.53
10	10	10	20	20	20	10	10	10	150
14.57	14.57	14.57	29.14	29.14	29.14	14.57	14.57	14.57	218.55
10	30					10			130
5.10	15.30					5.10			66.30
190.72	226.71	237.20	309.16	261.00	261.00	164.92	159.82	159.82	2490.61

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
<b>B.3 Agriculture Infrastructure - Others</b>								
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x 3ft	85	No.	27200	Phy	100	100	100
					BL	23.12	23.12	23.12
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	100	100	100
					BL	30.60	30.60	30.60
3	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	350000	Phy		1	
					BL		29.75	
4	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants per year	85	No.	2500000	Phy		1	
					BL		212.50	
	Sub Total					53.72	295.97	53.72
	Total (B.1+B.2+B.3)							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
<b>C. Ancillary Activities</b>								
<b>C.1 Food &amp; Agro Processing</b>								
1	Agro Processing Unit-Cashew Processing-1 nton per day	85	No.	1500000	Phy			1
					BL			12.75
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	30000	Phy		1	
					BL		2.55	
3	Coconut Processing-Oil Extraction	85	No.	20000	Phy	1	1	5
					BL	1.70	1.70	8.50
4	Cottage Industry-Masala Making-5HP	85	No.	200000	Phy		1	1
					BL		17.00	17.00



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
100	100	100	100	100	100	100	100	100	1200
23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	277.44
100	100	100	100	100	100	100	100	100	1200
30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	367.20
		1					1		3
		29.75					29.75		89.25
		1							2
		212.50							425.00
53.72	53.72	295.97	53.72	53.72	53.72	53.72	83.47	53.72	1158.89
									8477.97
Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
1	1	1	1	1	1	1			6
12.75	12.75	12.75	12.75	12.75		12.75			76.50
		5	5	5	1	5			22
		12.75	12.75	12.75	2.55	12.75			56.10
2	5	2			1	1	2	1	20
3.40	8.50	3.40				1.70	3.40	1.70	34.00
1	1	1	1			1		1	7
17.00	17.00	17.00	17.00			17.00		17.00	119.00

5	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	20000 0	Phy 5 BL 8.50	5 8.50	5 8.50
6	Dal/ Pulses Mill-Mini-5HP	85	No.	20000 0	Phy 5 BL 8.50	5 8.50	20 34.00
7	Feed Unit-Shrimp Feed-5000KG PER HOUR	85	No.	5000 0	Phy 3 BL 1.28	3 1.28	3 1.28
8	Fruit Processing -Pickle-	85	No.	10000 0	Phy 2 BL 1.70	2 1.70	2 1.70
9	Fruit Processing -Sorting, grading & Packing-	85	No.	20000 0	Phy 1 BL 1.70	1 1.70	2 3.40
10	Honey & Honey Products-Honey Products-100KG PER HOUR	85	No.	20000 0	Phy 1 BL 1.70	1 1.70	1 1.70
11	Meat & Poultry Processing-- Automatic Mincer and grinder, 100 Kgper hr 13 mm-Goat	85	No.	30000 0	Phy 1 BL 2.55	1 2.55	1 2.55
12	Oil Extraction-Oil Mill-Fully Automatic 600-650 Kg/hour only plant and machi	85	No.	2000000 0	Phy BL		1 170.00
13	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	300000 0	Phy 2 BL 51.00	5 127.50	10 255.00
14	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	25000 0	Phy 50 BL 106.25	50 106.25	50 106.25
	Sub Total				184.88	280.93	622.63

5	5	5	5	5	5	5	5	5	5
8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	102.00
5	20	2	2	2	2	2	10	5	106
34.00	34.00	3.40	3.40	3.40	3.40	3.40	17.00	8.50	180.20
1	3						3	1	17
0.43	1.28						1.28	0.43	7.26
2	2	2	4	4	4	4	2	2	31
1.70	1.70	1.70	3.40	3.40	3.40	3.40	1.70	1.70	26.35
2	1	2	1	1	1	1	2	1	17
3.40	1.70	3.40	1.70	1.70	1.70	1.70	3.40	1.70	28.90
1	1	1	1	1	1	1	1	1	12
1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	20.40
1	1	1	1	1	1	1	1	1	12
2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	30.60
			1	1	1	1	1		5
			170.00	170.00	170.00	170.00	170.00		850.00
3	10	8	2	2	2	2	5	2	58
204.00	255.00	204.00	51.00	51.00	51.00	51.00	127.50	51.00	1479.00
50	50	50	50	50	50	50	50	50	600
106.25	106.25	106.25	106.25	106.25	106.25	106.25	106.25	106.25	1275.00
425.43	965.93	408.00	391.00	374.00	181.05	484.08	366.35	201.03	4285.31

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>C.2 Ancillary Activities -</b>							
1	Agri Clinic & Agri Business Centers-Small-acabe	85	No.	2500000	Phy 1 BL 21.25	1 21.25	1 21.25	1 21.25
2	Custom Service Units/ Custom Hiring Centers-Medium-CSU(medium)	85	No.	6000000	Phy 2 BL 102.00	2 102.00	4 204.00	
3	Loan to MFIs for Onlending to for Agri. Purposes--Loan to MFI	85	No.	30000000	Phy 1 BL 255.00	2 510.00	2 510.00	
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	175000000	Phy 1 BL 148.75	1 148.75	1 148.75	
5	Loans to Agri. Start-ups --Agri Startups	85	No.	20000000	Phy BL	1 170.00		
	Sub Total					527.00	952.00	884.00
	Total (C.1+C2)							
	Total (A+B+C)							
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Bahanaga</b>	<b>Baleshwar</b>	<b>Baliapal</b>
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>							
1	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Kishore Loan (Mudra loan)	85	No.	3000000	Phy 10 BL 25.50	200 510.00	20 51.00	



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
1	1	1				1		1	8
21.25	21.25	21.25				21.25		21.25	170.00
3	4	4	2	2	2	2	2	2	31
153.00	204.00	204.00	102.00	102.00	102.00	102.00	102.00	102.00	1581.00
1	2	1	1	1	1	1	1	1	15
255.00	510.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	3825.00
1	1	1	1	1	1	1	1	1	12
148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	1785.00
		1					1		3
		170.00					170.00		510.00
578.00	884.00	799.00	505.75	505.75	505.75	527.00	675.75	527.00	7871.00
									12156.31
									448052.11
Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
50	20	100	20	30	20	200	10	30	710
127.50	51.00	255.00	51.00	76.50	51.00	510.00	25.50	76.50	1810.50

1	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy 50	50	50	50
					BL 21.25	21.25	21.25	21.25
	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Tarun (Mudra loan)	85	No.	50000	Phy 50	500	100	100
					BL 212.50	2125.00	425.00	425.00
	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	25000000	Phy 1	10	1	1
					BL 2125.00	21250.00	2125.00	2125.00
	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	500000	Phy 20	100	20	20
					BL 850.00	4250.00	850.00	850.00
	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	5000000	Phy 10	60	20	20
					BL 4250.00	25500.00	8500.00	8500.00
	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	5000000	Phy 1	20	1	1
					BL 425.00	8500.00	425.00	425.00
	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	120000	Phy 30	200	50	50
					BL 306.00	2040.00	510.00	510.00
	Manufacturing Sector - Working Capital-Small-Production units	85	No.	1000000	Phy 10	80	30	30
					BL 850.00	6800.00	2550.00	2550.00
	Service Sector - Term Loan-Medium-Turnover	85	No.	60000000	Phy 1	5	1	1
					BL 5100.00	25500.00	5100.00	5100.00
	Service Sector - Term Loan-Micro-Turnover	85	No.	200000	Phy 20	100	20	20
					BL 340.00	1700.00	340.00	340.00
	Service Sector - Term Loan-Small-Turnover	85	No.	8000000	Phy 2	30	5	5
					BL 1360.00	20400.00	3400.00	3400.00
	Service Sector - Working Capital-Medium-Service enterprises	85	No.	3000000	Phy 1	30	5	5
					BL 255.00	7650.00	1275.00	1275.00

50	50	50	100	50	100	50	100	50	100	750
21.25	21.25	21.25	42.50	21.25	42.50	21.25	42.50	21.25	42.50	318.75
200	200	400	20	30	20	500	100	50	100	2170
850.00	850.00	1700.00	85.00	127.50	85.00	2125.00	425.00	212.50	425.00	9222.50
1	1	5	1	1	1	10	5	1	5	38
2125.00	2125.00	10625.00	2125.00	2125.00	2125.00	21250.00	10625.00	2125.00	10625.00	80750.00
60	20	40	20	20	50	80	20	20	20	470
2550.00	850.00	1700.00	850.00	850.00	2125.00	3400.00	850.00	850.00	850.00	19975.00
20	20	40	10	10	6	50	20	10	20	276
8500.00	8500.00	17000.00	4250.00	4250.00	2550.00	21250.00	8500.00	4250.00	8500.00	117300.00
1	1	5	1	1	1	20	2	1	2	55
425.00	425.00	2125.00	425.00	425.00	425.00	8500.00	850.00	425.00	850.00	23375.00
60	50	100	30	50	20	200	100	30	100	920
612.00	510.00	1020.00	306.00	510.00	204.00	2040.00	1020.00	306.00	1020.00	9384.00
30	30	50	10	10	5	60	30	10	30	355
2550.00	2550.00	4250.00	850.00	850.00	425.00	5100.00	2550.00	850.00	2550.00	30175.00
1	1	2	1			5	1		1	18
5100.00	5100.00	10200.00	5100.00			25500.00	5100.00		5100.00	91800.00
60	20	40	20	20	50	80	20	20	20	470
1020.00	340.00	680.00	340.00	340.00	850.00	1360.00	340.00	340.00	340.00	7990.00
5	5	10	2	2		20	10	2	10	93
3400.00	3400.00	6800.00	1360.00	1360.00		13600.00	6800.00	1360.00	6800.00	63240.00
1	10	15	3			25	10		10	100
255.00	2550.00	3825.00	765.00			6375.00	2550.00		2550.00	25500.00

1	Service Sector - Working Capital- Micro-Service Enterprises	85	No.	500000	Phy 20	100	20
					BL 85.00	425.00	85.00
	Service Sector - Working Capital- Small-Service enterprises	85	No.	20000000	Phy 2	40	5
					BL 340.00	6800.00	850.00
	Sub Total				16545.25	133471.25	26507.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
III. Export Credit							
1	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Ph 10	70	20
					y		
2	Export Credit -Pre Shipment Export Credit-	85	No.	30000000	BL 2550.00	17850.00	5100.00
					Ph 30	100	30
	Total Export Credit				7650.00	25500.00	7650.00
					10200.00	43350.00	12750.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
IV. Education							
1	Education Loans-Study in Country-	85	No.	1000000	Phy 50	200	80
					BL 425.00	1700.00	680.00
	Total Education				425.00	1700.00	680.00



60	20	40	20	20	50	80	20	20	470
255.00	85.00	170.00	85.00	85.00	212.50	340.00	85.00	85.00	1997.50
5	5	10	2	2		30	10	113	
850.00	850.00	1700.00	340.00	340.00		5100.00	340.00	1700.00	19210.00
28640.75	28207.25	62071.25	16974.50	11360.25	9095.00	116471.25	11190.25	41514.00	502048.25
<b>Bhograi</b>	<b>Jaleswar</b>	<b>Remuna</b>	<b>District Total</b>						
20	10	60	190						
5100.00	2550.00	15300.00	48450.00						
30	10	80	280						
7650.00	2550.00	20400.00	71400.00						
12750.00	5100.00	35700.00	119850.00						
<b>Basta</b>	<b>Bhograi</b>	<b>Jaleswar</b>	<b>Khaira</b>	<b>Nilgiri</b>	<b>Oupada</b>	<b>Remuna</b>	<b>Simulia</b>	<b>Soro</b>	<b>District Total</b>
50	120	80	30	50	30	120	70	150	1030
425.00	1020.00	680.00	255.00	425.00	255.00	1020.00	595.00	1275.00	8755.00
425.00	1020.00	680.00	255.00	425.00	255.00	1020.00	595.00	1275.00	8755.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>V. Housing</b>							
1	Loan for Affordable Housing Projects--	85	No.	60000000	Phy 180 BL		10 5100.00	200
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy 180 BL	3060.00	100 1700.00	200 3400.00
3	Repair of Dwelling Units--	85	No.	200000	Phy 300 BL	510.00	50 85.00	300 510.00
	Total Housing					3570.00	6885.00	3910.00

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
200	220	5	200	200	200	1	200	5	21
		2550.00				510.00		2550.00	10710.00
200	220	200	200	200	200	200	200	150	2250
3400.00	3740.00	3400.00	3400.00	3400.00	3400.00	3400.00	3400.00	2550.00	38250.00
300	300	300	300	300	300	300	200	300	3250
510.00	510.00	510.00	510.00	510.00	510.00	510.00	340.00	510.00	5525.00
3910.00	4250.00	6460.00	3910.00	3910.00	3910.00	4420.00	3740.00	5610.00	54485.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bahanaga	Baleshwar	Baliapal
	<b>VI. Social Infrastructure</b>							
1	Drinking Water--	85	No.	1000000	Phy 20 BL 170.00	20 170.00	20 170.00	20 170.00
2	Education-Schools-Secondary school	85	No.	30000000	Phy 5 BL 1275.00	10 2550.00	5 1275.00	5 1275.00
3	Education-Schools-Upper primary school	85	No.	20000000	Phy 1 BL 170.00	5 850.00	1 170.00	1 170.00
4	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy 1 BL 8.50	1 8.50	1 8.50	1 8.50
5	Healthcare-Hospital-	85	No.	50000000	Phy BL	1 425.00		
6	Healthcare-Nursing Home-Small, 10 beds	85	No.	10000000	Phy BL	1 85.00		
7	Loans to MFIs for Onlending--	85	No.	100000000	Phy BL	1 850.00		
8	Sanitation--	85	No.	2500000	Phy 2 BL 42.50	10 212.50	5 106.25	5 106.25
	<b>Total Social Infrastructure</b>					1666.00	5151.00	1729.75



Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
10	20	10	20	10	10	10	10	10	170
85.00	170.00	85.00	170.00	85.00	85.00	85.00	85.00	85.00	1445.00
5	5	5	5	5	5	5	5	10	70
1275.00	1275.00	1275.00	1275.00	1275.00	1275.00	1275.00	1275.00	2550.00	17850.00
1	2	2	1	2	1	3	1	5	25
170.00	340.00	340.00	170.00	340.00	170.00	510.00	170.00	850.00	4250.00
1	1	1	1	1	1	1	1	1	12
8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	102.00
		1							2
		425.00							850.00
		1						1	3
		85.00						85.00	255.00
		1							2
		850.00							1700.00
2	5	5	2	2	2	5	2	5	47
42.50	106.25	106.25	42.50	42.50	42.50	106.25	42.50	106.25	998.75
1581.00	1899.75	3174.75	1666.00	1751.00	1581.00	1984.75	1581.00	3684.75	27450.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy 2 BL 1.70	2 1.70	2 1.70
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy 200 BL 102.00	220 112.20	200 102.00
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy 20 BL 51.00	20 51.00	100 255.00
	Total Renewable Energy				154.70	164.90	358.70
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bahanaga	Baleshwar	Baliapal
<b>VIII. Others</b>							
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	100000	Phy 1600 BL 160.00	2000 200.00	1800 180.00
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy 960 BL 1920.00	1480 2960.00	1120 2240.00
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy 2105 BL 4210.00	3317 6634.00	2328 4656.00
4	State Sponsored Organisation for SCs--	85	No.	1600000	Phy 500 BL 680.00	500 680.00	500 680.00
	Total Others				6970.00	10474.00	7756.00
	Total (I+II+III+IV+V+VI+VII+VIII)						
	Sector						

Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
2	2	2	2	2	2	2	2	2	24
1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	20.40
200	220	205	200	200	200	200	200	200	2445
102.00	112.20	104.55	102.00	102.00	102.00	102.00	102.00	102.00	1246.95
100	100	100	10	10	10	50	50	20	590
255.00	255.00	255.00	25.50	25.50	25.50	127.50	127.50	51.00	1504.50
358.70	368.90	361.25	129.20	129.20	129.20	231.20	231.20	154.70	2771.85
Basta	Bhograi	Jaleswar	Khaira	Nilgiri	Oupada	Remuna	Simulia	Soro	District Total
1500	2000	1800	1500	1500	1500	2000	1600	1600	20400
150.00	200.00	180.00	150.00	150.00	150.00	200.00	160.00	160.00	2040.00
1240	2000	1400	1480	1000	440	1280	880	960	14240
2480.00	4000.00	2800.00	2960.00	2000.00	880.00	2560.00	1760.00	1920.00	28480.00
1972	4798	3596	3060	2108	1299	3022	1709	2010	31324
3944.00	9596.00	7192.00	6120.00	4216.00	2598.00	6044.00	3418.00	4020.00	62648.00
500	500	500	500	500	500	500	500	500	6000
680.00	680.00	680.00	680.00	680.00	680.00	680.00	680.00	680.00	8160.00
7254.00	14476.00	10852.00	9910.00	7046.00	4308.00	9484.00	6018.00	6780.00	101328.00
									1264740.96

<b>Annexure 2</b>									
<b>Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25</b>									
<b>(₹ lakh)</b>									
<b>Table 1: Crop Loan</b>									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
Sub total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Table 2: Term Loan (MT+LT)</b>									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
Sub total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Table 3: Total Agri. Credit</b>									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	



SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
Sub total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
Sub total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**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**

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL						0.00						0.00

Particulars	2023-24					2024-25						
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL						0.00						0.00

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
W S						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH-D						0.00						0.00
AH-P						0.00						0.00
AH - S G P						0.00						0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH-D						0.00						0.00
AH-P						0.00						0.00
AH-SGP						0.00						0.00
FD						0.00						0.00
F&W						0.00						0.00
SG&MF						0.00						0.00
A&F						0.00						0.00
OTH						0.00						0.00
Sub total						0.00						0.00
Grand Total (I+II)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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

<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Small	acabc	No.	2500000
2	Agro Processing Unit	Cashew Processing	1 nton per day	No.	1500000
3	Agro Processing Unit	Leaf plate making	200 per hr	No.	300000
4	Animal/Poultry Feed Unit		20 tons per day	20 TPD	215000000
5	Aquaculture inputs production	Fish Feed Mill	2 ton/day	No.	3000000
6	Bee Keeping	Boxes	50 Boxes	No.	305232
7	Biofertilizers	Azolla	10 ft x 2ft x 2 ft	No.	25000
8	Biomass Energy	Community Bio Gas Plant		No.	100000
9	Boat Building/Repair Yards	Accessories for Fishing Gear	Craft and gear boats appropriate size	No.	100000
10	Bore Well	New	150 mm dia x 80.0 m depth	No.	121000
11	Bulk Milk Cooling Unit		5000 litre	No.	1724000
12	Bunding	Contour Bunding	Contour cum Field bunding_0.5_3 % slope	ha	60690
13	Bunding	Contour Bunding	Contour cum Field bunding_3.0 to 5.0 % slope	ha	113320
14	Climber perennials	Betelvine	Betelvine (Deshi Variety) 0.05Ha	Ha	116504
15	Coconut Processing	Oil Extraction		No.	200000
16	Cold Storage	For Horticulture Produce	5MT	No.	150000

17	Cold Storage	For Milk & Milk Products	7 ft X7ft X8 ft	No.	500000
18	Cold Storage	Mini Unit		No.	40000000
19	Combine harvester	Self propelled belt type	Combined Harvester 55_60 Hp	No.	2042500
20	Combine harvester	Self propelled belt type	Combined Harvester 68_72 Hp	No.	2660200
21	Commercial Broiler Farming		Hybrid Broiler (Chicken) ( Deep litter system ) _ 1000 units	1000	647000
22	Commercial Layer Farming		Hybrid Layer ( Cage) (1+2 housing)	10000	10731000
23	Commercial Layer Farming		Hybrid Layer (Cage (1+1+5 housing)	50000	48578000
24	Composite Fish Culture	Composite Fish Culture	New Tanks _0.4	ha	505000
25	Composite Fish Culture	Composite Fish Culture	0.4	ha	355000
26	Compost/ Vermi Compost	Compost	NADEP Compost_10ft x 6ft x3ft	No.	27200
27	Compost/ Vermi Compost	Vermi Compost	10 ft x 6ft x 2.5 ft	No.	36000
28	Cottage Industry	Masala Making	5HP	No.	2000000
29	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
30	Crossbred Cattle Farming		Dairy (CB cows) – 12 LPD	1+1	246000
31	Crossbred Cattle Farming		Dairy (CB cows) – 12 LPD	5+5	1229000
32	Custom Service Units/ Centers	Hiring Medium	CSU(medium)	No.	6000000
33	Dairy Marketing Outlet/ Parlour		1	No.	1000000
34	Dal/ Pulses Mill	Mini	5HP	No.	200000

35	Diesel Pump Sets			BIS 10804/86 Diesel 3.1 to 4.5 HP	No.	29150
36	Drinking Water				No.	1000000
37	Duck rearing		Dual purpose	Duck Rearing_Semi Intensive(100+15) units	100+15	114000
38	Dug Well		New	4.5 m dia x 10 m depth	No.	162800
39	Education		Schools	Secondary school	No.	30000000
40	Education		Schools	Upper primary school	No.	20000000
41	Education Loans		Study in Country		No.	1000000
42	Entities Assisting Artisans, Village and Cottage Industries		Inputs Supply	Kishore Loan (Mudra loan)	No.	3000000
43	Entities Assisting Artisans, Village and Cottage Industries		Inputs Supply	Shishu loan (Mudra loan)	No.	50000
44	Entities Assisting Artisans, Village and Cottage Industries		Inputs Supply	Tarun (Mudra loan)	No.	500000
45	Export Credit		Post Shipment Export Credit		No.	300000000
46	Export Credit		Pre Shipment Export Credit		No.	300000000
47	Farm Ponds/ Water Harvesting Structures		Dugout Pond	Farm Pond I_10x10x3m in weathered/hard rock	No.	74000
48	Farm Ponds/ Water Harvesting Structures		Dugout Pond	Farm Pond II_15x15x3 m in weathered/ hard rock	No.	171420
49	Feed Unit		Shrimp Feed	5000KG PER HOUR	No.	50000
50	Finance to FPOs/FPCs		Procurement & Marketing		No.	1500000
51	Fish Seed Hatchery		Circular fish seed hatchery	1	ha	4600000

52	Fish Seed Rearing	Fry to Fingerling in New Pond	0.2	ha	221000
53	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond	0.2	ha	180000
54	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat_18 ft long boat	No.	500000
55	Floriculture	Rose	Rose_ 0.04 Ha	ha	73668
56	Fruit Processing	Pickle		No.	100000
57	Fruit Processing	Sorting, grading & Packing		No.	200000
58	Goat	Rearing Unit	New Shed_Sheep and Goat Rearing	10+1	158000
59	Goat	Rearing Unit	New Shed_Sheep and Goat Rearing	40+2	633000
60	Healthcare	Diagnostic Lab	Clinic	No.	1000000
61	Healthcare	Hospital		No.	50000000
62	Healthcare	Nursing Home	Small, 10 beds	No.	10000000
63	Heifer Rearing		Heifer Rearing CB Cows	5	260000
64	Honey & Honey Products	Honey Products	100KG PER HOUR	No.	200000
65	Indigenous Graded Cattle Farming		Graded/Improved (non 1+1 descript cross with indigenous) 8 LPD		208000
66	Indigenous Graded Cattle Farming		Graded/Improved cows (non descri cross with indigen) 8 LPD	5+5	1038000
67	Integrated Pisciculture	With Duckery	0.4	ha	648000
68	Integrated Pisciculture	With Poultry	0.4	ha	645000
69	Intensive Fish farming	Biofloc technology	7	No.	750000



70	Lift Irrigation Schemes			Electric 3.0 HP	No.	242110
71	Loan for Affordable Housing Projects				No.	60000000
72	Loan to MFIs for Onlending to for Agri. Purposes			Loan to MFI	No.	30000000
73	Loan to PACS/ FSS/ LAMPS		Purchase of Produce	Paddy Procurement	No.	17500000
74	Loans to Agri. Start		ups	_Agri Startups	No.	20000000
75	Loans to Distressed Persons		Jan Dhan	Jan Dhan	No.	10000
76	Loans to MFIs for Onlending				No.	100000000
77	Manufacturing Sector		Term Loan	Medium_Plant & Machinery	& No.	250000000
78	Manufacturing Sector		Term Loan	Micro_Plant & Machinery	No.	5000000
79	Manufacturing Sector		Term Loan	Small_Plant & Machinery	No.	50000000
80	Manufacturing Sector		Working Capital	Medium_Production units	No.	50000000
81	Manufacturing Sector		Working Capital	Micro_Production units	No.	1200000
82	Manufacturing Sector		Working Capital	Small_Production units	No.	10000000
83	Market Yard		Marketing Infrastructure	10 shops	No.	5000000
84	Meat & Poultry Processing			Automatic Mincer and grinder, 100 Kgper hr 13 mm Goat	No.	300000
85	Mushroom Cultivation		Paddy Straw Mushroom	Mushroom Farming _Paddy straw mushroom	1000 Kg. per Cycle	129960
86	New Orchard		Tropical/ Sub Tropical Fruits	_1 Acre ( 1.5 m x 1.5 m) _Banana tc	Acre	212155

87	New Orchard	Tropical/ Sub Tropical Fruits	1 Acre (3.0m x 3.0m) _ Lime and Lemon	Acre	239430
88	New Orchard	Tropical/ Sub Tropical Fruits	Pineapple ( TC ) ( 0.6 m x 0.3 m )	Acre	268410
89	New Orchard	Tropical/ Sub Tropical Fruits	Mango_1 Acre ( 2.5 m x 2.5 m )	Acre	239234
90	Nursery/ Propagation unit	Traditional Nursery	Raising bamboo seedlings and plantations (18 month old) 1000	No.	38596
91	Oil Extraction	Oil Mill	Fully Automatic 600_650 Kg/hour only plant and machi	No.	20000000
92	Other machinery	Other Machinery & Equipments	Rotavator	No.	137600
93	Other machinery	Other Machinery & Equipments	Transplanter	No.	386800
94	Other Plantation Crops	Coconut	Cashewnut	Acre	223130
95	Other Plantation Crops	Coconut	Coconut	Acre	180697
96	Pig Rearing Unit	New Shed	Pig Rearing	3+1	324000
97	Plantation		Avenue plant_18 month old seedling_Spacing 4 m * 2.5m_500 no	No.	274154
98	Plantation	Casuarina	water hole based watering system 0_3 year _ 1 ha	ha	344536
99	Power Tiller		Power Tiller 12 Hp	No.	211800
100	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
101	Reclamation of Problem Soils	Reclamation of Saline	Alkaline Soils_	ha	60000
102	Repair of Dwelling Units			No.	200000

103	Rice Processing	Puffed Rice	400 Kg per hour	No.	3000000
104	Rice Processing	Rice Huller	0.4_0.5 ton per hour	No.	2500000
105	Sanitation			No.	25000000
106	Seed Processing	All Seed Types	1 Ton per hour only p.a	No.	35000000
107	Service Sector	Term Loan	Medium_Turnover	No.	600000000
108	Service Sector	Term Loan	Micro_Turnover	No.	2000000
109	Service Sector	Term Loan	Small_Turnover	No.	80000000
110	Service Sector	Working Capital	Medium_Service enterprises	No.	30000000
111	Service Sector	Working Capital	Micro_Service Enterprises	No.	500000
112	Service Sector	Working Capital	Small_Service enterprises	No.	20000000
113	SHGs/ JLGs	Others	JLGs, Group loan	No.	200000
114	SHGs/ JLGs	Others	SHGs, Group Loan	No.	200000
115	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
116	Solar Energy	Solar Pump Sets	5 HP	No.	300000
117	Solar Energy	Solarisation of Grid Connected Agri. Pump	Per KW Off_Grid Rooftop Solar Power System (RSPS)	No.	102935
118	Solar Energy	Solarisation of Grid Connected Agri. Pump	Per KW On_Grid Rooftop Solar Power System (RSPS)	No.	58642
119	Solar PV Pump Sets (AC)		2 HP Pumpset, 2200 WP	No.	364500
120	Sprinkler Irrigation	Mini	1 ha (Spacing 10 m x 10 m)	ha	108254

121	State Sponsored Organisation for SCs			No.	160000
122	Thresher	Multicrop Power Threshers	Power Tiller Operated Multicrop Thresher	No.	145000
123	Thresher	Multicrop Power Threshers	Tractor operated Multicrop Thresher	No.	252100
124	Tissue Culture	Tissue Culture Plant Production and Sale	25 lakh plants per year	No.	25000000
125	Tractor	Without Implements & Trailer	PTO 34_36 Hp Tractor	No.	686500
126	Tractor	Without Implements & Trailer	PTO 42_44 Hp Tractor	No.	758300
127	Traditional Farming	Shrimp farming	0.4 ha	ha	941000
128	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	Mobility Support 2 wheeler	2 No.	100000
129	Veterinary Clinic		Private Veterinary Clinic _ 1 unit	No.	1000000
130	Weeder	Power 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	Broiler Farming	Others_	4000	848980
2	Chilli/ Mirch	Irrigated	Acre	50000
3	Cross bred Farming	Others_	1+1	60000
4	Cross bred Farming	Others_	5+5	282250
5	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed	Acre	13000
6	Ginger/ Adrak	Irrigated	Acre	100000
7	Goat Farming	Rearing Unit _ Semi_intensive_	10+1	35000
8	Groundnut/ Moongfali	Irrigated	Acre	32000
9	Integrated Farming	thers_Fish farming with dairy (1+1)	Acre	252500
10	Jute		Acre	25000
11	Maize/ Makka	Unirrigated/ Rainfed	Acre	25000
12	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed	Acre	16500
13	Onion/ Piyaz/ Kanda		Acre	45000
14	Other Vegetables		Acre	35000
15	Potato/ Aloo	Irrigated	Acre	70000
16	Rapeseed/ Toria/ Laahi	Unirrigated/ Rainfed	Acre	14000
17	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed	Acre	30000
18	Rice/ Chaval/ Dhan	Irrigated	Acre	37000
19	Rice/ Chaval/ Dhan	HYV	Acre	40000
20	Sugarcane/ Ganna	Irrigated	Acre	70000
21	Sunflower/ Surajmukhi	Unirrigated/ Rainfed	Acre	25000
22	Tomato/ Tamatar		Acre	75000
23	Turmeric/ Haldi	Irrigated	Acre	90000



## **Abbreviations**

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

## Baleshwar, PLP 2025-26

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

## Baleshwar, PLP 2025-26

PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
SBM	Swachha Bharat Mission
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
AI	Artificial Insemination
BPL	Below Poverty Line
CCF	Climate Change Fund
GCA	Gross Cropped area
GCF	Green Climate Fund
LEDP	Livelihood and enterprise Development Programme
POS	Point of Sale





**Baleshwar, PLP 2025-26**

## **NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD**

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments:               <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



## **NABKISAN FINANCE LIMITED | A Subsidiary of NABARD**

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through               <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



## **NABFINS LIMITED | A Subsidiary of NABARD**

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉: ho@nabfins.org      🌐: www.nabfins.org	



## **NABARD Consultancy Services Private Limited (NABCONS)**

A wholly owned Subsidiary of NABARD

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

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
 ☎: 022-26539419      ✉: headoffice@nabcons.in  
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 ☎: 011-41538678/25745103      🌐: www.nabcons.com



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- 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:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - 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

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- 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.

**Registered Office:** NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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