



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बलांगिर जिला
Balangir District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Balangir

State: Odisha



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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

FOREWORD

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

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

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

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

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

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

Dr. Sudhanshu K K Mishra

Chief General Manager

Date- 23rd October 2024

Balangir, PLP 2025-26

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NABARD

Balangir

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	Balangir district is situated in the western part of Odisha with total geographical area of 6575 sq. km. It is bounded by Bargarh district in the north, Kalahandi district in the South, Subarnapur district in the east and Nuapada district in the west.
2	Type of soil	The soil types of the district are characterized by medium to deep black, red and yellow category. The Soil is best suited for cultivation of cotton, paddy and vegetables.
3	Primary occupation	The economy of the district is predominantly agrarian in nature.
4	Land holding structure	The district is having 03 subdivisions, 14 blocks and 317 Gram Panchayats. The total population of the district as per 2011 census is 16,48,997. There are 2,49,561 land holdings in the district. The average size of land holding is 1.11 ha and 70% belongs to small & Marginal farmers.

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3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ground level credit flow for priority sector in the district increased from ₹2288.92 crore in 2020-21 to ₹2453.98 crore during 2021-22, ₹4567.59 crore in 2022-23 and to ₹6449.16 crore 2023-24. The Achievement during 2023-24 was 164% of the ACP target of ₹3928.15 crore.
2	CD Ratio	The CD ratio of the district is at 75.54 % which is considered healthy as per RBI guidelines.
3	Investment credit in agriculture	The credit flow to Agriculture sector increased from ₹2201.77 crore in 2022-23 to ₹4451.47 crore during 2023-24.
4	Credit flow to MSMEs	Similarly, the credit flow under MSME has increased significantly from ₹1015.46 crore in 2021-22 to ₹1582.21 crore during 2022-23 and further to ₹ 1620.90 crore in 2023-24.
5	Other significant credit flow, if any	The credit flow for other priority sectors like housing, education, SHG, etc. increased from ₹170.56 crore in 2021-22 to ₹329.42 crore during 2022-23 and further to ₹376.79 crore during 2023-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The Priority sector projection for the district for the year 2025-26 has been made at ₹9349.33 crore. The PLP projection for the year 2025-26 has been made taking into account, inter alia, the Priority sector guidelines of RBI, Govt. of India and Govt. of Odisha policy initiatives.
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2	Projection for agriculture and its components	Farm credit has been estimated at ₹4291.41 crore, out of which Crop loan is ₹2930.53 crore. The potential for Agriculture Infrastructure has been pegged at ₹1069.14 crore. The total credit potential for Agriculture sector has been estimated at ₹5643.95 crore
3	Projection for MSMEs	MSME is a vibrant sector in the district. Accordingly, the potential for the sector has been estimated at ₹3090.20 crore.
4	Projection for other purposes	The credit potential for Export sector has been pegged at ₹5.10 crore. The potential for Education has been estimated at ₹38.46 crore. Keeping in view the Govt. policy of Housing, the potential for the sector has been estimated at ₹198.25 crore. Out of the total for Others, 291.20 crore for SHGs

5. Developmental Initiatives

1. NABARD has been constantly striving to create a developmental ecosystem for absorption of credit in the district. The major developmental initiatives of NABARD include promotion of Farmer Producers Organizations (FPOs) and Off-Farm Producers Organizations (OFPOs)
2. Training to SHG members for establishment of micro enterprises (MEDPs), and training for livelihood enterprises (LEDPs).
3. The other major developmental initiatives are watershed development programme, tribal development through WADI programme, dairy development through promotion of Sorted Sex Semen, establishment of Bulk Milk Cooler units, etc.
4. Development of infrastructure for irrigation, rural connectivity, rural drinking water supply, social infrastructure, etc. are supported under Rural Infrastructure Development Fund (RIDF).

6. Thrust Areas

1. Thrust Areas for PLP 2025-26 are crop loan, crop diversification, Agriculture infrastructure, FPO financing, MSME, Housing and SHG credit. MSME has been a growing sector in the district.

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2. A conducive environment has been created through infrastructure development, training and handholding of entrepreneurs by DIC, provision of enabling support by District Administration, which helps in more credit uptake.
3. Housing has been given more emphasis in tune with the universal goal of housing for all. In the PLP 2025-26, more thrust has been given for increasing loan size to SHGs as per directives of the Govt. of Odisha.

7. Major Constraints and Suggested Action Points

1. The major constraints for increasing the credit flow to agriculture and allied activities in the district are:- (i) increasing the area under assured irrigation including completion of all on-going major, medium and minor irrigation projects
2. reducing the gap between potential yield and yield at farmer level by adoption of appropriate technology
3. Crop diversification from traditional to high value crops, formation of production clusters and creation of marketing avenues.
4. Creation of more scientific storage structures to avoid distress sale and provide remunerative price.

8. Way Forward

1. The Govt. may complete all long pending & ongoing irrigation projects, like Lower Suktel project, for increasing irrigation potential. High value crops may be promoted by the Horticulture department in the district.
2. The Central Sector Scheme of Agriculture Infrastructure Fund (AIF) for creation of post-harvest infrastructure to minimize wastage, avoid distress sale and provide remunerative price to the farmer should be promoted.
3. Co-operative sector may be given more attention in promotion of PACS as Multi service centers and Custom Hiring centers may be given more priority.

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 potential.

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 potential and prioritise resource requirement for the purpose.

3. Methodology

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

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

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

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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"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

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		- 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 potential 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	429141.29
1	Crop Production, Maintenance and Marketing	293053.22
2	Term Loan for agriculture and allied activities	136088.07
B	Agriculture Infrastructure	28339.55
C	Ancillary activities	106914.31
I	Credit Potential for Agriculture A+B+C)	564395.15
II	Micro, Small and Medium Enterprises	309020.05
III	Export Credit	510.00
IV	Education	3846.25
V	Housing	19825.40
VI	Social Infrastructure	7718.00
VII	Renewable energy	499.12
VIII	Others	29120.00
	Total Priority Sector	934933.97

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	293053.22
2	Water Resources	4539.80
3	Farm Mechanisation	30529.52
4	Plantation & Horticulture with Sericulture	4492.38
5	Forestry & Waste Land Development	2537.76
6	Animal Husbandry - Dairy	17532.03
7	Animal Husbandry - Poultry	35537.40
8	Animal Husbandry - Sheep, Goat, Piggery	34791.13
9	Fisheries	5792.30
10	Farm Credit- Others	335.75
	Sub total	429141.29
B	Agriculture Infrastructure	
1	Construction of storage	25002.36
2	Land development, Soil conservation, Wasteland development	1463.75
3	Agriculture Infrastructure - Others	1873.44
	Sub total	28339.55
C	Ancillary activities	
1	Food & Agro. Processing	31306.81
2	Ancillary activities - Others	75607.50
	Sub Total	106914.31
II	Micro, Small and Medium Enterprises	
	Total MSME	309020.05
III	Export Credit	510.00
IV	Education	3846.25
V	Housing	19825.40
VI	Social Infrastructure	7718.00
VII	Renewable energy	499.12
VIII	Others	29120.00
	Total Priority Sector	934933.97

Note : Details indicated at Annexure 1 at page 112

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	6575.00
2	No. of Subdivisions	3
3	No. of Blocks	14
4	No. of revenue villages	1751
5	No. of Gram Panchayats	317

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
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?	Yes
5	Climate Vulnerability to Agriculture	Very 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	Balangir
3	Agro-climatic Zone 1	West Central Table
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Dry Sub-humid

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9	Soil Type	medium to deep black, red & yellow
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3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	657500
2	Forest Land	113526
3	Area not available for cultivation	68490
4	Barren and Unculturable land	24547
5	Permanent Pasture and Grazing Land	40026
6	Land under Miscellaneous Tree Crops	1162
7	Cultivable Wasteland	22932
8	Current Fallow	44216
9	Other Fallow	21673

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	4
2	Critical	4
3	Semi Critical	2
4	Over Exploited	4
5	Total	14

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	177870	71	110475	39
2	>1 to <=2 ha	50990	20	84681	30
3	>2 to <=4 ha	20701	8	82134	29
4	>4 to <=10 ha	292	0	1894	1
5	>10 ha	56	0	664	0
6	Total	249909	99	279848	99

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	167.00
2	Of the above, Small/ Marginal Farmers	118.00
3	Agricultural Labourers	326.00

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4	Workers engaged in Household Industries	29.00
5	Workers engaged in Allied agro activities	4.00
6	Other workers	199.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1649.00	830.00	819.00	1452.00	197.00
2	Scheduled Caste	295.00	148.00	147.00	263.00	32.00
3	Scheduled Tribe	347.00	172.00	175.00	335.00	12.00
4	Literate	65.00	76.00	54.00	62.00	83.00
5	BPL	357.00	0.00			

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	415.00
2	Rural Households	369.00
3	BPL Households	357.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	196.00
2	Having source of drinking water	397.00
3	Having electricity supply	304.00
4	Having independent toilets	234.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1751
2	Villages having Agriculture Power Supply	1751
3	Villages having Post Offices	298
4	Villages having Banking Facilities	458
5	Villages having Primary Schools	1331
6	Villages having Primary Health Centres	286
7	Villages having Potable Water Supply	1213
8	Villages connected with Paved Approach Roads	1524

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Population Census 2011
1.a Additional Information	Population Census 2011
2. Soil & Climate	District Statistical Handbook,2022
3. Land Utilisation [Ha]	District Statistical Handbook,2022
4. Ground Water Scenario (No. of blocks)	Dept. of Agriculture & Water Resources
5. Distribution of Land Holding	Population Census 2011
6. Workers Profile [In 'ooo]	Population Census 2011
7. Demographic Profile [In 'ooo]	Population Census 2011
8. Households [In 'ooo]	BPL survey 2002
9. Household Amenities [Nos. in 'ooo Households]	District Statistical Handbook,2022
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook,2022

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2472
2	Primary Health Centres	61
3	Primary Health Sub-Centres	226
4	Dispensaries	52
5	Hospitals	6
6	Hospital Beds	538

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1625
2	Registered FPOs	56
3	Agro Service Centres	21
4	Soil Testing Centres	15
5	Approved nurseries	27
6	Agriculture Pumpsets	9787
7	Pumpsets Energised	6387
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	145098.00
2	Irrigation Potential Created	139662.00
3	Net Irrigated Area (Total area irrigated at least once)	77511.00
4	Area irrigated by Canals/ Channels	55416.00
5	Area irrigated by Wells	39351.00
6	Area irrigated by Tanks	10600.00
7	Area irrigated by Other Sources	19215.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	116936.00

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14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1123
2	Railway Line [km]	194
3	Public Transport Vehicle [Nos]	7716
4	Goods Transport Vehicles [Nos.]	7489

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	121	
2	Sugarcane (Gur/ Khandsari/ Sugar)	1	2500
3	Fruit (Pulp/ Juice/ Fruit drink)	1	
4	Spices (Masala Powders/ Pastes)	8	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	1	
6	Cotton (Ginning/ Spinning/ Weaving)	19	107690
7	Milk (Chilling/ Cooling/ Processing, etc.)	22	54
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	00	00
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2	00
10	Others	00	00

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	122	46	76
2	Cattle - Indigenous	190	123	67
3	Buffaloes	21	10	11
4	Sheep - Cross bred	1	0	1
5	Sheep - Indigenous	91	35	56
6	Goat	314	115	199
7	Pig - Cross bred	00	00	00
8	Pig - Indigenous	2	1	1
9	Horse/Donkey/Camel	00	00	00
10	Rabbit	00	00	00
11	Poultry - Improved	1700		
12	Poultry - Indigenous	731		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	21
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	220
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	1
7	Fodder Farms	2
8	Dairy Cooperative Societies	188
9	Milk Collection Centres	182
10	Fishermen Societies	14
11	Animal Husbandry Training Centres	1
12	Animal Markets	12
13	Fish Markets	00
14	Livestock Aid Centers (No.)	00
15	Licensed Slaughterhouses [Nos.]	00

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	10202.00	MT	16.00	gm/day
2	Egg	5565.00	Lakh Nos.	20.20	Nos/p. a.
3	Milk	108.00	Lakh LP D	18.20	gm/day
4	Meat	5890.00	MT	11.00	gm/day
5	Wool	0.00	MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Handbook, 2002
12. Infrastructure & Support Services For Agriculture[Nos.]	Dept. of Agriculture & Farmer's Welfare
13. Irrigation Coverage ['000 Ha]	Dept. of Water Resources
14. Infrastructure For Storage, Transport & Marketing	District Industrial Centre
15. Processing Units	District Statistical Handbook, 2002
16. Animal Population as per Census [Nos.]	20th Livestock Census, 2019
17. Infrastructure for Development of Allied Activities [Nos.]	Directorate of Animal Husbandry, Odisha
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Directorate of Animal Husbandry, Odisha

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	43.00	41.00	47.00
2	Land Holdings - SF (%)	20.00	20.00	20.00
3	Land Holdings - MF (%)	71.00	71.00	71.00
4	Rainfall -Normal (mm)	1290	1290	1290
5	Rainfall - Actual (mm)	1271	1022	1069
6	Cropping Pattern	Monoculture with Cotton and Paddy being the predominant crop	Monoculture with Cotton and Paddy being the predominant crop	Monoculture with Cotton and Paddy being the predominant crop

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	220177.00	269566.00	445147.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	198.40	499.12	2515.73	198.64	501.34	2523.86	198.88	500.64	2517.30
2	Maize	8.30	29.86	0.00	9.10	30.62	0.00	9.08	29.82	0.00
3	Pulses	72.20	48.40	670.36	72.36	49.88	689.33	74.63	51.37	688.33
4	Cotton	51.80	72.40	1397.68	52.20	71.12	1362.45	54.36	76.68	1410.60
5	Groundnut	5.98	17.24	0.00	6.03	18.02	0.00	6.11	18.94	0.00
6	Sugarcane/ Ganna	0.12	9.51	0.00	0.10	8.46	0.00	0.10	8.88	0.00

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Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.69	4.67	4.59
2	Net sown area (lakh ha)	3.45	3.45	3.45
3	Cropping intensity (%)	135.94	135.36	133.04

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	24648.00	26686.00	29164.00
2	Fertilizer consumption - Rabi (kg/ha)	3544.00	4235.00	4836.00
3	Total (kg/ha)	28192.00	30921.00	34000.00

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	4	4	4
2	Volume of marketing through RMCs/eNAM platforms (MT)	13400	12818	14236

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	411236	448545	466342
2	GLC through KCC (Rs. lakh)	87111.00	156390.00	216530.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)			214158

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	13	15	15
2	Soil Health Cards Issued (No.)	22257	29386	29000

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Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	105587	200098	223456

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Agriculture Dept., GoO
Table 2: GLC under Agriculture	SLBC, Odisha
Table 3: Major Crops, Area, Production, Productivity	Agriculture Dept., GoO
Table 4: Irrigated Area, Cropping Intensity	Agriculture Dept., GoO
Table 5: Input Use Pattern	Agriculture Dept., GoO
Table 6: Trend in procurement/ marketing	Agriculture Dept., GoO
Table 7: KCC Coverage	SLBC, Odisha
Table 8: PM Kisan & Other DBTs	Agriculture Dept., GoO
Table 9: Soil testing facilities	Agriculture Dept., GoO
Table 10: Crop Insurance	Agriculture Dept., GoO
Table 11: Seed Replacement Ratio %	Agriculture Dept., GoO

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	951.00	3023.00	2010.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	145	145	145
2	Net Irrigated Area ('000 ha)	78	80	82
3	Gross Irrigated Area ('000 ha)	116	118	119

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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Irrigated Area & Potential	Dept. Of Water Resources
Table 3: Block level water exploitation status	Dept. Of Water Resources

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	11051.00	15055.00	19370.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	6457	6962	7456
2	Power Tillers	6252	6786	7249

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	21	34	46

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Mechanisation in District	RTO, Balangir
Table 3: Service Centers	District Agriculture Department, Balangir

Plantation & Horticulture including Sericulture Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	668.00	3911.00	6643.00

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Balangir	Agalpur	Safe	Safe	Safe
2	Odisha	Balangir	Balangir	Safe	Safe	Safe
3	Odisha	Balangir	Bangomunda	Safe	Safe	Safe
4	Odisha	Balangir	Belpara	Safe	Safe	Safe
5	Odisha	Balangir	Deogaon	Safe	Safe	Safe
6	Odisha	Balangir	Gudvella	Safe	Safe	Safe
7	Odisha	Balangir	Khaprakhol	Safe	Safe	Safe
8	Odisha	Balangir	Loisinga	Safe	Safe	Safe
9	Odisha	Balangir	Muribahal	Safe	Safe	Safe
10	Odisha	Balangir	Patnagarh	Safe	Safe	Safe
11	Odisha	Balangir	Puintala	Safe	Safe	Safe
12	Odisha	Balangir	Saintala	Safe	Safe	Safe
13	Odisha	Balangir	Titlagarh	Safe	Safe	Safe
14	Odisha	Balangir	Turekela	Safe	Safe	Safe

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Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	3	5	9

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	18.00	223.00	618.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	113	113	113
2	Waste Land ('000 ha)	22	22	22
3	Degraded Land ('000 ha)	68	68	68

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Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Mango	17	20	21
2	Guava	2	3	4
3	Moringa	0	2	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Area under Forest Cover & Waste Land	Odisha Statistical Handbook, 2002
Table 3: NTFP	District Forest Dept. Balangir
Table 4: Nurseries (No.)	District Horticulture Dept., Balangir

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area('000 ha)	Prod. ('000 MT)	Area('000 ha)	Prod.('000 MT)	Area('000 ha)	Prod.('000 MT)
1	Mango	9.2	40.00	9.3	39.00	9.44	42.00
2	Guava	0.10	12	0.12	10	0.12	10
3	Onion	4.72	39.80	4.68	40.46	4.68	39.88

District Profile
Key Insights into Livestock, Fisheries and Land Development

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1771.00	9375.00	18375.00
2	KCC for working capital (₹ lakh)		0.00	

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	217	226	238

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Processing Infrastructure	BKN Milk Union, Balangir

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3786.00	3198.00	7467.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	2431	2431	2431
2	Broiler Farms (No.)	646	841	922
3	Hatcheries (No.)	3	3	3
4	Popular breeds	Aseel, Giriraja, Banraja	Aseel, Giriraja, Banraja	Aseel, Giriraja, Banraja

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Poultry	District Animal Husbandry Department, Balangir

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Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3620.00	12362.00	94318.00
2	Finance under group mode (₹ lakh)	0.00		

Table 2: Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Popular Breed(s)	District Animal Husbandry Dept., Balangir

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1937.13	8779.00	9543.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha

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Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1926.00	4146.00	15767.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	3	4	4
2	Cold Storages (Capacity - '000 MT)	12000	15000	15000
3	Storage Godowns (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Agri Storage Infrastructure	Odisha State Agriculture Marketing Board

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	360.00	309.00	3218.00

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gap ('000 ha)	0	0	0

Table 3: NABARD's interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha

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)	1926.00	1165.00	146.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	28192.00	30921.00	34000.00

Table 3: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	4	6	9
2	Food Parks (No.)	2	3	5
3	Ripening chambers	2	3	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Fertilizer Consumption	District Agriculture Dept., Balangir
Table 3: Production of inputs	District Agriculture Dept., Balangir

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	5559.00	19956.00	42135.00
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	0.00	0.00	0.00

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	2	2	4
2	ACABCs (No.)	8	12	25

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	86095.00	101546.00	162090.00
2	No. of units financed	21341	24122	27213

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)	21094	23846	26786
2	Small Units (No.)	232	260	403
3	Medium Units (No.)	14	16	24

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	3	3	3
2	Handicrafts Clusters (No.)	2	2	2
3	Weavers' Coop. Societies (No.)	25	25	25

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: MSME units - Cumulative	DIC, Balangir

Social Infrastructure Investments

Table 3: Traditional activities	DIC, Balangir
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Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	699.00	795.00	1216.00
3	GLC under Housing (Rs. lakh)	5641.00	15108.00	12333.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Progress under SBM

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

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	2847.00	48.00	2322.00

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Schools	2212	2317	2510

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha

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)	26.00	34.00	371.00

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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1432.00	1691.00	2322.00
2	JLG Bank Linkage (Rs. lakh)	0.00		

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of SHGs formed	24359	26434	27095
2	No. of SHGs credit linked (including repeat finance)	6841	8246	9648
3	Bank loan disbursed (Rs. lakh)	0.00	0.00	0.00
4	Average loan per SHG (Rs. lakh)	1.76	2.46	2.88
5	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 3: Status of SHGs	Odisha Livelihood Mission, Balangir

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Total (No)	0	0	0

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	158	158	185

Sources

Table Name	Source(s) and reference year of data
Table 2: Details of credit cooperative societies	DRCS, Balangir

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	20	133	44	89	0	8	20306	5	16	3705	
Regional Rural Bank	1	44	38	6	0	0	19275	5	40	9432	
District Central Coop. Bank	1	15	9	6	0	0	6726	0	117	27667	
Coop. Agr. & Rural Dev. Bank	3	3	0	3	0	0	0	0	584	138333	
Primary Agr. Coop. Society	185	185	185	0	0	0	0	0	11	2627	
Others	1	1	0	1	0	0	0	0	0	0	
All Agencies	211	381	276	105	0	8	46307	10			

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth h (%)	Shar e (%)	31/03/2022	31/03/2023	31/03/2024	Growth h (%)	Shar e (%)

Commercial Banks						0	0	647950.00	709456.00	816142.00	15.0	82.76
Regional Rural Bank						0	0	88683.00	92790.00	105906.00	14.1	10.74
Cooperative Banks						0	0	57173.00	58283.00	64074.00	9.9	6.50
Others						0	0				0	0.00
All Agencies	0	0	0	0	0	0	0	793806.00	860529.00	986122.00	14.6	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)	Growth (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024				
Commercial Banks					0	0	0	416148.00	614370.00	551964.00	-10.2	74.09
Regional Rural Bank					0	0	0	34181.00	38246.00	47495.00	24.2	6.38
Cooperative Banks					0	0	0	120483.00	147856.00	145483.00	-1.6	19.53
Others					0	0	0				0	0.00
All Agencies	0	0	0	0	0	0	0	570812.00	800472.00	744942.00	-6.9	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	64.2	86.6	67.6

Regional Rural Bank	38.5	41.2	44.8
Cooperative Banks	210.7	253.7	227.1
Others	0	0	0
All Agencies	71.9	93.0	75.5

5. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loan	Amount [Rs.lakh]	% of Total Loan	Amount [Rs.lakh]	% of Total Loan	Amount [Rs.lakh]	% of Total Loan
Commercial Banks	460963.00	83.5	280224.00	50.8		0.0		0.0
Regional Rural Bank	38470.00	81.0	19440.00	40.9		0.0		0.0
Cooperative Banks	145483.00	100.0	145483.00	100.0		0.0		0.0
Others		0		0		0		0
All Agencies	644916.00	86.6	445147.00	59.8	0.00	0.0	0.00	0.0

6. 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	178400.02	170491.76	95.6	235238.00	286991.00	122.0	284645.00	460963.00	161.9	126.5
Regional Rural Bank	29500.00	36734.58	124.5	34139.00	36734.00	107.6	35678.00	38470.00	107.8	113.3
Cooperative Banks	50500.00	81334.32	161.1	70561.00	133034.00	188.5	72492.00	145483.00	200.7	183.4
Others			0			0			0	0.0
All Agencies	258400.02	288560.66	111.7	339938.00	456759.00	134.4	392815.00	644916.00	164.2	136.8

7. 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	110601.68	123646.60	111.8	114050.00	156390.00	137.1	133288.00	216530.00	162.5	137.1
Term Loan (Agri.)	34080.35	49228.72	144.4	28873.00	76264.00	264.1	39326.00	228617.00	581.3	329.9
Total Agri. Credit	144682.03	172875.32	119.5	142923.00	232654.00	162.8	172614.00	445147.00	257.9	180.1
MSME	89382.30	99637.41	111.5	152902.00	191163.00	125.0	172248.00	162090.00	94.1	110.2
Other Priority Sectors*	24335.69	16047.93	65.9	44113.00	32942.00	74.7	47953.00	37679.00	78.6	73.1

Total Priority Sector	258400.02	288560.66	111.7	339938.00	456759.00	134.4	392815.00	644916.00	164.2	136.8
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*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)	
1	Annual Credit Plan 2024-25-Balangir
2	Agenda Notes-175th SLBC Odisha
3	Agenda Notes-DCC-Qtr ended March 2024

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 to introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. World’s Largest Cooperative Training Scheme

This aims at revamping the 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):

The 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 a 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. The 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.

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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 the 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 increasing 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:

The 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 Maschayajibi 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 Jalanidhi 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 the 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.

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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

The economy of Balangir district is agrarian and about 68 per cent of the workforce in the district are engaged in agriculture and allied activities. Around 71 per cent of landholding area is held by small/ marginal farmers, who constitute 91 per cent of landholding in terms of numbers.

The agriculture in the district is characterized by small land holdings, rain-fed agriculture on more than 67 per cent of arable land, slow shift in cropping pattern to cash crop, low productivity and traditional method of farming. The major crops grown in the district are cereals (paddy, maize), pulses (black gram, green gram, arhar, cowpea etc.), oil seeds (groundnut, castor, sesame, and sunflower, mustard), cash crops (cotton, sugarcane) and vegetables (potato, onion). Nearly 55% of the gross cropped area is under paddy cultivation.

In order to sustain the seasonal agriculture activities, the banks provide crop loan. As per the present policy of Central Govt., farmers get crop loan up to 3.00 lakh at 7% and on prompt repayment they get interest rebate of 3%, thus getting crop loan at 4%. The State Govt. is also providing interest subvention of 2% on crop loan up to 3.00 lakh. Additional interest subvention of 2% is given by the State Government on the loan amount of up to 1,00,000/-w.e.f. 01.04.2022, thus making them interest free from the year 2022-23.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are 3 Govt. farms in the district to cater to the needs of the farmers of the district. The district has 402 private retailers and 171 PACS for supplying seeds to the farmers. There is one KVK in the district for transfer of technology from lab to land.

Improved agricultural implements are being supplied through OAIC and private dealers. Fertilizers and pesticides are supplied through 158 PACS/ OAIC/ OSCMF and also private dealers. The Farmers Producers Companies (FPCs) are also supplying seeds, fertilisers and pesticides to their members as well as non-members. There are 27 FPCs, promoted by NABARD, functioning in the district.

There are 21 Agro Service Centres operating in the district to make farm equipment / machinery available to the small & marginal farmers on custom hiring basis. There is substantial increase in area of cultivation under non paddy crops especially cotton, pulses, oilseeds, vegetables and maize area every year.

Bhoomihina Agriculturist Loan and Resources Augmentation Model (BALARAM) scheme is being implemented by the State Govt. to augment flow of credit to farmers cultivating land as share croppers, tenant farmers and oral lessees through formation of Joint Liability Groups (JLGs). The Govt. of India is implementing PM Kisan Samman Nidhi Yojana to provide farmers, regardless of their size of landholding, with up to ₹6000/- per year as minimum income support.

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2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is the most critical and essential input for augmenting agricultural production and its judicious use is important to ensure sustainable agricultural development and food security.

Development of water resources for irrigation is a thrust area of GoI & Govt. of Odisha. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) with the motto of water for every farm and per drop more crop is being implemented in the district.

Micro irrigation (MI) is an integral component of PMKSY to maximise water use efficiency at field level and ensure Per Drop-More Crop (PMKSY-PDMC).

The minor irrigation activities like shallow tube well, bore wells and pump sets are traditionally financed by banks. Intelligent irrigation systems like drip and sprinklers as well as solar powered pumping system are the emerging activities for financing. Apart from Water Resources Dept., Minor Irrigation Dept., OLIC, other Depts. /Agencies i.e. Agriculture Dept., OAIC, Soil Conservation Dept., Horticulture Dept., DRDA and ITDA are involved in creating irrigation potential under various schemes/programmes of the State and Central Govt. including funding under RIDF.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Department of Water Resources is the nodal agency and in addition OAIC, OLIC also promote irrigation activities. The district has 173 minor, medium and major irrigation projects with irrigation potential of 45352 ha. Further, the district has 14 Mega Lift points, 1039 Lift IP, 9798 Cluster Bore wells, 1100 micro river lift points among others. The total irrigation potential created in the district is 139662 Ha. Covering 40% of cultivated area (Source: District Agriculture Department).

The ground water resources available in the district is estimated to be 28,852 HaM and the present stage of development is 45% (source - Dynamic Ground Water Resources of India-2020). All the blocks are in 'safe' category. The activities viz. shallow tube well, bore wells and pump sets, drip and sprinklers, solar powered pumping system are feasible.

There are sale centres/outlets in block headquarters/towns/market centres of the district for supply of ISI marked irrigation systems to farmers. There are no drilling rigs available with Govt. and private agencies in the district.

Lack of awareness about sprinkler and drip irrigation systems. Inadequate number of Water Harvesting Structures (WHS) and reservoirs. Lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The level of Farm mechanisation includes tractor, power tiller, combine harvester, paddy trans-planter, rotavator and other agricultural implements that enhances farm productivity and reduces drudgery.

The farm mechanization sector in the state of Odisha has gained significant momentum in meeting labour scarcity and reducing the labour cost for various critical field operations during peak hours of need.

Establishment of Agro Service Centres for custom hiring of agricultural machines has facilitated transfer of technology to the farmers doorstep to a great extent.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has tremendous potential in mechanization of Agriculture and allied sectors. Financing of farm mechanization activities will help in increasing crop production and productivity besides bringing reduction in cost of cultivation and post-harvest losses which in turn will help the farmers for better returns and thereby doubling the farmers income.

Department of Agriculture, OAIC and Krishi Vigyan Kendra actively disseminate technical knowledge to the farmers. Popularization of implements, ensuring better service and successful demonstration of new implements are being done by the Assistant Agriculture Engineer.

There is a good network of private dealers for power tillers and tractors in the district with the promise of providing good after sale service. Odisha Agro

Industries Corporation (OAIC) acts as facilitator between farmers and dealers for supplying tractors and other manual/bullock drawn implements, in case of subsidy release.

The lack of dedicated custom hiring centres at localized levels, availability of skilled workforce at right wages are prohibiting factors in mass use of the modern agricultural equipment.

The SAMRUDHI-Agriculture Policy 2020 of State Govt. envisages promotion of farm mechanization on a large scale.

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2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Balangir is situated in the western central table land agro-climatic zone having dry sub humid climate. The agro-climatic condition of the district is suitable for commercial cultivation of various horticultural and plantation crops viz: fruits (mango, lemon, cashew, guava, banana, watermelon etc.), vegetables (onion, pointed gourd, chilly, brinjal, tomato, cabbage, cauliflower etc.), flowers, spices and medicinal plants. Besides, there is fairly good scope for mushroom production and bee keeping.

It is estimated that there is potential for development of various horticultural crops in 49950 Ha of land in the district (Source: Dept. of Horticulture). The traditional activities under plantation and horticulture in the district are fruit crops like mango, lime, cashew etc. and the emerging activities for the sector are vegetables, protected cultivation (green house, shed net), mushroom cultivation.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 15 Government nurseries in Balangir district which produce about 50000 Mango grafts and 30000 Kagzi lime seedlings a year. One Integrated Pack house is already operational in Titlagarh which mainly caters to the onion growers.

Horticulture Department is the nodal agency for the sector and has supported for construction of 141 pack houses and 1017 onion storage structures each of 25 MT for storage of Onion there by ensuring better price for the farmers.

Mission for Integrated Development of Horticulture (MIDH) by subsuming various interventions under NHM, NBM, NHB, CDB etc. There are many incentives in the form of subsidy under the State and Centrally sponsored schemes for Horticulture Development.

Major Infrastructure Gap are inadequate storage and processing facilities for perishable produce, lack of awareness about the improved production technology in horticultural crops and lack of regulated market facility even for major horticultural crops of the district.

NABARD is implementing two WADI projects in Gudvella & Belpara block covering 869 tribal families with 669 acres of plantation of Cashew, Guava and Mango.

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2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Balangir district is rich in forest cover and has recorded forest land of about 1135.26 sq. km, which is 17.34 per cent of the district's geographical area (Source: India State of Forest Report 2021).

There are cultivable wastelands to the tune of 229.32 sq. km (Source: Wasteland atlas – 2019). The agro-climatic condition of the district is suitable for raising forest species trees. But shifting cultivation is a major threat to the sustainability of forests. Uncontrolled grazing and forest fire also contribute to the degradation of forests.

There are 3 FPOs promoted by NABARD engaged in collection and marketing of NTFP in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department has 15 Central nurseries with an area of 44.5 ha along with 38 temporary nurseries set up for the supply of saplings. Availability of quality planting materials and extension services at block level is required.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy is one of the most popular allied activities in the district. For generating employment opportunities both for small and marginal farmers, women and land less agricultural labourers in the district. However, there is a wide gap in demand and supply of milk and milk based products.

As per the 20th livestock census 2019, there are 122341 Cross Bred Cows (CBC), 189864 indigenous cows and 20760 buffaloes in the district. The agro-climatic condition of the district is conducive for rearing of CBC and Graded Murrah Buffalo (GMB). Since good quality milch animals are not available in the district, CBC and GMB are sourced from Andhra Pradesh and other districts of Odisha. The average milk yield of CBC and buffaloes is 12.5 LPD and 11.25 LPD respectively. There is scope for increasing the milk yield by adopting proper health care and good management practices.

Under One district One Product (ODOP) Scheme Dairy and Dairy related activity is identified as the ODOP activity for Balangir.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

To provide animal health care and other extension services to farmers of the district, there are 21 veterinary hospitals and dispensaries, 220 Livestock Aid Centres (LAC) and one disease diagnostic centre.

The BKN Milk Union formed with an objective to carry out the activities conducive to socio-economic development of the Milk producers by organising the village Dairy Cooperative Societies in three districts.

There are 206 Milk Producers Cooperative Society (MPCS) in the district for collection of milk. OMFED has installed 24 bulk milk coolers having capacity of 72 MT at various places.

The livestock inspector training centre imparts training in animal management and fodder cultivation to farmers. Govt. of Odisha has supplied seven mobile veterinary units for providing health services to the interior areas. BAIF has adopted this district for dairy and goatery development. The agency has opened 35 cattle development centres in the district.

As per GoI/RBI directions, farmers in Animal husbandry, poultry and fisheries sector are to be sanctioned working capital under KCC.

2.1.7 Animal Husbandry – Poultry**2.1.7.1 Status of the Sector in the District**

Poultry farming is another important allied activity in the district having potential for creation of employment and livelihood for rural poor.

The per capita consumption requirement is 180 eggs per year as against which the actual consumption is 197 in the district. Similarly, the per capita consumption requirement of meat is 11 kg per year. As per 20th livestock census 2019, the total poultry population of the district was recorded at 1296488 and the egg production was 556 million during 2021-22 (Source: Districts at a Glance, Odisha 2022).

Overall environment is conducive for the continual growth of the industry at 10% in egg production and 18 to 20% in broiler production. The Govt. of Odisha has formulated Odisha Poultry Policy 2014 with the objective of promotion of backyard poultry and commercial poultry production aimed at 100 lakh eggs per day and 80 TMT of broiler meat. Capital Investment subsidy is available for poultry broiler and layer farming (Source: Odisha Poultry Policy 2015).

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Dept. of Animal Husbandry is the nodal department. There is a district poultry farm located at Larkipali near Balangir town provides laying birds of Vanraja and RIR breeds. Poultry feed is locally available with private dealers. Some of the large size layer units have their own feed mixing plants. There is no problem for marketing of eggs, cull birds and broilers.

There is a need for the establishment of feed manufacturing units. Farmers may be motivated to undertake contract farming with big farm houses to reap maximum benefits as has been done in other districts of the state.

There is a need for establishment of egg cold storage to help farmers to preserve eggs during price slump/market glut. The department may promote backyard poultry and may promote commercial poultry entrepreneurs.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep rearing, goat rearing and piggery are important allied activities under Animal Husbandry having huge scope for generating livelihood in rural areas of the district. Goat is considered as poor man's cow, which provides milk and meat. The agro-climatic condition of the district is suitable for sheep and goat rearing in all the blocks.

The district is famous for high quality goat meat production. As per the 20th Livestock Census 2019, there are 313982 goats, 92209 sheep and 1475 pigs in the district. The total meat production was recorded at 5.55 TMT (Districts at a Glance, Odisha 2022).

Mostly local variety of sheep and goat are reared.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There are 2 breeding farms in the district at Deogaon and Balangir established by State Animal Resource Department.

Cross breeding and selection of pigs may be encouraged. Other interventions may include promotion of livestock insurance and better veterinary extension services. Development programme for small ruminants may be prepared which would focus on upgrading local stock, disease control, cross breeding etc.

As per GoI/RBI directions, farmers in Animal husbandry, poultry and fisheries sector are to be sanctioned working capital under KCC.

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2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector in the Balangir district is associated with culture and capture activities in potential freshwater resources in the form of 3523 Ha ponds/tanks, 547 Ha reservoir/MIPs and 3975 Ha rivers and canals.

The total fish production of 10202 MT (2019-20) is insufficient to meet its own demand. In terms of per capita fish consumption and average productivity, the district is below the average of the State. There are 12637 fishermen in the district and majority of them belong to BPL category.

The traditional activities for financing the sector in the district are fish farming in new and renovated ponds, capture fisheries and seed rearing. Activities like integrated fish farming with horticulture/poultry/duckery, fish seed rearing, fish vending etc. are gaining popularity. In recent years, institutional credit flow to the sector in the district has seen an increasing trend. Considering the change in feeding habits and increase in purchase power of people, the demand for fish is increasing.

On account of the gap in demand and supply, introduction of sector friendly policy, thrust accorded by the Government and above all availability of unutilized/underutilized resources, the sector has potential for development.

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 local KVK supports the sector through their promotional activities. 5 fish seed hatcheries with 320 million spawn production capacity are the major source of fish seed. Of the 6 govt. fish farms in the district, only 3 farms are in operational stage.

The traditional fish feeds viz. oil cake, rice bran etc. are available in the market centres in block/district headquarters. The

14 PFCS with 535 fishermen are mostly engaged in capture fisheries.

Sector specific schemes of both Government of India and State Government - Pradhana Mantri Matshya Sampada Yojana (PMMSY), Matsya Pokhari Yojana (Mo Machha Pokhari), Mukhyamantri Krushi Udyog Yojana, Matsyajibi Unnayana Yojana etc., are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology, Cage/Pen culture, culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activities under the KCC scheme.

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2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Most of the land holdings in the district are very small and highly undulated. Notwithstanding the availability of tractors and power tillers, most of the small and marginal farmers depend on bullocks for ploughing.

Bullock driven carts, which form an inseparable part of rural transport system, are still used for transportation of farm yard manure to the field, transporting agricultural produce to the market, transport of construction materials etc. However, now motorized vehicles are gaining popularity and are financed by banks.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Farm machinery and agriculture implements are mostly used for ploughing after use of bullocks and transportation is mostly carried out by tractors. Still bullock carts are popular in the district in majority of rural pockets.

Transport vehicles, which include two wheelers and electric vehicles are slowly gaining popularity and are sponsored by government departments under various schemes like Crop diversification programme etc. NABARD is also providing rural cart and transport vehicle facilities to FPOs for transport of their produce to nearby towns and cities.

There are good quality bullocks available in the district. The veterinary facility is also good in the district. As the land holding is fragmented, these are suitable for cultivation by bullocks. The topography of the district is such that the majority of the holdings are cultivated by bullocks.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Farmers in the district mostly concentrate on Mono-crop production which is subject to uncertainty in income and employment. In this context, integration of compatible agricultural enterprises has great potential to supplement farmers income and make the farm production climate resilient.

An Integrated Farming System (IFS) is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services.

The various components of IFS in the district are crops, livestock, poultry birds and forestry/timber cultivation. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The National Mission for Sustainable Agriculture (NMSA) for enhancing productivity focusing on Integrated Farming. It aims to make agriculture more productive, sustainable, remunerative and climate resilient by promoting location specific Integrated/Composite Farming Systems. Its rain fed Area Development component aims at promoting IFS with emphasis on multi-cropping, rotational cropping, inter-cropping, mixed-cropping practices with allied activities like horticulture, livestock, fishery, agroforestry, apiculture, conservation/promotion of NTFPs, etc.

The SAMRUDHI - Odisha Agriculture Policy 2020 has also put special emphasis on promoting integrated farming in the state. The Agriculture Department is implementing IFS in 4 blocks of the district covering 40 Gram Panchayats. The programme envisages sustainable growth of agriculture, Horticulture, livestock and fisheries in 4 years period.

The All India Coordinated Research Project in Integrated Farming Systems (AICRP-IFS) centre at Bhubaneswar has developed IFS model for small landholders of the region. The present system consists of cropping system, horticultural system, dairy, poultry, fishery, Boundary plantation, Kitchen Garden and Apiary.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The linkage between agricultural growth and infrastructure is umbilical in nature. The investment in infrastructure for agriculture sectors lead to capital formation, resulting in increased production and productivity. Agriculture infrastructure development assumes importance in the context of low productivity, large no. of small and marginal farmers, rain fed farming system, limited holding capacity, market access and adverse effects of climate change on agriculture.

As per the revised priority sector guidelines of RBI, eligible activities with an aggregate sanctioned limit of Rs.100.00 crore per scientific storage infrastructure is essential to minimize post-harvest loss and to maintain nutritional quality of the agricultural produce. Efficient marketing infrastructure is required for getting fair and remunerative prices and avoidance of distress sale by the farmers. It also facilitates farmers to get low-cost loan against NWR for storing their produce.

The surplus production of paddy, pulses require additional storage requirement to the tune of 1.80 lakh MT. There is scope for construction of a large number of small rural godowns of 100 to 1000 MT capacity in every panchayat headquarters of the district.

Agalpur, Loisingha and Patnagarh are leading blocks for vegetable production. Onion is one of the main horticultural crops in the district.

Balangir, PLP 2025-26**2.2.1.2 Infrastructure and linkage support available, planned and gaps**

Under WIF, construction of godown each of 300–1000 MT capacity in respect of 35 PACS are constructed for storage of seed and fertiliser.

There is a gap of around 1.80 lakh MT of storage space in the district. There are 318 Mandis/Haats existing in the district. There are 4 RMCs in the district. The RMC Kantabanji has been designated as e-NAM mandi.

The Agriculture Infrastructure Fund, the Central Sector Scheme is under implementation to encourage private sector participation in post-harvest management infrastructure.

Under MIDH, credit linked back-ended subsidy @40% of the capital cost of project is available for construction/expansion/modernisation of cold storage units up to 5,000 MT capacity (cost @₹8,000 per MT).

There is a need to create a conducive regulatory environment to enable farmers' collectives like Farmers Producer Organisations to set up marketing infrastructure. Primary Agriculture Cooperative Societies can be promoted as Multi Service Centres. Govt. to take necessary steps for on boarding of existing APMCs/RMCs on e-NAM and strengthen infrastructure of RMCs.

2.2.2 Land Development, Soil Conservation and Watershed Development**2.2.2.1 Status of the Sector in the District**

The major portion of the soil in the district is of medium to deep black, red and yellow category having medium water holding capacity.

The average landholding size of the district is 1.11 Ha. About 55 per cent of the cultivated land of the district is upland. It is estimated that the soil erosion is to the extent of 17.4 MT/Ha.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Dept. has one soil testing laboratory. Considering the large arable area and problematic soil and land characteristics, there is necessity for providing soil testing facilities in each block/ panchayat headquarters and promotion of soil health cards.

ORSAC has identified 857 micro-watersheds in the district. These watersheds are being treated under various state and central sector schemes viz: IWMP, Special Plan RLTA etc. Under PMKSY WD (erstwhile IWMP), there are 32 watershed projects currently under implementation in the district. Under WDF of NABARD, two watersheds are under implementation in Titlagarh block of the district covering a total area of 1018.21 Ha.

The Paramparagat Krishi Vikas Yojana (PKVY) under National Mission of Sustainable Agriculture aims at Soil Health Management by organic farming, Soil Conservation, Land Development etc. The Banks/FIs may take advantage of this concessional refinance and lend more to the sector.

2.2.3 Agri. Infrastructure – Others**2.2.3.1 Status of the Sector in the District**

The district being agrarian economy based and farmers having high dependence on chemical fertilizer and pesticide, soil health in the district is deteriorating considerably resulting in diminishing productivity. Different water and soil conservation measures need to be taken up for restoration of soil fertility.

Also, promotion of organic farming should be done in a war footing. The line Departments are also involved in popularizing organic farming, soil health management, use of vermicomposting, bio fertilizer, etc. There is also assistance from the State Govt. under Odisha State Agriculture Policy for acid soil management, vermicomposting units etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Organic compost reduces the cost of purchased inputs while improving soil health. However, it takes 2-3 years to achieve optimum yield. Thus, some farm income schemes may have to be integrated for small and marginal farmers so that their farm income loss is off set during this period.

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

Agro processing sector has been regarded as a sunrise sector of Indian economy in view of its large potential for growth and likely impact on employment and income generation.

Considering the large production base of cereals, pulses and oil seeds in the district (about 5 lakh metric tonnes), there is huge scope for development of agro processing industries in the district. Odisha Food Processing Policy 2014 provides for rapid establishment of agro-processing units.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

DIC is the nodal agency. They have identified agro and food processing industries viz:- Rice Mill (Modern), Rice Sheller, Mini Rice Mill, Roller Flour Mill, Atta Chakki (Flour Mill), Chuda Mill, etc. for establishment under MSME sector and PMEGP.

There are 65 Rice mills (55 para-boiled and 10 raw) in the district of varying capacity with total milling capacity of 99.94 MT per hour. There are 408 units in food and allied sector activities in the district having capital investment of 215255.00 lakh and providing employment to 2500 persons. The Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial, technical and business support for upgradation of existing micro food processing enterprises.

The State Agriculture Policy 2020 provides for establishment of agro-industrial estates through IDCO. The small scale agro industrial units would be given assistance for obtaining quality certification mark. The GoI has introduced a new scheme Operation Greens for integrated development of Tomato, Onion and Potato(TOP) value chain.

Food Processing Fund(FPF) has been established in NABARD with a corpus of 2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein.

2.3.2 Agri Ancillary Activities – Others**2.3.2.1 Status of the Sector in the District**

Effective extension services are essential to disseminate technology. Public extension in Agriculture is not adequate to serve the large and geographically scattered farmers. There is an acute shortage of staff strength particularly the VAWs in the district.

Taking a cue from their shortcomings, private participation in extension has been encouraged.

The Agri-Clinic and Agri-Business Centers (ACABC) can supplement efforts of public extension agencies by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-preneur, local needs and affordability of target group of farmers.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are MFIs like L & T micro finance, Mahashakti Foundation, SKS, Peoples Forum and Annapurna Microfinance in the district, who are availing credit facilities from private commercial banks like Yes Bank, ICICI bank, etc.

The district has 171 PACS and they are getting adequate credit support from DCCB. There are also 33 weavers' societies in the district. There is a requirement of financial assistance for helping weaver societies in production and marketing of handloom products produced by weavers.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The contribution of the Micro, Small and Medium Enterprises sector to output, employment and exports of the country is quite significant. It helps in industrialization of rural and backward areas, thereby reducing regional imbalances.

Balangir district is endowed with forest and wood based, leather and textiles based resources. Besides, there is abundance of natural resources in the form of agricultural produce, rich forest produce, livestock, sufficient ground water, congenial climatic condition conducive for growth of micro and small industries. The district is also rich in handicrafts, village and cottage industries sector especially in the field of textiles, handicraft, pottery, bamboo products, sal leaf cup plate making, mudhi (puffed rice) making etc.

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

As per the revised priority sector guidelines by the RBI, all loans to MSME are classified as priority sector lending by banks. All loans to units in the Khadi and Village Industries sector are classified under the sub-target of 7.5% prescribed for the micro enterprises.

3.2 Infrastructure and linkage support available, planned and gaps

The district has 7 Industrial Estates/Areas. There are 14,893 micro and small scale industries (food and allied, chemical based, forest and wood based, paper and paper products, textile based, etc.)

with investment of ₹1679.66 crore providing employment to 64,143 persons (source: DIC). The district has the potential in the areas such as flat rice milling, cattle/poultry feed, dehydrated onion, kendu leaves product, agricultural implements, voltage stabilizer, leather bags manufacturing, aluminum utensils/ furnishings, modernized automobile workshop etc. DIC has identified 15 resource based industries and 21 demand based industries for establishment under MSME sector. There are 87 feasible industries identified for the Balangir district. As per the 2016 Odisha MSME Development Policy, rice milling has been identified as a potential MSME cluster for the district.

There are eight large and medium scale industries in the district which provide employment to 3652 persons. NABARD has been conducting several training programmes for rural educated unemployed youths for generating self-employment opportunities under NFS. State Bank of India has opened one Self Employment Training Institute at Balangir for imparting vocational training to rural educated unemployed youths since September 2011. After completion of training, the trainees have been extended credit support for settlement.

Weavers of the district are mostly concentrated in places like Deogaon, Bangomunda, Agalpur, Patnagarh and Belpada blocks. There are

33 Weavers Cooperative Societies in the district having 4374 weaver members. There are 2500 looms in the district, of which 1200 are working looms under PWCS. DIC has developed handicraft cluster comprising villages viz., Lakhapali, Manihira, Malmunda on terracotta, Deng colony on Dhokra, Adivasipara on Paddy craft, Dhobalpada on brass bell metal, Loisingha on Art leather. Activities like Bamboo is concentrated in Deogaon block, which can be developed in a cluster approach.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in the economy of a country. A healthy balance of payment, sustainable growth in trade and foreign exchange reserves are required to maintain the country's export growth at a high rate.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district has the potential to export handloom and handicraft products, agriculture and forest products. Only one exporter of Agriculture and Forest Products is present in the district.

All contract farming arrangements within and outside AEZs are eligible for availing a special refinance package.

Export facilitating agencies like ECGC, EXIM Bank, Federation of Export Import Organisations, APEDA may converge their efforts in promoting export credit in the district.

FPOs in Balangir has taken baby steps in export of fresh vegetables to Dubai with the help of APEDA and Horticulture Department. Dragon fruit is also being exported from Balangir. However, the quantity needs to be scaled up for availing Export credit in future.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is one of the basic requirements of life. Government of India has enacted Right to Education Act on 1st April 2010 and is continuously striving to provide the compulsory and free education to all children up to the age of 14. To facilitate higher professional or technical education, the role of banks is very important. The Educational Loan Scheme aims at providing financial support from the bank to deserving/ meritorious students for pursuing higher education in India and abroad.

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4.2.2 Infrastructure and linkage support available, planned and gaps

There are 11 ITIs and 2 Diploma/Polytechnic institutes in Balangir district. Further, the medical college has started operation from the academic session 2018-19 in Balangir district. The students generally avail education loans for higher studies in technical/professional education.

The private banks inclination towards students of only premier institutes like IIT, IIM etc. is a major hindrance to the GLC flow.

Central Scheme for Interest Subsidy has been announced by Ministry of HRD for providing interest subsidy on Education Loans during moratorium period for technical and professional courses for studies in India under the IBA Model Education Loan Scheme for students from Economically Weaker Sections (EWS) with annual gross parental/family income up to 4.50 lakh per annum. Govt. of Odisha has implemented a scheme Kalinga Sikshya Sathi Yojana in order to provide financial assistance in form of interest subvention against education loan availed by poor and meritorious students of Odisha pursuing higher studies with annual parental income less than 6.00 lakh.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a basic requirement for human survival as well as for leading a decent life. Public housing essentially aims to provide the basic requirements of functional space for a family. With a view to ensuring provision of this basic need to all the citizens, Government of India has announced "Housing for All" by 2022.

As per Census 2011, out of the total 4.14 lakh households in the district, 1.98 lakh dwell in either brick / stone/ concrete house.

4.3.2 Infrastructure and linkage support available, planned and gaps

Rising land cost, construction costs and inadequate availability and reach of formal source of finance are affecting the sector. The central and state governments encourage home ownership through a range of affordable housing schemes. Govt. Schemes like "Pradhan Mantri Awas Yojana (PMAY)" can help the rural as well as poverty stricken population to avail loan at concessional/zero interest rates and set up own houses.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure primarily means the basic facilities, services and installations required for a community or society. Roads, power, irrigation, communication etc. are components of infrastructure as they act as conduits for development. The infrastructure investments in both agriculture and non-agriculture sectors lead to capital formation resulting in increased production and productivity, thereby contributing to poverty reduction.

Inadequate infrastructure is a major bottleneck for sustained growth of agriculture and allied sectors in Balangir district.

5.1.2 Infrastructure and linkage support available, planned and gaps

Infrastructure requirement under major sectors in the district and the potential block/ regions or locations in the district for the said infrastructure needs to be identified. The departments concerned may examine the same and initiate the process for provision of the same. Further, annually about 50000 MT of pulses and oil seeds are produced in the district and out of which about 80% is marketable surplus. Thus, there is a dry storage requirement of about 2.60 lakh MT. Considering the existing storage capacity of 0.8 lakh MT with Govt. and private agencies including PACS, the storage requirement would be around 1.80 lakh MT. There are 4 cold storages with storage capacity of 11200 MT, out of which one is defunct. The capital investment required by Govt. agencies and private companies for setting up dry storage and cold storage could be arranged from NABARD under warehousing scheme. The Agriculture Infrastructure Fund envisages private participation in creating post-harvest agri-infrastructure through interest subvention by GoI.

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

The Rural Infrastructure Development Fund (RIDF) of NABARD has played a major role in the creation of infrastructure for irrigation, drinking water supply, roads & bridges, etc. in the district. The main departments implementing the RIDF projects are Public Works Department, Rural Development Department, Department of Water Resources, RWSS, OLIC & OAIC

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. With increased focus on human development and for attainment of Millennium Development Goals, the social sectors viz. education, health, sanitation etc. have gained greater focus in the overall development process.

5.2.2 Infrastructure and linkage support available, planned and gaps

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 the opening of more such facilities in important towns and centres of the district.

Under Swachh Bharat Mission, toilets sanctioned do not have provision for water supply. Beneficiaries under the scheme require additional support to develop the facility.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Coal, oil (petroleum) and natural gas, the primary sources of energy are fast depleting and as per BP Statistical Review of World Energy- June-2019, at current production rate the expected life of world energy is limited.

Moreover, India imported 215 Million Tons of crude which has huge adverse environmental impact. To accelerate the share of renewable energy in the overall energy mix of the country, MNRE, GoI, in its National Energy Policy, has set an ambitious target for installed capacity of 1,75,000 MW in terms of cumulative achievement in renewable energy.

5.3.2 Infrastructure and linkage support available, planned and gaps

Odisha Renewable Energy Development Agency (OREDA) is the nodal agency for National Project on Bio-gas Development (NPBD).

In Balangir town two companies have installed solar plants to generate 5.5 MW and 1.0 MW capacity of solar energy.

The cattle population in the district will be helpful in supporting bio gas plants.

Lack of awareness on the advantage of Renewable Energy applications, non-availability of technical manpower to cater to major expansion of the programme and inadequate after sales service are the major constraints.

Financing institutions are not evincing interest in the programme as they apprehend recovery will be a problem as the scheme does not generate any additional incomes to the beneficiary.

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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	223	192.870000	148.3552
B	Ongoing tranches	83	476.725100	383.6675
	Total (A + B)	306	669.595100	532.0227

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	232	248.091300	203.9942
B	Rural roads & bridges	71	417.555300	324.8689
C	Social Sector	3	3.948500	3.2096
	Total (A + B + C)	306	669.595100	532.0727

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	229	Irrigation potential	ha	56648
B	Rural roads	51	Road length	km	395
C	Bridges	20	Bridge Length	m	6269

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri - Other than Irrigation	9	Flood Protection and Agriculture promotion by protecting areas likely to be flooded.	Hectare	22186
2	Rural Drinking Water Supply	18	Providing portable drinking water to rural areas	No. of villages	18
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG-Bank Linkage programme launched by NABARD in the year 1992 as a pilot programme has now emerged as the largest micro finance programme in the country. Balangir is one of the front runners districts with respect to purveying microfinance through SHGs.

Almost all the rural financial institutions functioning in the district i.e. Commercial Banks, Utkal Grameen Bank and Balangir District Central Cooperative Bank (BDCCB) are involved in implementation of SHG-Bank linkage programme.

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal and tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline.

6.2 Infrastructure and linkage support available, planned and gaps

In the district Mission Shakti supports through formation, capacity building, Bank-linkage, Interest subvention, etc. The SHGs have been federated at GP and Block levels. Further, SHGs are being developed as Producer Groups for aggregating their produce and marketing.

NABARD provides grant supports skill development of SHGs through specialized programme like MEDP, LEDP, GRLTP.

NABARD through its unique interventions like setting up of Gram Dukaan, FPO outlets for SHG manufactured products has been instrumental in providing marketing linkages to SHGs.

However, per SHG ticket size of availed credit is still low at Rs. 3.00 lakh which needs to be enhanced to Rs. 5.00 lakh by active participation of line departments and bankers.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

Agriculture Department may promote seed village programme, along with seed processing, storage and marketing facilities at district level.

Dry land agriculture, diversion of upland paddy to non-paddy crops and adoption of other Hi-Tech agricultural practices may be encouraged.

Post-harvest infrastructure storage facility at strategic locations to ensure remunerative price to the farmers.

Banks may consider financing marketing of crops and pledge financing of farm produce may be popularized in the interest of farming community.

2. Water Resources

- 1 Ensuring regular power supply to electrical pump sets, Lift Irrigation systems.

The defunct irrigation structures may be repaired on a priority basis.

Use of micro irrigation system and recharging of dug well should be encouraged.

Promoting water conservation through water harvesting structures like percolation, tanks ponds and small check dams.

Diversion based gravity irrigation in hilly regions may be promoted.

3. Farm Mechanization

- 1 FPOs may be considered to act as Agro-service Centres/Common Service Centres.

Setting-up of Farm Equipment Bank at each GP for facilitating custom hiring agriculture equipment.

Agri entrepreneurs may be supported in establishing Agro-service Centres/Common Service Centres by the Agriculture Department.

Promoting use of power tillers suited for medium and small holdings.

4. Plantation and Horticulture

- 1 Promoting organic farming/Natural farming of fruits and vegetables by farmers. State horticultural farms should be strengthened to meet the planting materials requirement of the district.

Popularizing scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems.

Promoting processing facilities for mango and other fruit crops are produced in a large quantity in the district.

More number of cold storage facilities need to be created. One cold storage facility of the Govt. is defunct.

5. Forestry/ Waste Land Development

The Forest Department and Forest Development Corporation should identify cluster areas and farmers for taking up farm forestry/agro-forestry.
Establishment of Commercial Nurseries may be encouraged.
Promoting plantation for supply to nearby paper mills through tripartite agreement between Bank-Farmer-Industry.
Promoting plantation for supply to nearby paper mills through tripartite agreement between Bank-Farmer-Industry.
Promoting farm forestry in unused Govt. land by FPO/SHGs and corporates with contractual arrangements with paper mills.

6. Animal Husbandry - Dairy

Banks may extend KCC to farmers taking up Animal Husbandry and Fisheries.
Promote private investment for feed and fodder production.
Common Property resources may be used by milk unions for establishing silvipasture system.
Milk marketing and processing infrastructure setup may be encouraged.

7. Animal Husbandry – Poultry

- 1 Strengthen technical manpower with the Animal Resources Dev. Dept. for effective delivery of extension services.
A Centralized grower unit may be established in the district. Broiler and layer farming may be taken up in cluster basis with the support of hatcheries, banks, NGOs under area development scheme.
Backyard poultry may be encouraged among tribal people. Poultry producers' cooperative society may be developed at village level.
Cultivation of maize, the major ingredient in poultry feed, may be encouraged.

8. Fisheries

- 1 Propagation of new technology like Bio flock culture, RSA, GIFT Tilapia farming, Integrated Fish farming among the young entrepreneurs.
Establish a soil and water testing facility in potential blocks.
Aqua shops in potential blocks may be encouraged in private sector.
Covering ST credit requirement of fisheries activities under KCC with interest subvention.
Ensure supply of quality seeds, feeds and maintenance of sustainable culture practices.

9. Construction of Storage and Marketing Infrastructure

- 1 Promoting small scientific storage godowns of 100 to 1000 MT at each Panchayats and arranging their accreditation of godowns will facilitate registration of godowns with the Warehousing Development and Regulatory Authority.
Loan against negotiable warehouse receipt system may be encouraged.
PACS in the district should be motivated for construction of godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India.

10. Land Development, Soil Conservation and Watershed Development

- 1 • Banks may encourage and extend the required financial support for setting up bio fertilizer and bio-pesticide production units, vermicomposting units, coir pith composting units etc.

11. Agriculture Infrastructure: Others

- 1 Promotion of organic agriculture practices, use of natural farming methods in selected blocks like Gudvella, Khaprakhol and Patnagarh may be adopted by Agriculture departments. Small manure production units may be set up with grant assistance to FPOs and farmer clusters for promotion of such agriculture practices among interested farmers. This would help small and marginal farmers in reduction in cost of cultivation and high price realization by sale of organically produce vegetable and fruit crops.

12. Food and Agro. Processing

Industrial units may be set up at Food Park or infrastructure facilities need to be provided on priority.
DIC in coordination with the Horticulture, Agriculture and ARD Department may promote entrepreneurs, impart skill and build up their capacity for setting up agro and food processing units.
DIC may conduct awareness programmes at production hubs to apprise the prospective entrepreneurs about the incentives provided by for agro and food processing sector.
Activity based clusters with common facility centre for primary processing facility may be promoted.

13. Agri. Ancillary Activities: Others

- 1 Department or the Institutions in the district may start tissue culture units for supplying quality seedlings may be encouraged. Processing units and Custom Hiring centers may be set up with the help of various departments involving Farmer Producer's organizations and SHG federations.

Agri-Clinic & Agri Advisory centers with demonstration unit of popular trades or activities may be set up and extension services may be provided through these centers through weekly chart of Agri & Allied sector experts from Block and district level.

14. Micro, Small and Medium Enterprises (MSME)

Technology Transfer Centres may be established in the district for providing guidance, technical know-how etc., to entrepreneur.

Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.

Cluster Development Approach for development of artisan clusters in the district.

Popularizing CGTMSE scheme among banks, to de-risk the banks on MSE portfolio.

15. Export Credit

Banks may establish “B’ category branch in the district to facilitate credit access for the exporter.

APEDA may create awareness in case of the export of agricultural products.

Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.

16. Renewable Energy

- 1 Line departments may create awareness on renewable energy systems like solar irrigation and water pumping systems and few beneficiaries of renewable energy schemes may be sponsored by various departments to banks for extending credit. Bankers may be proactive and work closely with irrigation and energy departments to finance such cases.

17. Informal Credit Delivery System

- 1 Bankers must utilize the services of OLM/ Mission Shakti in the district effectively in credit disbursement and recovery. While continuing with its goal of spreading its outreach, SHG-BLP needs to address issues such as dormancy / disintegration of SHGs, convergence of SHG-BLP with the developmental programmes of government / development agencies, reduction of NPA levels, etc. Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. Project for Computerization of 63,000 Primary Agriculture Credit Societies (PACSS) across the country at a total estimated cost of Rs. 2,516 Crore. Financial assistance of Rs 341.67 Cr in the Year 2021-22 and Rs 47.9 Crore in the current year, in the form of subsidy/grant to the Cooperative societies under erstwhile Central Sector Integrated Scheme on Agricultural Cooperation for the cooperative sector.
2. Preparation of model byelaws for the PACSS to transform them into multipurpose vibrant economic entities at Panchayat Level. Creation of National Cooperative Database in consultation with all stakeholders. Inclusion of eligible Urban Co-operative Banks, State Co-operative Banks and District Central Co-operative Banks as Member Lending Institutions under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). Onboarding of Cooperative Societies on GeM Portal as buyers.

5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 65% of crop loans disbursed in the district. The DCCB in the district is profit making . The long term cooperative credit structure is non-operational.
2. The number of PACS in the district is 185 and all have adopted the model bye Laws. There is no defunct or non-functional PACS.
3. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. Wings and Roots respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerization scheme
4. Under 'Sahakar-se-Samriddhi' the Govt of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem.
5. The number of Gram Panchayats (GP) in the district is 317 and all the GPs are covered by existing PACS. No. of new MPACs which have been formed are 27 in number.
6. World's Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at the PACS level, through the convergence of various GOI schemes, including AIF, AMI, SMAM, PMFME, etc.

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7. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far, 05 PACS have started providing CSC services to rural citizens in the district which will also increase the income of these PACS.
8. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samridhhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.

6. Potential for formation of cooperatives

1. 27 new PACS mostly in dairy and fisheries sector have been formed in the district. The new societies along with few existing ones have been identified as Multi service centers and Customer service centers on pilot basis.



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
					Likely impact/ Outcome	

1	Collectivisation	Formation and Promotion of 10000 FPO under CSS Scheme	Promoted across 11 blocks out of 14 in Balangir district	NABARD being the Implementing agency in the CSS has appointed an Cluster based Business organization (CBBO) for formation and capacity building of farmers producer organization in Balangir district. Equity grant support up to 15 lakhs and fund support for a period of 03 years is being provided to the FPOs	The FPOs are at the centre of all schemes extended by government and line departments. FPOs have been appointed as Cluster based organizations for Crop diversification programme under CDP MLIP project. Pack houses cold storages and solar units are being provided by government departments to FPOs	9500	Aggregation of produce increase in bargaining capacity with traders during sale of the produce better marketing opportunities set up of customer hiring centres and input business through business outlets by FPOs have been the greatest success of FPOs in extending support to farmer shareholders.
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2	Skill Training	Livelihood Entrepreneurship Development Programme	Titlagarh Loisingha Agalpur Muribahal	NABARD through its LEDP programme is imparting skill training to SHG members on livelihood opportunities and provides skill upgradation training to these mature SHGs which has helped them in better income generation	Converge with schemes of state run mission shakti and Odisha Livelihood mission in providing grant support in the form of machinery and other support to these SHGs.	550	Development of women entrepreneurship after skill training. Training on scientific goat rearing has enabled several women to rear 50 goats under scientific housing system. Under Millet and Dairy value addition programme several SHGs have started preparing various millet and Dairy based food products which are packed and marketed in local outlets or eateries.
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3	Tribal Development	WADI Project/Tribal Development Fund project	NABARD is promoting 02 TDF project in Gudvella and Belpada Blocks	Each tribal family is provided grant support in the form of planation crops like mango cashew or guava and is also provided livelihood support through rearing of poultry Goatery or bee keeping. Training and capacity building by Project implementing agencies and irrigation support in dry areas along with facilities of intercropping and vegetable cultivation is also being extended to these tribal families.	Supply of quality seeds and samplings by Horticulture department provision of irrigation facilities by Odisha Agro-Industries Corporation and active participation by line departments in imparting training to these tribal households .	1000	The WADI project has highly reduced the rate of migration among tribal families as each tribal farmer now grows around 40 to 50 planation crops in his own farmland. This has also inspired other tribal farmers to undertake such plantation and livelihood activities in the area. Income enhancement and food security problem in the poorest of poor areas of the district is being addressed through this programme.
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4	Watershed Development	Watershed Development Fund project	Titlagarh and Patnagarh Block of Balangir	NABARD is providing grant support in dry and arid areas for construction of various structures for water retention increasing ground water level and promotion of agriculture in these dry areas through watershed development.		1750	The watershed project has enabled farmers in the area to cultivate various crops and undertake multi cropping practices. Millet cultivation in watershed area has become a success story for people of Western Odisha. With increase in water table and water retention through ponds and percolation tanks has solved the issue of water scarcity in summer season.
5	Women Empowerment	Micro Entrepreneurship Development Programme	Gudvella Muribahal Agalpur Belpada Bongomunda	Training on skill enhancement on a particular trade for earning extra income by SHG groups	Support from Mission Shakti and Odisha Livelihood mission in marketing of the products	300	The programme has helped several SHG members in taking up activities like terracotta bamboo craft bag making groundnut value addition leaf plate making and utilization of NTFFP. These activities have enabled the SHG members in gaining additional income through sale of such farm and off farm finished goods.
6	Promotional Activity	Gram Vikas Nidhi (GVN)	Muribahal Bongomunda	Construction of rural haats and set up of gram dukaans and mobile van to FPOs		3500	The rural haats constructed would provide organised marketing facilities to farmers and small traders along with facilities of drinking water toilet and sanitation. Rural marts and mobile vans have helped SHGs and FPOs in marketing of the goods and farm produce in an efficient manner.

7	Climate Change	Green Climate Fund (GCF)	All blocks of Balangir	NABARD is the financial partner in implementation of Green Climate fund which is a foreign funded project.	Minor irrigation department and Panchayat Raj Department are joint implementing agencies in grounding and implementation of the project	12000	The tanks and recharge wells constructed would increase the water table in dry areas and prevent water runoff. This would help in increasing agriculture production in the crop fields in adjoining areas. Moreover, the solar powered pumps will lift water from the tanks and recharge wells for irrigation purpose.
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Success Stories

Success Story 1: Success through Collectivization-FPO leading the Way



1. Scheme :	Farmer Producer Organization Promoted under PODF
2. Project Implementing Agency :	Debadatta Club
3. Duration of the project :	5 years
4. Beneficiary :	Bancharen Farmer Producer Company Ltd
No. of beneficiaries:	1050
Community :	Farming Community
State :	Odisha
District :	Balangir
Block :	Agalpur
Village :	Budula, Rengali, Buromunda

1.1 Support provided

- NABARD stepped in with a visionary plan to uplift the farming community through the formation of FPO. Extensive training programs for the farmers, covering technology transfer and implementation with the collaboration of Krishi Vigyan Kendra (KVK) was conducted.

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- The FPO quickly became a beacon of hope for the farmers. It secured all necessary licenses for agricultural inputs, ensuring that quality seeds, fertilizers, and pesticides. Training sessions on new technologies and sustainable farming practices opened the farmers' eyes to new possibilities.

1.2 Pre-implementation status

- Farmers in Balangir mostly grappled with the unavailability of quality seeds, fertilizers, and pesticides at crucial times. Marketing channels were virtually non-existent, and awareness of government schemes and new agricultural technologies was low.

1.3 Challenges faced

- The unavailability of timely crop inputs created a dire situation making farmers heavily dependent on paddy cultivation, limiting their economic growth and opportunities. Initially farmers were reluctant to become shareholders, but with the opening of outlet chain, farmers got a confidence boost.

1.4 Impact

- The impact of these initiatives was remarkable and swift. Within a short period, the farmers began to diversify their crops. They started growing a variety of seasonal vegetables alongside their traditional paddy, significantly enhancing their farm economics.
- The FPO played a crucial role in this transformation by acting as a multi-service center, providing timely supply of inputs and facilitating the hiring of farm machinery, which ensured that agricultural activities were carried out efficiently.
- Farmers began experimenting with tomato and cauliflower cultivation. Training on pest management and soil health proved invaluable. The fields soon flourished with lush green vegetables, attracting better market prices and higher demand.
- The collective efforts of the FPO also led to the establishment of an outlet that streamlined the marketing process. Farmers no longer had to worry about selling their produce; the FPO managed it efficiently, ensuring fair prices and reducing the dependency on middlemen.

Success Story 2: Reaping Benefits through Millet Cultivation



1. Scheme :	Patneswari Fund	Watershed-Watershed Development
2. Project Implementing Agency :	Debadatta Club	
3. Duration of the project :	5 years	
4. Beneficiary :	Patneswari FPO, Members of VWC	
No. of beneficiaries:	944.00	
Community :	Farming community	
State :	Odisha	
District :	Balangir	
Block :	Patnagarh	
Village :	Damkipali	

2.1 Support provided

- Funds under WDF-Capacity building phase (CBP) was provided to Gramin Vikas Samiti in the year 2023 for implementation of CBP phase, under which SWC/WRD/Plantation/LBs/Check dam/Bund outlet/ grass seeding/farm pond/WAT activities were undertaken.
- The convergence plan was also incorporated in CBP area through agriculture department by distributing agro forestry and agro horticulture plants.

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- The millets (Ragi) variety distributed to the farmers by GVS through convergence. This variety was short duration variety of 75 days, and the production was 7 Quintal per acre.

2.2 Pre-implementation status

- The land or farmer's field was mostly barren, and farmers used to migrate in peak labour season in search of daily wages. Initially they were reluctant to contribute to the newly implemented watershed development project in the area.
- Slowly with awareness creation and initiation of land development works, farmers followed suit and started growing climate resilient crops like ragi and jowar.

2.3 Challenges faced**2.4 Impact**

- Millet production is economical in nature and requires less water and productivity is high too. Good sales through GVS have allowed farmers to settle in their own villages and give up bonded labour work in nearby towns.

Success Story 3: Bringing Smiles through Better Marketing Initiatives



1. Scheme :	Rural Mobile Mart-Gram Vikas Nidhi
2. Project Implementing Agency:	Triranga Yubak Sangha
3. Duration of the project :	3 years
4. Beneficiary :	Sairaj Farmer's Producer Company
No. of beneficiaries:	1200
Community :	Farming Community
State :	Odisha
District :	Balangir
Block :	Agalpur
Village :	Noagoan, Roth, Rengali

3.1 Support provided

- NABARD, recognizing the potential and the plight of these farmers and facilitated the formation of Sairaj Farmer Producer Company, to help the farmers collectively market their produce.
- Understanding the critical need for a solution, NABARD provided the FPO with a mobile van through grant assistance of Rs. 4.36 lakh and NABKISAN Finance of Rs. 3.76 lakh.

3.2 Pre-implementation status

- Agalpur Block of Balangir district is known for its irrigated demographics and is a green heaven for vegetable cultivation.

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- Majority of farmers rely on vegetable cultivation but always faced a significant challenge owing to hot and dry climate leading to 30-40% loss of the produce before the commodities could be transported to distant markets.

3.3 Challenges faced

- Initially the FPO struggled to transport the bulk of vegetables to distant markets with higher demand and better prices. Post harvest loss was huge, and farmers sold their produce at extremely low price.

3.4 Impact

- The van was a game-changer for the FPO and farmers of Agalpur block. The impact was immediate and profound. The farmers could now sell their vegetables in distant markets where there was higher demand, resulting in significantly better prices.
- With the mobile van, the FPO could now transport fresh vegetables to markets of adjoining district as far as 300 kilometers away. Farmer's income increased substantially, and the quality of their lives improved.
- The FPO also got a boost in its business turnover and profit. The turnover of the FPO reached a whopping Rs. 1.4 Cr in FY 2023-24 with the mobile van contributing to 40% of the gross turnover.

Success Story 4: Reaping Benefits through Tomato Cultivation



1. Scheme :	Formation and Promotion of 10K FPOs under CSS
2. Project Implementing Agency :	Mahashakti Foundation - CBBO
3. Duration of the project :	3 years
4. Beneficiary :	Maa Mahadasani FPC
No. of beneficiaries:	950.00
Community :	Farming community
State :	Odisha
District :	Balangir
Block :	Loisinga
Village :	Uparbahal, Kusang, Kusmel, Sargad

4.1 Support provided

- NABARD as Implementing agency was instrumental in mobilization of farmers with the help of CBBO and provided timely support after FPO formation through training, capacity building and handholding the farmers to switch to scientific methods of farming.
- Setting up of solar drying and processing unit through convergence mode with Horticulture department.

4.2 Pre-implementation status

- Loisingha Block is famous for extensive tomato and vegetable production. But the majority of farmers resorted traditional method of cultivation leading to low productivity.

4.3 Challenges faced

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- Unavailability of Storage facility, inadequate skill on processing and lack of market access.

4.4 Impact

- The Maa Mahadarshini Farmer Producer Company (FPC), through the intervention of NABARD, has achieved significant milestones in a short period within which it successfully mobilized 950 farmers and raised share capital of Rs. 9 lakh.
- Equity grant support was also provided which formed the substantial financial backing for necessary resources to implement various agricultural and logistical projects, ensuring sustainability and growth. Progressive farmers associated with Ma Mahadarshini FPC underwent specialized training in drone
- Additionally, the farmers availed themselves of e-rickshaw facilities for the transport of tomatoes, improving the supply chain and reducing post-harvest losses.
- The FPC has also been selected as a Community-Based Organization (CBO) under the Comprehensive Development Plan (CDP) project by the Agriculture Department.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

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.

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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, which 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 district by

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 specific focused interventions are: 1. Govt. of India launched Amrit Dharohar initiative in Odisha's Chilika Lake and Bhitarkanika National Park to support conservation action enhancing livelihood opportunities for local communities while tapping natural 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.

Balangir, PLP 2025-26

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.

State Government: Odisha Government has adopted a multi-faceted approach to address climate change promoting sustainability and resilience across various sectors. Some key initiatives are: 1.

Odisha is the first state to implement Climate Change Budget Coding, publishing an annual Climate Budget document alongside its regular budget. This initiative aims to guide policy planners by analyzing the climate relevance and sensitivity of public expenditure in sectors identified in SAPCC through a comprehensive budget coding exercise. 2. State Government has taken an initiative to grant land rights to thousands of slum dwellers under the scheme “Odisha Liveable Habitat Mission (OLHM) or Jaga Mission” which has won the World Habitat Award. 3. Odisha has introduced the Electric Vehicle (EV) Policy 2021 to promote manufacturing and sale of electric vehicles. It aims to enhance the state’s EV ecosystem encouraging sustainable transportation and reducing carbon emissions.

NABARD: NABARD is proactively working on climate change in collaboration with the Department of water resources Government of Odisha. Following projects are being implemented for water conservation in tribal areas of Odisha. 1. “Ground water recharge and solar micro irrigation to ensure food security and enhance resilience in vulnerable tribal areas of Odisha” in Subarnapur, Boudh, Sambalpur, Balangir, Bargarh, Kandhamal, Gajapati, Kalahandi, Nuapada, Malkangiri, Koraput, Kheonjhar, Rayagada, Mayurbhanj and Nabrangpur districts. This project is implemented under cofunding 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 districts from NABARD’s Climate Fund

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
 - 3.1 Prospects of Climate Action in the District
 - a Balangir, situated in the western central tableland agro-climatic zone, faces a dry sub-humid climate, making it drought-prone and part of a rain-shadow region. As a result, agriculture in this district is heavily affected, with farmers primarily focusing on monoculture.
 - b This extreme climatic condition has led to lower crop productivity and a rise in farmer migration to other areas. To mitigate these challenges and ensure sustainable productivity and income growth for farmers, several climate action initiatives are being implemented across Balangir.
 - 3.2 Any specific Climate Change initiative in the District by
 - a World Bank Funded OIIPCRA Project: The Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA), coordinated by the Department of Horticulture, in collaboration with Micro Irrigation and the Agriculture Department, is addressing climate-resilient farming. This project focuses on Use of organic agricultural inputs, Creation of irrigation facilities, Promotion of climate-smart intensification and diversification of production and adoption of new technologies aimed at increasing resilience to climate variability.
 - a The Krishi Vigyan Kendra (KVK) of Balangir is actively promoting indigenous, climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local, resilient varieties and Promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.
 - a The Agriculture Department is implementing crop diversification programs, particularly in areas served by the mega lift irrigation projects. This initiative aims to Promote the cultivation of multi-crop systems, encourage farmers to grow climate-resilient crops such as pulses and vegetables and enhance income through diversified and sustainable agricultural practices.
 - a NABARD, in coordination with the Minor Irrigation Department and the Panchayati Raj & Drinking Water Department, is implementing a Green Climate Fund project to promote climate action. The project includes installation of solar-powered pump sets in tanks and bore wells, enabling irrigation during dry seasons. Efficient water usage and sustainable irrigation practices, thereby increasing agricultural productivity in drought-prone areas.

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 Balangir district being the Cultural and Agriculture hub of western Odisha, has appreciable potentials in the field of Geographical Indication with respect to various food items, crafts and handloom. Several products also possess export potential.
- 4 Sambalpuri sari, dress materials, lungi & handkerchief is a traditional handwoven ikat wherein the warp and the weft are tie-dyed before weaving. It is produced in several blocks of Balangir district. Handmade Paddy & Millet Craft is also popular in these areas. Potential under GI for these Balangir based products may be explored.

Annexure 1

District-Balangir

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	I. Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Cotton/ Kapaas_Irrigated	100	Acre	37000	Phy	6500	6000	7000
					BL	2405.00	2220.00	2590.00
2	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	14000	Phy	900	800	1100
					BL	126.00	112.00	154.00
3	Maize/ Makka_Irrigated	100	Acre	37000	Phy	900	700	1800
					BL	333.00	259.00	666.00
4	Onion/ Piyaz/ Kanda__	100	Acre	45000	Phy	1800	1900	2200
					BL	810.00	855.00	990.00
5	Other Vegetables__	100	Acre	35000	Phy	3900	4201	3800
					BL	1365.00	1470.35	1330.00
6	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	1300	1300	1600
					BL	260.00	260.00	320.00
7	Rapeseed/ Toria/ Laahi_Unirrigated/ Rainfed	100	Acre	14000	Phy	1300	1100	1500
					BL	182.00	154.00	210.00

Balangir, PLP 2025-26



Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
7750	5600	4800	7200	4500	7208	7600	5500	7200	7000	7500	91358
2867.50	2072.00	1776.00	2664.00	1665.00	2666.96	2812.00	2035.00	2664.00	2590.00	2775.00	33802.46
900	900	900	1100	800	900	1200	800	1100	1100	900	13400
126.00	126.00	126.00	154.00	112.00	126.00	168.00	112.00	154.00	154.00	126.00	1876.00
1500	1000	802	1200	840	1800	1500	900	1500	1200	1500	17142
555.00	370.00	296.74	444.00	310.80	666.00	555.00	333.00	555.00	444.00	555.00	6342.54
2100	2000	1700	2100	1800	2200	2200	1852	2100	2500	2100	28552
945.00	900.00	765.00	945.00	810.00	990.00	990.00	833.40	945.00	1125.00	945.00	12848.40
3800	3800	3900	4100	4000	3800	4100	3840	3800	3500	3700	54241
1330.00	1330.00	1365.00	1435.00	1400.00	1330.00	1435.00	1344.00	1330.00	1225.00	1295.00	18984.35
1800	1300	1400	1800	1800	1500	1800	1650	1700	1600	1500	22050
360.00	260.00	280.00	360.00	360.00	300.00	360.00	330.00	340.00	320.00	300.00	4410.00
1700	1400	1200	1350	1100	1700	1900	1500	1700	1600	1800	20850
238.00	196.00	168.00	189.00	154.00	238.00	266.00	210.00	238.00	224.00	252.00	2919.00

8	Rice/ Chaval/ Dhan_HYV	100	Acre	4000 O	Phy	22800	20000	29000
					BL	9120.00	8000.00	11600.00
						14601.00	13330.35	17860.00
	Post-harvest/HH Consumption (10%)					1460.1	1333.04	1786
	Repairs & maintenance of farm assets (20%)					2920.2	2666.07	3572
	Sub Total					18981.3	17329.46	23218

27000	24700	23000	28000	21900	27167	31000	27170	27170	24700	27000	360607
10800.00	9880.00	9200.00	11200.00	8760.00	10866.80	12400.00	10868.00	10868.00	9880.00	10800.00	144242.80
17221.50	15134.00	13976.74	17391.00	13571.80	17183.76	18986.00	16065.40	17094.00	15962.00	17048.00	225425.55
1722.15	1513.4	1397.67	1739.1	1357.18	1718.38	1898.6	1606.54	1709.4	1596.2	1704.8	22542.56
3444.3	3026.8	2795.35	3478.2	2714.36	3436.75	3797.2	3213.08	3418.8	3192.4	3409.6	45085.11
22387.95	19674.2	18169.76	22608.3	17643.34	22338.89	24681.8	20885.02	22222.2	20750.6	22162.4	293053.22

Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	A.2 Water Resources							
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	35	40	32
					BL	32.73	37.40	29.92
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	28	24	26
					BL	8.64	7.41	8.02
3	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy	8	10	8
					BL	4.42	5.53	4.42
4	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	4	5	3
					BL	4.93	6.16	3.70
5	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy	50	75	46
					BL	43.95	65.92	40.43
6	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	66	68	60
					BL	91.33	94.10	83.03
7	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	20	25	18
					BL	41.16	51.45	37.04
8	Solar PV Pump Sets (AC)--1.5 HP Pumpset, 1800 WP	85	No.	323700	Phy	15	22	16
					BL	41.27	60.53	44.02
9	Sprinkler Irrigation -Micro-3ha (Spacing 5 m x 5m)	85	ha	189678	Phy	24	32	22
					BL	38.69	51.59	35.47
	Sub Total					307.12	380.09	286.05

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
32	36	37	38	34	34	34	32	36	34	30	484
29.92	33.66	34.60	35.53	31.79	31.79	31.79	29.92	33.66	31.79	28.05	452.55
22	26	24	22	26	28	32	22	22	28	28	358
6.79	8.02	7.41	6.79	8.02	8.64	9.87	6.79	6.79	8.64	8.64	110.47
7	10	7	6	8	6	11	8	7	7	8	111
3.87	5.53	3.87	3.32	4.42	3.32	6.08	4.42	3.87	3.87	4.42	61.36
2	4	3	4	3	3	6	4	3	4	3	51
2.47	4.93	3.70	4.93	3.70	3.70	7.40	4.93	3.70	4.93	3.70	62.88
50	64	46	56	50	60	68	50	62	54	47	778
43.95	56.25	40.43	49.22	43.95	52.73	59.77	43.95	54.49	47.46	41.31	683.81
64	67	65	68	56	65	72	59	56	70	63	899
88.56	92.71	89.95	94.10	77.49	89.95	99.63	81.64	77.49	96.87	87.18	1244.03
20	20	18	21	23	20	32	22	22	25	24	310
41.16	41.16	37.04	43.22	47.33	41.16	65.85	45.27	45.27	51.45	49.39	637.95
18	16	15	18	18	15	24	15	14	21	18	245
49.53	44.02	41.27	49.53	49.53	41.27	66.03	41.27	38.52	57.78	49.53	674.10
25	27	24	26	26	25	37	24	26	32	30	380
40.31	43.53	38.69	41.92	41.92	40.31	59.65	38.69	41.92	51.59	48.37	612.65
306.56	329.81	296.96	328.56	308.15	312.87	406.07	296.88	305.71	354.38	320.59	4539.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	A.3 Farm Mechanisation							
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy BL	3 64.04	11 234.81	2 42.69
2	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy BL	34 39.77	55 64.33	28 32.75
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy BL	36 118.36	51 167.68	26 85.48
4	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy BL	55 99.02	75 135.02	42 75.61
5	Reapers, Binders and Balers-Self Propelled-Paddy Reaper cum binder, 3 wheel 10 Hp	85	No.	421900	Phy BL	32 114.76	50 179.31	22 78.90
6	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 4 Hp	85	No.	152700	Phy BL	35 45.43	60 77.88	24 31.15
7	Seed Drill-Seed cum Fertilizer Drill-Seed-cum-Fertiliser Drill	85	No.	82500	Phy BL	300 210.38	380 266.48	280 196.35
8	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy BL	95 203.57	100 214.29	65 139.29
9	Tractor-With Implements & Trailer- PTO 46-49 Tractor	85	No.	1100000	Phy BL	5 46.75	10 93.50	4 37.40
10	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy BL	90 525.17	180 1050.35	70 408.47
11	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy BL	40 257.82	80 515.64	35 225.59

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
3	4	2	3	8	3	12	8	3	6	9	77
64.04	85.38	42.69	64.04	170.77	64.04	256.15	170.77	64.04	128.08	192.11	1643.65
30	46	32	34	36	28	60	50	38	56	48	575
35.09	53.80	37.43	39.77	42.11	32.75	70.18	58.48	44.44	65.50	56.14	672.54
28	44	30	32	36	28	55	39	30	39	40	514
92.06	144.66	98.63	105.21	118.36	92.06	180.83	128.22	98.63	128.22	131.51	1689.91
47	52	45	58	50	45	75	55	45	75	50	769
84.61	93.62	81.01	104.42	90.02	81.01	135.02	99.02	81.01	135.02	90.02	1384.43
27	34	30	38	40	30	50	45	27	44	48	517
96.83	121.93	107.58	136.27	143.45	107.58	179.31	161.38	96.83	157.79	172.14	1854.06
38	35	30	38	43	35	60	50	38	50	56	591
49.32	45.43	38.94	49.32	55.81	45.43	77.88	64.90	49.32	64.90	71.39	767.10
300	320	340	320	322	300	420	380	280	350	374	4666
210.38	224.40	238.43	224.40	225.80	210.38	294.53	266.48	196.35	245.44	262.27	3272.07
70	76	70	80	75	72	100	80	75	88	85	1130
150.00	160.71	150.00	171.43	160.71	154.29	214.29	171.43	160.71	188.57	182.14	2421.43
4	5	4	7	6	6	12	8	4	9	10	94
37.40	46.75	37.40	65.45	56.10	56.10	112.20	74.80	37.40	84.15	93.50	878.90
80	90	80	100	90	75	195	120	90	180	150	1590
466.82	525.17	466.82	583.53	525.17	437.64	1137.87	700.23	525.17	1050.35	875.29	9278.05
44	55	45	48	64	45	81	55	45	70	68	775
283.60	354.51	290.05	309.39	412.52	290.05	522.09	354.51	290.05	451.19	438.30	4995.31

12	Weeder-Power Weeder	85	No.	99100	Phy	150	200	80
	Sub Total				BL	126.35	168.47	67.39
						1851.42	3167.76	1421.07
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Gudvella
A.4 Plantation & Horticulture								
1	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	1	3	2
					BL	0.81	2.42	1.62
2	Mushroom Cultivation-Oyster Mushroom-Mushroom Farming-Oyster mushroom	85	1000 Kg. per Cycle	89583	Phy	35	45	33
					BL	26.65	34.27	25.13
3	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	21	28	21
					BL	23.20	30.93	23.20
4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - papaya	85	Acre	150010	Phy	8	14	7
					BL	10.20	17.85	8.93
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - Banana	85	Acre	182414	Phy	60	75	68
	tc				BL	93.03	116.29	105.44
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (4.5 m x 4.5 m) Lime and Lemon	85	Acre	209689	Phy	6	8	8
					BL	10.69	14.26	14.26
7	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149903	Phy	8	12	10
					BL	10.19	15.29	12.74
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy	35	32	45
					BL	51.77	47.33	66.56

	100	140	120	120	Patnagarh	Puintala	Titlagarh	Turekela	Bangomun da	Belpara	Deogaon	Muribahal	Saintala	180	100	140	180	1985
	84.24	117.93	101.08	101.08					185.32	151.62	84.24	117.93	151.62	1672.07				
	1654.39	1974.29	1690.06	1954.31				1659.78	3365.67	2401.84	1728.19	2817.14	2716.43	30529.52				
Khaprakhol		Loisinga			Patnagarh	Puintala	Titlagarh	Turekela	Bangomun da	Belpara	Deogaon	Muribahal	Saintala					District Total
	1	1	3	1			1	2						15				15
	0.81	0.81	2.42	0.81			0.81	1.62						12.13				12.13
	35	40	60	38			50	45	50	35	45	35	35	581				581
	26.65	30.46	45.69	28.94			38.07	34.27	38.07	26.65	34.27	26.65	26.65	442.42				442.42
	21	18	33	18			25	30	32	35	28	16	16	342				342
	23.20	19.88	36.45	19.88			27.62	33.14	35.35	38.66	30.93	17.67	17.67	377.78				377.78
	14	8	16	10			9	10	9	8	9	5	7	134				134
	17.85	10.20	20.40	12.75			11.48	12.75	11.48	10.20	11.48	6.38	8.93	170.88				170.88
	75	68	80	45			68	72	68	67	66	55	50	917				917
	116.29	105.44	124.04	69.77			105.44	111.64	105.44	103.88	102.33	85.28	77.53	1421.84				1421.84
	10	4	10	7			10	8	10	6	5	5	6	103				103
	17.82	7.13	17.82	12.48			17.82	14.26	17.82	10.69	8.91	8.91	10.69	183.56				183.56
	12	8	15	6			9	10	15	6	8	10	8	137				137
	15.29	10.19	19.11	7.65			11.47	12.74	19.11	7.65	10.19	12.74	10.19	174.55				174.55
	50	32	40	30			35	40	40	45	40	32	34	530				530
	73.95	47.33	59.16	44.37			51.77	59.16	59.16	66.56	59.16	47.33	50.29	783.90				783.90

9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (5.0 m x 5.0 m)	85	Acre	191648	Phy	23	25	34
					BL	37.47	40.73	55.39
10	Nursery-Horticulture Nursery-1 acre up to 25000 plants per year	85	Acre	1200000	Phy	1	1	1
					BL	10.20	10.20	10.20
11	Protection Structure-Poly/ Green Housing-Gerbera under Naturally Ventilated Poly house-	85	sq.m.	2094	Phy	730	820	800
					BL	12.99	14.60	14.24
	Sub Total					287.20	344.17	337.71
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.5 Working Capital - Bee Keeping							
	Sub Total							

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35	22	28	20	27	30	34	28	28	25	22	381
57.02	35.84	45.61	32.58	43.98	48.87	55.39	45.61	45.61	40.73	35.84	620.67
2		2		1	1						9
20.40		20.40		10.20	10.20						91.80
980	750	1050	950	800	880	778	830	960	850	790	11958
17.44	13.35	18.69	16.91	14.24	15.66	13.85	14.60	17.09	15.13	14.06	212.85
386.72	280.63	409.79	246.14	332.90	354.31	355.67	324.50	319.97	260.82	251.85	4492.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	A.6 Forestry							
3	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy BL	20 23.29	18 20.96	27 31.45
4	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy BL	18 52.71	18 52.71	30 87.86
1	Plantation--Natural regeneration (04 year)-18 month sapling 200 plants	85	No.	65069	Phy BL	18 9.96	34 18.80	28 15.49
2	Plantation--Urban plantation (18 months old)- 3year-1000 saplings	85	No.	588435	Phy BL	12 60.02	14 70.02	19 95.03
	Sub Total					145.98	162.49	229.83

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
28	26	30	32	20	30	35	18	22	28	30	364
32.61	30.28	34.94	37.27	23.29	34.94	40.76	20.96	25.62	32.61	34.94	423.92
18	16	18	22	14	24	30	16	22	18	22	286
52.71	46.86	52.71	64.43	41.00	70.29	87.86	46.86	64.43	52.71	64.43	837.57
16	16	28	38	16	15	26	17	20	16	30	318
8.85	8.85	15.49	21.02	8.85	8.30	14.38	9.40	11.06	8.85	16.59	175.89
18	12	16	25	13	17	21	11	15	12	15	220
90.03	60.02	80.03	125.04	65.02	85.03	105.04	55.02	75.03	60.02	75.03	1100.38
184.20	146.01	183.17	247.76	138.16	198.56	248.04	132.24	176.14	154.19	190.99	2537.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
A.7 Animal Husbandry - Dairy								
1	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	190	232	210
					BL	397.29	485.11	439.11
2	Crossbred Cattle Farming--Dairy (CB) with Milking Machine – 12 LPD	85	5+5	1284000	Phy	25	36	20
					BL	272.85	392.90	218.28
3	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo – 10 LPD	85	1+1	288000	Phy	20	30	23
					BL	48.96	73.44	56.30
4	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	3	4	3
					BL	26.52	35.36	26.52
	Sub Total					745.62	986.81	740.21
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
A.8 Working Capital - AH - Dairy/Drought animal								
1	Cross bred Farming Others_	100	1+1	60000	Phy	780	900	740
					BL	468.00	540.00	444.00
	Sub Total Working Capital					468.00	540.00	444.00

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
175	230	160	180	210	160	275	180	180	225	220	2827
365.93	480.93	334.56	376.38	439.11	334.56	575.03	376.38	376.38	470.48	460.02	5911.27
24	26	12	16	24	15	38	32	15	36	33	352
261.94	283.76	130.97	174.62	261.94	163.71	414.73	349.25	163.71	392.90	360.16	3841.72
25	30	21	25	26	18	30	20	15	25	27	335
61.20	73.44	51.41	61.20	63.65	44.06	73.44	48.96	36.72	61.20	66.10	820.08
2	4	2	3	3	2	5	3	2	4	4	44
17.68	35.36	17.68	26.52	26.52	17.68	44.20	26.52	17.68	35.36	35.36	388.96
706.75	873.49	534.62	638.72	791.22	560.01	1107.40	801.11	594.49	959.94	921.64	10962.03
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
700	860	760	780	775	720	810	780	720	820	805	10950
420.00	516.00	456.00	468.00	465.00	432.00	486.00	468.00	432.00	492.00	483.00	6570.00
420.00	516.00	456.00	468.00	465.00	432.00	486.00	468.00	432.00	492.00	483.00	6570.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	A.9 Animal Husbandry - Poultry							
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy BL	140 769.93	170 934.92	160 879.92
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (EC) - 10000 units	85	1000	3876500	Phy BL	4 131.80	6 197.70	3 98.85
3	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy BL	2 182.43	6 547.28	3 273.64
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	1200000	Phy BL	375 382.50	350 357.00	480 489.60
	Sub Total					1466.66	2036.90	1742.01
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	A.10 Working Capital - AH - Poultry							
1	Broiler Farming_ Others_	100	1000	208450	Phy BL	420 875.49	500 1042.25	480 1000.56
	Sub Total Working Capital					875.49	1042.25	1000.56

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
120	150	120	170	130	140	215	110	125	150	160	2060
659.94	824.93	659.94	934.92	714.94	769.93	1182.39	604.95	687.44	824.93	879.92	11329.00
2	3	3	3	3	3	9	3	2	6	8	58
65.90	98.85	98.85	98.85	98.85	98.85	296.55	98.85	65.90	197.70	263.60	1911.10
2	3	2	3	3	3	9	3	2	4	5	50
182.43	273.64	182.43	273.64	273.64	273.64	820.92	273.64	182.43	364.85	456.07	4560.68
380	325	300	430	340	380	500	380	340	440	338	5358
387.60	331.50	306.00	438.60	346.80	387.60	510.00	387.60	346.80	448.80	344.76	5465.16
1295.87	1528.92	1247.22	1746.01	1434.23	1530.02	2809.86	1365.04	1282.57	1836.28	1944.35	23265.94
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
420	380	357	420	380	400	500	380	400	450	400	5887
875.49	792.11	744.17	875.49	792.11	833.80	1042.25	792.11	833.80	938.03	833.80	12271.46
875.49	792.11	744.17	875.49	792.11	833.80	1042.25	792.11	833.80	938.03	833.80	12271.46

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agalpur	Balangir	Bangomunda
	A.11 Animal Husbandry - SGP						
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	650	950	720
					1478.58	2285.23	1774.46
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	32400	10	20	14
				0	27.54	55.08	38.56
3	Sheep - Breeding Unit-New Shed- Sheep and Goat Breeding	85	100+5	1838000	7	12	9
					109.36	187.48	140.61
	Sub Total				1615.48	2527.79	1953.63
	A.12 Working Capital - AH - Others/SR						
1	Goat Farming_Rearing Unit - Semi-intensive__	100	10+1	35000	720	780	660
					450.00	482.00	407.00
	Sub Total Working Capital				450.00	482.00	407.00

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
670	590	595	755	570	745	1075	650	640	805	800	10215
1788.06	1357.62	1384.52	1720.53	1371.14	1908.97	2957.79	1761.20	1828.52	2393.30	2285.65	26295.57
16	15	12	14	16	14	15	15	14	15	12	202
44.06	41.31	33.05	38.56	44.06	38.56	41.31	41.31	38.56	41.31	33.05	556.32
7	8	5	7	5	6	12	5	6	7	9	105
109.36	124.98	78.12	109.36	78.12	93.74	187.48	78.12	93.74	109.36	140.61	1640.44
1941.48	1523.91	1495.69	1868.45	1493.32	2041.27	3186.58	1880.63	1960.82	2543.97	2459.31	28492.33
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
660	670	520	699	630	630	1010	542	600	840	750	9712
418.00	427.00	336.00	464.10	413.00	429.50	661.50	367.70	386.00	547.00	510.00	6298.80
418.00	427.00	336.00	464.10	413.00	429.50	661.50	367.70	386.00	547.00	510.00	6298.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agalpur	Balangir	Bangomunda
A.13 Fisheries							
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy 2 BL 8.59	5 21.46	3 12.88
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	3550000	Phy 2 BL 6.04	4 12.07	3 9.05
3	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy 5 BL 3.61	20 14.45	5 3.61
4	Integrated Pisciculture -With dairy-0.4	85	ha	7440000	Phy 7 BL 44.27	9 56.92	7 44.27
5	Integrated Pisciculture -With Paddy-0.4	85	ha	5250000	Phy 2 BL 8.93	2 8.93	2 8.93
6	Integrated Pisciculture -With Poultry-0.4	85	ha	645000	Phy 15 BL 82.24	15 82.24	15 82.24
7	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy 20 BL 127.50	20 127.50	20 127.50
	Sub Total				281.18	323.57	288.48
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agalpur	Balangir	Bangomunda
A.14 Working Capital - Fisheries							
1	Fish Culture - Bio floc_Others_2 tanks one crop	100	2 tanks	50000	Phy 10 BL 5.00	10 5.00	10 5.00
2	Fish Culture - Bio floc_Others_Scientific Pisciculture in Pvt tank/GP tank-1	100	Acre	1600000	Phy 5 BL 8.00	5 8.00	5 8.00

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
2	2	2	3	3	2	6	2	2	3	3	40
8.59	8.59	8.59	12.88	12.88	8.59	25.76	8.59	8.59	12.88	12.88	171.75
2	4	2	3	2	2	5	2	1	2	2	36
6.04	12.07	6.04	9.05	6.04	6.04	15.09	6.04	3.02	6.04	6.04	108.67
4	5	5	5	5	5	20	5	5	15	5	109
2.89	3.61	3.61	3.61	3.61	3.61	14.45	3.61	3.61	10.84	3.61	78.73
5	7	7	7	7	7	12	7	7	7	7	103
31.62	44.27	44.27	44.27	44.27	44.27	75.89	44.27	44.27	44.27	44.27	651.40
2	2	2	2	2	2	2	2	2	2	2	28
8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	125.02
15	15	15	15	15	15	15	15	15	15	15	210
82.24	82.24	82.24	82.24	82.24	82.24	82.24	82.24	82.24	82.24	82.24	1151.36
20	20	20	20	20	20	20	20	20	20	20	280
127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	1785.00
267.81	287.21	281.18	288.48	285.47	281.18	349.86	281.18	278.16	292.70	285.47	4071.93
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
10	10	10	10	10	10	10	10	10	10	10	140
5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	70.00
5	5	5	5	5	5	5	5	5	5	5	70
8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	112.00

3	Fish Culture - Others_Reservoir_WSA (100000 Fry /acre)for120 days crop cycle	100	Acre	130000	Phy BL	5	10	10	10
4	Fish Culture in Pond_Monculture - Others_Prawn Productivity	100	Acre	20000	Phy BL	5	5	5	5
5	Fish Culture in Pond_Monculture - Pangassius_	100	Acre	24000	Phy BL	10.00	10.00	10.00	10.00
6	Fish Culture in Pond_Others_Fishing by Fisherman under inland Sector	100	Per month	22600	Phy BL	10	10	10	10
7	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	20000	Phy BL	10	15	15	5
8	Integrated Farming_Fisheries with Poultry_Fish farming with duck (100 birds)	100	Acre	24200	Phy BL	10	10	10	5
9	Integrated Farming_Fisheries with Poultry_With Boiler-250 birds	100	Acre	23200	Phy BL	10	10	10	5
10	Integrated Farming_Others_Fish farming with dairy (1+1)	100	Acre	252500	Phy BL	5	10	10	5
	Sub Total Working Capital					136.59	165.71	165.71	109.39

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Khaprakhola
	A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles- Mobility Support 4 wheeler- marketing	80	No.	1000000	Phy	1	3	2
					BL	8.00	24.00	16.00
2	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy	16	24	16
					BL	13.60	20.40	13.60
	Sub Total					21.60	44.40	29.60
	Total Farm Credit (sum of A.1 to A.15)					33216.94	33239.74	33224.94

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Loisinga	Patnagarh	Puintala	Titlagarh	Turekela	Bangomunda	Belpara	Deogaon	Gudvella	Muribahal	Saintala	District Total
2	3	1	3	2							17
16.00	24.00	8.00	24.00	16.00							136.00
15	25	16	25	22	10	15	14	15	12	10	235
12.75	21.25	13.60	21.25	18.70	8.50	12.75	11.90	12.75	10.20	8.50	199.75
28.75	45.25	21.60	45.25	34.70	8.50	12.75	11.90	12.75	10.20	8.50	335.75
33224.09	33240.59	33216.94	33240.59	33230.04	33203.84	33208.09	33207.24	33208.09	33205.54	33203.84	429141.29

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Cold Storage-For Horticulture Produce-5MT	85	No.	1500000	Phy BL	25 31.88	50 63.75	30 38.25
2	Cold Storage-Mini Unit-	85	No.	4000000	Phy BL	3 1020.00	7 2380.00	2 680.00
3	Godown-Small-100mt	85	No.	500000	Phy BL	52 221.00	100 425.00	50 212.50
4	Godown-Small-500mt	85	No.	2500000	Phy BL	15 318.75	24 510.00	10 212.50
5	Low Cost Storage-Fruit/ Vegetable- 5ton	85	No.	500000	Phy BL	10 42.50	20 85.00	10 42.50
	Sub Total					1634.13	3463.75	1185.75

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
25	35	25	25	35	20	50	25	16	40	32	433
31.88	44.63	31.88	31.88	44.63	25.50	63.75	31.88	20.40	51.00	40.80	552.11
2	3	2	3	3	2	5	3	2	5	5	47
680.00	1020.00	680.00	1020.00	1020.00	680.00	1700.00	1020.00	680.00	1700.00	1700.00	15980.00
50	50	50	75	50	30	100	50	30	74	70	831
212.50	212.50	212.50	318.75	212.50	127.50	425.00	212.50	127.50	314.50	297.50	3531.75
15	10	10	14	15	10	25	12	12	18	10	200
318.75	212.50	212.50	297.50	318.75	212.50	531.25	255.00	255.00	382.50	212.50	4250.00
10	10	10	10	10	10	20	10	10	12	10	162
42.50	42.50	42.50	42.50	42.50	42.50	85.00	42.50	42.50	51.00	42.50	688.50
1285.63	1532.13	1179.38	1710.63	1638.38	1088.00	2805.00	1561.88	1125.40	2499.00	2293.30	25002.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
B.2 Land Development								
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	740000	Phy BL	30 18.87	60 37.74	34 21.39
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II-15x15x3 m in weathered/ hard rock	85	No.	171420	Phy BL	15 21.86	30 43.71	20 29.14
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy BL	20 31.65	30 47.47	20 31.65
	Sub Total					72.38	128.92	82.18
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
B.3 Agriculture Infrastructure - Others								
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x3ft	85	No.	272000	Phy BL	234 54.10	400 92.48	150 34.68
2	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	3500000	Phy BL	2 59.50	3 89.25	
3	Tissue Culture-Tissue Culture Plant Production and Sale- Strengthening of existing	85	No.	2000000	Phy BL	2 34.00	3 51.00	1 17.00
	Sub Total					147.60	232.73	51.68
	Total (B.1+B.2+B.3)					2570.82	2655.95	2474.90

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Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
40	30	30	40	25	40	65	40	40	55	50	579
25.16	18.87	18.87	25.16	15.73	25.16	40.89	25.16	25.16	34.60	31.45	364.21
25	30	38	25	20	25	35	20	20	30	35	368
36.43	43.71	55.37	36.43	29.14	36.43	51.00	29.14	29.14	43.71	51.00	536.21
25	22	24	28	25	25	35	25	22	25	30	356
39.56	34.81	37.98	44.31	39.56	39.56	55.38	39.56	34.81	39.56	47.47	563.33
101.15	97.39	112.22	105.90	84.43	101.15	147.27	93.86	89.11	117.87	129.92	1463.75
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
180	150	175	220	175	180	500	220	200	350	300	3434
41.62	34.68	40.46	50.86	40.46	41.62	115.60	50.86	46.24	80.92	69.36	793.94
1	2		1	2	1	4	1		2	3	22
29.75	59.50		29.75	59.50	29.75	119.00	29.75		59.50	89.25	654.50
1	1	2	1	2	1	5	1		3	2	25
17.00	17.00	34.00	17.00	34.00	17.00	85.00	17.00		51.00	34.00	425.00
88.37	111.18	74.46	97.61	133.96	88.37	319.60	97.61	46.24	191.42	192.61	1873.44
2511.59	2534.40	2497.68	2520.83	2557.18	2511.59	2742.82	2520.83	2469.46	2614.64	2615.83	28339.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy BL	15 38.25	25 63.75	25 63.75
2	Cottage Industry-Masala Making-5HP	85	No.	200000	Phy BL	3 51.00	8 136.00	2 34.00
3	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy BL	40 68.00	75 127.50	30 51.00
4	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy BL	80 136.00	200 340.00	70 119.00
5	Fruit Processing -Pickle-	85	No.	50000	Phy BL	103 66.30	300 191.25	100 63.75
6	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy BL	25 106.25	35 148.75	20 85.00
7	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	3000000	Phy BL	25 637.50	60 1530.00	25 637.50
8	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy BL	200 425.00	450 956.25	180 382.50
	Sub Total					1528.30	3493.50	1436.50

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
25	10	30	40	5	15	25	15	25	25	20	300
63.75	25.50	76.50	102.00	12.75	38.25	63.75	38.25	63.75	63.75	51.00	765.00
2	3	2	3	3	2	7	3	2	5	5	50
34.00	51.00	34.00	51.00	51.00	34.00	119.00	51.00	34.00	85.00	85.00	850.00
30	45	25	30	25	25	75	30	25	60	60	575
51.00	76.50	42.50	51.00	42.50	42.50	127.50	51.00	42.50	102.00	102.00	977.50
75	40	50	80	90	75	250	125	70	180	200	1585
127.50	68.00	85.00	136.00	153.00	127.50	425.00	212.50	119.00	306.00	340.00	2694.50
120	100	50	120	100	52	300	50	50	150	150	1745
76.50	63.75	31.88	76.50	63.75	32.73	191.25	31.88	31.88	95.63	95.63	1112.68
35	40	15	20	25	25	50	40	20	35	35	420
148.75	170.00	63.75	85.00	106.25	106.25	212.50	170.00	85.00	148.75	148.75	1785.00
30	35	25	25	20	18	75	50	25	75	75	563
765.00	892.50	637.50	637.50	510.00	459.00	1912.50	1275.00	637.50	1912.50	1912.50	14356.50
200	315	250	300	280	250	500	250	200	350	400	4125
425.00	669.38	531.25	637.50	595.00	531.25	1062.50	531.25	425.00	743.75	850.00	8765.63
1691.50	2016.63	1502.38	1776.50	1534.25	1371.48	4114.00	2360.88	1438.63	3457.38	3584.88	31306.81

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	C.2 Ancillary Activities -							
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy	3	9	3
					BL	63.75	191.25	63.75
2	Custom Service Units/ Custom Hiring Centers-Medium-CSU(medium)	85	No.	6000000	Phy	3	8	2
					BL	153.00	408.00	102.00
3	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy	5	10	4
					BL	127.50	255.00	102.00
4	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy	10	21	8
					BL	2550.00	5355.00	2040.00
5	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes-- Loan to NBFC	85	No.	50000000	Phy	3	8	2
					BL	1275.00	3400.00	850.00
	Sub Total					4169.25	9609.25	3157.75
	Total (C.1+C2)					7754.13	13194.13	6742.63
	Total (A+B+C)					43573.8	49013.8	42562.3
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	25000000	Phy	3	9	2
					BL	6375.00	19125.00	4250.00
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	10	21	5
					BL	425.00	892.50	212.50

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
3	3	2	3	4	3	6	3	2	8	8	60
63.75	63.75	42.50	63.75	85.00	63.75	127.50	63.75	42.50	170.00	170.00	1275.00
2	4	2	2	3	2	8	4	2	5	5	52
102.00	204.00	102.00	102.00	153.00	102.00	408.00	204.00	102.00	255.00	255.00	2652.00
4	8	3	4	5	2	9	4	2	6	5	71
102.00	204.00	76.50	102.00	127.50	51.00	229.50	102.00	51.00	153.00	127.50	1810.50
8	12	12	15	10	12	18	15	10	18	15	184
2040.00	3060.00	3060.00	3825.00	2550.00	3060.00	4590.00	3825.00	2550.00	4590.00	3825.00	46920.00
2	3	2	3	4	2	8	3	2	7	5	54
850.00	1275.00	850.00	1275.00	1700.00	850.00	3400.00	1275.00	850.00	2975.00	2125.00	22950.00
3157.75	4806.75	4131.00	5367.75	4615.50	4126.75	8755.00	5469.75	3595.50	8143.00	6502.50	75607.50
6742.63	8391.63	7715.88	8952.63	8200.38	7711.63	12339.88	9054.63	7180.38	11727.88	10087.38	106914.31
42562.3	44211.3	43535.55	44772.3	44020.05	43531.3	48159.55	44874.3	43000.05	47547.55	45907.05	564395.15
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
1	2	1	1	3	1	9	4	1	6	7	50
2125.00	4250.00	2125.00	2125.00	6375.00	2125.00	19125.00	8500.00	2125.00	12750.00	14875.00	106250.00
5	7	5	6	8	8	24	8	6	21	23	157
212.50	297.50	212.50	255.00	340.00	340.00	1020.00	340.00	255.00	892.50	977.50	6672.50

3	Manufacturing Sector - Term Loan- Small-Plant & Machinery	85	No.	50000000	Phy	4	9	3
					BL	1700.00	3825.00	1275.00
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy	1	6	1
					BL	425.00	2550.00	425.00
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	30	96	24
					BL	306.00	979.20	244.80
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	1000000	Phy	4	8	3
					BL	340.00	680.00	255.00
7	Service Sector - Term Loan-Medium-Turnover	85	No.	60000000	Phy	1	4	1
					BL	5100.00	20400.00	5100.00
8	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	15	25	18
					BL	255.00	425.00	306.00
9	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	1	4	2
					BL	680.00	2720.00	1360.00
10	Service Sector - Working Capital-Medium-Service enterprises	85	No.	3000000	Phy	1	8	2
					BL	255.00	2040.00	510.00
11	Service Sector - Working Capital- Micro-Service Enterprises	85	No.	500000	Phy	35	113	25
					BL	148.75	480.25	106.25
12	Service Sector - Working Capital- Small-Service enterprises	85	No.	2000000	Phy	3	15	3
					BL	510.00	2550.00	510.00
	Sub Total					16519.75	56666.95	14554.55

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2	3	2	2	3	2	10	4	2	8	10	64
850.00	1275.00	850.00	850.00	1275.00	850.00	4250.00	1700.00	850.00	3400.00	4250.00	27200.00
	1		1	1		1	2		4	4	22
0	425.00	0	425.00	425.00	0	425.00	850.00	0	1700.00	1700.00	9350.00
25	25	25	25	25	25	76	25	25	76	77	579
255.00	255.00	255.00	255.00	255.00	255.00	775.20	255.00	255.00	775.20	785.40	5905.80
2	2	2	3	2	2	8	4	2	7	7	56
170.00	170.00	170.00	255.00	170.00	170.00	680.00	340.00	170.00	595.00	595.00	4760.00
	1		1	1		3	1		3	4	20
0	5100.00	0	5100.00	5100.00	0	15300.00	5100.00	0	15300.00	20400.00	102000.00
5	10	5	8	10	5	25	15	4	18	24	187
85.00	170.00	85.00	136.00	170.00	85.00	425.00	255.00	68.00	306.00	408.00	3179.00
1	2			2	1	4	1		4	5	27
680.00	1360.00	0	0	1360.00	680.00	2720.00	680.00	0	2720.00	3400.00	18360.00
	1		1	2		8	2		6	8	39
0	255.00	0	255.00	510.00	0	2040.00	510.00	0	1530.00	2040.00	9945.00
25	40	25	25	35	25	90	50	25	90	100	703
106.25	170.00	106.25	106.25	148.75	106.25	382.50	212.50	106.25	382.50	425.00	2987.75
3	3	3	3	3	3	10	3	3	8	10	73
510.00	510.00	510.00	510.00	510.00	510.00	1700.00	510.00	510.00	1360.00	1700.00	12410.00
4993.75	14237.50	4313.75	10272.25	16638.75	5121.25	48842.70	19252.50	4339.25	4171.20	51555.90	309020.05

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balangir	Turekela	District Total
III. Export Credit								
1	Export Credit - Pre Shipment Export Credit-	85	No.	30000000	Phy	1	1	2
	Total Export Credit				BL	255.00	255.00	510.00
						255.00	255.00	510.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balangir	Deogaon	Patnagarh
IV. Education								
1	Education Loans-Study abroad-	85	No.	15000000	Phy	10	5	8
					BL	127.50	63.75	102.00
2	Education Loans-Study in Country-	85	No.	1000000	Phy	65	25	40
					BL	552.50	212.50	340.00
	Total Education					680.00	276.25	442.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
V. Housing								
1	Purchase/ Construction of a Dwelling Unit (Individual)---	85	No.	2000000	Phy	50	115	60
					BL	850.00	1955.00	1020.00
2	Repair of Dwelling Units---	85	No.	200000	Phy	150	400	100
					BL	255.00	680.00	170.00
	Total Housing					1105.00	2635.00	1190.00

Titlagarh	Turekela	Agalpur	Bangomund a	Belpara	Gudvella	Khaprakhol	Loisinga	Muribahal	Puintala	Saintala	District Total
8	10	25	20	20	15	15	20	15	35	20	41
102.00	127.50										522.75
36	40	25	20	20	15	15	20	15	35	20	391
306.00	340.00	212.50	170.00	170.00	127.50	127.50	170.00	127.50	297.50	170.00	3323.50
408.00	467.50	212.50	170.00	170.00	127.50	127.50	170.00	127.50	297.50	170.00	3846.25
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
50	50	50	50	50	50	110	40	50	100	100	925
850.00	850.00	850.00	850.00	850.00	850.00	1870.00	680.00	850.00	1700.00	1700.00	15725.00
100	100	100	100	100	100	300	130	120	300	292	2412
170.00	170.00	170.00	170.00	170.00	170.00	510.00	255.00	204.00	510.00	496.40	4100.40
1020.00	1020.00	1020.00	1020.00	1020.00	1020.00	2380.00	935.00	1054.00	2210.00	2196.40	19825.40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agalpur	Balangir	Bangomunda
	VI. Social Infrastructure							
1	Drinking Water--	85	No.	1000000	Phy	2	2	2
					BL	17.00	17.00	17.00
2	Education-Schools-Secondary school	85	No.	3000000	Phy	1	1	1
					BL	255.00	255.00	255.00
3	Education-Schools-Upper primary school	85	No.	2000000	Phy	1	1	1
					BL	170.00	170.00	170.00
4	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy	1	4	1
					BL	8.50	34.00	8.50
5	Healthcare-Nursing Home-Small, 10 beds	85	No.	1000000	Phy	1	2	1
					BL	85.00	170.00	85.00
6	Sanitation--	85	No.	2500000	Phy	2	3	1
					BL		63.75	21.25
	Total Social Infrastructure					535.50	709.75	556.75

Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
1	2	2	1	2	2	2	2	1	2	2	25
8.50	17.00	17.00	8.50	17.00	17.00	17.00	17.00	8.50	17.00	17.00	212.50
1	1	1	1	1	1	1	1	1	1	1	14
255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	3570.00
1	1	1	1	1	1	1	1	1	1	1	14
170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	2380.00
1	1	1	1	1	1	3	1	1	3	3	23
8.50	8.50	8.50	8.50	8.50	8.50	25.50	8.50	8.50	25.50	25.50	195.50
1	1	2	1	1	2	1	1	1	2	3	14
85.00	85.00			85.00		85.00	85.00		170.00	255.00	1190.00
1	2		1	2	1	2		1	1	1	8
					21.25			21.25	21.25	21.25	170.00
527.00	535.50	450.50	442.00	535.50	471.75	552.50	535.50	463.25	658.75	743.75	7718.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agalpur	Balangir	Bangomunda
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy 1 BL 0.85	3 2.55	2 1.70
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy 10 BL 5.10	30 15.30	10 5.10
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy 12 BL 30.60	15 38.25	8 20.40
	Total Renewable Energy				36.55	56.10	27.20
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agalpur	Balangir	Bangomunda
VIII. Others							
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy 150 BL 300.00	300 600.00	180 360.00
2	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy 800 BL 1600.00	1000 2000.00	750 1500.00
	Total Others				1900.00	2600.00	1860.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				102928.7	103628.7	102888.7

Belpara	Deogaon	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Titlagarh	Turekela	Gudvella	Saintala	District Total
1	2	1	1	1	1	1	2	3	8	10	19
0.85	1.70	0.85	0.85	0.85	0.85	0.85	1.70	2.55			16.15
5	10	10	10	10	25	10	24	20	8	10	192
2.55	5.10	5.10	5.10	5.10	12.75	5.10	12.24	10.20	4.08	5.10	97.92
8	10	10	10	5	20	10	15	13	5	10	151
20.40	25.50	25.50	25.50	12.75	51.00	25.50	38.25	33.15	12.75	25.50	385.05
23.80	32.30	31.45	31.45	18.70	64.60	31.45	52.19	45.90	16.83	30.60	499.12
Belpara	Deogaon	Gudvella	Khaprakhol	Loisinga	Muribahal	Patnagarh	Puintala	Saintala	Titlagarh	Turekela	District Total
180	200	200	250	200	250	250	250	200	300	250	3160
360.00	400.00	400.00	500.00	400.00	500.00	500.00	500.00	400.00	600.00	500.00	6320.00
800	800	650	800	900	700	900	750	750	900	900	11400
1600.00	1600.00	1300.00	1600.00	1800.00	1400.00	1800.00	1500.00	1500.00	1800.00	1800.00	22800.00
1960.00	2000.00	1700.00	2100.00	2200.00	1900.00	2300.00	2000.00	1900.00	2400.00	2300.00	29120.00
102988.7	103028.7	102728.7	103128.7	103228.7	102928.7	103328.7	103028.7	102928.7	103428.7	103328.7	934933.97

Annexure 2									
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									
(₹ lakh)									
Table 1: Crop Loan									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	58101.66	29368.69	60140.00	45486.00	58892.00	73023.00	76048.00		
RCBs	40376.22	81282.35	43024.00	93026.00	58718.00	103845.00	114560.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	12123.80	12995.56	10886.00	17878.00	15678.00	39662.00	39980.00		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	110601.68	123646.60	114050.00	156390.00	133288.00	216530.00	230588.00		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	18579.17	46091.57	23653.00	92007.00	24346.00	182342.00	88324.00		
RCBs	6417.48	51.97	4146.00	4692.00	4534.00	6534.00	8426.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

RRBs	9083.70	3085.18	9883.00	12507.00	10446.00	39741.00	23290.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	34080.35	49228.72	37682.00	109206.00	39326.00	228617.00	120040.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	76680.83	75460.26	83793.00	137493.00	83238.00	255365.00	164372.00
RCBs	46793.70	81334.32	47170.00	97718.00	63252.00	110379.00	122986.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	21207.50	16080.74	20769.00	30385.00	26124.00	79403.00	63270.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	144682.03	172875.32	151732.00	265596.00	172614.00	445147.00	350628.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	85868.72	79801.22	129093.00	142834.00	153922.00	140120.00	198640.00
RCBs	166.30	0.00	264.00	328.00	464.00	328.00	555.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3347.28	19836.19	14736.00	15059.00	17862.00	21642.00	36063.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	89382.30	99637.41	144093.00	158221.00	172248.00	162090.00	235258.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15850.47	15230.28	39101.00	30554.00	45350.00	35676.00	31384.00
RCBs	3540.00	0.00	0.00	203.00	203.00	121.00	22442.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4945.22	817.65	5012.00	2185.00	2400.00	1882.00	4766.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	24335.69	16047.93	44113.00	32942.00	47953.00	37679.00	58592.00

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	178400.02	170491.76	251987.00	310881.00	282510.00	431161.00	394396.00
RCBs	50500.00	81334.32	47434.00	98249.00	63919.00	110828.00	145983.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	29500.00	36734.58	40517.00	47629.00	46386.00	102927.00	104099.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	258400.02	288560.66	339938.00	456759.00	392815.00	644916.00	644478.00

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	29368.69	81282.35	0.00	12995.56	0.00	123646.60	45486.00	93026.00	0.00	17878.00	0.00	156390.00

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	73023.00	103845.00	0.00	39662.00	0.00	216530.00	76048.00	114560.00	0.00	39980.00	0.00	230588.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	29368.69	81282.35	0.00	12995.56	0.00	123646.60	45486.00	93026.00	0.00	17878.00	0.00	156390.00
WS	2079.76	0.00	0.00	0.00	0.00	2079.76	2728.00	20.28	0.00	274.72	0.00	3023.00
LD	97.71	0.00	0.00	0.00	0.00	97.71	3709.00	96.00	0.00	106.00	0.00	3911.00
FM	5857.44	18.40	0.00	4.20	0.00	5880.04	14250.00	0.00	0.00	805.00	0.00	15055.00
P & H	703.27	2.37	0.00	0.00	0.00	705.64	6030.00	0.00	0.00	509.00	0.00	6539.00
AH-D	2288.06	8.58	0.00	0.00	0.00	2296.64	7884.00	246.00	0.00	1245.00	0.00	9375.00
AH-P	2511.82	8.00	0.00	73.10	0.00	2592.92	2128.00	384.00	0.00	686.00	0.00	3198.00

AH - SGP	1381.99	0.00	0.00	0.00	0.00	0.00	1381.99	9824.00	664.00	0.00	1874.00	0.00	12362.00
FD	1922.51	14.62	0.00	0.00	0.00	0.00	1937.13	7556.00	0.00	0.00	1223.00	0.00	8779.00
F & W	2202.55	0.00	0.00	0.00	0.00	0.00	2202.55	1545.00	0.00	0.00	0.00	0.00	1545.00
SG & MF	362.83	0.00	0.00	0.00	0.00	0.00	362.83	1982.00	0.00	0.00	0.00	0.00	1982.00
A & F	2400.90	0.00	0.00	0.00	0.00	0.00	2400.90	964.00	120.00	0.00	210.00	0.00	1294.00
OTH	24282.73	0.00	0.00	0.00	3007.88	0.00	27290.61	25523.00	3161.72	0.00	5574.28	0.00	34259.00
Sub total	46091.57	51.97	0.00	0.00	3085.18	0.00	49228.72	92007.00	4692.00	0.00	12507.00	0.00	109206.00
Grand Total (I +II)	75460.26	81334.32	0.00	0.00	16080.74	0.00	172875.32	137493.00	97718.00	0.00	30385.00	0.00	265596.00

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C.L	73023.00	103845.00	0.00	39662.00	0.00	216530.00	76048.00	114560.00	0.00	39980.00	0.00	230588.00
W.S	1930.00	48.00	0.00	32.00	0.00	2010.00	2882.60	55.53	0.00	63.62	0.00	3001.75
L.D	618.00	0.00	0.00	0.00	0.00	618.00	746.91	9.91	0.00	0.00	0.00	756.82
F.M	16545.00	1224.00	0.00	1601.00	0.00	19370.00	20760.83	98.54	0.00	19.48	0.00	20878.85
P & H	6240.00	0.00	0.00	403.00	0.00	6643.00	2700.43	57.20	0.00	80.57	0.00	2838.20
AH -D	15625.00	1225.00	0.00	1525.00	0.00	18375.00	9318.10	45.82	0.00	42.29	0.00	9406.21
AH -P	4820.00	520.00	0.00	2127.00	0.00	7467.00	10772.94	79.98	0.00	103.50	0.00	10956.42
AH - S G P	78020.00	1460.00	0.00	14838.00	0.00	94318.00	10488.02	32.48	0.00	32.33	0.00	10552.83
F.D	7980.00	108.00	0.00	1455.00	0.00	9543.00	4753.28	59.38	0.00	98.54	0.00	4911.20
F & W	3218.00	0.00	0.00	0.00	0.00	3218.00	1569.18	57.20	0.00	80.57	0.00	1706.95
S G & M F	9824.00	196.00	0.00	2385.00	0.00	12405.00	14903.53	43.23	0.00	15.06	0.00	14961.82
A & F	32898.00	308.00	0.00	8929.00	0.00	42135.00	19047.38	0.00	0.00	747.96	0.00	19795.34
OTH	4624.00	1445.00	0.00	6446.00	0.00	12515.00	97943.20	7884.73	0.00	22006.00	0.00	127833.93
Sub total	182342.00	6534.00	0.00	39741.00	0.00	228617.00	88324.00	8424.00	0.00	23290.00	0.00	120038.00
Grand Total (I +II)	255365.00	110379.00	0.00	79403.00	0.00	445147.00	164372.00	122984.00	0.00	63270.00	0.00	350626.00

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Leaf plate making		No.	300000
4	Biomass Energy	Community Bio Gas Plant		No.	100000
5	Bore Well	New		No.	110000
6	Cold Storage	For Horticulture Produce		No.	150000
7	Cold Storage	Mini Unit		No.	4000000
8	Combine harvester	Self-propelled belt type	Combined Harvester 76	No.	2511300
9	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
10	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC)	1000	3876500
11	Commercial Layer Farming			10000	10731000
12	Composite Fish Culture	Composite Fish Culture		ha	355000
13	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
15	Cottage Industry	Masala Making		No.	2000000
16	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
17	Crossbred Cattle Farming			1+1	246000

18	Crossbred Cattle Farming				5+5	1284000
19	Custom Service Units/ Custom Hiring Centers	Medium			No.	6000000
20	Custom Service Units/ Custom Hiring Centers	Small			No.	3000000
21	Dal/ Pulses Mill	Mini			No.	200000
22	Diesel Pump Sets				No.	36300
23	Drinking Water				No.	1000000
24	Drip Irrigation				ha	145000
25	Drip Irrigation				ha	65000
26	Dug Well	New			No.	103400
27	Dug Well	New			No.	162800
28	Education	Schools			No.	20000000
29	Education	Schools			No.	30000000
30	Education Loans	Study abroad			No.	1500000
31	Education Loans	Study in Country			No.	1000000
32	Export Credit	Pre Shipment Export Credit			No.	30000000
33	Farm Ponds/ Water Harvesting Structures	Dugout Pond		Farm Pond I	No.	74000
34	Farm Ponds/ Water Harvesting Structures	Dugout Pond		Farm Pond II	No.	171420
35	Fish marketing	Motorcycle with Ice Box			No.	85000
36	Floriculture	Cut Flowers		Gladiolus	ha	95065
37	Fruit Processing	Pickle			No.	100000
38	Fruit Processing	Pickle			No.	50000
39	Goat	Rearing Unit		New Shed	10+1	158000

40	Goat	Rearing Unit	New Shed	40+2	633000
41	Godown	Small		No.	2500000
42	Godown	Small		No.	500000
43	Graded Buffalo Farming		Dairy	1+1	288000
44	Healthcare	Diagnostic Lab		No.	1000000
45	Healthcare	Nursing Home		No.	10000000
46	Heifer Rearing			20	1040000
47	Indigenous Poultry Farming	Dual purpose		250	120000
48	Integrated Pisciculture	With dairy		ha	744000
49	Integrated Pisciculture	With Paddy		ha	525000
50	Integrated Pisciculture	With Poultry		ha	645000
51	Intensive Fish farming	Biofloc technology		No.	750000
52	Lift Irrigation Schemes			No.	242110
53	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
54	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes			No.	50000000
55	Low Cost Storage	Fruit/ Vegetable		No.	500000
56	Manufacturing Sector	Term Loan	Medium	No.	250000000
57	Manufacturing Sector	Term Loan	Micro	No.	5000000
58	Manufacturing Sector	Term Loan	Small	No.	50000000
59	Manufacturing Sector	Working Capital	Medium	No.	50000000
60	Manufacturing Sector	Working Capital	Micro	No.	1200000
61	Manufacturing Sector	Working Capital	Small	No.	10000000
62	Mushroom Cultivation	Oyster Mushroom	Mushroom Farming	1000 Kg. per Cycle	89583

63	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
64	New Orchard	Tropical/ Sub Tropical Fruits		Acre	150010
65	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
66	New Orchard	Tropical/ Sub Tropical Fruits		Acre	209689
67	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
68	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
69	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
70	Nursery	Horticulture Nursery		Acre	1200000
71	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
72	Other machinery	Other Machinery & Equipment		No.	137600
73	Other machinery	Other Machinery & equipment's		No.	386800
74	Pig Rearing Unit	New Shed		3+1	324000
75	Plantation		Natural regeneration (04 year)	No.	65069
76	Plantation		Urban plantation (18 months old)	No.	588435
77	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
78	Plantation	Casuarina	water hole based watering system o	ha	344536
79	Power Tiller			No.	211800

80	Protection Structure	Poly/ Green Housing	Gerbera under Naturally Ventilated Poly house	sq.m.	2094
81	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
82	Reapers, Binders and Balers	Self-Propelled		No.	152700
83	Reapers, Binders and Balers	Self-Propelled		No.	421900
84	Repair of Dwelling Units			No.	200000
85	Rice Processing	Puffed Rice		No.	3000000
86	Rice Processing	Rice Huller	0.4	No.	250000
87	Sanitation			No.	2500000
88	Seed Drill	Seed cum Fertilizer Drill	Seed	No.	82500
89	Seed Processing	All Seed Types		No.	3500000
90	Service Sector	Term Loan	Medium	No.	600000000
91	Service Sector	Term Loan	Micro	No.	2000000
92	Service Sector	Term Loan	Small	No.	80000000
93	Service Sector	Working Capital	Medium	No.	30000000
94	Service Sector	Working Capital	Micro	No.	500000
95	Service Sector	Working Capital	Small	No.	20000000
96	Sheep	Breeding Unit	New Shed	100+5	1838000
97	SHGs/ JLGs	Others		No.	200000
98	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
99	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
100	Solar Energy	Solar Pump Sets		No.	300000
101	Solar PV Pump Sets (AC)			No.	323700

102	Sprinkler Irrigation	Micro		ha	189678
103	Thresher	Multicrop Power Threshers		No.	252100
104	Tissue Culture	Tissue Culture Plant Production and Sale		No.	2000000
105	Tractor	With Implements & Trailer	PTO 46	No.	1100000
106	Tractor	Without Implements & Trailer	PTO 34	No.	686500
107	Tractor	Without Implements & Trailer	PTO 42	No.	758300
108	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
109	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_	1000	208450
2	Cotton/ Kapaas	Irrigated		37000
3	Cross bred Farming	Others_		60000
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated		14000
5	Fish Culture	Bio floc_Others_2 tanks one crop		50000
6	Fish Culture	Others_Reservoir_WSA (100000 Fry /acre)for120 days crop cycle		130000
7	Fish Culture	Bio floc_Others_Scientific Pisciculture in Pvt tank/GP tank_1		160000
8	Fish Culture in Pond	Monoculture _ Others_Prawn Productivity		200000
9	Fish Culture in Pond	Monoculture _ Pangassius_		240000
10	Fish Culture in Pond	Monoculture _ Pangassius_		256000
11	Fish Culture in Pond	Others_Fishing by Fisherman under inland Sector		22600
12	Goat Farming	Rearing Unit _ Semi_intensive_		35000
13	Goat Farming	Rearing Unit _ Semi_intensive_		90000
14	Integrated Farming	Fisheries with Poultry & Horticulture_		200000

Balangir, PLP 2025-26

15	Integrated Farming	Fisheries with Poultry_ With Boiler_250 birds		232000
16	Integrated Farming	Fisheries with Poultry_ Fish farming with duck (100 birds)		242000
17	Integrated Farming	_Fish farming with dairy (1+1)		252500
18	Maize/ Makka	Irrigated		37000
19	Onion/ Piyaz/ Kanda			45000
20	Other Vegetables			35000
21	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
22	Rapeseed/ Toria/ Laahi	Unirrigated/ Rainfed		14000
23	Rice/ Chaval/ Dhan	HYV		40000

Abbreviations

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

Balangir, PLP 2025-26

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

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



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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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"> 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 Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
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Registered Office: 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"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring 	<ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com



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

☎: 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in





Name and address of DDM

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State	Odisha
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NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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Ankur 2/1, Nayapalli Civic Centre
Nayapalli, Bhubaneswar- 751015, Odisha

www.nabard.org |     / nabardonline