



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बरगढ़ जिला  
Bargarh District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

District : Bargarh

State: Odisha



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

## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

## **MISSION**

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



## FOREWORD

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

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

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

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

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

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

Dr. Sudhanshu K K Mishra

Chief General Manager

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



## **Bargarh, PLP 2025-26**

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PLP Document finalized by: Odisha Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	Bargarh district was carved out of the erstwhile Sambalpur district w.e.f. 01 April 1993. Bargarh district is situated in the western side of Odisha and bounded by the Jharsuguda district in north Balangir district in south Sambalpur district in the east and Nuapada district in the west.
2	Type of soil	The soil of the district comprises red soil of 174373 ha (50% of cultivated area) Laterite soil of 104624 ha. (30% of cultivated area) and balance area of 69750 ha. are mixed & black soil.
3	Primary occupation	The predominant economic activities of Bargarh district are cultivation handloom weaving handicrafts village/cottage industry and small business activities. Besides there are seasonal activities like kendu leaf plucking collection & trading of mahua flower & seed.
4	Land holding structure	The percentage of operational holdings in marginal small semi-medium medium and large category were 64.08%, 21.91%, 10.60%, 3.14% and 0.26% respectively.

## Bargarh, PLP 2025-26

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The district has achieved 103.50% of the overall target under Priority Sector in Annual Credit Plan (ACP) for the year 2023-24. As against a target of 560016.87 lakh the banks achieved priority sector disbursement of `579627.31 lakh.
2	CD Ratio	The CD ratio of all the banks for the year 2023-24 in the district was 101.17%. The CD ratio of Commercial Banks, RRB and DCCB are 101.45%, 56.07% and 123.73% respectively.
3	Investment credit in agriculture	The achievement under agriculture and allied sectors was `380492.05 lakh which was 113.71% of the target. The target under agriculture and allied sectors for the year 2023-24 was `334612.07 lakh.
4	Credit flow to MSMEs	The achievement under MSME sectors was `16178.94 lakh as against the target of `159630.00 lakh. The district has achieved 105.98% under MSME during 2023-24.
5	Other significant credit flow, if any	The total loans & advances outstanding of the district as on 31 March 2024 stands at `865664.00 lakh recording a growth of 24.61% over the previous year. The average growth in deposits of all the banks during the past 03 years has been 15.62% in the district.

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

1	Projection for the year	Projection for 2025-26 is pegged at `913666.22 lakh which is 30.33% more than 2024-25. The ground level credit flow for priority sector during last three years (2021-22 to 2023-24) had increased significantly from `343518.12 lakh in 2021-22 to `579627.31 lakh in 2023-24.
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## Bargarh, PLP 2025-26

2	Projection for agriculture and its components	A financial projection of `584747.22 lakh has been made under agriculture sector which is 19.06% more than 2024-25. The projection for 2025-26 under crop loan and Agriculture Term Loan are `444580.50 lakh and of `140166.72 lakh respectively.
3	Projection for MSMEs	The projection for 2025-26 under MSME sector is made as `260950.00 lakh which is 51.25% more than 2024-25 considering the better performance of the sector.
4	Projection for other purposes	An amount of `67969.00 lakh has been made under other priority sector for the year 2025-26. The projection under Education Sector is increased to `2465.00 lakh while the projection under the Housing Sector has been increased to `25670.00 lakh.

## 5. Developmental Initiatives

1. Paddy crops in rainfed uplands are always associated with risk of failure due to moisture stress and are not at all remunerative. Hence under Crop Diversification Programme farmers are advised to grow remunerative non-paddy crops like maize millets pulses oilseeds and vegetables.
2. Under Crop Diversification Programme an area of 14700 ha of four blocks namely Ambabhona, Barpali, Bijepur, Gaisilet and Sohela are identified for diversification of crops from paddy to non-paddy during Kharif 2024.
3. NABARD has also successfully implemented a project "Beyond Paddy: Water Use Efficient Alternate Crop Plan & Integrated Farming System" benefiting 100 farmers in their acres of land and migrated from paddy to non-paddy crops.
4. In order to maintain soil health application of organic fertiliser and bio-fertiliser are essential. A special programme named "Green Manring and Dhanicha Seed Production" is being implemented in 2080 ha in all the 12 blocks of the district to popularise organic fertiliser among farmers.



**6. Thrust Areas**

1. The major food crops of the district are paddy, groundnut, pulses, other oil seeds & vegetables. Paddy/rice cultivation is the main agricultural activity of the district. Groundnut is grown in all the 12 blocks of district during Kharif.
2. As regards to commercial & plantation crops vegetable cultivation (brinjal, tomato, potato, cauliflower, cabbage, pumpkin, chilli etc.) & spices (ginger) are predominant in the district.
3. In the horticulture sector mango & banana are grown in the district in a limited scale. Recently farmers have taken interest in cultivation of cotton maize and oil palm.
4. The predominant economic activities of Bargarh district are cultivation handloom weaving handicrafts village/cottage industry and small business activities. Besides there are seasonal activities like kendu leaf plucking collection & trading of mahua flower.

**7. Major Constraints and Suggested Action Points**

1. The district has two paradoxical situations. One part of the district comprising of six blocks is developed and the other part of the district comprising of six blocks is underdeveloped. There is occurrence of drought in every alternate year in the rain fed areas.
2. In addition there is occurrence of pest attack, hailstorm, unseasonal rain etc. leading to crop loss every year in the entire district. Besides there is distress sale of agricultural produce during peak seasons which is affecting the income of farmers and economy of the district as a whole.
3. In the Off-farm sector the predominant activity is weaving (handloom) but the margin available to weavers is very negligible due to poor adoption of modern technology.
4. The irrigation facilities are required to be extended to the under-developed blocks of the district. As Paddy is the main crop of the district efforts are required to divert the farmers from paddy to non-paddy crops.

**Bargarh, PLP 2025-26**

5. As the chemical fertilisers intake is very high in the district organic farming is to be popularised in the district. Latest technology with skill training are to be provided to the traditional weavers of the district to improve their economic conditions.

**8. Way Forward**

1. The infrastructure requirements in agriculture and allied sector for the district include Soil Testing Laboratories Seed Processing Restoration & Repairs of canals Improvement to distributaries and minor / sub-minor of existing Irrigation Projects.
2. Setting up of Accredited Warehouses in Private Sector Godowns for PACS Grading & Packing House Cold Storages / Cooling Chambers / Cool Vans / Bulk Milk Coolers, Milk Processing Units, Fish aqua-shops Agro & Food Processing Infrastructure, Primary Processing Units etc.
3. The potential estimated in different sectors will be realized with the coordinated approach of all stakeholders and convergence of their resources. In order to track the sectoral credit flow we need to strengthen reporting system which will help us better monitoring.
4. Interventions of governmental agencies for providing necessary infrastructural support and creation of a conducive atmosphere for proper exploitation of latest potentials of the area as well as providing the required credit by banks are essential to achieve the full potential.

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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



## Bargarh, PLP 2025-26

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	- 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	- 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	- 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;

## Bargarh, PLP 2025-26

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

## 5. Agency wise Use

### Utility

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

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

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

## 6. Limitations and constraints

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

# Part A



District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	562046.94
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>450466.86</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>111580.08</b>
B	Agriculture Infrastructure	11990.28
C	Ancillary activities	10710.00
I	Credit Potential for Agriculture A+B+C)	584747.22
II	Micro, Small and Medium Enterprises	260950.00
III	Export Credit	510.00
IV	Education	2465.00
V	Housing	25670.00
VI	Social Infrastructure	782.00
VII	Renewable energy	2142.00
VIII	Others	36400.00
	Total Priority Sector	913666.22

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	444580.50
2	Water Resources	11222.04
3	Farm Mechanisation	42090.95
4	Plantation & Horticulture with Sericulture	14624.65
5	Forestry & Waste Land Development	2666.09
6	Animal Husbandry – Dairy	16336.48
7	Animal Husbandry – Poultry	11263.32
8	Animal Husbandry - Sheep, Goat, Piggery	12512.70
9	Fisheries	6362.08
10	Farm Credit- Others	388.13
	<b>Sub total</b>	<b>562046.94</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	7497.00
2	Land development, Soil conservation, Wasteland development	1882.08
3	Agriculture Infrastructure – Others	2611.20
	<b>Sub total</b>	<b>11990.28</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	8670.00
2	Ancillary activities - Others	2040.00
	<b>Sub Total</b>	<b>10710.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>260950.00</b>
<b>III</b>	<b>Export Credit</b>	<b>510.00</b>
<b>IV</b>	<b>Education</b>	<b>2465.00</b>
<b>V</b>	<b>Housing</b>	<b>25670.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>782.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>2142.00</b>
<b>VIII</b>	<b>Others</b>	<b>36400.00</b>
	<b>Total Priority Sector</b>	<b>913666.22</b>

Note : Details indicated at Annexure 1 at page 125

## 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)	5837
2	No. of Sub Divisions	2
3	No. of Blocks	12
4	No. of revenue villages	1179
5	No. of Gram Panchayats	253

#### 1.a Additional Information

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



## Bargarh, PLP 2025-26

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Bargarh
3	Agro-climatic Zone 1	West Central Table
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	Western Central Table Land
6	Agro-climatic Zone 4	Western Central Table Land
7	Agro-climatic Zone 5	Western Central Table Land
8	Climate	Dry Sub-humid
9	Soil Type	Red soil Laterite soil Mixed red & Black soil

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	583700
2	Forest Land	72621
3	Area not available for cultivation	54907
4	Barren and Unculturable land	30717
5	Permanent Pasture and Grazing Land	19555
6	Land under Miscellaneous Tree Crops	4943
7	Cultivable Wasteland	17858
8	Current Fallow	25802
9	Other Fallow	8550

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

Sr. No.	Stage	Nos.
1	Safe	12
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	12

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	123898	64	76289	29
2	>1 to <=2 ha	42369	22	72190	28
3	>2 to <=4 ha	20493	11	62898	24
4	>4 to <=10 ha	6075	3	38686	15
5	>10 ha	501	0	9452	4
6	Total	193336	100	259515	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	216.41
2	Of the above, Small/ Marginal Farmers	166.27
3	Agricultural Labourers	360.65
4	Workers engaged in Household Industries	48.15
5	Workers engaged in Allied agro activities	4.00
6	Other workers	137.00

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1481.00	749	732	1331	150
2	Scheduled Caste	298.00	150	148	269	29
3	Scheduled Tribe	281.00	140	141	271	10
4	Literate	984.00	557	427	976	129
5	BPL	285.00	141	144		

**8. Households [In '000]**

Sr. No.	Particulars	Nos.
1	Total Households	370
2	Rural Households	333
3	BPL Households	129

## Bargarh, PLP 2025-26

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	119.11
2	Having source of drinking water	281.90
3	Having electricity supply	166.91
4	Having independent toilets	54.79

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1179
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	278
4	Villages having Banking Facilities	1179
5	Villages having Primary Schools	750
6	Villages having Primary Health Centres	61
7	Villages having Potable Water Supply	1177
8	Villages connected with Paved Approach Roads	1061

### Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Census 2011
1.a Additional Information	DCC/ DLRC meetings
2. Soil & Climate	Agriculture Department
3. Land Utilisation [Ha]	Kharif Strategy Meet Information
4. Ground Water Scenario (No. of blocks)	PD Watershed
5. Distribution of Land Holding	Kharif Strategy Meet Information
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	Census Booklet
8. Households [In '000]	Census Booklet
9. Household Amenities [Nos. in '000 Households]	Census Booklet
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

**District Profile**  
**Health, Sanitation, Livestock and Agricultural Infrastructure**

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2919
2	Primary Health Centres	61
3	Primary Health Sub-Centres	204
4	Dispensaries	40
5	Hospitals	3
6	Hospital Beds	330

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1882
2	Registered FPOs	30
3	Agro Service Centres	11
4	Soil Testing Centres	287
5	Approved nurseries	4
6	Agriculture Pumpsets	2243
7	Pumpsets Energised	2243
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	278366
2	Irrigation Potential Created	225629
3	Net Irrigated Area (Total area irrigated at least once)	252564
4	Area irrigated by Canals/ Channels	164276
5	Area irrigated by Wells	77396
6	Area irrigated by Tanks	1694
7	Area irrigated by Other Sources	9198
8	Irrigation Potential Utilized (Gross Irrigated Area)	410335



## Bargarh, PLP 2025-26

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	7507
2	Railway Line [km]	45
3	Public Transport Vehicle [Nos]	6454
4	Goods Transport Vehicles [Nos.]	35910

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	139	
2	Sugarcane (Gur/ Khandsari/ Sugar)	1	500
3	Fruit (Pulp/ Juice/ Fruit drink)	1	20000
4	Spices (Masala Powders/ Pastes)	14	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	19	73
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others	47	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	244755		
2	Cattle - Indigenous			
3	Buffaloes	4825		
4	Sheep - Cross bred	62884		
5	Sheep - Indigenous			
6	Goat	175820		
7	Pig - Cross bred	1947		
8	Pig - Indigenous			
9	Horse/Donkey/Camel	4		
10	Rabbit			
11	Poultry - Improved	593170		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	17
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	197
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	7
7	Fodder Farms	2
8	Dairy Cooperative Societies	259
9	Milk Collection Centres	290
10	Fishermen Societies	7
11	Animal Husbandry Training Centres	1
12	Animal Markets	7
13	Fish Markets	3
14	Livestock Aid Centers (No.)	128
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	37325.00	MT	69	gm/day
2	Egg	1283.70	Lakh Nos.	87	nos/p. a.
3	Milk	2.83	Lakh LP D	191	gm/day
4	Meat	6230.00	MT	12	gm/day
5	Wool	0.00	MT		

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
11. Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Department
13. Irrigation Coverage ['000 Ha]	Agriculture Department
14. Infrastructure For Storage, Transport & Marketing	DIC
15. Processing Units	DIC
16. Animal Population as per Census [Nos.]	Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	ADVO Office & ADFO Office
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance 2023

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	64.08	64.08	64.08
3	Land Holdings - MF (%)	21.91	21.91	21.91
4	Rainfall -Normal (mm)	1367	1367	1367
5	Rainfall - Actual (mm)	1254	1289	1484
6	Cropping Pattern	Rabi & Kharif	Rabi & Kharif	Rabi & Kharif

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	343518.12	460998.71	560016.87



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	323.80	1648.20	5090.18	319.17	1648.64	5165.40	292.83	1519.40	5188.68
2	Finger Millet	3.25	2.46	756.92	2.58	2.08	806.20	4.57	3.45	754.92
3	Mungbean	30.18	14.39	476.81	31.29	16.09	514.22	44.48	28.02	629.95
4	Groundnut	17.78	35.33	1987.06	18.66	40.06	2146.84	20.49	45.74	2232.31
5	Chilli	5.35	21.76	4067.29	5.54	21.70	3916.97	6.48	30.07	4640.43
6	Vegetables	77.61	1040.01	13400.46	91.11	1775.02	19482.16	85.36	1495.22	17516.64

## Bargarh, PLP 2025-26

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.99	5.13	5.17
2	Net sown area (lakh ha)	3.49	3.49	3.49
3	Cropping intensity (%)	142.98	146.99	148.14

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	187.75	155.99	122.85
2	Fertilizer consumption - Rabi (kg/ha)	360.58	398.72	172.85
3	Total (kg/ha)	239.49	233.68	247.08

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	465	465	465

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	255281	252623	266330
2	GLC through KCC (Rs. lakh)	210820.06	237415.28	270673.25

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)			143055
2	State Govt Sponsored Schemes Coverage (No.)	147000	160188	178226

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	12	12	12
2	Soil Health Cards Issued (No.)	6296	25000	25000

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	281104	977571	328602
2	Crop Loss Compensation, if any (Rs. lakh)	0.00	0.00	24987.00

**Table 11: Seed Replacement Ratio %**

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

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

**Water Resources****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1059.62	1902.64	1993.63

# **Bargarh, PLP 2025-26**

**Table 2: Irrigated Area & Potential**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	Net Irrigation Potential ('000 ha)	348747	348747	348747
2	Net Irrigated Area ('000 ha)	194465	217526	252564
3	Gross Irrigated Area ('000 ha)	334904	374922	410335



Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Bargarh	Ambabhona	Safe	Safe	Safe
2	Odisha	Bargarh	Attabira	Safe	Safe	Safe
3	Odisha	Bargarh	Bargarh	Safe	Safe	Safe
4	Odisha	Bargarh	Barpali	Safe	Safe	Safe
5	Odisha	Bargarh	Bhatli	Safe	Safe	Safe
6	Odisha	Bargarh	Bheden	Safe	Safe	Safe
7	Odisha	Bargarh	Bijepur	Safe	Safe	Safe
8	Odisha	Bargarh	Gaisilet	Safe	Safe	Safe
9	Odisha	Bargarh	Jharbandh	Safe	Safe	Safe
10	Odisha	Bargarh	Padampur	Safe	Safe	Safe
11	Odisha	Bargarh	Paikmal	Safe	Safe	Safe
12	Odisha	Bargarh	Sohella	Safe	Safe	Safe

## Bargarh, PLP 2025-26

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Irrigated Area & Potential	CDAO Office - Rabi & Khariff Strategy Meets
Table 3: Block level water exploitation status	PD Watershed Office

### Farm Mechanization

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	8906.66	12233.32	22857.69

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	5991	6932	8123
2	Power Tillers	25072	25072	25072
3	Threshers/Cutters	1810	1810	1810

**Table 3: Service Centers<sup>11</sup>**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	NA	NA	287
2	Other minor repair & service centers (No.)	NA	NA	NA

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Mechanisation in District	Vahan website and agriculture office
Table 3: Service Centers	CDAO Office

### Plantation & Horticulture including Sericulture Table

**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2462.48	4777.18	3760.83

## Bargarh, PLP 2025-26

**Table 5: Production Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	8	8	8

**Table 6: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Goundnut	Goundnut	Goundnut
2	Area cultivated (Ha)	17780	18660	20494
3	Processing Units (No.)			
4	Value of products (Rs.)			

**Table 7: Sericulture**

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

**Table 8: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Sambalpuri	Sambalpuri	Sambalpuri
2	Weavers' population (No.)	38298	38298	38298
3	Reeling Units (No.)	18164	18164	18164

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: High Tech Orchards	ADH Office
Table 3: Production and Productivity	ADH Office
Table 4: NHM Schemes (Cumulative Nos.)	ADH Office
Table 5: Production Clusters	ADH Office
Table 6: Crop Identified for One District-One Product	CDAO Office - Rabi & Khariff Strategy Meets
Table 7: Sericulture	ADH Office
Table 8: Weavers Clusters	Bargarh district website

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	2.53	6.98	2.62	7.23	2.73	7.53
2	Banana	0.25	5.30	0.30	6.35	0.39	8.44
3	Mosami	0.17	1.86	0.18	1.98	0.19	2.12
4	Oil Palm	0.76	1.13	0.85	1.26	0.95	1.42

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	Mahula Flower	NA	NA	NA	NA	NA	NA
2	Kendu Leaves	NA	NA	NA	NA	NA	NA
3	Harida	NA	NA	NA	NA	NA	NA
4	Bahada	NA	NA	NA	NA	NA	NA



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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	737.75	2216.16	436.43

**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)	72.62	72.62	72.62
2	Waste Land ('000 ha)	17.86	17.86	17.86
3	Degraded Land ('000 ha)			

**Table 4: Nurseries (No.)**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Area under Forest Cover & Waste Land	CDAO Office - Rabi & Khariff Strategy Meets
Table 3: NTFP	
Table 4: Nurseries (No.)	

**District Profile**  
**Key Insights into Livestock, Fisheries and Land Development**

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3729.79	12052.33	12895.98
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)	648	697	704
4	Finance under group mode (₹ lakh)			

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	17	19	19

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

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Processing Infrastructure	ADVO Office
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	ADVO Office

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5811.44	8302.09	9471.28
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)			

**Bargarh, PLP 2025-26**
**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	593170	593170	593170
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	127	127	127
5	Hatcheries (No.)	2	2	2
6	Popular breeds	Indian-Asele Bhejaguda KadakhnathUpgr aded-Rainbow rooster Banraja Gramapriya Sonali	Indian-Asele Bhejaguda KadakhnathUpgr aded-Rainbow rooster Banraja Gramapriya Sonali	Indian-Asele Bhejaguda KadakhnathUp graded-Rainbow rooster Banraja Gramapriya Sonali

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	ADVO Office
Table 2: Poultry	ADVO Office

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1273.38	10007.33	9613.40
2	Finance under group mode (₹ lakh)			

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Balangir (Mostly used) Kendrapada( Kuji)
2	Popular goat breed(s)	Black Bengal(Mostly used) GanjamBeetalSirrohae
3	Popular pig breed(s)	Large white York Shire (Rest are Indigenous)

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Popular Breed(s)	ADVO Office

**Fisheries****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	908.02	3505.57	5909.13
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)	67	66	70
4	KCC for working capital (₹ lakh)			

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	7635	7635	7635
2	Reservoirs (No.)	1	1	1
3	Cage Culture/ Bio-floc technology (No.)	366	366	366
4	Fish Seed Hatchery (No.)	105	105	105

**Table 3 : Marine Fisheries (No.)**

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

**Table 4 : Brackish Water Fisheries**

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

**Table 5: Fisheries Infrastructure Development Fund (FIDF)**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Inland Fisheries Facilities	ADFO Office



## Bargarh, PLP 2025-26

Table 3 : Marine Fisheries (No.)	ADFO Office
Table 4 : Brackish Water Fisheries	ADFO Office
Table 5: Fisheries Infrastructure Development Fund (FIDF)	ADFO Office

### Farm Credit - Others & Integrated Farming Table

#### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	12441.68	10024.79	10224.41
2	Credit to bullocks (₹ lakh)			
3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)			

#### Table 2: Area under Integrated Farming

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Area under Integrated Farming	

### Agri. Infrastructure Table

#### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	345.16	5373.39	901.12
2	Loans for Storage Godowns (₹ lakh)			
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

#### Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	4	4	4

2	Cold Storages (Capacity - '000 MT)	3	3	3
3	Storage Godowns (No.)	277	277	277
4	Storage Godowns ( Capacity - '000 MT)	529	529	529
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	140	140	140
6	Market Yards [Nos] / Wholesale Market (No.)	21	21	21
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Agri Storage Infrastructure	CDAO Office

**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)	400.41	803.28	809.39
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

**Table 2: Area requiring Soil Treatment & Area Treated**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)			
2	Area treated for soil & water conservation treatment ('000 ha)			
3	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	3
2	Watershed Projects - Area treated ('000 ha)	3586	3586	3586
3	Wadi Projects (No.)	1	1	2

# **Bargarh, PLP 2025-26**

4	Wadi Projects - Area of plantation ('000 ha)	202	202	220
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## **Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: GLC	Lead Bank Office
Table 2: Area requiring Soil Treatment & Area Treated	PD Watershed
Table 3: NABARD's interventions	DDM Office

**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)	1792.49	1422.15	492.93

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	119205.66	121538.63	127618.59
2	Pesticides Consumption ('000 kg)			

**Table 3: Production of inputs**

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

**Table 4: Facilities Available**

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

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Fertilizer Consumption	CDAO Office - Rabi & Khariff Strategy Meets
Table 3: Production of inputs	
Table 4: Facilities Available	

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

**GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	6814.64	12662.54	30452.58
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)			



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**Table 2: Procurement**

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

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Procurement	Odisha Civil Supply Corporation
Table 3: Other Ancilliary Services	HO SDCCB

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	73227.59	114390.06	169178.94
2	No. of units financed			
3	Loans under Stand Up India Scheme (Rs. lakh)			
4	Loans to Weavers' Coop. Societies (Rs. lakh)			

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			1
2	Micro Units (No.)			1629
3	Small Units (No.)			11
4	Medium Units (No.)			2
5	Udyog Aadhar Registrations (No.)	2316	2316	2316

**Table 3: Traditional activities**

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

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2	Handicrafts Clusters (No.)			
3	Weavers' Coop. Societies (No.)			

**Table 4: DIC interventions**

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

**Table 5: Skill Development Trainings**

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

## Sources

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

## 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)	386.88	542.66	866.03
3	GLC under Housing (Rs. lakh)	4511.29	13299.05	17197.44

**Table 2: Progress under PMAY**

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

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**Table 3: Progress under SBM**

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

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Progress under PMAY	
Table 3: Progress under SBM	

## Public Infrastructure Investments Table

### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)			

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

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

### Sources

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

## Social Infrastructure Investments Table

### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	2201.2	47.50	0.42

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**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

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office/ SLBC
Table 2: Projects (Cumulative)	

## Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	2034.76
2	Assistance under Green Climate Fund (Rs. lakh)			
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)			

**Table 2: Go Green Initiatives**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Green Climate Fund	1	1	1



Table 3: Renewable Energy Potential

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



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### Sources

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

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage ( ` lakh)	17362.80	25433.05	41911.57
2	JLG Bank Linkage ( ` lakh)			
3	Loans through SHPIs ( ` lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes ( ` lakh)			

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies ( ` lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) ( ` lakh)			
3	NRLM ( ` lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes ( ` lakh)			
5	Assistance for marketing support/ Exhibitions/ Melas ( ` lakh)			

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	12	12	12
2	No. of SHGs formed			2643
3	No. of SHGs credit linked (including repeat finance)	8579	9409	11767
4	Bank loan disbursed ( ` lakh)	6053.73	25433.05	41911.67
5	Average loan per SHG ( ` lakh)	1.37	2.02	3.56
6	Percentage of women SHGs %	100	100	100

## Bargarh, PLP 2025-26

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Promotional Interventions	DDM Office
Table 3: Status of SHGs	DPM OLM

### Status and Prospects of Cooperatives

**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	268	268	268
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	2	2	2
4	Weavers (No.)	48	48	48
5	Marketing Societies (No.)	4	4	4
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	1	1	1
10	Others (No.)	10	10	10
11	Total (No)	335	335	335

**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.)	57	57	57
2	Multi state cooperative societies (No.)	0	0	0

## Bargarh, PLP 2025-26

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DRCS, SAMIUL and National Cooperative Database
Table 2: Details of credit cooperative societies	SDCCB HO
Table 3: Block wise, sector wise distribution of cooperative societies in the district	SAMUL
Table 4: Status/ progress under various schemes of MoC in the district	DRCS & DCDC Meetings

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Odisha	Bargarh	Ambabho na	Milk Societies	19		Milk Societies	19		Milk Societies	19	
10	Odisha	Bargarh	Padampur	Milk Societies	23		Milk Societies	23		Milk Societies	23	
11	Odisha	Bargarh	Paikmal	Milk Societies	2		Milk Societies	2		Milk Societies	2	
12	Odisha	Bargarh	Sohella	Milk Societies	18		Milk Societies	18		Milk Societies	18	
2	Odisha	Bargarh	Attabira	Milk Societies	35		Milk Societies	35		Milk Societies	35	
3	Odisha	Bargarh	Bargarh	Milk Societies	36		Milk Societies	36		Milk Societies	36	
4	Odisha	Bargarh	Barpali	Milk Societies	17		Milk Societies	17		Milk Societies	17	
5	Odisha	Bargarh	Bhatli	Milk Societies	23		Milk Societies	23		Milk Societies	23	
6	Odisha	Bargarh	Bheden	Milk Societies	42		Milk Societies	42		Milk Societies	42	

7	Odisha	Bargarh	Bijepur	Milk Societies	20		Milk Societies	20		Milk Societies	20	
8	Odisha	Bargarh	Gaisilet	Milk Societies	7		Milk Societies	7		Milk Societies	7	
9	Odisha	Bargarh	Jharbandh	Milk Societies	17		Milk Societies	17		Milk Societies	17	



## Banking Profile

## 1. Network &amp; Outreach

Agency	No. of Banks/Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	24	129	81	48	0	0	16773	902	9	2268	
Regional Rural Bank	1	35	32	3	0	0	4028	74	33	8316	
District Central Coop. Bank	1	16	12	4	0	0	1624	0	74	18648	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0	
Primary Agr. Coop. Society	57	57	57	0	0	0	0	0	21	5292	
Others	0	0	0	0	0	0	0	0	0	0	
All Agencies	83	237	182	55	0	10	22425	976			

## 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks		985911	1008837	2.3	565130.00	564353.00	653781.00	15.8
				83.9				76.42

Regional Rural Bank		166256	166256	0.0	13.8	59434.00	63425.00	70000.00	10.4	8.18
Cooperative Banks		19564	26872	37.4	2.2	104035.00	112124.00	131707.00	17.5	15.40
Others		0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	0	1171731	1201965	2.6	100.0	728599.00	739902.00	855488.00	15.6	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks		338938	392243	15.7	61.7	333653.79	477945.00	663255.00	38.8	76.64
Regional Rural Bank		36243	37976	4.8	6.0	31884.00	34503.00	39247.00	13.7	4.53
Cooperative Banks		236007	205624	-12.9	32.3	164516.21	182095.00	162962.00	-10.5	18.83
Others		0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	0	611188	635843	4.0	100.0	530054.00	694543.00	865464.00	24.6	100.00

### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	59.0	84.7	101.4	
Regional Rural Bank	53.6	54.4	56.1	
Cooperative Banks	158.1	162.4	123.7	

Others		0	0	0
All Agencies		72.7	93.9	101.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	734718	460527	177668	28482
Regional Rural Bank	122071	71915	29078	9366
Cooperative Banks	0	2767	1224	0
Others	0	0	0	0
All Agencies	856789	535209	207970	37848

### 6. 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 Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	385287.73	58.1	202593.30	30.5	85709.12	12.9		0.0
Regional Rural Bank	38089.12	97.0	21648.28	55.2	20689.94	52.7		0.0
Cooperative Banks	156250.46	95.9	156250.47	95.9	0.00	0.0		0.0
Others	0.00	0	0.00	0	0.00	0		0
All Agencies	579627.31	67.0	380492.05	44.0	106399.06	12.3	0.00	0.00

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	222293.51	168159.13	75.6	386319.00	279908.53	72.5	460067.59	385287.73	83.7	77.3
Regional Rural Bank	25668.15	29117.50	113.4	25259.00	33050.97	130.8	25284.65	38089.12	150.6	131.6
Cooperative Banks	160194.45	146241.49	91.3	71340.00	148039.21	207.5	74664.63	156250.46	209.3	169.4
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	408156.11	343518.12	84.2	482918.00	460998.71	95.5	560016.87	579627.31	103.5	94.4

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg.Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'me nt [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'me nt [Rs. lakh]	Ach'me nt [%]	
Crop Loan	217326.69	210820.06	97.0	228043.00	237415.28	104.1	273665.38	270673.25	98.9	100.0
Term Loan (Agri.)	48854.68	46683.53	95.6	49976.00	86865.53	173.8	60946.69	109818.80	180.2	149.9
Total Agri. Credit	266181.37	257503.59	96.7	278019.00	324280.81	116.6	334612.07	380492.05	113.7	109.0
MSME	102238.88	73227.59	71.6	145093.00	114390.06	78.8	159630.00	169178.94	106.0	85.5
Other Priority Sectors*	39735.86	12786.94	32.2	59806.00	22327.84	37.3	65774.80	29956.32	45.5	38.3

Total Priority Sector	408156.11	343518.12	84.2	482918.00	460998.71	95.5	560016.87	579627.31	103.5	94.4
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## 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	333653.79		0.0	477945.00	25666.40	5.4	663255.00	37271.52	5.6	3.7
Regional Rural Bank	31884.00		0.0	34503.00	6776.21	19.6	39247.00	5360.78	13.7	11.1
Cooperative Banks	164516.21		0.0	182095.00	1838.34	1.0	162962.00	2184.28	1.3	0.8
Others	0.00		0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies			0	0		0			0	0.00

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

Source(s)	
1	Sambalpur DCCB
2	Lead Bank Office
3	DCC & SLBC



# Part B

## **Chapter 1**

### **Important Policies and Developments**

#### **1. Policy Initiatives – GoI (including Cooperatives)**

##### **Cooperative Development**

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

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

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

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

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

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

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

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

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

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

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

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

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

**viii. World's Largest Cooperative Training Scheme**

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

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

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

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

**xii. Establishment of National Cooperative Database Digital**

**Agriculture Mission:**

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

**i. Agri Stack:**

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

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ii. **Vistaar (Virtually Integrated System to Access Agricultural Resources):** Vistaar initiative of MoA & FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. **JanSamarth Portal:**

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

**Agriculture Infrastructure Fund (AIF) Scheme**

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

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

ii. **Integrated Processing Projects:** The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

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

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

**Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):**

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

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



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Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

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

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

v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.



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

## **2.2. Highlights related Agriculture & Farm Sector**

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

## **2.4. Highlights related to NABARD**

## **2.5. Agri Credit Targets**

## **3. Policy Initiatives - RBI**

1. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

#### **4. Policy Initiatives - NABARD**

1. Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

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

3. Special Refinance Scheme (SRS) on PACS as MSCs:

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

4. Credit-linked subsidy schemes of GoI

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



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

#### 5. Interest Subvention Schemes of GoI

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

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

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

#### 6. Rural Infrastructure Development Fund (RIDF):

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

#### 7. Micro Credit Intervention:

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

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

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

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

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

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

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

#### 8. Financial Inclusion

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

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

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

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

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

#### 9. Farm Sector Development



## **Bargarh, PLP 2025-26**

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

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

### **9.b. Expansion of JIVA:**

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

### **9.c. Accelerator approach for growth of FPOs:**

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

### **9.d. Saturation Drive campaign:**

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

### **9.e. National FPO Policy:**

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

### **10. Climate Action and Sustainability:**

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

### **11. Off Farm Sector Development**

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

## **5. Govt Sponsored Programmes linked with Bank Credit**

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

Enhance the resilience and diversification of agriculture

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

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

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

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

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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

Crop Production Management towards Coffee Mission and Potato Mission

Soura 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 Agriculture Budget, 2024-25, which is 17% higher than the last year's allocation

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

### **3. Govt Sponsored Programmes linked with Bank Credit**

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

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

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

“Mission Shakti Loan” - Interest free loan for WSHGs for livelihood promotion of Women SHGs up to Rs.3 lakh.

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

The economy of the district is predominantly agrarian with majority of the population dependent on agriculture and allied sector for employment and income. Thus it holds the key to socio-economic development of the district. The district falls under Agro-Climatic Zone - Western Central Table Land and is divided into five Agro Ecological Situation (AES). The gross cropped area of the district is 516507 ha (2023-24) and the net sown area is 348747 ha (2023-24) with average cropping intensity of 148. The main crops grown in the district are cereals (paddy, wheat, maize, ragi) oilseeds (groundnut, mustard, til, sunflower) pulses (moong, biri, arhar, cowpea) vegetables (sweet potato, potato, onion, brinjal, tomato, cauliflower) cash crops (Sugarcane), etc. Nearly 62.37% of the gross cropped area is under paddy cultivation.

As per Agriculture Census 2021-22 there were a total number of 193336 operational holdings in the district. The percentage of operational holdings in marginal, small, semi-medium, medium and large category were 64.08%, 21.91%, 10.60%, 3.14% and 0.26% respectively.

Crop production in the district is mostly dependent on monsoons and this is reflected in the cropping pattern in the district. The district receives average 1484 mm rainfall during the year 2023-24 as against the normal rainfall of 1367 mm.

Potential for 2025-26 estimated at ₹444580.50 lakh, sector and subsector wise detail potentials indicated in the Annexure-1.

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

In order to increase crop production productivity and increase the per capita income of farmers, banks provide concessional loans under Kisan Credit Card (KCC) scheme as per Government directives. Under the present KCC scheme all crop loans up to ₹3.00 lakh are provided at 7% to farmers. Upon timely repayment of KCC loan prompt repayment incentive of 3% is provided to farmers. State Government is also providing interest subvention of 2% on crop loans thereby reducing the financial burden on the farmers. Notified crops are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme.

Further quality agricultural implements are being supplied to farmers at affordable rates by Odisha Agro Industries Corporation. There are 57 PACS in the district which not only provide credit to farmers but also act as paddy procurement centers and provide marketing support to the farmers. There is one KVK in the district that provides advisory-cum-extension services and training/exposure visits to farmers and thus helps in agri-technology transfer based on lab-to-farm approach.

To cater to the needs of large no. farmers in the district and to promote the shift from paddy to non-paddy based crops there is requirement of better extension services adoption of hi-tech agriculture practices and promotion of PACS as Multi-Service Centres (MSCs)/Customer Service Centres which would provide various services to the rural populace especially farmers.



## **Bargarh, PLP 2025-26**

### **2.1.2 Water Resources**

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

Mahanadi and Ong River are two major source of irrigation and Hirakud is a major irrigation project in the district. The four blocks of the district namely Attabira, Bheden, Barpali and Bargarh receive irrigation to a large extent from Bargarh Main Canal of Hirakud Distributary system. Besides a small part of Bijepur block and Bhatli block also receive irrigation from Hirakud dam project. Gangadhar MeherLift Irrigation project is helping to irrigate 60000 acres of land in Bijepur Sojela Barpali and Bargarh Blocks. Moreover there are two medium irrigation projects i.e. Jharbandh and Dumerbahal in Bargarh district which provides irrigation to some areas in Paikmal and Jharbandh blocks. Most of the blocks of the district also receive irrigation in varying extent from minor irrigation like lift wells etc. Though normal annual rainfall in the district is 1367 mm the district received 1484 mm of rainfall in the year 2023-24. Out of the cultivated area of 348747 ha. only 252564 ha has been covered under irrigation i.e. 72.42% leaving rest 27.58% under rain fed which needs the attention. Out of the total 252564 ha or irrigated area 33.28% area is irrigated through major irrigation and 31.03% area is irrigated through borewell. All the 12 Blocks of the district are under safe category as per the ground water survey 2022.

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

Apart from Water Resources Dept other Depts. /Agencies viz. Minor Irrigation Dept. OLIC OAIC Soil Conservation Dept. and Horticulture Dept. are involved in creation of irrigation potential under various schemes/programmes of the State and Central Govt. and also under RIDF. Under Jananidhi Yojana assistance is available for shallow tube well dug well bore well and river lift irrigation projects.

Gangadhar MeherLift Irrigation project is providing irrigation facilities to 60000 acres of land in Bijepur Sojela Barpali and Bargarh Blocks.

Four mega lift irrigation projects viz. Chikli, Jampali, Tamdei and Jamutpali in Ambabhona and Gasilet block respectively were taken up through RIDF financing in the district. The projects would create irrigation potential of 5920 ha of land.

OAIC is the main agency for supply of different brands of diesel and electric pump sets. There are also outlets in block headquarters/ towns/ market centers of the district for supply of ISI marked pump sets drip and sprinkler irrigation systems to the farmers. Pani Panchayats (933 no.) have been set up in the district for irrigation management. Odisha Lift Irrigation Corporation has developed 933 RLI and medium deep tube well projects with command area of 27005 ha. Power supply to rural areas of the district is irregular and there is fluctuation in voltage which create obstacles in operating electrical pump sets.

### **2.1.3 Farm Mechanization**

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

Mechanized agriculture is the process of using agricultural machinery in agriculture that greatly increases farm labor productivity. In the district farm mechanization has seen gradual progress over recent years driven by the need to improve agricultural productivity and efficiency. Traditionally reliant on manual and animal-powered methods the district has begun adopting modern machinery to cope with the growing demands of farming.

## **Bargarh, PLP 2025-26**

The adoption of tractors combine harvesters and other machinery has increased, enhancing soil preparation sowing and harvesting processes. This shift has significantly reduced labor requirements and operational time. Government initiatives and subsidies have played a crucial role in this transition making machinery more accessible to local farmers.

Despite these advancements challenges remain. The high initial cost of machinery and the need for technical training limit widespread adoption. Additionally uneven distribution of mechanization benefits exists between large-scale and smallholder farmers.

To further boost mechanization continuous efforts are needed to provide financial support extend training programs and improve infrastructure. Overall while Bargarh District is progressing in farm mechanization there is still room for growth to fully leverage the benefits of modern agricultural technology.

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

The Agriculture Department has provided 749 power tillers, 393 tractors, 250 rotavators, 35 combined harvesters, 203 paddy transplanters, 703 mini rice mills, 1781 power weeders, 355 power brush cutters and 170 power multi-crop threshers, 84 pump sets, 421 pulverizers, 518 Rubber Roll Sheller cum Polishers, 226 oil mill etc. under subsidy scheme in the district during 2023-24.

During Kharif 2024 the Agriculture Department has planned to provide 550 power tillers, 250 tractors, 220 rotavators, 60 combined harvesters, 200 paddy transplanters, 780 mini rice mills, 2000 power weeders, 200 power brush cutters and 150 power multi-crop threshers, 60 pump sets, 700 pulverizers, 60 Rubber Roll Sheller cum Polishers, 160 oil mill etc. under the subsidy scheme in the district.

There are no major manufacturing centers for farm equipment in the district. Most of the equipment are brought from other states. Most servicing facilities are extended through dealers of power tillers and tractors.

Other infrastructural gaps are lack of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance lack of dealers for tractors power tillers combine harvesters and other farm machinery in and around the district.

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

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

Horticulture sector encompasses a wide range of crops namely fruits vegetables ornamental & flowers medicinal & aromatic species spices and plantation crops. The district falls under Agro-Climatic Zone - Western Central Table Land and is divided into five Agro Ecological Situation (AES). The district experiences extreme type of climate with hot dry summer followed by humid monsoon and then severe cold. Temperature in summer ranges from 23 deg C to 49 deg C and in winter it ranges from 10deg C to 30deg C.

Bargarh Horticulture sector has made a spectacular progress over the last few decades and significant increase in area production and productivity of fruits vegetables and spices. Now the extension system in the district is aiming on market oriented extension with low cost technology.



## **Bargarh, PLP 2025-26**

Major importance is given to increase in the production and productivity of non-paddy crops like mango kagzi lime vegetables spices oil palm TC banana papaya and mushroom.

Oil Palm plantation are planted in an area of 2500 ha. Apart from that 1495216 MT of different vegetables are produced from an area of 85359 Ha in the district. During the year 2023-24 the department has undertaken various activities under MIDH State plan, MGNREGA, Mushroom Mission, Floriculture Mission, OIIPCRA, etc. The activities mainly include protected cultivation area expansion activities exposure visits integrated post-harvest management establishment of marketing infrastructure etc.

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

One Asst. Director of Horticulture is looking after each sub division of Bargarh and Padampur. The other staffs in horticulture department includes 01 Assistant Agril. Engineer, 10 Assistant Horticulture Officers (AHO), 09 Horticulture Overseers and 22 Horticulture Extension Workers.

Quality planting materials for various horticultural crops are produced in the department nurseries at Pipalmunda and Gambharipali for supply to farmers at subsidized rate.

The KVK at Gambharipali promotes horticulture sector in the district.

Previously 04 cold storages were there which are now fully defunct. Presently there is only one working cold storage for 2500 MT is operational at Kuruan village of Bargarh Block.

Inadequate storage and processing facilities for perishable produce lack of awareness about latest technology in horticultural crop production and management and lack of Regulated Markets for major horticultural produce of the district are the major infrastructure gaps in the district.

There is a need of Integrated Nutrient Management and Integrated Disease and Pest Management to reduce the disease pest occurrence in the field as well as timely control measure reducing the cost of production keeping good soil health and also there is a need to adopt Micro Irrigation System (Drip & Sprinkler) for per drop more drop crop and save the water as the conventional method of irrigation leads to wastage of water.

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

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

The forest coverage of the district is 1073.31 sq km which constitutes 18.39% of the total geographical area of the district. It constitutes of 175 sq km very dense forest, 374 sq km moderately dense forest and 524 sq km open forest area (ISFR – 2021). The wasteland coverage of the district is 544.56 sq Km (Wasteland Atlas 2019).

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

Forest department and Odisha Forest Development Corporation are the nodal agencies for development of forestry sector in the State. The work at the district level is coordinated and supervised by Divisional Forest Officer who is assisted by 2 Assistant Conservators of Forest 3 Forest Range Officers 2 Deputy Rangers 39 Forester 74 forest guards and 248 VSS.

The district has 6 permanent nurseries and 28 temporary nurseries with capacity of 35 – 50k saplings in each nursery.

## **Bargarh, PLP 2025-26**

A mega nursery has been established at Bargarh which has provisions for mixed chamber, root trainer facility, hardening chamber, etc.

Watershed Development Programmes also have wasteland development as one of its components.

Critical gaps:

- Lack of land availability to commence any plantation project.
- Non-availability of forest based industries.
- Low value addition in NTFPs (Non Timber Forest Products)
- Low involvement of bank in providing credit.
- Lack of awareness among the farmers about the benefit of cultivating tree species in wastelands.

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

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

Agro-climatic conditions prevailing in the district are conducive for rearing of cross-bred cows. Cross-bred Jersey/Holstein Frisian cows are available in the Hirakud command area and are being supplied to the adjacent districts/state.

Milk production in the district during 2021-22 was 103.22 TMT. The per capita availability of milk in the district is 191 gm per day requiring the milk production to increase to meet the country average.

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

The district is having 19 Veterinary Hospitals, 128 Livestock Aid Centers, 197 Artificial Insemination Centers, 60 Gomitra Centers. The department of Animal Husbandry is the nodal agency of the sector is headed by one CDVO who is supported by 2 ADVOS, one nodal officer, two SDVOs (Bargarh & Padampur), 12 BVOs, 12 AVAS, 7 VAs.

One disease diagnostic laboratory is at Bargarh. There are 259 Primary Dairy Cooperative Societies with 21539 members with 17 regular milk route in the district. Milk union is collecting 52305 litres milk per day 18 bulk milk coolers are operating in the district with 73000 litres capacity.

The people are mostly depending on natural pasture for grazing their cattle. Fodder cultivation can be developed in the areas of Milk Producers Co-operative Societies (MPCS). Besides local population should be motivated for rearing of crossbred cows and use of milk.

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

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

Agro-climatic conditions prevailing in the district are fairly suitable for poultry farming. The poultry bird population in the district is 593170. The present egg production in the district for 2021-22 has been estimated as 1283.70 lakh and per capita availability is 87 per person per annum.



**Bargarh, PLP 2025-26****2.1.7.2 Infrastructure and linkage support available, planned and gaps**

The department of Animal Husbandry is the nodal department. The private companies provide backward and forward linkages to entrepreneurs under various business models. In order to give a boost to this sector Govt. of Odisha has taken a number of initiatives. Govt. schemes like KCC-AH, MKUY, RGM various programs under state plan are implemented successfully in the district.

The district is having 3 layer unit complex and 127 broiler farms are available in the district with capacity of 500 to 1200 birds each. In rural pockets people rear indigenous poultry birds as backward poultry.

**2.1.8 Animal Husbandry – Sheep, Goat, Piggery****2.1.8.1 Status of the Sector in the District**

Agro-climatic conditions of the district are suitable for sheep goat and pig rearing. Sheep and goats are available in local markets and cross-bred pigs are available in State Live-stock Breeding Farm Chiplima Sambalpur district.

Per capita availability of animal meat in the district is 2 kg/year as compared to requirement of 11kg/year recommended by ICMR. Hence there is ample scope for development of the sector.

As per the livestock census 2019 there are 175820 goats 62720 sheep and 1947 pigs in the district.

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

The network of technical manpower and health care infrastructure available with the Veterinary Department already mentioned in the dairy sector provide required health care and management to small ruminants of farmers.

Bucks rams and lambs are available in adequate number in the local markets/villages. Abundant natural vegetation is available for grazing. Concentrate feed and feed ingredients are also available in the district.

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

Fisheries sector in the district is restricted to freshwater capture and culture fisheries in Tanks/Ponds MIPS, reservoirs, rivers and canals.

The present fish production in the district (37325 MT during 2021-22) is not adequate to meet its demand resulting in dependence on neighboring districts/states. The traditional activities for financing for the sector in the district are fish farming in new and renovated ponds seed rearing and marketing.

In recent years integrated fish farming with horticulture/poultry/duckery and fish seed rearing in seasonal ponds are gaining popularity. On account of the gap in demand and supply introduction of sector friendly policy thrust accorded and above all availability of unutilized/underutilized resources the sector has potential for development.



## **Bargarh, PLP 2025-26**

### **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 subsidy oriented programs arranging need based skilling and ensuring availability of critical inputs.

The local KVK supports the sector through their promotional activities. Three Govt. fish farms five private hatcheries and 97 private rearing farms are available in the district.

There are seven primary societies engaged in capture fisheries. Sector specific schemes of both Government of India and State Government - Pradhana Mantri Matsya 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 of GIFT Tilapia are encouraged.

### **2.1.10 Farm Credit – Others**

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

Farm credit has evolved to support diverse agricultural needs beyond traditional inputs. Recent developments include financing options for two-wheelers and solar agricultural pumps.

Motorcycles and scooters are becoming vital for farmers facilitating easier transportation of produce and improving market access. Specialized credit products and government schemes are emerging to assist farmers in purchasing these vehicles enhancing mobility and reducing logistical constraints.

Solar-powered irrigation systems offer a sustainable alternative to diesel pumps providing benefits such as lower operational costs and reduced environmental impact. Various government initiatives and financial institutions now offer credit schemes and subsidies to promote the adoption of solar pumps supporting sustainable agriculture and energy efficiency.

Availability of these credit facilities is growing but challenges remain in accessibility particularly in remote areas with limited financial infrastructure. Government schemes and subsidies aim to mitigate these issues though financial literacy and initial costs can still pose barriers.

The expansion of these credit options is expected to improve as financial inclusion and literacy increase. This growth will likely enhance agricultural productivity and support rural development contributing to a more sustainable and efficient farming sector.

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

Two-wheelers (kissan bike) are becoming vital for farmers facilitating easier transportation of produce and improving market access. Specialized credit products and government schemes are emerging to assist farmers in purchasing these vehicles enhancing mobility and reducing logistical constraints. Farmers are coming forward to avail loan for purchasing two-wheelers which helps them in farming activities.

The infrastructure for solar pumps includes installation services maintenance support and a network of suppliers. Government subsidies and financial schemes are designed to ease the purchase and installation of solar pumps promoting sustainable irrigation. Planned efforts focus on expanding these schemes and improving technical support. Gaps persist in high initial costs and limited availability of qualified technicians in rural areas which can affect widespread adoption and effective use.

**2.1.11 Sustainable Agricultural Practices****2.1.11.1 Status of the Sector in the District**

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”. Diversified farms with more than two enterprises get twice the income than those with two or less enterprises.

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

- The various components of IFS are crops livestock birds and trees. 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. The major factors which need to be considered in choosing an IFS model are soil type rainfall its distribution and length of growing season.

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

The district has good scope for integrated farming to enhance production and productivity. The Govt. of Odisha has given ample thrust on developing Integrated Farming System models for all 10 agro-climatic zones with support from KVK/ RRTTS (OUAT) under its State Agriculture Policy 2020.

Popularization of integrated farm models among the stakeholders is of prime importance. Finance for various components of IFS simultaneously and parallelly is not forthcoming by banks. Board approved policy by banks for integrated farming and inclusion of the same in bank's loan originating software for hassle free appraisal is required for promoting the scheme.

The district falls under Agro-Climatic Zone - Western Central Table Land and is divided into five Agro Ecological Situation (AES). The farming System modules identified for the district are crops like rice, groundnut, arhar, til & other pulses, oilseeds and vegetables, dairy, poultry, piggy and goatery.

**2.2 Agriculture Infrastructure****2.2.1 Construction of Storage and Marketing Infrastructure****2.2.1.1 Status of the Sector in the District**

Creation of storage facilities for storing surplus grains and seasonal vegetables like onion, potato, etc. through construction of grain godowns/ onion godowns/cold storages in rural areas will greatly benefit the farmers who could store their produce in godowns on rental basis and dispose the produce at a reasonable price at a later date. For creating adequate storage space in rural areas GoI is implementing the credit linked capital subsidy scheme for Rural Godown and the subsidy is being administered through NABARD. NABARD has also created warehouse infrastructure fund for construction of ware houses godowns silos and cold storage units both in public and private sector.

Since the Govt. is providing many incentives for promotion of storage & godown activities and in view of demand for the activity and upward revision of unit cost the projection has been increased in comparison to the last year.



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

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Since the Govt. is providing many incentives for promotion of storage & godown activities and in view of demand for the activity and upward revision of unit cost the projection has been increased in comparison to the last year.

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

Land Development consists of various activities which are mainly land leveling, drainage development, treatment of saline/alkaline/acid soils and land reclamation soil and water conservation watershed development/rain fed & dry land farming, waste land development, etc.

Red and yellow soils are commonly found in the northwestern Barapahar forest of the district. Similarly red and yellow soils in association of black soils are observed in Paikmal, Jharbandh, Padampur and Gaisilet blocks in Ong valley.

In the northwestern Ambabhona plain & south Bargarh plain laterite soils occur extensively. Based on the soil test soil of Bargarh district have been found to be mostly acidic. The nutrient index indicates that the soils of the district mostly have medium nutrient status as regards the organic carbon and phosphorous whereas rich in potassium.

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

The monitoring and supervision of various soil conservation and watershed activities in the district are being done by a separate Project Director cum Deputy Director Soil Conservation office.

The Project Director watershed as its head is supported by 4 APDs at district level and block level 9 PIAs around 60 field staff and 169 VWCs (village watershed committees). As per ORSAC (Odisha Remote Sensing Satellite Application center) Bhubaneswar assessment, 640 watersheds have been identified in the district. Out of this, 240 watershed are not fit for treatment due to irrigation facility, NAC area, reserve forest, etc. Out of the remaining, 400 watersheds different types of activities have already been undertaken under NWDPA, DPAP, IWDP, WORLP, NABARD & IWMP in respect of 323 watersheds.

NABARD is also implementing three watershed project in the district. Standardization of design of Water Harvesting Structures (WHS) by Watershed Department to minimize failures. There is only one soil testing laboratory in the district. Considering the large arable area and problematic soil and land characteristics there is need for providing soil testing facilities in each

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block/panchayat headquarters. In order to protect land fertility use of Green Manuring and Bio-fertilizers in large scale need to be promoted.

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

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

Seed pesticide and fertilizer are the trinity of improving the production and productivity of crops. Better seed replacement coupled with high quality seeds can improve productivity. Excessive use of nitrogenous fertilizer by the farmers in the district has shifted the NPK ratio to 66:26:8 instead of 4:2:1. This has also degraded the land.

In comparison application of organic manures bio-fertilizers and bio-pesticides shows enhancement in productivity while preserving the soil quality. Use of such inputs make the soil healthier by enhancing its bio content/ humus and the crops are also safe for human consumption. Timely availability of fertilizers to the farmers is a cause of concern and the importance of vermi-compost in the district is increasing and the farmers are now inclined towards setting up of vermi-compost unit.

A growing number of individuals and institutions are taking interest in the production and marketing of Vermi-compost. Some of them have ventured into commercial production as well. The credit flow to these activities is very less. In many cases they are sanctioned as additional component of major projects under Horticulture and Animal Husbandry.

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

The National Horticulture Mission promotes vermi-composting activity. Organic compost reduces cost of purchased inputs while improving soil health. However it takes 2-3 years to achieve the optimum yield. Thus, some farm income scheme may have to be integrated for small and marginal farmers so that their farm income loss is off-set during this period. Commercial Production of Organic Inputs viz. Biofertilizer, Vermi Compost /Vermi Hatcheries & Compost from vegetable and fruits etc. may be taken up by farmer aggregates like PACS, Producer Societies etc. Tank silt application, vermi-compost etc. may be promoted and popularized by the Agriculture Dept. and Soil Conservation Dept. with active involvement of SHGs, PRIs and Pani Panchayats.

Farmers are required to be sensitized on the better farm practices and encouraged towards setting vermi-compost unit. Krishi Vigyan Kendra and Agriculture Department may encourage progressive farmers towards setting up of vermi-compost unit.

## **2.3 Agriculture – Ancillary Activities**

### **2.3.1 Food & Agro Processing**

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

Agro processing and food processing essentially involves value addition to primary agriculture produce for better realization of value. Agro processing and food processing in rural areas can generate a lot of employment & value addition. The small scale cottage and tiny industries with low investment in rural areas can transform the agro processing sector.



The ground level credit flow under the sector has already been clubbed with MSME and indicated in the respective sector. Since the district is having good scope for agro and food processing the projection has been made accordingly.

In line with the national benchmark Odisha aim to achieve 25 of food processing by 2025 in the state (Odisha State Food Processing Policy 2016). Odisha Food Processing Policy 2022 aims to increase the flow of private sector investments across the value chain from farm gate to market. The Policy provides fiscal & non-fiscal incentives infrastructure development skill development and cluster approach for the development of this sector. It also aims for creation of infrastructure by establishment of Food Processing Parks and common infrastructure near existing food processing clusters.

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

The district has 900 food and agro processing units comprising of 125 rice mills, 415 rice haulers, 15 ice cream factories, 105 atta-chakis, 52 oil mills, 30 bakery, 7 seed processing units, etc. In addition 22 manufacturing units and 11 service units have been developed under agro based and food processing based.

Under OLM, DSMS has promoted 27 clusters for providing livelihood support system to matured SHGs. The activities mainly include food and agro processing. 40 manufacturing unit and 05 service units have been developed under agro based and food processing based with a total capital investment.

### **2.3.2 Agri Ancillary Activities – Others**

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

The objective of central sector scheme of Agri-clinics and Agri Business Centres (ACABC) is to supplement efforts of public extension by necessarily providing extension and other services to farmers from private sector. In Bargarh district most of the Depts. are having less than adequate technical manpower to provide optimal technical advice and other extension services. Hence there is potential for promotion of ACABC scheme. The detailed guidelines of ACABC are given in website [www.nabard.org](http://www.nabard.org). However suitable trained candidates need to come up for setting up of such units.

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

There is good scope of financing for Agri clinics centres for Agricultural graduates. Agri Clinic and Agri-Business Centres (ACABC) can help in adopting the new technologies available in agriculture. Custom Hiring Centres could be considered as a viable option. However these centres need a minimum scale for efficient operation as the activity is capital intensive. Timely and adequate credit support from the bank branches will definitely give a boost to this activity.

The marketing linkage for quality seeds bio pesticide and bio fertilizer need to be strengthened. Demonstration training and extension services for popularizing the best and recommended package of practices in these areas may be undertaken.

## Chapter 3

### Credit potential for MSMEs

### 3. Credit potential for MSMEs

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

The Micro Small and Medium Enterprises sector not only plays an important role in providing employment opportunities but also help in industrialization of rural and backward areas thereby reducing regional imbalances. The sector has a huge potential to contribute significantly in value addition employment generation export promotion and overall growth & development of States economy.

In terms of Gazette Notification dated June 26 2020 the classification of an enterprise is on the basis of the following criteria viz.

- a micro enterprise where the investment in plant and machinery or equipment does not exceed ₹1 crore and turnover does not exceed ₹5 crore;
- a small enterprise where the investment in plant and machinery or equipment does not exceed ₹10 crore and turnover does not exceed ₹50 crore; and
- a medium enterprise where the investment in plant and machinery or equipment does not exceed ₹50 crore and turnover does not exceed ₹250 crore.

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

The State of Odisha has come up with a comprehensive Development Policy for MSME Sector in 2022. The Policy has provided for an elaborate enabling framework with guidelines for Ease of Doing Business Capacity Building & Skill Development Cluster Development and Enabling Credit Flow. It has also provided for supporting framework for Infrastructure Development Export Promotion Marketing Assistance Raw Material Support and Technology Up gradation.

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

District Industrial Centers (DIC) act as the nodal agency for promotion of MSME. Capital Incentive Subsidy Seed Capital Assistance DPR Preparation Subsidy subsidized land interest subsidy on loans availed from public financial institutions stamp 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. It is headed by General Manager and two Assistant Manager and IPOs at Block level envisage the required infrastructure for tiny & SSI units development. Under hand loom sector the district is headed by ADT supported by other field level functionaries.

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

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

The major areas for infrastructure development are chemical and allied textile based paper and forest based mechanical and metallurgical based electrical and electronics based and fabrication and agri implements based. There are 2136 Udyog Aadhaar Registration in the district as per Udyog Aadhaar web page. Among these 2136 Udyog Aadhaar Registration 1710 are Micro, 411 are Small and 15 are Medium.



## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

Exports play an important role in accelerating the economic growth of the country. While the infrastructure associated with exports is taken care of by the Government banks play an important role in providing the much needed credit for financing export. Incremental advances made by banks under Export Credit up to the sanctioned limit of `40 crore per borrower have been brought under the ambit of Priority Sector as per the guidelines issued by the RBI.

Export credit includes pre-shipment and post shipment export credit (excluding off-balance sheet items) as defined in the Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by the Department of Banking Regulation of Reserve Bank of India.

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

The district has the potential to export handloom and handicraft products. Export potential is also there for various vegetables and black rice from the district. No export credit disbursement was reported by banks in Bargarh. So far no exporter of Agriculture and Forest Products is present in the district. But there is potential to export handloom garments.

Make in India is expected to invigorate the export sector also. However the critical gaps intervention required and issues to be addressed in the sector are availability of power supply and road connectivity and settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit to be ensured. As there is no "B" Category branch in the district the operation handling outside district makes the credit access difficult for the exporter.

#### 4.2 Credit Potential for Education

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

Investment in education is vital for sustainable development and empowerment of any nation. 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. Sustainable Development Goal (SDG4) aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030.

With increasing avenues for higher education and high return to investments the scope of education loans is very high in the present day scenario. Reserve Bank of India has identified education as one of the priority sectors for financing by Banks with an aim to channelize credit to the aspiring youth segment pursuing professional/technical education. The cost of education is increasing rapidly in past years. Reserve Bank of India (RBI) has therefore increased the threshold for education loan under priority sector lending to `20 lakh from the earlier `10 lakh. Under Indian Banks



Associations Model Education Loan Scheme loans up to `10 lakh are offered for higher education in India and `20 lakh for studies abroad. GoI has developed a portal known as Vidya Lakshmi through which students can view apply and track the education loan applications to banks anytime anywhere.

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

Banks prefer extending loans to students enrolled in government owned/approved institutions. There is the need for customization of loan products to suit the requirements of the students and that of courses; margin money requirements; collateral security; proof of appropriateness of the University College and Course applied for; timely approval of loan to meet the admission related deadlines; post disbursement issues etc. All these constraints need to be addressed so as to make India an educational hub.

The education department and educational institutes may play a pro-active role in sensitizing the students about loan facilities available from the government schemes and banks. Tie up arrangements with educational institutes and employing companies may be established including awareness creation.

Government of Odisha has launched the Kalinga Siksha Sathi Yojana (modified) to provide education loan at only 1 interest rates for the students to pursue their higher education who are financially weak with annual parental income less than `6.00 lakhs. Interest subsidy is provided to the extent that the net interest payable by the students becomes 1 per annum after the moratorium period. The educational loan progress monitored by SLBC at the State level and DCC at the District level.

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

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

A pucca house is one of the basic needs for human survival. It serves as an engine of growth for an economy since it has a direct impact on employment and income generation. It has various backward and forward linkages and is linked to a host of ancillary industries such as cement steel brick timber and other building material.

Bringing convergence of the Priority Sector Guidelines for housing loans with the Affordable Housing scheme and to give a fillip to low-cost housing for the Economically Weaker Sections and Low Income Group Reserve Bank of India has stipulated the loan eligibility under Priority Sector lending to `25 lakh in rural areas where the cost of dwelling does not exceed `30 lakh. Loans extended by banks for repairs of damaged dwelling units of families up to `6 lakh (RBI Master Direction FIDD.CO. Plan.BC.5/04.09.01/2020-21 dated 4 September 2020).

NABARD provides direct loans to State entities like Housing Boards State Housing Corporations which have been established or constituted by or under any Central or State Act in which central/state government should not have less than 51 of the paid up share capital. It also provides refinance to RRBs State Cooperative Banks including DCCBs and PACS in support of their lending to housing sector. Loans are provided to NBFCs and HFCs for on lending to individuals. MFIs are also provided loans for on lending to individuals and SHGs.

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

Government of India launched Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) in April 1 2016 to address the housing requirement of the needy households. The goal of 'Housing for all' by 2022 set up by Government of India required completion of four crore houses in rural areas with basic facilities of water supply sanitation and access to road. Implementation of the scheme has been extended up to 31 March 2024.

The Government of Odisha also assigns high priority to provide pucca houses to all rural families that are living in kutchha houses. The Government of Odisha newly launched "MO GHARA" (Government Housing Assistance in Rural Areas) Scheme aiming to provide adequate financial support to enable rural households to construct pucca houses. The maximum subsidy under Mo Ghara Shemes is `60000 for general categories and `70000 for SC/ST/PwD families.

There is tremendous scope of rural housing finance with the need for modern living conditions safety measures and construction designs. The major constraints in rural housing finance are the absence of clear land title in rural areas and systematic income flow of rural borrowers. Housing finance institutions have limited reach in rural areas. Financial institutions face difficulty in obtaining tangible marketable securities and enforcing the recovery. Usually the SHG members who have availed multiple rounds of income generating loan (IGL) and repaid in time are selected for housing finance.



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure is critical to sustained economic development and inclusive growth. Basically the need of infrastructure in rural areas of the district could be categorized as (1) Infrastructure for basic needs like Housing Food Supply and Management Drinking Water etc. (2) Social Infrastructure like Education Health & Hygiene Sanitation Domestic Energy Needs (Electricity Lighting Cooking) Security Systems (3) Infrastructure for Development of (a) Agriculture (b) irrigation system (c) farm mechanization (d) storage ware housing and cold chain (4) Infrastructure for development of allied sector like animal husbandry inland fishery rural connectivity value addition and industrial development and other locally critical infrastructure.

Infrastructure development in the district is mainly undertaken out of the RIDF assistance being implemented by NABARD, WODC, BRGF, RKVY, TFC, etc. The human development index of the district is 0.565 as against the state index of 0.579.

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

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

The two Mega Drinking Water Project implemented by RWSS department will benefit the families of 504 villages of 137 Blocks of 06 Blocks.

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

There are 13 drinking water projects in the districts which were implemented through RIDF. Among these 11 projects have already been closed. The two Mega Drinking Water Project implemented by RWSS department are ongoing. One Mega Drinking Water Project is covering families of 304 villages of 94 GPs of 5 Blocks (Attapura Bargarh Bijepur Gaisilat and 01 GP of Barpali Block) of the district. The other project covers 161 villages of 43 GPs of 02 Blocks (Bheden & Barpali).

#### 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. In India "Social Infrastructure" covering schools health care facilities drinking water and sanitation facilities in Tier II to Tier VI centers have now been brought under the ambit of Priority sector lending norms.

With increased focus on human development and for attainment of Millennium Development Goals the social sectors viz:- education, health, sanitation, etc. have gained greater focus in the overall development process.

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

The outlets for sale of construction materials i.e. steel, cement, sand, stone, glass, brick, wood, sanitary fittings etc. are available in all block headquarters. There is fairly good network of branches of Commercial Banks including Regional Rural Bank in the district.

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

Participation of the beneficiaries especially women SHGs in water supply schemes or management of water plants may be helpful for successful management. The Village Water and Sanitation Committees under each gram panchayat may be formed for better utilization of the resources. Despite the SSA (Sarva Sikshya Abhiyan) there is a demand for private institutions. Sanitation is a big challenge for the district. The district does not have sufficient number of public toilet and pure drinking water facility. All villages are not having access to pipe water system and still many households lack modern toilet facility. The supply of private toilet under Swachh Bharat Scheme does not have water supply provision. It is assumed that for installing a tube well with pump set and water tank a sum of `30000/- would be required. It is assumed that approximately 5 of the beneficiaries would be seeking additional amount by way of loan for the activity.

With comparatively better services from private health care providers there is demand for opening of more such facilities in important towns and centers of the district.

## **5.3 Renewable Energy**

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

“Striving for Affordable and Clean Energy for all its Citizens through harnessing Renewable energy” is a part of India’s Sustainable Development Goal (SDG No. 7). Energy in general and specifically in the form of electricity is an essential input into most modern productive activities and an integral part of quality of life. With the initiatives of GOI and the State Govt. renewable energy has been witnessing substantial growth in the last five years.

The Renewable Energy policy of 2016 of Odisha aims at augmenting the generation of renewable energy with relative emphasis on solar energy. Odisha Renewable Energy Development Agency has developed an online portal to facilitate the submission of online applications for Solar Roof top installation. Options like availing government subsidy and application solar net-metering to the respective distribution utility are also available on the portal.

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

For promoting the sector the district is having one OREDA office headed by one Assistant Director and supported by one technician one NGO (ODC) and 7 field staff. There is good number of rice mills in the district. So the paddy husk could be utilized for cardboard making and block board paper manufacturing, mini captive power-plants, etc.

Cattle population is significant in the district to support biogas units. So Bio-gas could be generated to substitute the fuel wood requirement as also to check the felling of trees.



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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	386	759.388100	702.2841
B	Ongoing tranches	299	1516.310600	1166.3764
	Total (A + B)	685	2275.698700	1868.6605

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	563	746.402500	688.879
B	Rural roads & bridges	109	560.361300	459.593
C	Social Sector	13	968.934900	720.1885
	Total (A + B + C)	685	2275.698700	1868.6605

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	544	Irrigation potential	ha	69796
B	Rural roads	98	Road length	km	321
C	Bridges	13	Bridge Length	m	5090

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social Sector	13	Two Mega Drinking water Projects will benefits peoples of 504 villages of 137 GPs of 06 Blocks.	Villages	504

## Chapter 6

### Informal Credit Delivery System

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

The SHG Bank Linkage programme was initiated by NABARD in the year 1992 which is considered to be the largest financial inclusion programme in the world through which the rural poor women have been brought into the formal banking system in group mode and subsequently many of them have been able to set up micro enterprises through bank loans (micro credit).

As against the target of 11750 SHGs credit has been extended to 11767 SHGs including fresh and repeat dose of credit during the financial year 2023-24. The financial achievement is ₹41911.57 lakh as against the target of ₹40600.00 lakh. The average loan size per SHG has been increased to ₹3.56 lakh. NPA position has improved due to persistent effort made by all stake holders and the interest subvention provided by Government of India/ Govt. of Odisha.

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

There are 180 bank branches and 57 PACS in the district. The present status of SHG bank linkage programme is indicated in the Table below-

- No. of intensive blocks of OLM -12
- No. of SHGs credit linked (including repeat finance)during 2023-24 – 11767
- Amount of Bank loan availed ( ₹ in lakh) - ₹41911.57 lakh
- Average loan per SHG ( ₹ in lakh) – ₹3.56 lakh
- Percentage of women SHGs – 100%

Odisha Livelihood Mission (OLM) is working in the district to support credit linkage of SHGs and marketing of SHG products. OLM is also helping branches in sponsoring of SHG loans and recovery from the defaulted groups.

BALARAM Scheme- GoO has launched 'Bhoomihina Agriculturist Loan and Resources Augmentation Model (BALARAM) Yojana' in collaboration with NABARD to provide crop loans to landless farmers. Under the new scheme the landless cultivators will get loans through Joint Liability Groups (JLGs).

JLG is an informal group comprising preferably of 4 to 10 individuals coming together for the purpose of availing bank loan either single or through the group mechanism against mutual guarantee. The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach adopt cluster approach facilitate peer education and credit discipline. Hence the banks in the district may increase their financing to the small marginal tenant farmers and oral lessees through JLG mode of financing.

Critical Gaps:

- The OLM federations and the NGOs should provide necessary handholding support to SHGs for sustainable livelihood income
- Marketing support should be provided to SHGs for selling their produce.
- Banks need to give full support for formation and credit linkage of JLGs by working with the coordination of Agriculture department.
- Awareness need to be created about BALARAM schemes among the farmers.

## **Chapter 7**

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

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

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

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

- 1 As regards the availability of surface water for development of Lift Irrigation sector the available discharge of rivers namely Mahanadi and Ong can be utilized.
- 2 Ensuring timely completion of irrigation projects.
- 3 Banks may extend credit facilities for taking up water management activities like creation of farm ponds de-silting and renovation of dug wells micro irrigation methods like drip and sprinkler irrigation systems.

#### **3. Farm Mechanization**

- 1 Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC JLG Farmers' Producers Organizations mode and also financing for replacement of agricultural implements.
- 2 Promoting custom hiring Centers for farm equipment which will reduce the burden on SF/ MF. The network of PACs can be utilized for this.
- 3 Vegetable Crop production holds the promise to be mechanized from seedbed preparation planting irrigation spraying to harvesting transplanting of seedling inter culture picking and digging.



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

- 1 Organic farming and export of organically grown fruits and vegetables are good business proposition and banks may reach out to these farmers for their credit requirements.
- 2 State horticultural farms should be strengthened with sufficient infrastructure and also financial capital so as to meet the planting materials requirement of the district.
- 3 Unemployed youth may be encouraged to set up private nurseries as there is a growing demand for good quality planting materials.
- 4 There is a need for popularizing scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems suitable for them.
- 5 There is need for introducing alternative horticultural crops such as lime guava papaya drumstick and amla which are suitable for the district.
- 6 Promotion of Bee Keeping Mushroom & Sericulture as an alternate livelihood activity for rural women.
- 7 Promotion of Bamboo cultivation with subsidy under National Bamboo Mission.

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

- 1 Extension support may be strengthened to create awareness among farmers/villagers to take up agro & farm forestry activities on commercial line.
- 2 Forest Department and Forest Development Corporation should identify areas and farmers for farm forestry and agro-forestry.
- 3 Commercial nurseries development by individuals and NGOs may be encouraged to ensure supply of quality planting materials.

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

- 1 Banks may encourage farmers in taking up dairying and other animal husbandry activities which provides regular income to farmers. Banks may extend KCC for meeting the working capital requirement of famers taking up Animal Husbandry.
- 2 Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics, cultivation of improved varieties, silage making, enrichment of crop residues by alkali treatment, etc.
- 3 Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system.
- 4 Lack of access to organized markets and meagre profits distract farmers from



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investing into improved technologies and quality inputs. Activity specific Farmer Producer Organizations may be formed on the lines of milk cooperatives for acting aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments.

**7. Animal Husbandry – Poultry**

- 1 Air conditioned counters with floor space of (400-500) sq ft. may be established in block headquarters where hygienically processed different types of value added chicken items can be sold.
- 2 Poultry producers' cooperative society should be developed at village level through SHGs and the marketing should be done through OPOLOFED.
- 3 Cultivation of maize the major ingredient in poultry feed may be encouraged.
- 4 Training and critical inputs may be provided to SHGs for taking up backyard poultry as a commercial activity.
- 5 There is a good scope for promoting poultry activity as part of integrated farming system by the farmers as there is a huge demand for traditional breed birds for meat purposes in the district.

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

- 1 There is a need to step up institutional credit for sheep and goat rearing which is currently limited.
- 2 The supply of quality animal is required.

**9. Fisheries**

- 1 Liaison with banks for identifying entrepreneurs' timely sanction /disbursement and recovery of bank loan.
- 2 The concept of new technology like Bio flock culture integrated fish farming may be propagated among the young entrepreneurs.
- 3 Ensure supply of quality seeds feeds and maintenance of sustainable culture practices.
- 4 Pursue for insurance cover for fish farmers.

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

- 1 Small scientific storage godowns of 100 to 1000 MT should be constructed at each of the revenue villages or Panchayats.

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- 2 Accreditation of godowns will facilitate registration of godowns with the Warehousing Development and Regulatory Authority which would promote bank loans against NWR.
- 3 Negotiable warehouse receipt system may be encouraged as this will reduce distress sale immediately after harvest.
- 4 PACS in the district should be motivated for construction of additional godowns with assistance available from Agriculture Infrastructure Fund (AIF).

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

- 1 There is a need to promote usage of organic inputs among the farmers to improve quality.
- 2 There is a need to promote farm ponds in the district mission mode.
- 3 Banks may encourage and extend the required financial support for setting up of biofertilizer and bio-pesticide production units, vermi-composting units, coir pith composting units, etc. through credit linked subsidy schemes available.
- 4 Banks need to propagate and popularize subsidy scheme for establishment of soil testing labs under National Project on Organic Farming (NPOF).

**12. Agriculture Infrastructure: Others**

- 1 Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally.
- 2 Department or the Institutions in the district may start tissue culture units for supplying quality seedlings.
- 3 Promotion of bio fertilizer and pesticide units through entrepreneurs and unemployed youth.

**13. Food and Agro. Processing**

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

**Bargarh, PLP 2025-26****14. Agri. Ancillary Activities: Others**

- 1 Banks may extend credit facilities to agriculture graduates for setting up Agri Clinics and Agri Business Centres.
- 2 Presently there are 25 FPOs in the district. Support is required from State Government Departments to provide hand holding support to these FPOs.
- 3 The JLG mode of financing small marginal tenant and land less farmers should be promoted by banks in a mission mode.

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

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

**16. Export Credit**

- 1 APEDA may encourage export of non-basmati rice black rice & vegetables.
- 2 Forward linkages with export houses for exporting handloom and handicraft products.



### **17. Education**

- 1 There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections.
- 2 Infrastructure gap of toilets and drinking water facilities in schools and colleges may be developed.
- 3 Private sector should make investment in the field to fill a crucial gap in funding.

### **18. Housing**

- 1 Awareness to be created about cost effective affordable housing with bank credit.
- 2 New schemes under PPP mode need to be encouraged for providing affordable housing to needy families.

### **19. Social Infrastructure**

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

### **20. Renewable Energy**

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

### **21. Informal Credit Delivery System**

- 1 Banks may finance SHG members taking up income generating activities or setting up micro enterprises.
- 2 Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster Level Facilitators, Panchayat Level Facilitator, Community Bank Coordinators, etc. in the district effectively in credit disbursement and recovery.
- 3 Banks may extend credit to SF/MF/landless under JLG mode.



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- 4 PMJDY account holders may be sensitized to make transactions in the accounts so that they become eligible for availing the Overdraft facility of `5000.
- 5 SHG and JLG members should use their loan amount to start enterprise after getting training provided by various institution like UCO RSETI NABARD MEDP and LEDP programs.
- 6 While continuing with its goal of spreading its outreach SHG-BLP needs to address issues such as dormancy / disintegration of SHGs convergence of SHG-BLP with the developmental programmes of government / development agencies, reduction of NPA levels, etc.
- 7 Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders.
- 8 SHGs in group mode (GPLF or SHG Federation) should be supported technically for management by the concerned development department and financed by banks.

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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

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

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

1. Co-operative movement in Odisha has more than a century old history with formation of 1st Co-operative Society of the country in the year 1898. Over the years various co-operatives institutions have been promoted in sectors like Credit, Consumer, marketing, Industrial, Housing, Storage/processing, etc. The movement has been backed by various legislative measures such as The Orissa Co-operative Land Development Act 1938; The Orissa Cooperative Societies Act 1962; The Orissa Self-help Co-operative Act 2001.
2. Odisha has a three tier Short Term Co-operative Credit Structure (STCCS) with the Odisha State Co-operative Bank Ltd. at the top 17 Central Co-operative Banks in the middle and 2710 primary societies at the village level. The long term Co-operative Credit structure represented by Orissa State Co-operative Agriculture and Rural Development (OSCARD) Bank at State Level and CARD Bank at district level. The state has Urban Co-operative Banks and one State Co-operative Union. The MARKFED at the apex level and 51 Regional Marketing Societies (RMS) are mostly engaged in distribution of fertilizer.
3. STCCS plays a very important role in the State as it accounts for about 60 of the total crop loans disbursed in the State.
4. Out of 2710 PACS affiliated to the CCBs 50 are operating in profits. As per the audited figures of 31 March 2022 all the CCBs in the state have earned profits and are maintaining CRAR above 9%. GNPA and NNPA of CCBs ranged between 3.9% – 12.3% and 0% – 6.5%.

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

1. Three tier short term cooperative credit structure is functional in the district. It plays an important role as it accounts for 57% of crop loans disbursed in the district. The Sambalpur DCCB which is operating in the district is profit making. The long term cooperative credit structure is non-operational.
2. The number of PACS in the district is 57 and all have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). There is no defunct/ non-functional PACS in the district. Approximately 53 PACS have registered profits during the past years. Audit of all PACS are in arrears.



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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 (Strengthening of PACS through Computerization).
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 253. All the 253 GPs are covered with the existing 57 PACS. However, 75 new PACS are also formed in the existing GPs to reduce the number of operational villages for a PACS. Initially, 05 nos. of PACS i.e. 03 nos. of PACS under Bargarh Circle i.e. Narayan PACS, Bhukta PACS and Keshapali PACS and 02 nos. of PACS under Padampur Circle i.e. Bijepur PACS and Buden PACS have been selected for performing as Multipurpose PACS in the district. There is no dormant/ defunct PACS in the district.
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.
7. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking, insurance, Aadhaar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far no PACS has started providing CSC services to rural citizens in the district.

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

1. There is a fair potential for cooperative activity in the Dairy and Handloom sectors. The distribution is fairly uniform in that all blocks are covered by some society or the other. However there is potential for creation of cooperative societies in Handloom sectors in the blocks like Attabira, Bargarh, Barpali, Bhatli, Bheden, Bijepur, Padampur and Sohela etc. This can have immense multiplier effect in giving a fillip to economic activities in these areas.
2. Chadeigaon PACS, Bhatli PACS, Sankirda PACS under Bargarh Circle and Laumunda PACS, Kundakhai PACS & Palsada PACS have been identified for the world's largest grain storage.
3. Chadeigaon PACS under Bargarh Circle and Sarkanda PACS under Padampur Circle have been selected for Petrol/Diesel retail outlet.
4. Attabira PACS, Bhatli PACS and Barpali PACS under Bargarh Circle and Padampur PACS & Jharbandh PACS under Padampur circle are identified to operate as "Jana Aushadhi Kendra" in the district.



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	Climate Change	Integrated Tribal Development Project under TDF	07 villages Of Gaisilat & Padampur Block	A total area of 200 acres belonging to 200 tribal families will be developed into a model Orchard. Support provided for various activities like horticulture components soil conservation work water resources development training & capacity building women development health & sanitation income generating activities & processing activities for the groups Nutri garden support etc.	Convergence with Govt. department s and also contributions from The beneficiaries	200	Economic sustainability for 200 Tribal Farmers of Gaisilat and Padampur Block.

2	Climate Change	Implementation of soil & Water conservation Measures along with sustainable Farming Practices (Non-Watershed Project)	05 villages of Gaisilat Block	The non-watershed project for implementation of soil & water conservation measures along with sustainable farming practices sanctioned for 05 villages of Gaisilat Block. Support provided for various activities like soil conservation work training smart agriculture practices formation & strengthening of FPOs building climate resilience infrastructure study & documentation etc.	Contributions from the agency & beneficiaries	270	Increase in water level in the area and better income for the beneficiaries with sustainable farming practices
3	Collectivisation	Promoting Farmer Producers Organisations (FPOs)	Ambabhona Attabira Barpali Paikmal Bhatli Bijepur Gaisilat Jharbandh Padampur and Paikmal Block of the district	NABARD has promoted 20 FPOs including 07 CSS FPO in the district with grant support and sustained handholding who are engaged in diverse agriculture and allied activities. All the 20 FPOs are supported by NABARD for formation registration capacity building training financial grant for rent and salary etc. awareness created among the farmers for cultivation of vegetables. Support provided for Seed and fertiliser.	Convergence with Govt. department s under various schemes and also for getting various licences	11322	Farmers get their input seeds and fertilisers at a cheaper rate. They get better price for their produce. All Farmers incomes are drastically increased by switching from paddy to vegetable cultivation and marketing through FPO.

4	Collectivisation	Beyond Paddy: Water Use Efficient Alternate Crop Plan & Integrated Farming System	10 villages of Gaisilat Block. The villages are Kandagarh Aeragadi Buromunda Semalmunda Kuliary Saidunguri pali Grindolmal Jamutpali Sansajbaha l and Bheluapada r	Grant support has been provided for quality seed NADEP compost pit solar pump development of efficient micro & sprinkler irrigation and plant protection equipments like sprayer, seed driller, marker, etc. Training provided on organic farming crop water budgeting sprinkler drip irrigation cropping practices agronomic practices Improvement of Soil quality and health Integrated Nutritional Management & Integrated Pest Management.	Convergence with Govt. department schemes	100	Farmers incomes were drastically increased by shifting their cultivating strategy from paddy to non-paddy. The water requirement was also reduced. The farmers get benefitted with increased income due to the cultivation pulses and vegetables. The farmers get better tie-up with traders for their produce. The farmers continue to grow non-paddy crops in their fields even after the completion of the project due to better income.
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5	Climate Change	Development of Watershed	15 villages of Gaisilat villages. 05 villages are covered by each of the 03 watershed projects	NABARDs participatory Watershed Development Programme is being implemented in the rainfed areas with major objectives of conservation of soil and water resources enhancement of off farm production productivity and improvement in overall socio-economic status of farmers women and landless labourers. Support provided for various activities like soil conservation work training smart agriculture practices formation & strengthening of FPOs building climate resilience infrastructure etc.	Convergence with Govt. department contributions from the beneficiaries	1973	This projects offer significant benefits to beneficiaries including improved water quality and increased availability of water for drinking and irrigation. They promote soil conservation enhance agriculture productivity and provide effective flood control.
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6	Micro Finance	Livelihood Enterprises Development Programme (LEDP)	120 beneficiaries from 12 SHGs of Ambabhona Block	Sanctioned a Livelihood Enterprises Development Programme (LEDP) on "Processing and marketing of millet based products" for 120 SHG members in Ambabhona Block. Grant support has been provided for training materials lodging & boarding expenses professional fees stipend for participants setting up of demonstrator unit refresher training exposure visits monitoring & handholding for credit linkage marketing support and other miscellaneous contingency expenses.	Converging with FPOs and govt. for marketing support.	120	The beneficiaries collectively started producing various food products from millets. They were able to earn additional income from these activities. They were able to generate an income and contribute to their families.
7	Micro Finance	Micro Enterprise Development Programme (MEDP)	30 beneficiaries from 5 SHGs of Bijepur Block	A Micro Enterprises Development Programme (MEDP) on "Organic Commercial Vegetable Cultivation" for 30 SHG members in Bijepur Block was sanctioned. Grant support has been provided for training materials lodging & boarding expenses professional fees stipend for participants monitoring & handholding for credit linkage marketing support and other miscellaneous contingency expenses.	Converging with FPOs and govt. for marketing support.	30	The beneficiaries after getting the training started producing various organic manure and started using in their fields. They also started producing organic manure for commercial purpose. They use the manure in their field for vegetable cultivation and also sell to others. They were able to generate an income through selling organic vegetables which helps in shaping the health of the community.

## Success Stories

### Success Story 1: Cultivating Prosperity: Diversifying Crops for a Brighter Future



1. Scheme :	FPO under PODF-ID
2. Project Implementing Agency :	Debadatta Club
3. Duration of the project :	5 Years
4. Beneficiary:	
No. of beneficiaries:	843
Community:	Tribals
State:	Odisha
District:	Bargarh
Block:	Gaisilet
Village:	42 Villages of Gaisilat Block

#### 1.1 Support provided

- NABARD has supported Swayansidha FPCL for formation, registration, capacity building, training, financial grant for rent and salary, etc. Awareness created among the farmers for cultivation of vegetables. Support provided for Seed and fertilizer.
- Technical support was also provided to farmers for better farming and marketing. An amount of `20.00 lakh loan was provided to the FPO from NABKISAN Finance Limited.

#### 1.2 Pre-implementation status

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- The farmers of Swayansidha FPCL were earlier do their farming activities individually. They used to purchase input seeds and fertilizers individually and sell their produce individually too. This resulted in low price realization of their produce with high input cost.
- Earlier farmers were cultivating in traditional method. They were primarily depending on paddy cultivation in their field both in Rabi and Kharif season.

**1.3 Challenges faced**

- The farmers are acquainted with their traditional farming style in their field. Hence it was quite difficult to convince them to shift their crop from paddy to Vegetables.
- It was also very difficult to convince the farmers to follow the organic instead of chemical fertilizer. Farmers were used a lot of chemical fertilizers and pesticides.

**1.4 Impact**

- Farmers get their input seeds and fertilizers at a cheaper rate. They get better price for their produce. All farmers' incomes are drastically increased by switching from paddy to vegetable cultivation and marketing through FPO.
- FPO has increased their turnover to more than 1 crore and earned a good amount as profit.



## Success Story 2: Beyond Paddy: Water Use Efficient Alternata Crop Plan & Integrated Farming System



1. Scheme : FSPF
2. Project Implementing Agency : Debadatta Club
3. Duration of the project : 2 years
4. Beneficiary :

No. of beneficiaries :

Community : Tribal Farmers

State : Odisha

District : Bargarh

Block : Gaisilet

Village : 10 villages

### 2.1 Support provided

- Support provided to 100 farmers in 100 acres of area for Rabi and Kharif Season for implementation of water use efficient alternate crop and integrated farming system.
- Awareness created among farmers for the cultivation of non-paddy crops like onion, vegetables, Drum sticks, Ragi, Papaya, Maize, Groundnut, Mustard, Sunflower, etc. Provided seed, fertilizer, solar pump, etc. to farmers.
- Demonstration of modern farming activities were given in the field with technical support.
- NABARD supported technical and training program to farmers through FSPF project. Farmers got training and knowledge to diversify their crops. NABARD also provided drip irrigation and sprinkler to the farmers under the project.



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### **2.2 Pre-implementation status**

- Earlier farmers were cultivating in traditional method. They were primarily depending on paddy cultivation in their field both in Rabi and Kharif season.
- Farmers were getting low income due to paddy cultivation. They were not interested to change their cultivating pattern from paddy to other crops like ragi pulses and vegetables.

### **2.3 Challenges faced**

- The farmers of the areas were only interested to cultivate Paddy. It was very difficult to convince the farmers to shift from paddy to non- paddy crops.
- It was also very difficult to convince the farmers to follow the organic instead of chemical fertilizer. Farmers were used a lot of chemical fertilizers and pesticides.

### **2.4 Impact**

- Farmers' incomes are drastically increased by following by cultivating their crop to non-paddy, the water requirement was also reduced and the also time and health of the farmers improved because of consuming the non-pesticide vegetable in their diet

### Success Story 3: Empowering Village Women Through Groundnut Value Addition: A Story of Transformation



1. Scheme : MEDP
2. Project Implementing Agency : Triranga Yubak Sangha (TYS)
3. Duration of the project : 10 days  
30
4. Beneficiary :
  - No. of beneficiaries :
  - Community : SHG
  - State : Odisha
  - District : Bargarh
  - Block : Padampur
  - Village : Purena

#### 3.1 Support provided

- Under Micro Enterprise Development programme (MEDP) 10 days training was provided to 30 members of 03 SHGs on value addition of groundnut packaging & marketing. All the SHG members were credit linked with bank and successfully running their business with the support of Bimal FPCL.

#### 3.2 Pre-implementation status

- Bijayalaxmi SHG a Women Self Help Group of ten women in Purena village was formed on January 1 2004 and functioning in income generating activities. Eight of them were from the Scheduled Tribe community while the other five were from the Other Backward Caste.

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- Earlier they did not have any previous business experience. They were all struggling financially and their membership fees collection was quite low. Despite this they were determined to become self-sufficient through employment and contribute to their families.
- The group had earlier taken a loan of ` 185000/- from Utkal Grameen Bank of Padampur which was fully repaid. Earlier the turnover of the SHG was below fifty thousand in a year.

**3.3 Challenges faced**

- Bijaylaxmi SHG encountered several obstacles with the most prominent one being their lack of prior business experience. Additionally the SHGs turnover was hampered by inadequate marketing strategies and limited production capacity.
- Although the SHG had previously taken a loan for their business activities their lack of experience led to the initiatives failure.
- Nonetheless after undergoing training they were able to enhance their skill set. The SHG still faces limited infrastructure as a challenge but it is anticipated that this issue will be resolved following the expansion of their businesses.

**3.4 Impact**

- The success of Bijaylaxmi SHGs business lead to the growth of the local economy creating job opportunities and generating income @ ` 1200/- per member per month.

## Appendix 1a

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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



## 1.2 Climate Finance and Challenges

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

## 1.3 Initiatives of Govt. of India

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

## 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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

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

### 1.6 Way Forward

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



## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

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

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

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

##### 2.2 Any specific Climate Change initiative in the District by

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

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

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

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

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



## Appendix 1c

### Climate Action & Sustainability

#### 3 Climate Change Scenario - At the District Level

##### 3.1 Prospects of Climate Action in the District

Bargarh district in Odisha is primarily an agrarian region characterized by its dependence on seasonal rainfall and agriculture. The district is increasingly vulnerable to the impacts of climate change including erratic weather patterns rising temperatures and frequent droughts. Addressing these challenges requires a multifaceted approach to climate action. Here are some prospects and strategies for effective climate action in Bargarh:

1. **Sustainable Agriculture Practices:** Given the districts reliance on agriculture promoting sustainable practices such as crop diversification improved irrigation techniques and soil conservation can enhance resilience to climate variability. Implementing agroforestry and organic farming can also improve soil health and reduce dependence on chemical inputs.

2. **Water Management:** Effective water management is crucial for coping with irregular rainfall and drought conditions. Investments in rainwater harvesting watershed management and efficient irrigation systems can help ensure a stable water supply for agriculture and reduce vulnerability to water scarcity.

3. **Climate-Resilient Infrastructure:** Building infrastructure that can withstand extreme weather events is essential. This includes constructing flood-resistant roads strengthening embankments and ensuring resilient housing. Improved infrastructure can mitigate the impact of climate-related disasters on communities.

4. **Community Engagement and Awareness:** Engaging local communities in climate action is vital. Raising awareness about climate change its impacts and adaptive strategies can empower residents to take proactive measures. Community-based programs can include training on climate-resilient farming techniques and disaster preparedness.

5. **Renewable Energy Adoption:** Exploring renewable energy sources such as solar and wind can reduce the districts reliance on fossil fuels and mitigate greenhouse gas emissions. Implementing small-scale renewable energy projects can also provide reliable power to rural areas. By focusing on these areas Bargarh can build resilience against climate change while promoting sustainable development. A coordinated effort involving government communities and other stakeholders will be key to achieving meaningful progress in climate action.

##### 3.2 Any specific Climate Change initiative in the District by

- a
  - **National Action Plan on Climate Change (NAPCC):** Launched in 2008 this plan includes eight national missions such as the National Solar Mission and the National Mission for Enhanced Energy Efficiency.
  - **Nationally Determined Contribution (NDC):** Indias NDC includes a

## Bargarh, PLP 2025-26

target of reducing its emissions intensity by 33-35 by 2030 compared to 2005 levels.

- Green hydrogen policy: India has a National Green Hydrogen Mission that aims to produce five million tonnes of green hydrogen per year by 2030.
- Coal-fired power plants: India is mandating the retirement of inefficient coal-fired power plants.
- State Action Plan on Climate Change (SAPCC): This plan works in line with the NAPCC and focuses on areas such as agriculture water health and biodiversity.
- National Adaptation Fund on Climate Change (NAFCC): This fund helps implement the NAPCC and SAPCC.
- Climate Change Action Programme (CCAP): This program helps implement the NAPCC and SAPCC.

- a The Indian Council of Agricultural Research (ICAR) has a number of climate change initiatives including:
  - National Innovations in Climate Resilient Agriculture (NICRA): This project was launched in 2011 to develop climate-resilient technologies and practices for agriculture livestock and fisheries.
  - Carbon sequestration and conservation agriculture: Experiments on carbon sequestration and conservation agriculture are being conducted at several locations.
  - Pest and disease surveillance: Real-time pest and disease surveillance studies are being conducted at several locations.
  - Climate change impact on fisheries: Studies are being conducted on the impact of climate change on freshwater and marine fisheries.
  - Climate change impact on pollinators: Studies are being conducted on the impact of climate change on pollinators.
  
- a • Odisha has received Green Climate Fund (GCF) project. A project on 'Groundwater recharge and solar micro irrigation to ensure food security and enhance resilience in vulnerable tribal areas of Odisha' was approved by GCF. GCF provided a grant of 34 million USD to Odisha Government through NABARD. The project has been granted for six years. The project impacts 5.2 million vulnerable households in 15 priority districts with high level of food insecurity water scarcity high climatic stress and high population of SC-ST population.
  - Odisha is the first state in the country to publish Climate Change Budget Coding. The report aims to inform planners in the State Government of the current climate change relevance and sensitivity of public expenditure in sectors outlined in Odisha's SAPCC through a detailed budget coding exercise.
  - Odisha Government's initiative granted land rights to thousands of slum dwellers under the Odisha Liveable Habitat Mission (OLHM) or Jaga Mission.

## **Bargarh, PLP 2025-26**

- a NABARD is the National Implementing Entity for the Adaption Fund under United Nations Framework Convention on Climate Change (UNFCCC) and National Adaption Fund for Climate Change and the Direct Access Entity for the Green Climate Fund. In this role NABARD supports projects on augmenting ground water ensuring food security providing economically viable solar models and increasing green cover through integrated farming practices.

NABARD has pioneered participatory model of Watershed Development Programme as the main watershed initiatives. Since 2017 NABARD has collaborated with KfW to implement the 'Integration of Watershed Development Strategies for Rehabilitation of Degraded Soil with Climate Change Adaptation' project (KfW Soil project).

NABARD created Tribal Development Fund (TDF) in FY 2004 aiming to provide sustainable livelihoods to tribal communities across India and reduce distress migration.

a



## **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 Bargarh is renowned for its distinctive agricultural products and traditional crafts. The district is particularly known for its high-quality cotton and Indigenous Rice. These products have unique attributes due to the regions specific climatic conditions soil quality and traditional practices. Bargarh's climatic conditions and soil are conducive to the cultivation of high-quality rice varieties. This indigenous rice characterized by its taste and nutritional value could benefit from GI status helping to enhance its marketability and protect it from imitations.
- 4 Securing GI status can provide a significant boost to local economies by increasing the market value of the products promoting fair trade and protecting against counterfeit goods. It also supports the preservation of traditional practices and boosts the pride and identity of the local communities.
- 5 While the potential for GI in the district is high there are challenges such as the need for documentation quality control and awareness among local producers. Addressing these challenges involves collaborative efforts between local stakeholders' government bodies and experts to ensure that the benefits of GI status are realized. Bargarh district's unique agricultural products and traditional crafts have substantial potential for GI designation. Leveraging this potential could lead to enhanced economic benefits preservation of cultural heritage and improved livelihoods for local communities.



**Annexure 1**  
**District-Bargarh**

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhon a	Bhatli	Bijepur
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_ Unirrigated/ Rainfed	100	Acre	13000	Phy	1500	1200	2200
					BL	195.00	156.00	286.00
2	Groundnut/ Moongfali_ Irrigated	100	Acre	32000	Phy	7500	6000	7500
					BL	2400.00	1920.00	2400.00
3	Maize/ Makka_ Irrigated	100	Acre	37000	Phy	1000	1500	1200
					BL	370.00	555.00	444.00
4	Mungbean/ Mung/ Moong/ Green Gram_ Unirrigated/ Rainfed	100	Acre	16500	Phy	12500	7500	12500
					BL	2062.50	1237.50	2062.50
5	Other Vegetables_	100	Acre	35000	Phy	17000	15000	17000
					BL	5950.00	5250.00	5950.00
6	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_ Irrigated	100	Acre	20000	Phy	1250	750	1250
					BL	250.00	150.00	250.00
7	Rice/ Chaval/ Dhan_ Irrigated	100	Acre	37000	Phy	12000	50000	40000
					BL	4440.00	18500.00	14800.00
						15667.50	27768.50	26192.50
	Post-harvest/HH Consumption (10%)					1566.75	2776.85	2619.25
	Repairs & maintenance of farm assets (20%)					3133.5	5553.7	5238.5
	Sub Total					20367.75	36099.05	34050.25

**Bargarh, PLP 2025-26**



Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	Attabira	Bargarh	Barpali	Bheden	District Total
2000	2000	2500	2500	2000					15900
260.00	260.00	325.00	325.00	260.00					2067.00
4500	2500	6200	6200	10000	1200	3800	3800	300	59500
1440.00	800.00	1984.00	1984.00	3200.00	384.00	1216.00	1216.00	96.00	19040.00
1000	1000	1000	800	700	500	2200	2000	500	13400
370.00	370.00	370.00	296.00	259.00	185.00	814.00	740.00	185.00	4958.00
30000	18000	27000	20000	17500	5000	7500	7500	5000	170000
4950.00	2970.00	4455.00	3300.00	2887.50	825.00	1237.50	1237.50	825.00	28050.00
10000	15000	12000	10000	15000	20000	35000	18000	15000	199000
3500.00	5250.00	4200.00	3500.00	5250.00	7000.00	12250.00	6300.00	5250.00	69650.00
3000	2000	1750	1250	1750	750	1000	1250	250	16250
600.00	400.00	350.00	250.00	350.00	150.00	200.00	250.00	50.00	3250.00
17000	22000	30000	30000	50000	100000	75000	55000	100000	581000
6290.00	8140.00	11100.00	11100.00	18500.00	37000.00	27750.00	20350.00	37000.00	214970.00
17410.00	18190.00	22784.00	20755.00	30706.50	45544.00	43467.50	30093.50	43406.00	341985.00
1741	1819	2278.4	2075.5	3070.65	4554.4	4346.75	3009.35	4340.6	34198.5
3482	3638	4556.8	4151	6141.3	9108.8	8693.5	6018.7	8681.2	68397
22633	23647	29619.2	26981.5	39918.45	59207.2	56507.75	39121.55	56427.8	444580.5

Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhon a	Attabira	Bargarh
	<b>A.2 Water Resources</b>							
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	200	200	200
					BL	224.40	224.40	224.40
2	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	Ha	145000	Phy	240	240	240
					BL	295.80	295.80	295.80
3	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	200	200	200
					BL	276.76	276.76	276.76
4	Electric Pump Sets--Submersible 5.0 HP	85	No.	56100	Phy	30	30	30
					BL	14.31	14.31	14.31
5	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	20	20	20
					BL	41.16	41.16	41.16
6	Sprinkler Irrigation--Mini-5.0 ha (Spacing 10 m x 10 m)	85	Ha	486721	Phy	20	20	20
					BL	82.74	82.74	82.74
	Sub Total					935.17	935.17	935.17



Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
200	200	200	200	200	200	200	200	200	2400
224.40	224.40	224.40	224.40	224.40	224.40	224.40	224.40	224.40	2692.80
240	240	240	240	240	240	240	240	240	2880
295.80	295.80	295.80	295.80	295.80	295.80	295.80	295.80	295.80	3549.60
200	200	200	200	200	200	200	200	200	2400
276.76	276.76	276.76	276.76	276.76	276.76	276.76	276.76	276.76	3321.12
30	30	30	30	30	30	30	30	30	360
14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	171.72
20	20	20	20	20	20	20	20	20	240
41.16	41.16	41.16	41.16	41.16	41.16	41.16	41.16	41.16	493.92
20	20	20	20	20	20	20	20	20	240
82.74	82.74	82.74	82.74	82.74	82.74	82.74	82.74	82.74	992.88
935.17	935.17	935.17	935.17	935.17	935.17	935.17	935.17	935.17	11222.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
<b>A.3 Farm Mechanisation</b>								
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy BL	50 1067.30	60 1280.76	70 1494.22
2	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy BL	600 701.76	600 701.76	600 701.76
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy BL	120 394.54	150 493.17	180 591.80
4	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy BL	170 306.05	200 360.06	190 342.06
5	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 4 Hp	85	No.	152700	Phy BL	120 155.75	120 155.75	120 155.75
6	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy BL	150 321.43	150 321.43	150 321.43
7	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy BL	40 233.41	50 291.76	50 291.76
8	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy BL	80 489.53	100 611.92	100 611.92
	Sub Total					3669.77	4216.61	4510.70

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
40	40	40	40	40	40	40	40	40	540
853.84	853.84	853.84	853.84	853.84	853.84	853.84	853.84	853.84	11526.84
600	600	600	600	600	600	600	600	600	7200
701.76	701.76	701.76	701.76	701.76	701.76	701.76	701.76	701.76	8421.12
100	100	100	140	100	100	100	100	100	1390
328.78	328.78	328.78	460.29	328.78	328.78	328.78	328.78	328.78	4570.04
200	190	180	170	160	160	190	160	180	2150
360.06	342.06	324.05	306.05	288.05	288.05	342.06	288.05	324.05	3870.65
120	120	120	120	120	120	120	120	120	1440
155.75	155.75	155.75	155.75	155.75	155.75	155.75	155.75	155.75	1869.00
150	150	150	150	150	100	150	150	150	1750
321.43	321.43	321.43	321.43	321.43	214.29	321.43	321.43	321.43	3750.02
30	30	30	30	30	30	30	30	30	410
175.06	175.06	175.06	175.06	175.06	175.06	175.06	175.06	175.06	2392.47
70	70	70	90	70	70	70	70	70	930
428.34	428.34	428.34	550.72	428.34	428.34	428.34	428.34	428.34	5690.81
3325.02	3307.02	3289.01	3524.90	3253.01	3145.87	3307.02	3253.01	3289.01	42090.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhon a	Attabira	Bargarh
<b>A.4 Plantation &amp; Horticulture</b>								
1	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	50	50	50
					BL	55.23	55.23	55.23
2	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Papaya	85	Acre	179751	Phy	50	50	50
					BL	76.39	76.39	76.39
3	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Banana tc	85	Acre	212155	Phy	25	25	25
					BL	45.08	45.08	45.08
4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m ) - Lime and Lemon	85	Acre	239430	Phy	25	25	25
					BL	50.88	50.88	50.88
5	New Orchard - Tropical/ Sub Tropical Fruits--Guava-1 Acre ( 1.0 m x 2.0 m )	85	Acre	209385	Phy	25	25	25
					BL	44.49	44.49	44.49
6	New Orchard - Tropical/ Sub Tropical Fruits--Mango-1 Acre ( 2.5 m x 2.5 m )	85	Acre	239234	Phy	100	100	100
					BL	203.35	203.35	203.35
7	New Orchard - Tropical/ Sub Tropical Fruits--Mango-1 Acre ( 3.0 m x 4.0 m )	85	Acre	209493	Phy	100	100	100
					BL	178.07	178.07	178.07
8	Other Plantation Crops--Oil Palm	85	Acre	54367	Phy	600	600	600
					BL	277.27	277.27	277.27
9	Protection Structure--Cold storage (130Sq mt)	85	sq.m.	1501500	Phy	20	20	20
					BL	255.26	255.26	255.26
10	Protection Structure--Onion Storage	85	sq.m.	282975	Phy	5	5	5
					BL	12.03	12.03	12.03



Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
50	50	50	50	50	50	50	50	50	600
55.23	55.23	55.23	55.23	55.23	55.23	55.23	55.23	55.23	662.76
50	50	50	50	50	50	50	50	50	600
76.39	76.39	76.39	76.39	76.39	76.39	76.39	76.39	76.39	916.68
25	25	25	25			25		25	225
45.08	45.08	45.08	45.08			45.08		45.08	405.72
25	25	25	25			50		25	250
50.88	50.88	50.88	50.88			101.76		50.88	508.80
25	25	25	25	25		25	25	25	275
44.49	44.49	44.49	44.49	44.49		44.49	44.49	44.49	489.39
100	100	100	100	100	100	100	100	100	1200
203.35	203.35	203.35	203.35	203.35	203.35	203.35	203.35	203.35	2440.20
100	100	100	100	100	100	100	100	100	1200
178.07	178.07	178.07	178.07	178.07	178.07	178.07	178.07	178.07	2136.84
600	600	600	600	200	100	200	200	200	5100
277.27	277.27	277.27	277.27	92.42	46.21	92.42	92.42	92.42	2356.78
20	20	20	20	20	10	20	10	20	220
255.26	255.26	255.26	255.26	255.26	127.63	255.26	127.63	255.26	2807.86
5	5	5	5	5	5	5	5	5	60
12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	144.36

11	Spices--Ginger	85	Acre	150181	Phy	125	500	125
	Sub Total				BL	159.57	638.27	159.57
						1357.62	1836.32	1357.62
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>District Total</b>		
	<b>A.5 Working Capital - Bee Keeping</b>							
	Sub Total							
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Ambabha</b>	<b>Attabira</b>	<b>Bargarh</b>
	<b>A.6 Forestry</b>							
1	Nursery/ Propagation unit- Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	40	30	20
					BL	13.12	9.84	6.56
2	Plantation--Avenue plant-18 month old seedling-Spacing 4 m * 2.5m-500 no	85	No.	274154	Phy	30	30	30
					BL	69.91	69.91	69.91
3	Plantation--Cost for block plantations for 04 year-18 month 1600 plant	85	No.	331254	Phy	60	40	40
					BL	168.94	112.63	112.63
	Sub Total					251.97	192.38	189.10

50	125	50	50	75	75	75	1375
63.83	159.57	63.83	63.83	95.74	95.74	95.74	1755.26
1261.88	1357.62	1261.88	1261.88	794.65	1159.82	885.35	14624.65

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
20	30	40	40	40	40	40	40	40	420
6.56	9.84	13.12	13.12	13.12	13.12	13.12	13.12	13.12	137.76
30	30	30	30	30	30	30	30	30	360
69.91	69.91	69.91	69.91	69.91	69.91	69.91	69.91	69.91	838.92
40	40	40	50	60	60	50	60	60	600
112.63	112.63	112.63	140.78	168.94	168.94	140.78	168.94	168.94	1689.41
189.10	192.38	195.66	223.81	251.97	251.97	223.81	251.97	251.97	2666.09

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
<b>A.7 Animal Husbandry - Dairy</b>								
1	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	250	270	270
					BL	940.53	1149.46	1149.46
2	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo – 10 LPD	85	1+1	288000	Phy	20	20	30
					BL	48.96	48.96	73.44
3	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy	50	50	50
					BL	110.50	110.50	110.50
	Sub Total					1099.99	1308.92	1333.40
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>								
1	Cross bred Farming_Others_	100	1+1	60000	Phy	200	200	200
					BL	120.00	120.00	120.00
	Sub Total Working Capital					120.00	120.00	120.00



Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
250	250	250	270	450	250	470	250	250	3480
940.53	940.53	940.53	1149.46	1358.71	940.53	1567.66	940.53	940.53	12958.48
20	20	20	20	20	20	20	20	20	250
48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	612.00
50	50	50	50	50	50	50	50	50	600
110.50	110.50	110.50	110.50	110.50	110.50	110.50	110.50	110.50	1326.00
1099.99	1099.99	1099.99	1308.92	1518.19	1099.99	1727.12	1099.99	1099.99	14896.48
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
200	200	200	200	200	200	200	200	200	1440
120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	1440.00
120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	1440.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
	<b>A.9 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( Deep litter system ) - 1000 units	85	1000	647000	Phy BL	100 549.95	100 549.95	100 549.95
2	Commercial Layer Farming--Hybrid Layer ( Cage) (1+2 housing)	85	10000	10731000	Phy BL	2 182.43	2 182.43	2 182.43
3	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	1200000	Phy BL	100 102.00	100 102.00	100 102.00
	Sub Total					834.38	834.38	834.38
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Ambabhona</b>	<b>Attabira</b>	<b>Bargarh</b>
	<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_ Others_	100	1000	208450	Phy BL	50 104.23	50 104.23	50 104.23
	Sub Total Working Capital					104.23	104.23	104.23

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
100	100	100	100	100	100	100	100	100	1200
549.95	549.95	549.95	549.95	549.95	549.95	549.95	549.95	549.95	6599.40
2	2	2	2	2	2	2	2	2	24
182.43	182.43	182.43	182.43	182.43	182.43	182.43	182.43	182.43	2189.16
100	100	100	100	100	100	100	100	100	1200
102.00	102.00	102.00	102.00	102.00	102.00	102.00	102.00	102.00	1224.00
834.38	834.38	834.38	834.38	834.38	834.38	834.38	834.38	834.38	10012.56
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
50	50	50	50	50	50	50	50	50	600
104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	1250.76
104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	1250.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
	<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	400	400	400
					BL	940.95	940.95	940.95
	Sub Total					940.95	940.95	940.95
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Ambabhona</b>	<b>Attabira</b>	<b>Bargarh</b>
	<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	300	300	300
					BL	270.00	270.00	270.00
	Sub Total Working Capital					270.00	270.00	270.00



Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
300	300	300	300	300	300	300	300	300	3900
806.65	806.65	806.65	806.65	806.65	806.65	806.65	806.65	806.65	10082.70
806.65	806.65	806.65	806.65	806.65	806.65	806.65	806.65	806.65	10082.70
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
200	200	200	200	200	200	200	200	200	2700
180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	2430.00
180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	2430.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ambabhon a	Attabira	Bargarh
<b>A.13 Fisheries</b>							
1	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy 20 BL 60.35	20 60.35	20 60.35
2	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy 10 BL 15.30	10 15.30	10 15.30
3	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy 30 BL 127.50	20 85.00	3 12.75
4	Integrated Pisciculture-With Duckery-0.4	85	ha	648000	Phy 10 BL 55.08	10 55.08	10 55.08
5	Integrated Pisciculture-With Poultry-0.4	85	ha	645000	Phy 60 BL 328.95	60 328.95	25 137.06
6	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy 30 BL 191.25	30 191.25	30 191.25
	Sub Total				778.43	735.93	471.79
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>	<b>Ambabhon a</b>	<b>Attabira</b>	<b>Bargarh</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Integrated Farming_ Fisheries with Poultry_ With Boiler-250 birds	100	Acre	232000	Phy 50 BL 116.00	50 116.00	20 46.40
	Sub Total Working Capital				116.00	116.00	46.40

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
20	20	20	20	20	20	20	20	20	240
60.35	60.35	60.35	60.35	60.35	60.35	60.35	60.35	60.35	724.20
10	10	10	10	10	10	10	10	10	120
15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	183.60
10	2	10	2	2	2	2	2	2	87
42.50	8.50	42.50	8.50	8.50	8.50	8.50	8.50	8.50	369.75
10	10	10	10	10	10	10	10	10	120
55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	660.96
20	25	20	20	20	20	20	20	20	330
109.65	137.06	109.65	109.65	109.65	109.65	109.65	109.65	109.65	1809.22
20	30	30	20	20	20	20	20	20	290
127.50	191.25	191.25	127.50	127.50	127.50	127.50	127.50	127.50	1848.75
410.38	467.54	474.13	376.38	376.38	376.38	376.38	376.38	376.38	5596.48
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
50	20	20	20	20	20	20	20	20	330
116.00	46.40	46.40	46.40	46.40	46.40	46.40	46.40	46.40	765.60
116.00	46.40	46.40	46.40	46.40	46.40	46.40	46.40	46.40	765.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ambabhona	Attabira	Bargarh
	<b>A.15 Farm Credit</b>						
1	Solar Energy-Solar Agriculture Pump-0.5 HP (PMDC) Submersible pump with Solar PV	85	No.	86660	Phy BL	20 14.73	20 14.73
2	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy BL	20 17.00	20 17.00
	Sub Total					31.73	31.73
	Total Farm Credit (sum of A.1 to A.15)					65612.65	65612.65
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ambabhona	Attabira	Bargarh
	<b>B. Agriculture Infrastructure</b>						
	<b>B.1 Storage Facilities</b>						
1	Godown-Medium -2500mt	85	No.	12250000	Phy BL	6 624.75	6 624.75
	Sub Total					624.75	624.75



Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
20	20	20	20	20	30	20	20	20	250
14.73	14.73	14.73	14.73	14.73	22.10	14.73	14.73	14.73	184.13
20	20	20	20	20	20	20	20	20	240
17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	204.00
31.73	31.73	31.73	31.73	31.73	39.10	31.73	31.73	31.73	388.13
65612.65	65612.65	65612.65	65612.65	65612.65	65620.02	65612.65	65612.65	65612.65	562046.94

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
6	6	6	6	6	6	6	6	6	72
624.75	624.75	624.75	624.75	624.75	624.75	624.75	624.75	624.75	7497.00
624.75	624.75	624.75	624.75	624.75	624.75	624.75	624.75	624.75	7497.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
<b>B.2 Land Development</b>								
1	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy BL	100 33.27	100 33.27	100 33.27
2	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	113320	Phy BL	50 48.16	50 48.16	50 48.16
3	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond 1-10x10x3m in weathered/hard rock	85	No.	74000	Phy BL	10 6.29	10 6.29	10 6.29
4	Soil Conservation Activities/ Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy BL	100 69.12	100 69.12	100 69.12
	Sub Total					156.84	156.84	156.84
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
<b>B.3 Agriculture Infrastructure - Others</b>								
1	Compost/ VermiCompost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy BL	600 183.60	600 183.60	600 183.60
2	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	350000	Phy BL	2 59.50	2 59.50	2 59.50
	Sub Total					243.10	243.10	243.10
	Total (B.1+B.2+B.3)					1024.69	1024.69	1024.69

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
100	100	100	100	100	100	100	100	100	1200
33.27	33.27	33.27	33.27	33.27	33.27	33.27	33.27	33.27	399.24
50	50	50	50	50	50	50	50	50	600
48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	577.92
10	10	10	10	10	10	10	10	10	120
6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	75.48
100	100	100	100	100	100	100	100	100	1200
69.12	69.12	69.12	69.12	69.12	69.12	69.12	69.12	69.12	829.44
156.84	156.84	156.84	156.84	156.84	156.84	156.84	156.84	156.84	1882.08
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
400	400	600	600	600	400	400	400	600	6200
122.40	122.40	183.60	183.60	183.60	122.40	122.40	122.40	183.60	1897.20
2	2	2	2	2	2	2	2	2	24
59.50	59.50	59.50	59.50	59.50	59.50	59.50	59.50	59.50	714.00
181.90	181.90	243.10	243.10	243.10	181.90	181.90	181.90	243.10	2611.20
963.49	963.49	1024.69	1024.69	1024.69	963.49	963.49	963.49	1024.69	11990.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhon a	Attabira	Bargarh
	<b>C. Ancillary Activities</b>							
	<b>C.1 Food &amp; Agro Processing</b>							
1	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	10	10	10
					BL	170.00	170.00	170.00
2	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	50	50	50
					BL	85.00	85.00	85.00
3	Oil Extraction-Oil Mill-Fully Automatic 600-650 Kg/hour only plant and machi	85	No.	20000000	Phy	1	1	1
					BL	170.00	170.00	170.00
4	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	10	10	10
					BL	255.00	255.00	255.00
5	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	20	20	20
					BL	42.50	42.50	42.50
	Sub Total					722.50	722.50	722.50



Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
10	10	10	10	10	10	10	10	10	120
170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	2040.00
50	50	50	50	50	50	50	50	50	600
85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	1020.00
1	1	1	1	1	1	1	1	1	12
170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	2040.00
10	10	10	10	10	10	10	10	10	120
255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	3060.00
20	20	20	20	20	20	20	20	20	240
42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	510.00
722.50	722.50	722.50	722.50	722.50	722.50	722.50	722.50	722.50	8670.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
	<b>C.2 Ancillary Activities -</b>							
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy BL	1 21.25	1 21.25	1 21.25
2	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	175000000	Phy BL	1 148.75	1 148.75	1 148.75
	Sub Total					170.00	170.00	170.00
	Total (C.1+C2)					892.50	892.50	892.50
	Total (A+B+C)					67529.84	67529.84	67529.84
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Ambabhona</b>	<b>Attabira</b>	<b>Bargarh</b>
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>							
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy BL	1 2125.00	1 2125.00	2 4250.00
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy BL	100 4250.00	200 8500.00	200 8500.00
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	Phy BL	20 8500.00	20 8500.00	20 8500.00
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy BL	1 425.00	1 425.00	1 425.00
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy BL	100 1020.00	100 1020.00	100 1020.00

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
1	1	1	1	1	1	1	1	1	12
21.25	21.25	21.25	21.2	21.25	21.25	21.25	21.25	21.25	255.00
1	1	1	1	1	1	1	1	1	12
148.75	148.75	148.75	148.7	148.75	148.75	148.75	148.75	148.75	1785.00
170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	2040.00
892.50	892.50	892.50	892.50	892.50	892.50	892.50	892.50	892.50	10710.00
67529.84	67529.84	67529.84	67529.84	67529.84	67529.84	67529.84	67529.84	67529.84	584747.22
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
1	1	1	1	1	1	2	1	1	14
2125.00	2125.00	2125.00	2125.00	2125.00	2125.00	4250.00	2125.00	2125.00	29750.00
200	100	100	200	100	50	200	50	80	1580
8500.00	4250.00	4250.00	8500.00	4250.00	2125.00	8500.00	2125.00	3400.00	67150.00
20	10	10	20	10	10	20	5	5	170
8500.00	4250.00	4250.00	8500.00	4250.00	4250.00	8500.00	2125.00	2125.00	72250.00
1	1	1	1	1	1	1	1	1	12
425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	5100.00
100	70	70	100	50	50	70	20	20	850
1020.00	714.00	714.00	1020.00	510.00	510.00	714.00	204.00	204.00	8670.00

6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	20	20	20
7	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	BL	1700.00	1700.00	1700.00
8	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy		1	1
9	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	BL	0	5100.00	5100.00
10	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy	50	70	100
11	Service Sector - Working Capital- Micro-Service Enterprises	85	No.	500000	BL	850.00	1190.00	1700.00
12	Service Sector - Working Capital- Small-Service enterprises	85	No.	20000000	Phy	2	2	4
	Sub Total				BL	1360.00	1360.00	2720.00
					Phy	1	1	1
					BL	255.00	255.00	255.00
					Phy	20	20	20
					BL	85.00	85.00	85.00
					Phy	4	4	4
					BL	680.00	680.00	680.00
						21250.00	30940.00	34935.00
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Bijepur</b>	<b>Padampur</b>	<b>District Total</b>
	<b>III. Export Credit</b>							
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



**Bargarh, PLP 2025-26**



20	10	10	20	10	10	10	20	10	10	10	180
1700.00	850.00	850.00	1700.00	850.00	850.00	850.00	1700.00	850.00	850.00	850.00	15300.00
			1				1				4
0	0	0	5100.00	0	0	0	5100.00	0	0	0	20400.00
70	50	50	50	50	20	20	50	20	20	50	630
1190.00	850.00	850.00	850.00	850.00	340.00	340.00	850.00	340.00	850.00	850.00	10710.00
2	2	2	4	2	2	2	4	2	2	2	30
1360.00	1360.00	1360.00	2720.00	1360.00	1360.00	1360.00	2720.00	1360.00	1360.00	1360.00	20400.00
1	1	1	1	1	1	1	1	1	1	1	12
255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	3060.00
20	20	20	20	20	20	20	20	20	20	20	240
85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	1020.00
4	4	4	4	4	2	4	4	2	2	2	42
680.00	680.00	680.00	680.00	680.00	340.00	340.00	680.00	340.00	340.00	340.00	7140.00
25840.00	15844.00	15844.00	31960.00	15640.00	12665.00	15640.00	33779.00	10234.00	12019.00	12019.00	260950.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhon <sup>a</sup>	Attabira	Bargarh
<b>IV. Education</b>								
1	Education Loans-Study in Country-	85	No.	1000000	Phy	20	40	40
	Total Education				BL	170.00	340.00	340.00
						170.00	340.00	340.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhon <sup>a</sup>	Attabira	Bargarh
<b>V. Housing</b>								
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	100	150	200
2	Repair of Dwelling Units--	85	No.	200000	BL	1700.00	2550.00	3400.00
	Total Housing				Phy	200	100	200
					BL	340.00	170.00	340.00
						2040.00	2720.00	3740.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Padampur	Ambabhon <sup>a</sup>	Attabira
<b>VI. Social Infrastructure</b>								
1	Education-Schools-Upperprimary school	85	No.	20000000	Phy	1	1	1
					BL	170.00		
2	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy	1	1	1
					BL	8.50	8.50	8.50
3	Sanitation--	85	No.	2500000	Phy	2	2	2
	Total Social Infrastructure				BL	42.50	42.50	42.50
						221.00	51.00	51.00

Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
40	20	20	20	20	10	30	10	20	290
340.00	170.00	170.00	170.00	170.00	85.00	255.00	85.00	170.00	2465.00
340.00	170.00	170.00	170.00	170.00	85.00	255.00	85.00	170.00	2465.00
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
100	100	80	100	80	80	200	80	80	1350
1700.00	1700.00	1360.00	1700.00	1360.00	1360.00	3400.00	1360.00	1360.00	22950.00
100	100	100	200	100	100	200	100	100	1600
170.00	170.00	170.00	340.00	170.00	170.00	340.00	170.00	170.00	2720.00
1870.00	1870.00	1530.00	2040.00	1530.00	1530.00	3740.00	1530.00	1530.00	25670.00
Bargarh	Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Paikmal	Sohella	District Total
1	1	1	1	1	1	1	1	1	1
									170.00
1	1	1	1	1	1	1	1	1	12
8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	102.00
2	2	2	2	2	2	2	2	2	24
42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	510.00
51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	782.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
<b>VII. Renewable Energy</b>								
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	20	20	20
					BL	17.00	17.00	17.00
2	Solar Energy-Rooftop Solar PV System without Battery-	85	No.	60000	Phy	250	250	250
					BL	127.50	127.50	127.50
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	20	20	20
					BL	51.00	51.00	51.00
	Total Renewable Energy					195.50	195.50	195.50
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambabhona	Attabira	Bargarh
<b>VIII. Others</b>								
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	400	400	400
					BL	800.00	800.00	800.00
2	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy	1000	1300	1700
					BL	2000.00	2600.00	3400.00
	Total Others					2800.00	3400.00	4200.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					84694.84	85294.84	86094.84



Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
20	20	20	20	20	20	20	20	20	240
17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	204.00
200	200	200	200	200	200	250	200	200	2600
102.00	102.00	102.00	102.00	102.00	102.00	127.50	102.00	102.00	1326.00
20	20	20	20	20	20	20	20	20	240
51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	612.00
170.00	170.00	170.00	170.00	170.00	170.00	195.50	170.00	170.00	2142.00
Barpali	Bhatli	Bheden	Bijepur	Gaisilet	Jharbandh	Padampur	Paikmal	Sohella	District Total
400	300	300	300	300	300	400	300	300	4100
800.00	600.00	600.00	600.00	600.00	600.00	800.00	600.00	600.00	8200.00
1200	1000	1200	1200	1000	900	1200	1200	1200	14100
2400.00	2000.00	2400.00	2400.00	2000.00	1800.00	2400.00	2400.00	2400.00	28200.00
3200.00	2600.00	3000.00	3000.00	2600.00	2400.00	3200.00	3000.00	3000.00	36400.00
85094.84	84494.84	84894.84	84894.84	84494.84	84294.84	85094.84	84894.84	84894.84	913666.22

## 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	64867.00	51260.56	143583.00	75159.29	224822.82	100710.29	293593.05	
RCBs	141525.00	145151.26	71007.00	146572.39	36486.62	154735.29	50996.69	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	10934.69	14408.24	13453.00	15683.60	12355.94	15227.67	24859.21	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	217326.69	210820.06	228043.00	237415.28	273665.38	270673.25	369448.95	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	29834.65	43207.93	46658.00	81636.16	50069.20	101883.01	96708.93	
RCBs	14460.45	201.08	267.00	1466.82	8125.76	1515.18	16798.20	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

RRBs	4559.58	3274.52	3051.00	3762.55	2751.73	6420.61	8188.57
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	48854.68	46683.53	49976.00	86865.53	60946.69	109818.80	121695.70

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	94701.65	94468.49	190241.00	156795.45	274892.02	202593.30	390301.98
RCBs	155985.45	145352.34	71274.00	148039.21	44612.38	156250.47	67794.89
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	15494.27	17682.76	16504.00	19446.15	15107.67	21648.28	33047.78
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	266181.37	257503.59	278019.00	324280.81	334612.07	380492.05	491144.65

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	95411.67	62065.20	139973.00	102064.95	131139.96	154432.34	137105.84
RCBs	0.00	0.00	33.00	0.00	21282.78	0.00	23815.09
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6827.21	11162.39	5087.00	12325.11	7207.26	14746.60	11609.07
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	102238.88	73227.59	145093.00	114390.06	159630.00	169178.94	172530.00

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32180.19	11625.44	56105.00	21048.13	54035.61	28262.09	29691.98
RCBs	4209.00	889.15	33.00	0.00	8769.47	0.00	5157.46
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3346.67	272.35	3668.00	1279.71	2969.72	1694.23	2514.09
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	39735.86	12786.94	59806.00	22327.84	65774.80	29956.32	37363.53

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	222293.51	168159.13	386319.00	279908.53	460067.59	385287.73	557099.80
RCBs	160194.45	146241.49	71340.00	148039.21	74664.63	156250.47	96767.44
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	25668.15	29117.50	25259.00	33050.97	25284.65	38089.11	47170.94
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	408156.11	343518.12	482918.00	460998.71	560016.87	579627.31	701038.18



## 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					Total	Others	RRBs	SCARD B	RCBs	CBs	Total	Others	RRBs	SCARD B	RCBs	CBs	Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others														CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	CBs

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	100710.29	154735.29	0.00	15227.67	0.00	270673.25	293593.05	50996.69	0.00	24859.21	0.00	369448.95

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	51260.56	145151.26	0.00	14408.24	0.00	210820.06	75159.29	146572.39	0.00	15683.60	0.00	237415.28
W S	1059.62	0.00	0.00	0.00	0.00	1059.62	1902.64	0.00	0.00	0.00	0.00	1902.64
L D	400.41	0.00	0.00	0.00	0.00	400.41	803.28	0.00	0.00	0.00	0.00	803.28
F M	8841.12	65.54	0.00	0.00	0.00	8906.66	11841.32	392.00	0.00	0.00	0.00	12233.32
P & H	2455.08	7.40	0.00	0.00	0.00	2462.48	4768.78	8.40	0.00	0.00	0.00	4777.18
AH-D	3677.66	52.13	0.00	0.00	0.00	3729.79	12052.33	0.00	0.00	0.00	0.00	12052.33
AH-P	5811.44	0.00	0.00	0.00	0.00	5811.44	8226.09	16.00	0.00	60.00	0.00	8302.09

AH - S G P	1273.38	0.00	0.00	0.00	0.00	1273.38	10007.33	0.00	0.00	0.00	10007.33
FD	882.02	26.00	0.00	0.00	0.00	908.02	3503.87	1.70	0.00	0.00	3505.57
F & W	736.25	1.50	0.00	0.00	0.00	737.75	2216.16	0.00	0.00	0.00	2216.16
S G & M F	345.16	0.00	0.00	0.00	0.00	345.16	5373.39	0.00	0.00	0.00	5373.39
A & F	6814.64	0.00	0.00	0.00	0.00	6814.64	12662.54	0.00	0.00	0.00	12662.54
OTH	10911.15	48.51	0.00	3274.52	0.00	14234.18	8278.43	1048.72	0.00	3702.55	13029.70
Sub total	43207.93	201.08	0.00	3274.52	0.00	46683.53	81636.16	1466.82	0.00	3762.55	86865.53
Grand Total (I +II)	94468.49	145352.34	0.00	17682.76	0.00	257503.59	156795.45	148039.21	0.00	19446.15	324280.81

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	100710.29	154735.29	0.00	15227.67	0.00	270673.25	293593.05	50996.69	0.00	24859.21	0.00	369448.95
W S	1993.63	0.00	0.00	0.00	0.00	1993.63	9470.84	1645.07	0.00	801.92	0.00	11917.83
L D	809.39	0.00	0.00	0.00	0.00	809.39	1241.56	215.66	0.00	105.13	0.00	1562.35
F M	22759.70	97.99	0.00	0.00	0.00	22857.69	28264.45	4909.49	0.00	2393.22	0.00	35567.16
P & H	3743.83	47.00	0.00	0.00	0.00	3760.83	8449.58	1467.68	0.00	715.45	0.00	10632.71
AH -D	12895.98	0.00	0.00	0.00	0.00	12895.98	11132.25	1933.66	0.00	942.59	0.00	14008.50
AH -P	9441.28	30.00	0.00	0.00	0.00	9471.28	7991.45	1388.10	0.00	676.65	0.00	10056.20
AH - S G P	9613.40	0.00	0.00	0.00	0.00	9613.40	9504.81	1650.97	0.00	804.79	0.00	11960.57
F D	5909.13	0.00	0.00	0.00	0.00	5909.13	4093.39	711.02	0.00	346.60	0.00	5151.01
F & W	426.53	9.90	0.00	0.00	0.00	436.43	1809.03	314.23	0.00	153.17	0.00	2276.43
S G & M F	901.12	0.00	0.00	0.00	0.00	901.12	7328.42	1272.93	0.00	620.51	0.00	9221.86
A & F	30452.58	0.00	0.00	0.00	0.00	30452.58	5231.41	908.69	0.00	442.96	0.00	6583.06
OTH	2936.44	1360.29	0.00	6420.61	0.00	10717.34	2191.74	380.70	0.00	185.58	0.00	2758.02
Sub total	101883.01	1515.18	0.00	6420.61	0.00	109818.80	96708.93	16798.20	0.00	8188.57	0.00	121695.70
Grand Total (I +II)	202593.30	156250.47	0.00	21648.28	0.00	380492.05	390301.98	67794.89	0.00	33047.78	0.00	491144.65

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	Biomass Energy	Community Bio Gas Plant		No.	100000
3	Bore Well	New		No.	132000
4	Bunding	Contour Bunding	2	ha	39144
5	Bunding	Contour Bunding	Contour cum Field Bunding	ha	113320
6	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
7	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system )	1000	647000
8	Commercial Layer Farming			10000	10731000
9	Composite Fish Culture	Composite Fish Culture		ha	355000
10	Compost/ Vermi Compost	Vermi Compost		No.	36000
11	Cottage Industry	Masala Making		No.	2000000
12	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
13	Crossbred Cattle Farming			1+1	246000
14	Crossbred Cattle Farming			5+5	1229000
15	Drip Irrigation			ha	145000
16	Dug Well	New		No.	162800
17	Education	Schools		No.	20000000
18	Education Loans	Study in Country		No.	1000000

19	Electric Pump Sets				No.	56100
20	Export Credit	Pre Shipment Export Credit			No.	30000000
21	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I		No.	74000
22	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha		180000
23	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.		500000
24	Goat	Rearing Unit	New Shed	10+1		158000
25	Goat	Rearing Unit	New Shed	40+2		633000
26	Godown	Medium		No.		12250000
27	Graded Buffalo Farming		Dairy	1+1		288000
28	Healthcare	Diagnostic Lab		No.		1000000
29	Heifer Rearing			5		260000
30	Indigenous Poultry Farming	Dual purpose		250		120000
31	Integrated Pisciculture	With Duckery		ha		648000
32	Integrated Pisciculture	With Poultry		ha		645000
33	Intensive Fish farming	Biofloc technology		No.		750000
34	Lift Irrigation Schemes			No.		242110
35	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.		17500000
36	Manufacturing Sector	Term Loan	Medium	No.		250000000
37	Manufacturing Sector	Term Loan	Micro	No.		5000000
38	Manufacturing Sector	Term Loan	Small	No.		50000000
39	Manufacturing Sector	Working Capital	Medium	No.		50000000
40	Manufacturing Sector	Working Capital	Micro	No.		1200000

41	Manufacturing Sector	Working Capital	Small	No.	10000000
42	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
43	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
44	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
45	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
46	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	209385
47	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	209493
48	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	239234
49	Nursery/ Propagation unit	Traditional Nursery		No.	38596
50	Oil Extraction	Oil Mill	Fully Automatic 600	No.	20000000
51	Other machinery	Other Machinery & Equipments		No.	137600
52	Other machinery	Other Machinery & Equipments		No.	386800
53	Other Plantation Crops			Acre	54367
54	Plantation		Avenue plant	No.	274154
55	Plantation		Cost for block plantations for 04 year	No.	331254
56	Power Tiller			No.	211800
57	Protection Structure			sq.m.	1501500
58	Protection Structure			sq.m.	282975
59	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000

60	Reapers, Binders and Balers	Self Propelled		No.	152700
61	Repair of Dwelling Units			No.	200000
62	Rice Processing	Puffed Rice		No.	3000000
63	Rice Processing	Rice Huller	0.4	No.	250000
64	Sanitation			No.	25000000
65	Seed Processing	All Seed Types		No.	35000000
66	Service Sector	Term Loan	Medium	No.	600000000
67	Service Sector	Term Loan	Micro	No.	2000000
68	Service Sector	Term Loan	Small	No.	800000000
69	Service Sector	Working Capital	Medium	No.	300000000
70	Service Sector	Working Capital	Micro	No.	500000
71	Service Sector	Working Capital	Small	No.	200000000
72	SHGs/ JLGs	Others		No.	200000
73	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	81320
74	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
75	Solar Energy	Solar Agriculture Pump		No.	86660
76	Solar Energy	Solar Pump Sets		No.	300000
77	Spices			Acre	150181
78	Sprinkler Irrigation	Mini		ha	486721
79	Thresher	Multicrop Power Threshers		No.	252100
80	Tractor	Without Implements & Trailer	PTO 34	No.	686500
81	Tractor	Without Implements & Trailer	PTO 38	No.	719900
82	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000



**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	Cross bred Farming	Others_		60000
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
4	Goat Farming	Rearing Unit _ Semi_intensive_		90000
5	Groundnut/ Moongfali	Irrigated		32000
6	Integrated Farming	Fisheries with Poultry_With Boiler_250 birds		232000
7	Maize/ Makka	Irrigated		37000
8	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
9	Other Vegetables			35000
10	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
11	Rice/ Chaval/ Dhan	Irrigated		37000

### Abbreviations

<b>Abbreviation</b>	<b>Expansion</b>
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

## **Bargarh, 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

## **Bargarh, PLP 2025-26**

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPR	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"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul> | <b>NSFL in WASH</b><br>Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul> |
|---|---|

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## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul> | <ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul> |
|--|---|

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## NABFINS LIMITED | A Subsidiary of NABARD

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul> | <ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul> |
|--|--|

**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

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

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> 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**

Name	Hatakishore Behera
Designation	DDM NABARD
Address 1	Sai Sachidananda Nivas
Address 2	Law College Road
Post Office	Bargarh
District	Bargarh
State	Odisha
Pincode	768028
Telephone No.	6646291988
Mobile No.	7002778988
Email ID	bargarh@nabard.org



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

[www.nabard.org](http://www.nabard.org) |     / [nabardonline](http://nabardonline)