



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



भद्रक जिला
Bhadrak District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Bhadrak

State: Odisha



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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

FOREWORD

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

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

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

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

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

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

Dr. Sudhanshu K K Mishra

Chief General Manager

Date- 23rd October 2024

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NABARD

Bhadrak

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	With a geographical area of 2505 square k.m., Bhadrak is the 27th district in terms of size and 12th in terms of population. The average size of operational land holdings in the district is 1.20 ha. The literacy rate of Bhadrak is 82.78. The population density is 601 per sq. km.
2	Type of soil	The soil types witnessed in the district are alluvial soil (57%) sandy soil (7%) acid soil (27%) salt-affected soil (8%) and others (1%).
3	Primary occupation	About 68 % of population are dependent on agriculture and allied sectors for their livelihoods. It is one of the leading districts of the state in the production of paddy. It has also got a reasonable volume of marketable surplus in commodities like vegetables fish milk, etc.
4	Land holding structure	With large number of small and marginal farmers, small land holdings, rain-fed cropping systems, underdeveloped markets and vulnerability to natural calamities like floods cyclone etc., the district needs substantial investment under agriculture infrastructure.

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3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ground-level credit flow to the priority sector was ₹ 3824.89 lakh during 2023-24.
2	CD Ratio	The average CD ratio of all banks stood at 74.73 as on 31 March 2024.
3	Investment credit in agriculture	The total investment was ₹ 72023.05 lakh during 2023-24.
4	Credit flow to MSMEs	The total credit flow to MSME was ₹ 1139.75 lakh during 2023-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total priority sector credit potential in the district for the year 2025-26 has been estimated at ₹ 623127.32 lakh.
2	Projection for agriculture and its components	The estimated agricultural credit potential is of ₹ 334630.80 lakh out of which ₹ 307581.99 lakh is for farm credit.
3	Projection for MSMEs	The total MSME credit potential in the district for the year 2025-26 has been estimated at ₹ 200850.75 lakh.
4	Projection for other purposes	For Housing it is ₹ 22676.30 lakh & for Social infrastructure it is ₹ 9681.50 lakh.

5. Developmental Initiatives

1. NABARD has been implementing various pilot projects on farm, off-farm and micro-finance sectors NABARD has converged multiple farmer producer organisations and enterprise development training programmes for rural populace, along with capacity building and marketing support.

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2. NABARD has been refinancing banks at concessional rates to promote sustainable economic activities, enabling deepening of institutional credit and upscaling of livelihoods in rural areas.
3. NABARD has launched a concessional refinance scheme for transformation of PACS into Multi Service Centers (MSC) with an objective of PACS acting as enabling institutions for meeting the national goal of enhancing farmers' incomes.

6. Thrust Areas

1. Diversification of products and services provided by the FPOs in the district.
2. Credit linkage of FPOs and convergence of various schemes of the State Government for access capital by FPOs at low cost to enable them to graduate into sustainable business entities.
3. Propagation of integrated farming practices which will ensure income for farmers throughout the year and would act as a risk mitigation measure, especially for small and marginal farmers

7. Major Constraints and Suggested Action Points

1. The banks need to focus on increasing capital formation under agriculture. They should strive to finance at least 40% of their total lending under agriculture towards investment activities under agriculture.
2. Considering the potential available under social sectors like sanitation, health care and education, banks and the Government need to create an enabling mechanism for more private participation in these sectors.
3. The rural masses need a lot of awareness, sensitization, and capacity-building programs for effective financial inclusion.

8. Way Forward

1. Banks to actively participate in various block level and district level fora created under the lead bank scheme for discussing and resolving operational issues as also to make important policy decisions as part of their policy corporate strategy for implementation through their branch network.

2. Accurate compilation and timely submission of various lead bank reports and priority sector returns are also crucial for monitoring the progress and taking correctives steps wherever required, besides helping apex level institutions in appropriate policy formulation.
3. Deepening of financial awareness and literacy through the help of Centres for Financial Literacy supported by NABARD under FIF will enable wider banking penetration and augment the credit flow, especially under priority sectors.

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.

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- 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;

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

5. Agency wise Use

Utility

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

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

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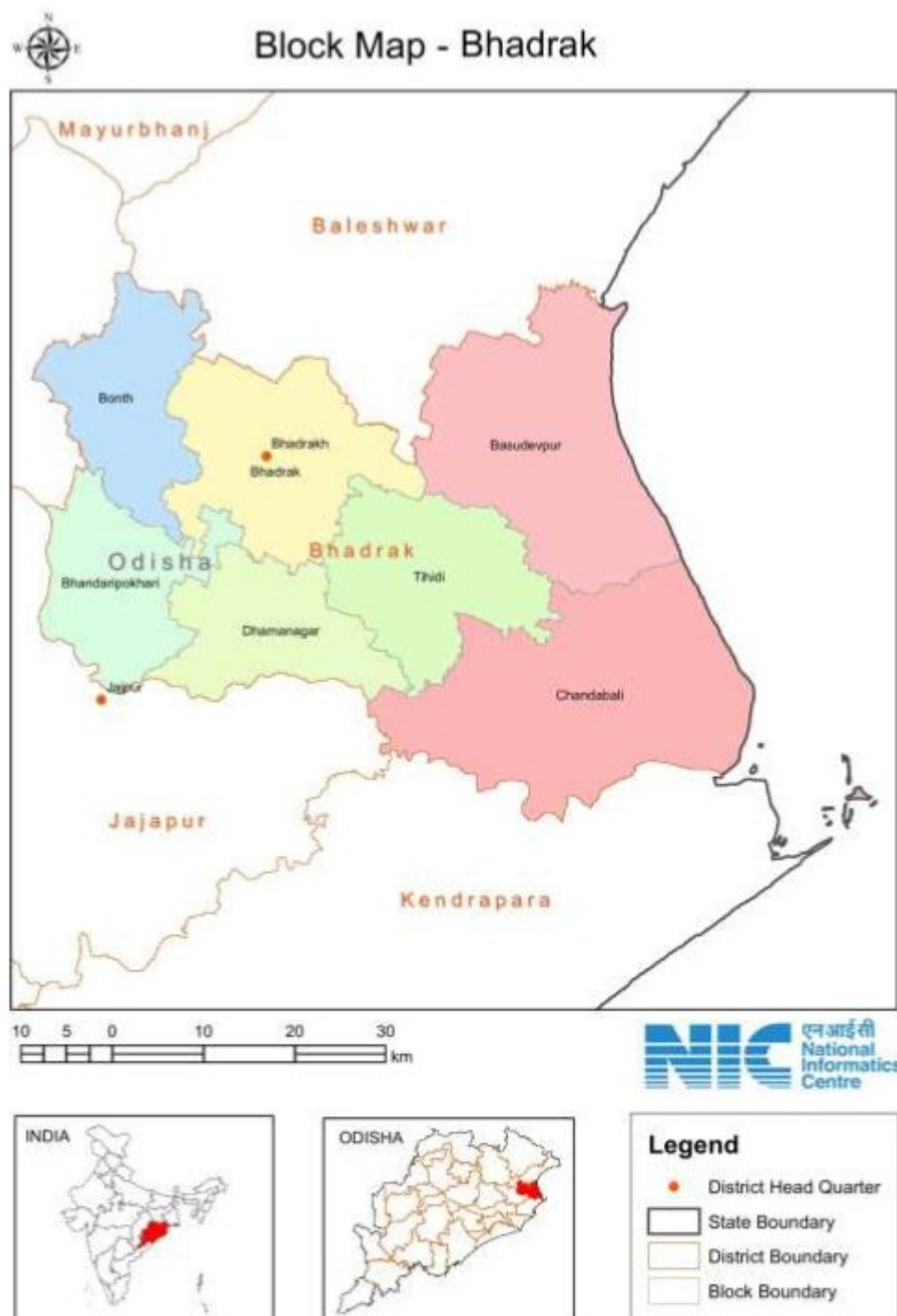
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

Though concerted efforts are made to estimate the 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	307581.99
1	Crop Production, Maintenance and Marketing	234897.83
2	Term Loan for agriculture and allied activities	72684.16
B	Agriculture Infrastructure	12712.71
C	Ancillary activities	14336.10
I	Credit Potential for Agriculture (A+B+C)	334630.80
II	Micro, Small and Medium Enterprises	200850.75
III	Export Credit	2550.00
IV	Education	3119.50
V	Housing	22676.30
VI	Social Infrastructure	9681.50
VII	Renewable energy	1018.47
VIII	Others	48600.00
	Total Priority Sector	623127.32

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	234897.83
2	Water Resources	2521.05
3	Farm Mechanisation	12703.26
4	Plantation & Horticulture with Sericulture	8979.92
5	Forestry & Waste Land Development	966.75
6	Animal Husbandry - Dairy	15488.10
7	Animal Husbandry - Poultry	7053.39
8	Animal Husbandry - Sheep, Goat, Piggery	15952.03
9	Fisheries	8376.79
10	Farm Credit- Others	642.87
	Sub total	307581.99
B	Agriculture Infrastructure	
1	Construction of storage	7293.00
2	Land development, Soil conservation, Wasteland development	2173.22
3	Agriculture Infrastructure - Others	3246.49
	Sub total	12712.71
C	Ancillary activities	
1	Food & Agro. Processing	4119.10
2	Ancillary activities - Others	10217.00
	Sub Total	14336.10
II	Micro, Small and Medium Enterprises	
	Total MSME	200850.75
III	Export Credit	2550.00
IV	Education	3119.50
V	Housing	22676.30
VI	Social Infrastructure	9681.50
VII	Renewable energy	1018.47
VIII	Others	48600.00
	Total Priority Sector	623127.32

Note : Details indicated at Annexure 1 at page 105

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	UCO Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2505.00
2	No. of Sub Divisions	1
3	No. of Blocks	7
4	No. of revenue villages	1370
5	No. of Gram Panchayats	218

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%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Bhadrak
3	Agro-climatic Zone 1	AZ62 - North Eastern Coastal Plain
4	Agro-climatic Zone 2	AZ62 - North Eastern Coastal Plain
5	Agro-climatic Zone 3	AZ62 - North Eastern Coastal Plain
6	Agro-climatic Zone 4	AZ62 - North Eastern Coastal Plain
7	Agro-climatic Zone 5	AZ62 - North Eastern Coastal Plain
8	Climate	Moist Sub-humid (i.e. Hot & Humid)

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9	Soil Type	Red Lateritic Deltaic alluvial Coastal alluvial & Saline
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3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	270164
2	Forest Land	133
3	Area not available for cultivation	51922
4	Barren and Unculturable land	899
5	Permanent Pasture and Grazing Land	13917
6	Land under Miscellaneous Tree Crops	3092
7	Cultivable Wasteland	11363
8	Current Fallow	6974
9	Other Fallow	6763

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	86120	74	39057	22
2	>1 to <=2 ha	3445	3	47950	27
3	>2 to <=4 ha	20850	18	55540	32
4	>4 to <=10 ha	5431	5	30088	17
5	>10 ha	249	0	3365	2
6	Total	116095	100	176000	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	156.00

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2	Of the above, Small/ Marginal Farmers	106.00
3	Agricultural Labourers	151.00
4	Workers engaged in Household Industries	14.00
5	Workers engaged in Allied agro activities	6.00
6	Other workers	146.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1506.00	760.00	746.00	1320.00	186.00
2	Scheduled Caste	335.00	169.00	166.00		
3	Scheduled Tribe	30.00	15.00	15.00		
4	Literate	1094.00	596.00	498.00		
5	BPL	763.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	305775.00
2	Rural Households	270356.00
3	BPL Households	136849.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	NA
2	Having source of drinking water	NA
3	Having electricity supply	NA
4	Having independent toilets	94717.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1242
2	Villages having Agriculture Power Supply	1242
3	Villages having Post Offices	319
4	Villages having Banking Facilities	157
5	Villages having Primary Schools	1154
6	Villages having Primary Health Centres	213
7	Villages having Potable Water Supply	1243

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8	Villages connected with Paved Approach Roads	994
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Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Population Census 2011
1.a Additional Information	Population Census 2011
2. Soil & Climate	District Statistical Handbook, 2022
3. Land Utilisation [Ha]	Kharif Strategy 2025-26
4. Ground Water Scenario (No. of blocks)	CGWB Website
5. Distribution of Land Holding	Population Census 2011 and Kharif Strategy 2025-26
6. Workers Profile [In '000]	Population Census 2011
7. Demographic Profile [In '000]	Population Census 2011
8. Households [In '000]	BPL survey 2002
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook, 2022
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook, 2022

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2435
2	Primary Health Centres	50
3	Primary Health Sub-Centres	7
4	Dispensaries	25
5	Hospitals	4
6	Hospital Beds	409

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	714
2	Registered FPOs	22
3	Agro Service Centres	24
4	Soil Testing Centres	1
5	Approved nurseries	3
6	Agriculture Pumpsets	9200
7	Pumpsets Energised	8740
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	181037.00
2	Irrigation Potential Created	121424.00
3	Net Irrigated Area (Total area irrigated at least once)	121424.00
4	Area irrigated by Canals/ Channels	87014.00
5	Area irrigated by Wells	28976.00
6	Area irrigated by Tanks	NA
7	Area irrigated by Other Sources	5434.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	121424.00

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14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	584
2	Railway Line [km]	110
3	Public Transport Vehicle [Nos]	540
4	Goods Transport Vehicles [Nos.]	8314

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	94
2	Sugarcane (Gur/ Khandsari/ Sugar)	NA
3	Fruit (Pulp/ Juice/ Fruit drink)	NA
4	Spices (Masala Powders/ Pastes)	65
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	NA
6	Cotton (Ginning/ Spinning/ Weaving)	NA
7	Milk (Chilling/ Cooling/ Processing, etc.)	18
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2
10	Others	NA

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	32943	5064	27879
2	Cattle - Indigenous	681127	168110	513017
3	Buffaloes	1513	1020	493
4	Sheep - Cross bred	125	111	14
5	Sheep - Indigenous	1820	784	1036
6	Goat	144109	26863	95665
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	434	189	245
9	Horse/Donkey/Camel	NA	NA	NA
10	Rabbit	NA	NA	NA
11	Poultry - Improved	483522	NA	NA
12	Poultry - Indigenous	NA	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	0
2	Veterinary Dispensaries	0
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	287
5	Animal Breeding Farms	NA
6	Animal feed manufacturing units	NA
7	Fodder Farms	1
8	Dairy Cooperative Societies	15
9	Milk Collection Centres	172
10	Fishermen Societies	40
11	Animal Husbandry Training Centres	1
12	Animal Markets	4
13	Fish Markets	NA
14	Livestock Aid Centers (No.)	NA
15	Licensed Slaughter houses [Nos.]	1

18. Milk, Fish, Egg Production

Sr. No.	Particulars	Production	
		Quantity	Unit
1	Fish	81015.00	MT
2	Egg	244.00	Lakh Nos.
3	Milk	48.00	MT
4	Meat	3.61	MT

Sources

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

District Profile
Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	58.50	58.50	58.50
3	Land Holdings - MF (%)	23.40	23.40	23.40
4	Rainfall -Normal (mm)	1428	1428	1428
5	Rainfall - Actual (mm)	1222	1455	NA
6	Cropping Pattern	Paddy- Pulses- Vegetables	Paddy- Pulses- Vegetables	Paddy- Pulses- Vegetables

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	160666.33	188522.72	230609.87

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000ha)	Prod. ('000MT)	Productivity (kg/ha)	Area ('000ha)	Prod. ('000MT)	Productivity (kg/ha)	Area ('000ha)	Prod. ('000MT)	Productivity (kg/ha)
1	Rice	161.50	900	5572.76	160.19	554	3458.39	161.50	532	3294.12
2	Maize	0.11	0.08	0.00	0.10	0.06	0.00	0.12	0.09	0.00
3	Jute	0.32	0.70	0.00	0.31	0.65	0.00	0.41	0.90	0.00
4	Sugarcane/ Ganna	0.20	1.83	0.00	0.20	1.81	0.00	NA	NA	NA

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Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.15	2.15	2.15
2	Net sown area (lakh ha)	1.76	1.76	1.76
3	Cropping intensity (%)	122.16	122.16	122.16

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	111.22	112.76	117.58
2	Fertilizer consumption - Rabi (kg/ha)	119.95	180.79	190.00

Table 6: KCC Coverage

Sr. No.	Particulars	31/03/2023	31/03/2024
1	KCC coverage (No.)	219393	232004
2	GLC through KCC (₹ lakh)	138752.00	157627.48

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Agriculture Dept.
Table 2: GLC under Agriculture	SLBC and LDM Office
Table 3: Major Crops, Area, Production, Productivity	District Agriculture Dept.
Table 4: Irrigated Area, Cropping Intensity	District Agriculture Dept.
Table 5: Input Use Pattern	District Agriculture Dept.
Table 6: KCC Coverage	SLBC and LDM Office

Bhadrak, PLP 2025-26

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	723.05	1337.71	929.71

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	181	181
2	Net Irrigated Area ('000 ha)	121	121
3	Gross Irrigated Area ('000 ha)	121	121

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Bhadrak	Basudevpur	Safe	Safe	Safe
2	Odisha	Bhadrak	Bhadrak	Safe	Safe	Safe
3	Odisha	Bhadrak	Bhandaripokhari	Safe	Safe	Safe
4	Odisha	Bhadrak	Bonth	Safe	Safe	Safe
5	Odisha	Bhadrak	Chandabali	Saline	Saline	Saline
6	Odisha	Bhadrak	Dhamanagar	Safe	Safe	Safe
7	Odisha	Bhadrak	Tihidi	Safe	Safe	Safe

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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC Odsiha
Table 2: Irrigated Area & Potential	Agriculture Dept., GoO
Table 3: Block level water exploitation status	CGWS

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4336.91	10409.32	12535.94

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2024
1	No. of tractors	1603
2	Power Tillers	1260
3	Threshers/Cutters	1350

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	NA	48	48

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC Odsiha
Table 2: Mechanisation in District	Agriculture Dept., GoO
Table 3: Service Centers	Agriculture Dept., GoO

Plantation & Horticulture including Sericulture Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	281.24	1214.00	4687.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC Odsiha

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022	
		Area ('000 ha)	Prod. ('000MT)
1	Banana	1.06	25.77
2	Oil Palm	0.10	0.02
3	Pineapple	0.03	0.66
4	Sapota	.03	.10
5	Lemon	0.84	12.17
6	Onion	0.34	3.68
7	Coconut	1	.01
8	Guava	0.89	7.59
9	Mango	4.30	8.56

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Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	439.89	424.67

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)	0	0	0
2	Waste Land ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC Odisha
Table 2: Area under Forest Cover & Waste Land	Odisha Statistical Handbook, 2002

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)	5119.00	6117.00	11264.40

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	18	18	20

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	LDM Office and SLBC Odisha
Table 2: Processing Infrastructure	District Horticulture Dept.
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1628.34	1561.55	4865.62

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Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	NA	483522	NA
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	NA	NA	NA
5	Hatcheries (No.)	NA	1	1
6	Popular breeds	Rainbow Rooster, Vanaraja	Rainbow Rooster, Vanaraja	Rainbow Rooster, Vanaraja

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC Odisha
Table 2: Poultry	District Veterinary Dept

Animal Husbandry -

SGP Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7883.00	11149.49	11209.17

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7487.00	2215.08	5277.28

Sources

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

Farm Credit - Others & Integrated Farming Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7032.00	727.87	229.10

Sources

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

Agri. Infrastructure**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4296.75	7967.72

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1
2	Cold Storages (Capacity - '000 MT)	10	10
3	Storage Godowns (No.)	24	24
4	Storage Godowns (Capacity - '000 MT)	51853	51853
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	28	28

Sources

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	329.46	260.74	2441.71
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	NA	NA	NA

Sources

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

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

Agri Infrastructure - Others**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	614.34	583.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	231.17	293.55	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC Odisha
Table 2: Fertilizer Consumption	District Agriculture Dept.

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 (₹ lakh)	NA	10301.66	13591.37

Sources

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

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	66998.00	121322.29	113975.34

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2023
1	MSME Clusters (No.)	0
2	Micro Units (No.)	5037
3	Small Units (No.)	355
4	Medium Units (No.)	10
5	Udyog Aadhar Registrations (No.)	5402

Sources

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

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

Sr. No.	Particulars	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	1055.47	0.00
2	GLC under Education (₹ lakh)	839.90	1452.00
3	GLC under Housing (₹ lakh)	11945.00	10733.70

Sources

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

Social Infrastructure Investments Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	51.35	13.50	17.50

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

Renewable Energy**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	0.82	0.00

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Sources

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

Informal Credit Delivery Table

1: GLC

Sr. No.	Particulars	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	62259.63	73940.00
2	JLG Bank Linkage (₹ lakh)	19.37	291.69

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2023	31/03/2024
1	No. of intensive blocks	NA	NA
2	No. of SHGs formed	1201	1628
3	No. of SHGs credit linked (including repeat finance)	15377	16106
4	Bank loan disbursed (₹ lakh)	44205.70	52454.00
5	Average loan per SHG (₹ lakh)	2.87	3.25

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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC Odisha
Table 2: Status of SHGs	DAY- NRLM and LDM Office

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	87	87
2	Consumer Stores (No.)	4	4
3	Housing Societies (No.)	0	0
4	Weavers (No.)	0	0
5	Marketing Societies (No.)	2	2
6	Labour Societies (No.)	NA	NA
7	Industrial Societies (No.)	NA	NA
8	Sugar Societies (No.)	NA	NA
9	Agro Processing Societies (No.)	NA	NA
10	Others (No.)	3	3
11	Total (No)	96	96

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.)	108	108	108
2	Multi state cooperative societies (No.)	2	2	2

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Sources

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

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	Bhadrak	Bhadrak	PACS	15		PACS	15		PACS	15	
2	Odisha	Bhadrak	Bhandaripokhari	PACS	10		PACS	10		PACS	10	
3	Odisha	Bhadrak	Bonth	PACS	11		PACS	11		PACS	11	
4	Odisha	Bhadrak	Basudev pur	PACS	22		PACS	22		PACS	22	
5	Odisha	Bhadrak	Chandbali	PACS	22		PACS	22		PACS	22	
6	Odisha	Bhadrak	Tihidi	PACS	16		PACS	16		PACS	16	
7	Odisha	Bhadrak	Dhamnagar	PACS	12		PACS	12		PACS	12	

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	23	113	77	6	30	NA	9062	92	8	2012	
Regional Rural Bank	1	30	25	4	1	NA	5998	11	8	2012	
District Central Coop. Bank	1	10	3	6	1	NA	2688	0	8	2012	
Coop. Agr. & Rural Dev. Bank	1	0	0	0	0	NA	NA	0	0	NA	
Primary Agr. Coop. Society	108	0	0	0	0	NA	NA	0	0	NA	
Others	0	0	0	0	0	NA	NA	0	0	NA	
All Agencies	134	153	105	16	32	0	17748	103	NA	NA	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	775666	776700	NA	NA	636721.00	686241.00	780105.71	780105.71	0	NA	85.43

Regional Rural Bank	98528	98630	NA	NA	0	51314.00	55692.00	61175.27	9.8	6.70
Cooperative Banks	58743	58900	NA	-100.0	0	65723.00	70583.00	71824.00	1.8	7.87
Others	0	0	NA	0	0	0.00	0.00	0.00	0	0.00
All Agencies	932937	934230	NA	-100.0	0	753758.00	812516.00	913104.98	12.4	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ 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	309526	319800	NA	NA	NA	367709.00	412583.00	503442.08	22.0	73.77
Regional Rural Bank	29241	29977	NA	NA	NA	33322.00	41635.00	44040.91	5.8	6.45
Cooperative Banks	148245	149726	NA	NA	NA	90552.00	111335.00	134925.00	21.2	19.77
Others	0	0	NA	NA	NA	0.00	0.00	0.00	0	0.00
All Agencies	487012	499503	NA	NA	NA	491583.00	565553.00	682407.99	20.7	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	57.8	60.1	64.5
Regional Rural Bank	64.9	74.8	72.0
Cooperative Banks	137.8	157.7	187.9
Others	0	0	0
All Agencies	65.2	69.6	74.7

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	975408	388341	111378	48466
Regional Rural Bank	88663	79917	43653	23947
Cooperative Banks	0	1310	263	0
Others	NA	NA	NA	NA
All Agencies	1064071	469568	155294	72413

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 [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	275309.20	54.7	137896.89	27.4	NA	0.0	NA	0.0
Regional Rural Bank	27648.55	62.8	13181.35	29.9	NA	0.0	NA	0.0
Cooperative Banks	79531.63	58.9	79531.63	58.9	NA	0.0	NA	0.0
Others	0.00	0	0.00	0	NA	0	NA	0
All Agencies	382489.38	56.0	230609.87	33.8	0.00	0.0	0.00	0.0

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	154432.67	111560.37	72.2	165418.00	138752.01	83.9	171753.51	157627.48	91.8	82.6
Term Loan (Agri.)	54881.26	49105.96	89.5	55005.02	49770.71	90.5	98073.67	72982.39	74.4	84.8
Total Agri. Credit	209313.93	160666.33	76.8	220423.02	188522.72	85.5	269827.18	230609.87	85.5	82.6
MSME	88941.88	66998.51	75.3	157180.99	121322.30	77.2	172906.56	113975.34	65.9	72.8
Other Priority Sectors*	71299.59	44213.98	62.0	68974.01	48464.67	70.3	92673.56	37904.17	40.9	57.7

Total Priority Sector	369555.40	271878.82	73.6	446578.02	358309.69	80.2	535407.30	382489.38	71.4	75.1
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9. NPA Position (Outstanding)

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

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

Source(s)	
1	LDM Office and SLBC Odisha

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with NABARD and 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 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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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.

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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-Suwidha (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:

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

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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

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5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission.

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

A host of policy initiatives have been taken up by the Government of India and the State Government in last few years to achieve agriculture growth of four per cent on sustained basis and provide economic security to farmers i.e. easier access of credit from the banking system at very low interest rate access to markets and sourcing of inputs through formation of FPOs and supporting them through NABARD/SFAC revision of MSP Direct Benefit Transfer (DBT) of seed input subsidy procurement of farmers produce area expansion for pulses and oil seed crops increase in production and productivity of agricultural horticultural crops fisheries etc. under various missions and sub-missions development of a National Common Market for agricultural produce (e-NAM) etc. The State Government has formulated Odisha State Agriculture Policy 2020 to make agriculture growth sustainable and inclusive. Paddy is the main crop grown in about 161500 ha area of the district. The other crops like sugarcane wheat maize pulses vegetables; and oilseeds like groundnut sunflower and mustard are being cultivated during Rabi season. The cultivation of crops like mustard onion potato and green gram is gaining popularity in the district. The cropping intensity of the district is one of the lowest among the districts of the state. It is estimated that about 25% of the total cultivable land is taken up for cultivation during rabi season.

Potential for 2025-26 estimated at ₹ 3,07,581.99 lakh, sector and subsector wise detail potentials indicated in the Annexure-1

2.1.1.2 Infrastructure and linkage support available, planned and gaps

To enhance crop productivity Agriculture Department is encouraging soil analysis through special campaigns. Farmers can get their soil tested and receive a soil health card free of cost. The Krishi Vigyan Kendra Ranital is providing various types of extension services required by the farmers. There are 30 wholesale dealers 542 retailers and 63 S.C.S in the district dealing with fertilizer supply.

Convergence of FPOs with GoI/State Govt schemes on seed production: There is a need for seed production unit through FPO for addressing the issue of quality of seeds and better returns from seed production to the farmers. State Govt. may encourage Public Private Partnerships (PPP) in hybrid/quality seed production and formation of seed villages with proper technical knowhow and back up. More focused attention is required for vegetable seed production. Establishment of block-wise seed production units may give better returns to farmers.

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2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Out of the potential irrigated area of 146051 ha. 134181 ha has been covered under irrigation. Renovation of existing ponds, restoration of old ponds, construction of rain water harvesting structures can play an important role in recharging the ground water and meeting critical irrigation requirement of the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The 'Jalanidhi' programme of Govt. of Odisha envisages to provide assured irrigation facility. Besides a community lift Irrigation programme 'Biju Krishak Vikash Yojana' is also being implemented in the district. Due to lack of awareness on micro irrigation and schemes available for micro irrigation projects farmers are yet to adopt drip and sprinkler irrigation.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural operation in the district is mostly labour intensive and scarcity of labour is a problem to enhance cropping intensity. For that reason farm mechanization at traditional level as well as hi-tech level is of paramount importance. Though there are wide ranges of farm machinery and equipment available for various operations, farm mechanization has been limited mostly to tractors and power tillers. i.e. for both farm and off-farm activities are noticed in the district. Besides banks NBFCs like Magma Fin Corp Mahindra Fin. Corp L&T Fin. Corp etc. are financing farm mechanisation activities in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There are eight tractor dealers and tractor service centres in Bhadrak.

48 Agro Service Centres (ASC) have been established in the district with subsidy from APICOL.

Presently tractor and power tiller dealers like VST are providing technical as well as after sell service at doorstep.

Lack of dedicated custom hiring centres at panchayat levels.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Bhadrak is situated at north eastern coastal plain having moist and sub-humid climate suitable for cultivation of different fruits flowers and vegetables. The major fruit and plantation crops grown in the district are mango coconut Banana and Guava etc. Besides crops like litchi sapota pine apple and cashew etc. are also grown in small quantity. The district has good potential for floriculture, mushroom and different types of vegetables. Similarly there is good scope for up scaling the ongoing mushroom cultivation. Among other plantation crops betel vine cultivation is being taken up in some villages of Bonth block of the district. Oil palm a perennial oil yielding tree crop has been introduced in Bhadrak under National Mission on Oilseed and Oil Palm (NMOOP).

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Since most of the horticulture crops are highly perishable facilities for storage processing and marketing is needed for ensuring remunerative returns for the farmers. A cluster approach in horticulture crop needs to be adopted. This will help in facilitating adequate storage processing and marketing arrangements on a viable scale.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is a good demand for flowers in the district which is met by suppliers from West Bengal.

The Horticulture Dept. has six transit nurseries in the district at Bhadrak Basudevpur Ranital Bonth Chandabali & Dhamnagar.

In order to increase production of quality planting material the State Government envisages to set up at least one Model (big) Nursery in the district and one Small Nursery in each block.

The State Government has outlined its policy for promoting venture by private farms for setting up cold storages and processing facilities on a large scale in every district by providing subsidy up to 60 of the capital investment excluding the cost of land.

One private cold storage with capacity of about 10000 MT is functioning in Bhandaripokhari block of the district.

Adequate marketing network is not available for marketing of horticulture produce. Non-availability of quality planting material technical, know-how entrepreneurial skills, etc.

Lack of processing facility / value addition centres cold storage and other storage facilities.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forest department and Odisha Forest Development Corporation are the agencies for development of forestry sector in the district. The work at the district level is coordinated and supervised by Divisional Forest Officer. Farm forestry is remunerative and farmers can avail bank finance for raising casuarina bamboo etc. The district has long coast line of 50 Km coupled with suitable Agro-climatic condition for development of casuarina plantation particularly in the coastal belt of Basudevpur and Chandabali blocks. Vast stretches of wastelands are available in the district in the form of degraded lands waterlogged soils saline soils soil eroded land etc. The total wastelands have been estimated to be 19.05 sq km (source: Wasteland Atlas 2019).

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are 06 government nurseries in the district. Non-availability of quality seedlings, planting material of suitable species and technology of growing forest species has adversely affected the growth of this sector in the district.

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2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairying is one of the important subsidiary occupations of farmers in the district. Agro-climatic conditions in the district are conducive for rearing of cross-bred cows. The activity also assumes importance as a supplementary source of livelihood for small and marginal farmers in the district. Further women SHGs are taking up dairying as a secured income generating activity. The livestock census 2020 reveal that the district has a total of 4 55636 dairy animals (includes cross breed and indigenous cows and Buffalos). Due to the preponderance of indigenous cows as also due to the lack of awareness about advanced dairy management practices the yield rate and production of milk in the district is much below the potential. The average yield per animals per day from nondescript cow CB cows and buffaloes is estimated at 0.5 LPD 8 LPD and 6 LPD respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 13 Veterinary Dispensaries and 91 Livestock Aid Centres (LACs) in the district. Further BAMUL has set up 108 'Layman Inseminator' centres in the district. Balasore-Bhadrak Milk Union (BAMUL) affiliated to OMFED has taken several measures to develop the sector in the district. 85 Live Stock Inspectors (LI) are available as against the requirement of 104 LIs.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

There are about 383522 poultry birds (includes birds in poultry farms and hatcheries) available as per the livestock census data 2020. Per capita availability of eggs in the district is 33 per year as against the requirement of 180 recommended by ICMR. Total egg production in the district is roughly 46 million per year. The egg production is on the lower side due to the presence of large segment of indigenous birds whose average yield of egg is 40 per year as compared to 300 from improved layers. The increasing demand for poultry meat and eggs propelled the need for setting up multiplied number of modern poultry farms.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district hatchery at Bahudarada is producing day old chicks and supplying them to farmers at reasonable rate. Factors like non-availability of feed and producing unit lack of organized training, marketing network and cold storage for poultry farmers are major impediments in the growth of the sector in the district. Vanaraja chicken farming is a popular back yard poultry activity especially by members of SHGs in Tihidi Bhadrak and Bhandaripokhari blocks. The activity is promoted by the veterinary department. NABARD has also provided training to SHG members in Bhandaripokhari block through MEDP.

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

The local demand for meat is mostly for sheep & goat and the same is being presently met by importing sheep and goat from neighbouring districts. The demand for mutton & chicken is likely to increase further as new industrial units are being set up. Certain pockets of the district are endowed with ideal vegetation and climate for sheep goat and pig rearing. Though goat and sheep meat are very popular in the district market for pork is limited and has to be sent to Kolkata & North East markets. The increasing demand for mutton and chicken has increased the scope for additional sources of livelihood for the landless marginal and small farmers taking up sheep and goat rearing.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Govt. breeding farms that supply animal kids for rearing are available in the district. There is one municipal slaughter house and 47 unregistered slaughter houses in the district. 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.

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2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Bhadrak is one of the coastal districts of the State endowed with vast fresh water brackish water and marine fisheries resources. With 50 km long coastline and with rivers like Baitarani Salandi Ganguti Kapali and Rebo the district has a huge potential for fishery sector. The total fishermen population in the district is approximately 123000. The district offers scope for entire gamut of activities under the sector from spawn production to composite pisciculture and aqua shops. The fresh water resources of the district comprise an area of 5984.62 ha. under tanks and ponds 248.2 ha under swamps and bheels and 10059.0 ha under river and canals. The brackish water area includes 4936.41 ha. suitable for brackish water tanks and 2612.0 ha of estuaries. After agriculture fishery is the second most important sector in the district in terms of providing livelihoods to the population.

Shrimps are being sold to some private companies and to some extent to West Bengal and Vishakhapatnam. Marine fish is sold to merchants and some amount is processed at Dhamra.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

About 3385 ha area has been found suitable for brackish water aquaculture. The culture of specific pathogen free Pacific white shrimp *L. vannamei* has more potential for development owing to high production comparatively low risk under bio-secured condition and export demand. Three private hatcheries and 57 private fry rearing centres are available in the district. The OPDC fish seed farm and hatchery has been set up at Sarmanga. Presently three aqua shops are available in the district. The management society of Dhamra Fishing harbour has been registered and Stage I & II harbours have been handed over to the management society. This harbour is catering to the needs of marine fishermen prawn exporters trawler and gill net owners etc. 'Odisha Matsya Jibi Unnayan Yojana' a comprehensive welfare package for fishermen declared by the Govt. of Odisha is under implementation in the district. The package inter alia include assistance for net & boat for inland fishermen fish marketing infrastructure for fishermen (ice box with cycle ice box with motor cycle and ice box with auto rickshaw) replacement of wooden country craft with FRP boat for marine fishermen motorization of country craft for marine fishermen etc.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Two Wheelers are used as a medium of transport in many parts of rural area for transport of agricultural inputs & farm produces. Despite the increasing availability of tractors and power tillers a vast majority of small and marginal farmers continue to depend on bullocks for ploughing. Banks extend loans to FPOs/ FPCs for procurement and marketing are also included under the broad head "Other activities".

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Market complexes are not fully equipped with all facilities like feeding sanitation rest shed etc. Banks are not aware of the FPO activities and hesitant to provide credit linkage support for which more awareness creation required.

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

Integrated farming systems (IFS) is a combination of different agricultural activities in a unit area of land which aims at maximising return from the unit area maintaining soil status and fertility utilises the by-products of one component of the farming system as an input in other for ensuring supplementary and complementary enterprise relationship and it reduces environment pollution. Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The IFS helps in Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income higher food production to equate the demand of the exploding population. 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. Based on the availability of resources the farmers need to adopt combination of different activities to generate more income from the same piece of land.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Presently ATMA is implementing Integrated Farming System in 40 GPs of 04 blocks in the district. Having large proportion of area under low lying category and good amount of rainfall being received by the district Bhadrak is suitable for pond based integrated farming. Converging government schemes viz. scheme of OLM for women SHGs integrated farming project under MKUY and efforts of entrepreneurs/progressive farmers a number of such projects have been established in the district. Low lying area not suitable for any crops are being converted into ponds for aquaculture and raised bunds are used for tuber crops floriculture plantation crops etc. Adivashi Utpadaka Gosthi a women SHG Producer Group of OLM of Bisalkana village of B B Kaina GP Bonth block is implementing IFS model by adopting floriculture vegetable cultivation in machan (three tier vegetable cultivation in trellis) fish and duck rearing. This successful pilot project needs to be replicated in other potential federations/ Producer Groups in convergence with OLM KVK Dept. Agriculture & Dept. of Horticulture. The nutri garden programme being implemented by OLM provides good scope for IFS model farming in the district. A few of the FPOs promoted by NABARD have promoted integrated farming by leasing in lands on long term basis and developed ponds as well as leased in unutilized ponds.

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2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The district produces around 5.00 lakh MT of paddy during kharif. Further the average annual production of pulses and oil seeds are estimated to be about 15000 MT. The dry storage requirement in the district is estimated at about 2.00 lakh MT. Similarly about 65239 MT potato and vegetables are produced annually in the district. In addition to this production of highly perishable commodities like flowers and mushroom are also in rise.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Considering 60% marketable surplus of highly perishable items about 40000 MT of Cold storage facilities are required in the district. Presently one Private Cold Storage with capacity of about 10000MT is available in the district. Construction of about 10 rural godowns for PACS by Cooperation Department is under progress in the district. RMC Bhadrak and RMC Basudevpur have been linked to e-NAM. Proposal for construction of five godowns of 1000 MT capacity each by five PACS are in pipeline under Agri Infrastructure Fund (AIF) & PACS as MSC (Multi Service Centre) scheme.

Capital Investment Subsidy Schemes of Government of India for construction of cold storage/ godown & for construction/ renovation/ expansion of Rural Godowns are in operation in the district. It is expected that implementation of NHM will provide a much needed boost to the development of horticulture sector in the district and consequently for installation of Cold Storage & Rural Godowns. There is no processing industry for value addition for horticulture crops and vegetables either in Govt. or Private sector to encourage farmers to go for diversification of cropping pattern.

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

The soil type in the district is broadly alluvial soil (57%). The other types are sandy soil (7%) acid soil (27%) salt affected soil (8%) others (1%). Major parts of six blocks of the district (i.e. except Bonth block) are prone to floods and soil erosion. Most parts of Chandbali & Basudevpur blocks and a part of Tihidi block fall under saline zone requiring soil amelioration through application of amendment.

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. The cropping intensity of the district can be enhanced significantly from the present level by adopting various low cost water management practices/ water harvesting structures.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Agriculture Deptt. Irrigation Deptt. and Drainage Deptt. OLIC etc. are guiding the farmers on the most appropriate land development & soil and water conservation measures to be adopted. Soil testing facility is also available in the district at KVK. There is a mobile Soil Testing Van (Laboratory) providing soil testing facility in the district.

Under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) the Soil Conservation Department has planned to construct farm ponds check dams nallah bunds etc. over the next five years at an estimated cost of ₹96.45 crore. This is expected to create additional irrigation potential of 14780 ha. in the district.

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

Other important agricultural infrastructure activities include production of bio-pesticides bio-fertilisers plant tissue culture facility seed production and vermin-composting. Organic farming by use of bio-fertilisers bio-pesticides and vermin compost is necessary for sustainable agriculture development. The consumption of fertilisers in the district stood at 114 kg. /ha. 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.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

One of the critical inputs for increasing productivity of food crops is quality seed. The certified seeds in the district are produced by KVK OAIC and private farmers. With the growth in horticulture activities in the district the required tissue culture planting materials are being met from outside. Further bio-fertilizer bio-pesticides production unit is available/functional in the district.

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

Increasing production of paddy, pulses (black and green gram) and oil seeds (sun flower ground nut and mustard) opens up the scope for development of agro processing industries. The activities that can be undertaken in the district include establishment of dal mill oil extraction machines milk products jam / jelly and pickle making rice and rice products spices grinding dry fish making vegetable processing coconut/ coir processing etc. The State Govt. has initiated the process to set up a “Rice Technology Park” at Dhamnagar Block of the district. This agri and food processing project proposal is under preparation for positioning under mega food park scheme of MoFPI. Most of the agro-processing activities are presently being taken up by SHGs and others on a very small scale.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Government of Odisha has taken a number of steps for promotion of agro enterprises in the state. It has set up APICOL (Agricultural Promotion & Investment Corporation of Odisha Ltd) with the intention of bringing enterprise into agriculture. It acts as a nodal agency for providing incentives to agro and food processing industries. Krishi Sahayak Kendras (KSK) in the district has been assigned to identify agro entrepreneurs provide technical guidance to entrepreneurs in commercial agriculture horticulture floriculture milk production meat and egg production fish production etc. Capital Investment Subsidy for setting up of agro-enterprises is being provided. Additional incentives are being provided to SC/ST/Women agri-preneurs along with graduates of Agriculture & allied disciplines. Support for establishment of agro and food processing industries is available from DIC under PMEGP. A rice technology park with an area of 134.65 acres in Dhamnagar block of Bhadrak district is proposed by IDCO at an investment of ₹ 107 cr. under mega food park scheme of MoFI. The land acquisition is complete. The project will accommodate 31 industrial units especially related to primary & tertiary units of paddy & rice.

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2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Various MFIs like SPANDANA Annapurna Peoples' Forum SKS etc. are active in the district. These MFIs are involved in financing in rural areas for various agriculture purposes. In Bhadrak 22 PACS are registered agencies for supply of fertilizer seed and pesticides. They are also agencies to procure surplus paddy from the farmers. At present most of these societies utilizes their own resource or avail short term credit arrangement from MARKFED/Agriculture Department. BBCCB has a provision to sanction required CC limit to PACS for their input supply business. In case of Paddy procurement they have credit arrangement with Odisha State Civil Supply Corporation.

Agri-Clinic and Agri-Business Centres (ACABC) scheme provides extension supports to agriculture and allied activities with private participation. Similarly there are now a number of upcoming OLM supported Producers Groups SHG federations as well as NABARD supported FPOs in the district which may need credit support for marketing their products. Under CSS FPO till date 03 FPOs have been formed through NABARD support. All together there are 22 FPOs in the district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Most of the line departments in Bhadrak do not have adequate technical manpower for providing desired extension services to the farmers. Centre for Youth and Social Development (CYSD) Bhubaneswar has been recognized as the Nodal Training Institute (NTI) by MANAGE Hyderabad.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Bhadrak is ideally located for development of MSME Sector due to the availability of both backward and forward linkages. Activities taken up by artisan/craftsman in the decentralised Sector Tiny Industries Cottage and Village Industries Handlooms Coir Agro-industries Industries in the SSI sector etc. can be promoted under the sector. Besides the district offers good scope for setting up ancillary industries like grease oxygen gas refractory materials bleaching powder storage battery etc. The MSME Dev. Institute Data reveal that there are only two large scale industries (i.e. Facor Charge Chrome Plant and Facor Power Plant) available in the district. 1598 registered MSMEs are also available in the district. Nine handicraft societies (i.e. wood carving-3 Applique & Embroidery-2 Golden grass-1 Stone carving-1 Bamboo craft -1 Clay & coir toys-1) and two coir societies are functioning in the district. Four Weavers' Coop. Societies are functioning in the district with 447 weavers in three blocks of Bhadrak Basudevpur and Bonth with 88 functional looms. Weaving of products from Hensuati is pursued by artisans in Tihidi Basudevpur & Chandbali blocks though very sparsely. NABARD has initiated steps to revive this dying art through OFPO intervention.

3.2 Infrastructure and linkage support available, planned and gaps

GoI Initiatives: 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 to the eligible institutions (select NBFCs and SFBs also included recently). Further Govt. of India Ministry of MSME through its memorandum dated 02 July 2021 decided to include Retail and Wholesale Trades as MSMEs to benefit from Priority Sector Lending and allowed those to be registered on UDYAM registration portal.

GoO Initiatives: The State Government has come up with a comprehensive Development Policy for MSME Sector in 2016. The Policy has provided for an elaborate enabling framework with guidelines for Ease of Doing Business Capacity Building & Skill Development Cluster Development and Enabling Credit Flow. It has also provided for supporting framework for Infrastructure Development Export Promotion Marketing Assistance Raw Material Support and Technology Up gradation.

District Industries Centre (DIC) provides all the required support to the prospective entrepreneurs and facilitate establishment of MSMEs through single window system. Similar support is being provided by ADT (Balasore) to Weavers' and their Societies. The Rural Skill Employment Training Centre (RSETI) Bhadrak is also imparting skill training to the unemployed youths so that they can get employment opportunities.

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

Export Credit was brought under the ambit of Priority Sector Lending with effect from FY 2015-16 for Commercial Banks. For domestic banks Incremental export credit over corresponding date of the preceding year up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure whichever is higher effective from April 1 2015 subject to a sanctioned limit up to ₹ 25 crore per borrower to units having turnover of up to ₹100 crore is considered eligible for priority sector. 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.

Major exportable items in the district are charge chrome and high carbon chrome produced by Ferro Alloys Corporation Ltd. (FACCOR) Bhadrak. Presently Bhadrak district has potential in exporting fresh water prawn and marine fish.

4.1.2 Infrastructure and linkage support available, planned and gaps

Presently the ICICI Bank is the only forex branch operating in the district. The MSME sector in the district needs to be further expanded with focus on quality of the products manufactured for realising higher export potential.

4.2 Credit Potential for Education**4.2.1 Status of the Sector in the District**

India is fast emerging as one of the biggest knowledge economy of the world. It has one of the largest pools of talent with excellent educational background qualifying them for numerous higher educational programs in India and abroad. 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. Generally the students in the district prefer to avail education loan for pursuing higher study in institutions like Bhadrak Institute of Engineering and Technology (BIET) Hi-Tech Institute of Engineering & Management (HIEM) Bhadrak Autonomous College Bhadrak Womens College etc. The students generally availed education loans for higher studies mostly after intermediary or graduation. Loans to individuals for educational purpose including vocational courses upto ₹ 10 lakh is included under priority sector.

4.2.2 Infrastructure and linkage support available, planned and gaps

There are 1490 primary schools 1006 middle schools 234 higher secondary schools and 2 colleges in government sector. In private sector there are 234 higher secondary 33 colleges 1 diploma college and 1 technical degree college in the district. There is a good scope of education loans for increasing number of students willing to pursue higher studies.

4.3 Credit Potential for Housing**4.3.1 Status of the Sector in the District**

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

There is tremendous scope of rural housing finance with the need for modern living conditions safety measures and construction designs. All the basic materials required for construction of a house are available in all the blocks of the district.

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.

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, Department of Water Resources and Odisha Lift Irrigation Department.

5.1.2 Infrastructure and linkage support available, planned and gaps

District is preponderantly agrarian and development of agriculture is sine-qua-non for development of the district's economy. Inadequate Infrastructure is a major bottleneck for growth of agriculture sector in the district. It has been endeavored to list infrastructure projects that would benefit primary sector and would increase credit flow to the district. The details are as mentioned: Multi chamber Cold Storage Rural Godown/ Warehouse Soil Testing Laboratory Soil Testing mobile vans Seed Processing Units.

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

Through its 'Rural Infrastructure Development Fund' NABARD provides loan for creation of infrastructure viz. rural road rural bridges minor irrigation lift irrigation construction of rural godowns etc. from Tranche I to Tranche XXVII NABARD has sanctioned 584 projects under various activities of which 197 projects are ongoing in the district. Out of total project cost of ₹2021.96 cr RIDF loan was sanctioned for ₹1593.75 cr of which ₹1109.25cr has been disbursed so far from RIDF investment. 65664.94 ha irrigation potential were created out of RIDF fund and 4598.34 mt length of bridges were constructed in various places. Rural road of 193.92 km were constructed under the fund. With these investment the populations of more than 3829 villages have been benefitted by way of communication and also irrigation facilities.

5.2.1 Status of the Sector in the District

Availability of drinking water electricity sanitation facility education and health services are important parameters that define the quality of life of an individual. 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 Primary sector lending norms. ‘Swachh Bharat’ campaign has reignited the demand for these basic amenities. With increased focus on human development and for attainment of Millennium Development Goals the social sectors viz. education health sanitation etc. have gained greater focus in the overall development process.

5.2.2 Infrastructure and linkage support available, planned and gaps

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

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.

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. It not only acts as a vital determinant of economic growth but also is directly or indirectly linked to several aspects of modern life as well as ecology. 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

OREDA the nodal agency in the state for the renewable energy sector is implementing various schemes like On- Grid SPV power project On- Grid Biomass power project National Biogas & Manure management Programme Special Area Development Programme Dual pump Drinking water supply programme Solar water pumping program for irrigation Off-grid Rooftop Solar Power Plant Distribution of Solar lanterns Solar lighting to Tribal Villages under TSP Area Unnat Chullah Abhiyan Parisad Chullah Abhiyan Scale up of Access to Clean Energy for Rural productive Uses Solar City Programme Green Campus Development under Solar City Programme.

Skilled masons are available in the district. Raw materials required for the Bio-gas plant are readily available. Subsidy is also available under National Bio-gas Manure Management Programme (NBMMP).

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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	872	477.039600	417.93
B	Ongoing tranches	111	1316.227600	1040.613
	Total (A + B)	983	1793.267200	1458.543

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	831	435.862000	394.8924
B	Rural roads & bridges	106	413.140000	340.2278
C	Social Sector	46	1158.644300	915.1967
	Total (A + B + C)	983	2007.646300	1650.3169

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	745	Irrigation potential	ha	104651
B	Rural roads	64	Road length	km	231.2
C	Bridges	31	Bridge Length	m	3.21

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- Drinking Water	10	Drinking Water	Number of Villages	537
2	Agri - Other than Irrigation	2	Flood Protection Measures	Protected Area in Ha	2550

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 took the shape of 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 a part of National Rural Livelihood Mission (replacing the earlier SGSY scheme) the State Government has launched Odisha Livelihood Mission (OLM) and Mission Shakti for providing livelihood support to poor rural women through SHG mode. Under the Mission the State Government has planned to promote new groups nurture old and new groups federate them at clusters and block levels and guide/ train them in income generating activities and hand hold them for credit linkage and setting up of enterprises. Mission Shakti has also been entrusted to form nurture SHGs in convergence with OLM programme. 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 cater to the tenant farmers and oral lessees. 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).

NABARD has been extending grant support to banks and NGOs for promoting and credit linking JLGs. As on 31.03.2023 NABARD Odisha RO has released grant assistance of ₹3.91 Crore to 122 JLGPIs (JLG Promoting Institutions) for promotion and credit linkage of the 54510 JLGs.

6.2 Infrastructure and linkage support available, planned and gaps

NABARD provides grant support for various skill development programmes for SHGs under MEDP & LEDP in various activities viz. soap making paper made plate & cup making hensuati crafts making mushroom production production of vermin compost integrated farming back yard poultry tasar cloth making etc. Five new Producers Groups have been formed out of SHGs with support from OLM all members are now credit linked and pursuing income generating activities.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Measures like construction of embankment and creation of drainage channel may help in reducing the menace of recurring flood in Tihidi Bhandaripokhari and Dhamnagar Blocks.
- 2 Convergence support is required from State Government depts. to provide hand holding support to FPOs.
- 3 Crop diversification and adoption of high value market oriented crops is required.
- 4 Seed Replacement Ratio (SSR) needs to be improved to the level of 20 to 25 per cent for increasing production and productivity of cereal crops.
- 5 Farmers' service centers may be established in each panchayat having soil testing facilities to give soil health cards farm advisory services and market information.
- 6 There is need to create awareness regarding scientific storage practices and construction of godowns for storage of agricultural produces and agri inputs.
- 7 More farmers may be covered under Integrated farming system.

2. Water Resources

- 1 Renovation and maintenance of creeks; and protection from inundation of sea water in Tihidi Chandbali & Basudevpur blocks through creeks.
- 2 Creation of awareness about water budgeting and crop planning in bore/dug well as command areas and crop diversification towards less water consuming crops during the rabi season.
- 3 Promotion of micro irrigation in a big way in the district.
- 4 Paddy is being grown as a major crop in the district; hence promotion of SRI as a water saving technique would be helpful.

3. Farm Mechanization

- 1 Agriculture Department may encourage farm equipment manufacturing companies to set up service centres for tractors power tillers combine harvesters etc. at block and gram panchayat level.
- 2 Establishment of “Farm Machinery Hub” at selected PACS level for facilitating custom hiring of cost intensive and power operated farm machinery such as tractor, power tiller, rotavators, transplanters, fertilizer-cum-seed drills, reapers, harvesters, laser levellers etc.

4. Plantation and Horticulture

- 1 Promotion of pond based farm models as it is most suitable for adoption in the low lands of the district.
- 2 The Horticulture Department may consider promoting horticulture activities on a cluster basis and work in close coordination with banks for developing infrastructure facilities like cold storages grading processing and packaging units etc.
- 3 Awareness camps need to be arranged for popularizing the Portable Zero Energy Cool Chambers for increasing the shelf life of vegetables and mushroom.
- 4 Aggregation of farmers into farmer groups like FIGs/FPOs and FPCs may be followed by the Dept. of Horticulture to bring economy of scale and for remunerative returns

5. Forestry/ Waste Land Development

- 1 Non-availability of quality planting materials extension services at block level and forest based industries are the critical gaps and needs to be addressed.

Bhadrak, PLP 2025-26**6. Animal Husbandry - Dairy**

- 1 Green fodder plays a vital role in increasing the milk yielding capacity of the milch animals. There is limited area under fodder crops for supporting livestock development. Promotion of fodder plots is to be made prerequisite for institutional finance before taking up milch animal rearing.
- 2 There is a need to promote fodder banks in the district for lean summer season.
- 3 Promotion of government pasture land under NREGS.
- 4 Promotion of fodder cultivation on private land on commercial basis.
- 5 Increasing fodder cultivation and Asola production will reduce the price of inputs for dairy development.
- 6 Banks may consider providing credit support to milk collection centres for purchasing bulk milk coolers automatic milk collection units etc.
- 7 Banks to extend KCC facility to farmers for their working capital requirements under Animal Husbandry sector as per extant RBI guidelines.

7. Animal Husbandry – Poultry

- 1 Establishment of Central Grower Unit in the district will help availability of quality chicks in timely manner.
- 2 There is need for establishment of feed production unit in the district.
- 3 There is a need for establishment of cold storage to help farmers to preserve eggs during price slump/market glut.
- 4 Insurance of birds by the insurance companies and timely settlement of claims.

Bhadrak, PLP 2025-26**8. Animal Husbandry – Sheep, Goat, Piggery**

- 1 There is need for development of livestock market yards with facility for weighing cleaning auctioning and other facilities for transparent sale and purchase of livestock. The vaccination and deworming of all small ruminants is not possible due to lack of awareness and required supply of vaccine/medicines.

9. Fisheries

- 1 The concept of new technology like Bio flock culture RSA GIFT Tilapia farming Integrated Fish farming may be propagated among the young entrepreneurs.
- 2 Diligence in sourcing and timely sponsoring of credit proposals should be ensured.
- 3 Provision of Fish Landing Centres with Ice Plants
- 4 Promotion of SHG/JLG of fisherwomen to enable the banks for providing working capital loans for fisheries related activities.

10. Construction of Storage and Marketing Infrastructure

- 1 Suitable land is available for construction of godowns and cold storage. There is lack of awareness among the famers about scientific storage practices.
- 2 There is a need for creation of scientific storage of agriculture and vegetable crops.
- 3 Negotiable warehouse receipt may be encouraged as this will reduce distress sale immediately after harvest.
- 4 All godowns above 1000 MT capacity need to be registered with Warehousing Corporations after due accreditation and necessary legal provisions may be made.
- 5 Farmers Clubs Farmers Federations/SHG Federations need to participate in the commodity markets to avail benefits.
- 6 Entrepreneurs may be mobilised by banks to set up godowns and cold storages.

11. Land Development, Soil Conservation and Watershed Development

- 1 In order to protect land fertility use of Green Manuring and Bio fertilizers in large scale need to be promoted.
- 2 Demonstration of benefit of soil testing and application of nutrients may make farmer more interested for soil nutrition land leveling and land reclamation. Banks to act proactively to finance the sector by formulating area-specific schemes.

12. Agriculture Infrastructure: Others

- 1 There is a need for setting up one tissue culture unit in the district. Farmers need to be sensitized to take benefit of MKUY AIF MIDH RKVY and AMI schemes for setting up the above projects.

13. Food and Agro. Processing

- 1 Banks and DIC may increase their coordination for prompt disposal of proposals under Govt. sponsored programmes. Monthly branch wise review of pending proposals may be undertaken by the controlling offices of the concerned banks and in coordination with DIC sanction of proposals may be fastened. To deal with rising NPA in the sector frequent loan and recovery Melas may be conducted by banks in coordination with DIC. The district administration may be proactively involved in recovery.

14. Agri. Ancillary Activities: Others

- 1 The Agriculture Department may encourage agriculture graduates and its retired experts to set up ACABC units. The banks may come forward to finance such ventures as it will help them in strengthening their agriculture credit portfolio and increase capital formation in agriculture. The detailed guidelines of ACABC are given in website www.nabard.org.

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 Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.
- 5 Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.
- 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 A few clusters like Granite cutting & polishing Bamboo Craft Horn Craft and processing etc. have tremendous potential in the district for development so that these products can be marketed in big volume and even exported out of the country.
- 10 Skill development training programmes for cashew processing may be taken up on priority considering the tremendous scope for growth and potential for replication.
- 11 Dedicated/ Uninterrupted power supply may be ensured to the MSME units.
- 12 Under Stand Up India scheme 148 bank branches in Bhadrak district can finance to at least 296 SC/ST and women entrepreneurs for setting up of Greenfield enterprises.
- 13 Infrastructure support like SEZs with dedicated basic amenities would help in creating smaller & medium enterprises in the district.

Bhadrak, PLP 2025-26**16. Export Credit**

- 1 Extensive awareness creation on export potential to be undertaken through holding various seminars workshop in coordination with CII Chamber of Commerce APEDA.
- 2 Convergence meetings covering all the stakeholders like banks export facilitating agencies like ECGC EXIM Bank Federation of Export Import Organisations may be arranged whereby success stories sharing methodology and nuances of export may be discussed threadbare.
- 3 Potential export units have to be fine-tuned to produce the products whether agro base or otherwise to comply with the stringent quality standards and specifications.
- 4 Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- 5 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 awareness on international demand and supply situation price competitiveness quality concerns sanitary & phytosanitary requirements and relevant rules & regulations of the importing countries. Micro Small and Medium Exporters should be properly trained by MSME / export organizations

17. Education

- 1 There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through colleges.
- 2 Tie up arrangements with educational institutes and employing companies may be established. Banks need to emphasize on faster disposal of loan applications proper record maintenance timely follow up and monitoring of the portfolio.
- 3 There is need for customization of loan products to suit the requirements of wider spectrum of students accommodating various courses and skilling and not only premier institutes.
- 4 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.

Bhadrak, PLP 2025-26**18. Housing**

- 1 Updation of land record.
- 2 Improving communication facilities to facilitate movement of building materials to interior pockets.
- 3 The credit risks originating in the housing sector particularly the low-ticket housing segment should also be internalized through proper insurance schemes for banks and other lenders.
- 4 Although under PMAY the built up area of houses has been increased to 25 square metres it appears to be still inadequate. In rural areas people carry on their microenterprises mostly from their houses. It is also a working place for them to produce goods store inventories and conduct business. Further additional space is required for livestock owned by them. Attention may therefore be given for meeting these housing needs in rural areas.

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.
- 2 Participation of the beneficiaries especially women SHGs in water supply schemes or management of water plants may be helpful for successful management.
- 3 The Village Water and Sanitation Committees under each gram panchayat may be formed/made active for better utilization of the resources.

20. Renewable Energy

- 1 Maintenance and post installation supervision/servicing/repairs by the agency/government department needs to be provided.
- 2 Awareness about existing schemes financial benefits long term savings and environmental benefits among rural population on use of solar devices and also among the bankers about the need for financing such activities.
- 3 Solar pumps for irrigation purpose may be promoted through awareness campaign/ICT tools.
- 4 Solar photo voltaic pumping system should be encouraged among the farmers in Chandbali Basudevpur and Tihidi blocks which are facing frequent power disruptions. The farmers of other blocks particularly where the grid power supply is not available may be encouraged to opt for solar pumping systems. Financing of bio-gas plants may be integrated with mini-commercial/ SHG community dairy units. The Banks Agriculture Department and OREDA may create awareness among the rural population about solar lighting system and solar pumps for irrigation system available under the MNRE subsidy schemes.

21. Informal Credit Delivery System

- 1 To identify Bank Branch Managers and impart training to them so that they take active part in SHG/JLG financing.
- 2 Revive defunct SHGs which have become dormant due to lack of awareness to have regular meeting regular saving and repayment of loans.
- 3 Matured members of SHG may be provided training and capacity building for taking them to the next level i.e. livelihood activities.
- 4 Community based organisations to be encouraged as nodal points for promoting livelihood activities of members of SHGs.
- 5 Enrolment of all SHG members under social security schemes such as PMSBY PMJJBY etc. to mitigate unforeseen risks.
- 6 Additional financial literacy drive at SHG level to eliminate over-indebtedness at members' level.
- 7 Financing of tenant farmers/oral lessees/share croppers through JLG mode under BALARAM scheme.
- 8 SHGs may be given fresh credit and matured SHGs may be given repeat finance of higher quantum for microenterprise activities.
- 9 The OLM and Mission Shakti may work in tandem and work out a joint strategy for credit linking of SHGs and provision of handholding support for microenterprise promotion in collaboration with banks.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.

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

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

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

5. Status of Cooperatives in the District

1. Bhadrak district has 10 branches of Balasore Bhadrak District Central Cooperative Bank Ltd. (BBCCB) and 108 SCS affiliated to the BBCCB branches. Sector wise, cooperatives in the district cover Farm Credit, Agriculture Infrastructure, Agriculture - Ancillary Activities sectors.
2. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 50.39 % of crop loans disbursed in the district. The DCCB in the district is profit making / incurring losses (as applicable). The long term cooperative credit structure is non-operational. The number of PACS in the district is 108. There are no defunct / non-functional PACS.
Approximately PACS have registered profits during the past years. Audit of number of PACS are in arrears.
The CBS operations of DCCB and functional PACS are run under two soft-wares viz. Wings and Roots respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization)
3. The number of Gram Panchayats (GP) in the district is 218. Number of GPs covered by existing PACS is 218.
Number of new MPACS which can be formed in underserved GPs is 27. Number of dormant or defunct PACS in the district is zero.
Target for liquidation of Dormant/Defunct PACS is zero.

6. Potential for formation of cooperatives

1. There is potential for cooperative activity in the agriculture sector, as elucidated in the chapter on 2.1.1. Crop production, Maintenance, Marketing. The network, uniformly distributed in all 7 blocks / all blocks are covered by some societies. Cooperatives have potential in giving a fillip to the economic activities in these areas.
2. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Farmer Producer Organisation	Bhadrak Bonth Chandbali Tihidi Dhamnagar Bhandaripokhatri Basudevapur	Grant Support for Aministrative Cost Training and handholding	Convergence with Line Departments	6000	Aggregation Collective Sale Value Addition Reduction in Cost of Cultivation Better price for the produce.
2	Women Empowerment	MEDP & LEDP Training on Mushroom Cultivation Poultry Dry Fish Garment making IFS	Bhandaripokhari Tihidi Basudevapur Chandbali Dhamnagar	Training and Common Infrastructure	Convergence with DIC	690	Livelihood Generation and Entrepreneurship Development
3	Financial Inclusion	Financial Inclusion Fund	Bhadrak District	Conduct of FLC Micro ATM POS mPOS	RRB & Cooperative Bank	50000	Financial Lietracy Access to Technology

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



1. Scheme : Jagabandhu FPCL, PRODUCE & PODF-ID

2. Project Implementing Agency : SG Foundation

3. Duration of the project : 5 years

4. Beneficiary : Members of FPO

No. of beneficiaries : 500.00

Community : Farming community

State : Odisha

District : Bhadrak

Block : Bonth

Village : Bisalpata

1.1 Support provided

- NABARD stepped in with a visionary plan to uplift the farming community through formation of FPO. Extensive training programs for the farmers, covering technology transfer and implementation with the collaboration of Krishi Vigyan Kendra (KVK) and other line departments was conducted.
- The FPO quickly became a beacon of hope for the farmers. It secured all necessary licenses for agricultural inputs, ensuring that quality seeds, fertilizers, and pesticides. Training sessions on new technologies and sustainable farming practices opened the farmers' eyes to new possibilities.

1.2 Pre-implementation status

- The Small and Marginal farmers of these area are mostly involved in different agricultural activities, but due to lack of knowledge on modern technology and access to different Skill of agricultural practice. The production of crop is not desirable and the Farmers have less knowledge on different marketing channels. The farmers are unable to get real market price

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due to exploitation by the middleman. The area having good potential to promote the agriculture marketing facility and adding new skill and technology

1.3 Challenges faced

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

1.4 Impact

- The impact of these initiatives was remarkable and swift. Within a short period, the farmers began to diversify their crops. They started growing a variety of seasonal vegetables alongside their traditional paddy, significantly enhancing their farm economics.
- The FPO played a crucial role in this transformation by acting as a multi-service center, providing timely supply of inputs and facilitating the hiring of farm machinery, which ensured that agricultural activities were carried out efficiently.
- Here convergence brought in with Line Depts. may also be mentioned. For eg. CBO in Odisha Millet Mission, creation of infrastructure, etc.
- The FPO has its own office at a rented premises. The office acts as a collection and primary processing center. The FPO Have e taken a government land in leased and started IFS through different scheme. The FPO has facilitated to availed PG Grant from Odisha Livelihood Mission. The IFS was running very successfully with support of all department. The FPO has also availed assistance from Agriculture, Horticulture, Fishery and Veterinary department. The FPO also given technical Knowledge for practicing IFS and mulching.

Success Story 2: Success through Natural and Dry Fish Processing by SHG members at Chudamani, Bhadrak



1. Scheme : Livelihood Enterprise Development Programme

2. Project Implementing Agency : SHAKTI

3. Duration of the project : 1.5 years

4. Beneficiary : SHG Members

No. of beneficiaries : 90.00

Community : Farming community

State : Odisha

District : Bhadrak

Block : Basudevpur

Village : Chudamani

1.1 Support provided

- NABARD with the help of the NGO made an intervention through intensive training & handholding support and also through market linkage of the product to provide better income and social security to the rural women.
- One LEDP was implemented in the project area by the support of NABARD on Dry Fish Processing which is under ODOP in the district. 90 nos of women beneficiaries under fisherman community were given training in three batches consisting of 30 no.s of trainees in each batch.

1.2 Pre-implementation status

- the beneficiaries are earlier engaged in making Dry fish in an unorganized way. They don't maintain any hygienic status of the product. So as a result, they get less profit of their products and get less amount of income.

1.3 Challenges faced

- Before starting the training programme, the big challenges was to motivate all the trainees and bring back them under one roof for training purpose. Generally the fishing community women are not so educated and daily labourers. After lots of counseling and follow up session, they took interest to take training on Dry Fish Processing. Another bigger challenge is that their male members are not so much supportive. But after lots of follow up sessions, they took

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interest for taking training. Now the total scenario changes. Their male members take interest to support them in their business.

1.4 Impact

- Now the dry fish was prepared in hygienic manner using electrical dryer, sealing machine. After sealing of the products, its values doubled to its original value. It also looks very attractive and the public now not hesitate to buy the product as it was now smell less.
- The project area has better connectivity. There are so many fish and Dry fish markets in these areas like- Nanjipada hata, Chudamani, Basudevpur, Anantapur, Soro. Merchants from other districts also came here to purchase dry fish earlier. They are now attracted towards these packaged products.
- An initial step was taken to set up Dry fish processing unit in the project area. In future all the trainees wanted to convert into Producer group and to set up big dry fish unit in this area.
- Day by day the trainees improved their product quality for which dry fish has more market demand and they are getting better sell value.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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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.

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1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the 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 Odishas 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 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 Odishas Chilika Lake and Bhitarkanika National Park to support conservation action enhance livelihood opportunities for local communities while tapping nature tourism potential of the Ramsar sites. 2. MoEFCC implemented Integrated Coastal Zone Management Project (ICZMP) in 02 stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance using an integrated approach regarding all aspects of the coastal zone including geographical and political boundaries in an attempt to achieve sustainability.

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
 - 3.1 Prospects of Climate Action in the District
 - a The Agriculture Department is implementing crop diversification programs. This initiative aims to Promote the cultivation of multi-crop systems encourage farmers to grow climate-resilient crops such as pulses and vegetables and enhance income through diversified and sustainable agricultural practices.
 - b This extreme climatic condition has led to lower crop productivity and a rise in farmer migration to other areas. To mitigate these challenges and ensure sustainable productivity and income growth for farmers several climate action initiatives are being implemented across Bhadrak.
 - 3.2 Any specific Climate Change initiative in the District
 - a World Bank Funded OIIPCRA Project: The Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA) coordinated by the Department of Horticulture in collaboration with Micro Irrigation and the Agriculture Department is addressing climate-resilient farming. This project focuses on Use of organic agricultural inputs Creation of irrigation facilities Promotion of climate-smart intensification and diversification of production and adoption of new technologies aimed at increasing resilience to climate variability.
 - b The Krishi Vigyan Kendra (KVK) of Bhadrak is actively promoting indigenous climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local resilient varieties and Promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.
 - c The Agriculture Department is implementing crop diversification programs particularly in areas served by the lift irrigation projects. This initiative aims to Promote the cultivation of multi-crop systems encourage farmers to grow climate-resilient crops such as pulses and vegetables and enhance income through diversified and sustainable agricultural practices.
 - d NABARD under RIDF Fund supports flood protection measures apart from irrigation projects.

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 No such GI products registered from Bhadrak District. However there is good dry fish production in the district in the coastal areas which is being exported to other NE states.

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Annexure 1 District-Bhadrak

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
	I. Agriculture											
	A. Farm Credit											
	A.1 Crop Production, Maintenance, Marketing											
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy 341 170.50	192 96.00	148 74.00	393 196.50	877 438.50	301 150.50	378 189.00	2630 1315.00
2	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	130000	Phy 20 2.60	20 2.60	20 2.60	20 2.60	20 2.60	20 2.60	20 2.60	140 18.20
3	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy 99 99.00	84 84.00	74 74.00	54 54.00	99 99.00	62 62.00	25 25.00	497 497.00
4	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy 247 79.04	210 67.20	371 118.72	197 63.04	124 39.68	432 138.24	62 19.84	1643 525.76
5	Jute_	100	Acre	250000	Phy 25 6.25	110 27.50		170 42.50	20 5.00	30 7.50	55 13.75	410 102.50
6	Maize/ Makka_Irrigated	100	Acre	370000	Phy 35 12.95	9 3.33	8 2.96	8 2.96	19 7.03	14 5.18	30 11.10	123 45.51
7	Onion/ Piyaz/ Kanda_	100	Acre	450000	Phy 86 38.70	74 33.30	62 27.90	74 33.30	74 33.30	86 38.70	74 33.30	530 238.50

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8	Other Vegetables...	100	Acre	35000	Phy	3707	3954	4942	4942	7512	3459	4942	33458
9	Potato/ Aloo_Irrigated	100	Acre	70000	BL	1297.45	1383.90	1729.70	1729.70	2629.20	1210.65	1729.70	11710.30
10	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	494	247	371	247	494	371	494	2718
11	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	30000	BL	345.80	172.90	259.70	172.90	345.80	259.70	345.80	1902.60
12	Sorghum/ Jowar_Unirrigated/ Rainfed	100	Acre	17000	Phy	76994	59764	41360	42086	78039	40670	48770	387703
13	Sugarcane/ Ganna_Irrigated	100	Acre	70000	BL	30797.60	23905.60	16544.00	16834.40	31223.60	16268.00	19508.00	135081.20
14	Sunflower/ Surajmukhi_Unirrigated/ Rainfed	100	Acre	25000	Phy	2718	494	2471	74	3657	1607	2224	13145
15	Turmeric/ Haldi_Irrigated	100	Acre	90000	BL	815.40	148.20	741.30	22.20	1097.10	452.10	667.20	3943.50
16	Urdbean/ Uddid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	17	20	17	17	17	17	17	122
	Post-harvest/HH Consumption (10%)				BL	2.89	3.40	2.89	2.89	2.89	2.89	2.89	20.74
	Repairs & maintenance of farm assets (20%)				Phy		74	247	49		395	148	913
	Sub Total				BL		51.80	172.90	34.30		276.50	103.60	639.10
					Phy	988	324	346	272	49	741	988	3708
					BL	247.00	81.00	86.50	68.00	12.25	185.25	247.00	927.00
					Phy	110	79	25	25	30	43	20	332
					BL	99.00	71.10	22.50	22.50	27.00	38.70	18.00	298.80
					Phy	3954	2965	3707	1977	1730	2965	3459	20757
					BL	652.41	489.23	611.66	326.21	285.45	489.23	570.74	3424.93
						34666.59	26621.06	20471.33	19608.00	36248.40	19587.74	23487.52	180690.64
						34666.66	2662.11	2047.13	1960.8	3624.84	1958.77	2348.75	18069.06
						6933.32	5324.21	4094.27	3921.6	7249.68	3917.55	4697.5	36138.13
						45066.57	34607.38	26612.73	25490.4	47122.92	25464.06	30533.77	234897.83

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Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.2 Water Resources												
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy 50	28.05	30	20	20	20	20	190
2	Diesel Pump Sets--BIS 10804/86 Diesel 2.1 to 3.0 HP	85	No.	18480	Phy 350	300	350	50	50	30	10	1140
3	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy 350	400	400	50	40	30	40	1310
4	Electric Pump Sets--Submersible 2.0 HP	85	No.	41800	Phy 300	290	240	60	80	60	40	1070
5	Sprinkler Irrigation -Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy 40	45	40	20	20	10	20	195
6	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy 300	290	240	60	80	60	40	1070
	Sub Total					668.42	597.81	149.02	175.47	130.51	110.10	2521.05

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Thidi	District Total
A.3 Farm Mechanisation												
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy 8 170.77	10 213.46	6 128.08	6 128.08	6 128.08	6 128.08	6 128.08	48 1024.63
2	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy 100 116.96	100 116.96	100 116.96	100 116.96	80 93.57	60 70.18	90 105.26	630 736.85
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	38680	Phy 100 328.78	100 328.78	80 263.02	80 263.02	80 263.02	80 263.02	80 263.02	600 1972.66
4	Power Tiller--Power Tiller 13 Hp	85	No.	20220	Phy 100 171.87	120 206.24	100 171.87	100 171.87	100 171.87	100 171.87	120 206.24	740 1271.83
5	Power Tiller--Power Tiller 7 Hp	85	No.	175000	Phy 60 89.25	80 119.00	70 104.13	60 89.25	50 74.38	60 89.25	60 89.25	440 654.51
6	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy 40 51.27	50 64.09	30 38.45	40 51.27	30 38.45	30 38.45	30 38.45	250 320.43
7	Thresher-Multicrop Power Threshers-Power Pulse Thresher (Motor)	85	No.	8000	Phy 125 85.00	100 68.00	105 71.40	110 74.80	100 68.00	80 54.40	52 35.36	672 456.96
8	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy 80 98.60	100 123.25	80 98.60	100 123.25	80 98.60	100 123.25	100 123.25	640 788.80
9	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy 120 734.30	140 856.68	120 734.30	120 734.30	100 611.92	100 611.92	100 611.92	800 4895.34
10	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy 100 84.24	100 84.24	100 84.24	100 84.24	100 84.24	100 84.24	90 75.81	690 581.25
	Sub Total				1931.04	2180.70	1811.05	1837.04	1632.13	1634.66	1675.64	12703.26

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A-4 Plantation & Horticulture												
1	Climber perennials-Betelvine- Betelvine (Deshi Variety) 0.05Ha	85	Ha	116504	Phy 20 19.81	20 19.81	20 19.81	20 19.81	20 19.81	20 19.81	10 9.90	130 128.76
2	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy 20 16.16	30 24.24	20 16.16	25 20.20	10 8.08	10 8.08	105 84.84	105 84.84
3	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy 20 12.52	20 12.52	20 12.52	15 9.39	10 6.26	10 6.26	85 53.21	85 53.21
4	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy 40 44.19	80 88.37	40 44.19	40 44.19	40 44.19	40 44.19	30 33.14	310 342.46
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - papaya	85	Acre	150010	Phy 49 62.48	25 31.88	25 31.88	49 62.48	25 31.88	25 31.88	25 31.88	223 284.36
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (2.0 m x 2.0 m) - Banana Sucker	85	Acre	163500	Phy 124 172.33	74 102.84	74 102.84	74 102.84	74 102.84	49 68.10	49 68.10	518 719.89
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	238430	Phy 37 75.30	49 99.72	25 50.88	12 24.42	25 50.88	25 50.88	25 50.88	198 402.96
9	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149903	Phy 49 62.43	49 62.43	62 79.00	25 31.85	25 31.85	25 31.85	25 31.85	260 331.26
10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (5.0 m x 5.0 m)	85	Acre	191648	Phy 74 120.55	62 101.00	62 101.00	62 101.00	49 79.82	49 79.82	62 101.00	420 684.19
8	New Orchard - Tropical/ Sub Tropical Fruits-Pineapple(Sucker) (0.6 m x 0.3 m)	85	Acre	238666	Phy 12 24.34	12 24.34	12 24.34	12 24.34	12 24.34	13 26.37	13 26.37	86 174.44

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11	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-1 Acre (5.0 m x 5.0 m)	85	Acre	166000	Phy BL	74 104.41	74 104.41	74 104.41	86 121.35	74 104.41	86 121.35	99 139.69	567 800.03
12	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy BL	25 47.42	12 22.76	12 22.76	12 22.76	12 22.76	14 26.55	101 191.56	
14	Other Plantation Crops-Coconut- Coconut	85	Acre	180697	Phy BL	62 95.23	62 95.23	49 75.26	49 75.26	62 95.23	49 75.26	382 586.73	
13	Other Plantation Crops--Oil Palm	85	Acre	54367	Phy BL	25 11.55	25 11.55	15 6.93	12 5.55	15 6.93	12 5.55	139 64.23	
15	Protection Structure-Shadenet housing-Naturally Ventilated shade-net low cost 1 sq m	85	sq.m.	90	Phy BL	1000000 765.00	1000000 765.00	1000000 765.00	800000 612.00	600000 459.00	400000 306.00	5400000 4131.00	
	Sub Total					1633.72 1566.10	1461.60	1283.44	1054.95	1073.94	906.17	8979.92	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total								
	A-5 Working Capital - Bee Keeping												
	Sub Total												

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
	A.6 Forestry											
1	Plantation--Avenue plant-18 month old seedling-Spacing 4 m * 2.5m-500 no	85	No.	274154	20 46.61	20 46.61	10 23.30	10 23.30	30 69.91	10 23.30	50 116.52	150 349.55
3	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	20 23.29	20 23.29	20 23.29	10 11.65	10 11.65	10 11.65	10 11.65	100 116.47
4	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	20 58.57	20 58.57	20 58.57	20 58.57	20 58.57		20 58.57	120 351.42
2	Plantation--Natural regeneration (04 year)-18 month sapling 200 plants	85	No.	65069	40 22.12	40 22.12	50 27.65	40 22.12	40 22.12	30 16.59	30 16.59	270 149.31
	Sub Total				150.59	150.59	132.81	115.64	162.25	51.54	203.33	966.75

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.7 Animal Husbandry - Dairy												
1	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy 814.91	90 605.97	120 732.25	130 856.72	100 710.43	120 732.25	125 762.71	803 5255.24
2	Crossbred Cattle Farming--Dairy (CB) with Milking Machine - 12 LPD	85	5+5	1284000	Phy 272.85	30 327.42	40 436.56	27 294.68	38 414.73	45 491.13	36 392.90	241 2630.27
3	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo - 10 LPD	85	1+1	288000	Phy 122.40	30 73.44	40 97.92	25 61.20	40 97.92	28 68.54	20 48.96	233 570.38
4	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy 176.80	20 176.80	15 132.60	20 176.80	20 176.80	20 176.80	10 88.40	125 1105.00
5	Indigenous Cattle Farming--Dairy - Indigenous cows (Sahiwal/Gir) - 10 LPD	85	1+1	2770000	Phy 470.90	250 588.63	250 588.63	200 470.90	100 235.45	200 470.90	400 941.80	1600 3767.21
	Sub Total				1857.86	1772.26	2007.96	1860.30	1635.33	1959.62	2234.77	13328.10
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.8 Working Capital - AH - Dairy/Drought animal												
1	Cross bred Farming_ Others_	100	1+1	60000	Phy 540	480	500	480	530	580	550	2160
	Sub Total Working Capital				324.00	288.00	300.00	288.00	318.00	312.00	330.00	2160.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.9 Animal Husbandry - Poultry												
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy 55.00	10 55.00	8 44.00	10 55.00	10 55.00	10 55.00	10 55.00	68 374.00
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy 182.43	2 182.43	1 91.21	1 91.21	1 91.21	1 91.21	2 182.43	10 912.13
3	Commercial Layer Farming--Hybrid Layer (Cage) (1+1+5 housing)	85	50000	4857800	Phy 412.91	1 412.91	1 412.91			2 825.83	2 825.83	7 2890.39
4	Duck rearing- Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy 19.38	20 19.38	20 19.38	45 43.61	50 48.45	70 67.83	90 87.21	325 314.93
5	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy 20.40	30 30.60	20 20.40	45 45.90	50 51.00	70 71.40	90 91.80	325 331.50
	Sub Total				690.12	710.01	587.90	235.72	245.66	1111.27	1242.27	4822.95
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.10 Working Capital - AH - Poultry												
1	Broiler Farming_ Others_	100	1000	208450	Phy 150	200	120	150	150	150	150	1070
	Sub Total Working Capital				312.68	416.90	250.14	312.68	312.68	312.68	312.68	2230.44

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokh	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.11 Animal Husbandry - SGP												
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	350	350	280	180	240	200	200	1800
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	32400	1075.68	873.80	779.79	564.74	483.82	470.48	470.48	4718.79
3	Sheep - Breeding Unit-New Shed- Sheep and Goat Breeding	85	100+5	1838000	41.31	55.08	49.57	68.85	68.85	55.08	49.57	388.31
	Sub Total				150	90	80	80	100	70	90	660
					2343.45	1406.07	1249.84	1249.84	1562.30	1093.61	1406.07	10311.18
					3460.44	2334.95	2079.20	1883.43	2114.97	1619.17	1926.12	15418.28
A.12 Working Capital - AH - Others/SR												
1	Goat Farming - Rearing Unit - Semi-intensive	100	10+1	35000	250	250	200	200	200	225	200	1525
					87.50	87.50	70.00	70.00	70.00	78.75	70.00	533.75
	Sub Total Working Capital				87.50	87.50	70.00	70.00	70.00	78.75	70.00	533.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.13 Fisheries												
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy 21.46 5	BL 21.46 5	Phy 21.46 5	BL 21.46 5	Phy 21.46 5	BL 21.46 5	Phy 21.46 5	BL 21.46 5
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy 30.18 10	BL 30.18 10	Phy 30.18 10	BL 30.18 10	Phy 30.18 10	BL 30.18 10	Phy 30.18 10	BL 30.18 10
3	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	460000	Phy 78.20 2	BL 78.20 2	Phy 78.20 2	BL 78.20 2	Phy 78.20 2	BL 78.20 2	Phy 78.20 2	BL 78.20 2
4	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy 7.51 4	BL 7.51 4	Phy 7.51 4	BL 7.51 4	Phy 7.51 4	BL 7.51 4	Phy 7.51 4	BL 7.51 4
5	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy 191.25 4	BL 191.25 4	Phy 191.25 4	BL 191.25 4	Phy 191.25 4	BL 191.25 4	Phy 191.25 4	BL 191.25 4
6	Integrated Pisciculture-With Duckery-0.4	85	ha	648000	Phy 22.03 4	BL 22.03 4	Phy 22.03 4	BL 22.03 4	Phy 22.03 4	BL 22.03 4	Phy 22.03 4	BL 22.03 4
7	Integrated Pisciculture-With Poultry-0.4	85	ha	645000	Phy 32.90 6	BL 32.90 6	Phy 32.90 6	BL 32.90 6	Phy 32.90 6	BL 32.90 6	Phy 32.90 6	BL 32.90 6
8	Traditional Farming-Shrimp farming-0.4	85	ha	941000	Phy 39.99 5	BL 39.99 5	Phy 39.99 5	BL 39.99 5	Phy 39.99 5	BL 39.99 5	Phy 39.99 5	BL 39.99 5
	Sub Total				232.27	110.33	138.46	88.35	476.89	459.04	130.85	1636.19

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
A.14 Working Capital - Fisheries												
1	Fish Culture in Pond_Polyculture (Composite Fish Culture)- Indian Minor Carps_	100	Acre	180000	Phy	70	140	120	40	90	45	545
				BL	126.00	252.00	216.00	72.00	162.00	81.00	981.00	
2	Shrimp Farming_L Vanamei - Intensive_	100	Acre	440000	Phy				500		309	1309
				BL	2200.00	2272.00	216.00	2200.00	1440.60	5759.60	6740.60	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth <th>Chandabali</th> <th>Dhamanagar</th> <th>Tihidi</th> <th>District Total</th>	Chandabali	Dhamanagar	Tihidi	District Total
A.15 Farm Credit												
1	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	15000000	Phy	2	2	2	2	2	2	14
				BL	25.50	25.50	25.50	25.50	25.50	25.50	178.50	
2	Solar Energy-Solar Agriculture Pump- 0.5 HP DC surface Pump with Solar PV	85	No.	61218	Phy	40	25	25	25	25	25	190
				BL	13.01	13.01	13.01	13.01	13.01	13.01	98.87	
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy	100	50	30	50	50	70	430
				BL	85.00	42.50	25.50	42.50	42.50	59.50	365.50	
	Sub Total				106.51	131.31	81.01	64.01	81.01	81.01	98.01	642.87
	Total Farm Credit (sum of A.1 to A.15)				41223.81	41248.61	41198.31	41181.31	41198.31	41198.31	41215.31	307581.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokh	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
	B. Agriculture Infrastructure											
	B.1 Storage Facilities											
1	Cold Storage-Mini Unit-	85	No.	4000000	2 680.00	2 680.00	2 680.00	1 340.00	1 340.00	1 340.00	1 340.00	10 3400.00
2	Godown-Medium -1000mt	85	No.	5000000	10 425.00	10 425.00	10 425.00	10 425.00	5 212.50	5 212.50	5 212.50	55 2337.50
3	Low Cost Storage-Fruit/Vegetable- 5ton	85	No.	500000	5 21.25	5 21.25	5 21.25	5 21.25	2 8.50	2 8.50	2 8.50	26 110.50
4	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	4 170.00	4 340.00	4 255.00	4 170.00	4 170.00	4 170.00	4 170.00	34 1445.00
	Sub Total				1296.25	1466.25	1381.25	956.25	731.00	731.00	731.00	7293.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
B.2 Land Development												
1	Biofertilizers -Azolla-10 ft x 2 ft x 2 ft	85	No.	25000	Phy BL	100 21.25	120 25.50	80 17.00	100 21.25	100 21.25	100 21.25	700 148.75
2	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 3cm	85	ha	39144	Phy BL	100 33.27	60 19.96	60 19.96	60 19.96	50 16.64	50 16.64	430 143.07
3	Bunding-Contour Bunding-Contour cum Field Bunding- 0.5-3 % slope	85	ha	60690	Phy BL	100 51.59	120 61.90	80 41.27	100 51.59	100 51.59	100 51.59	700 361.12
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	Phy BL	80 50.32	80 50.32	60 37.74	60 37.74	70 44.03	70 44.03	500 314.50
5	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II-15x15x3 m in weathered/ hard rock	85	No.	171420	Phy BL	40 58.28	25 36.43	25 36.43	25 36.43	50 72.85	25 36.43	215 313.28
6	Reclamation of Problem Soils- Reclamation of Saline Soils-	85	ha	100000	Phy BL	350 297.50			400 340.00	100 85.00	200 170.00	1050 892.50
	Sub Total				512.21	176.23	194.11	152.40	506.97	291.36	339.94	2173.22

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
B.3 Agriculture Infrastructure - Others												
1	Compost/ Vermicompost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy 110 BL 33.66	100 30.60	220 67.32	220 67.32	200 61.20	240 73.44	200 61.20	1290 394.74
2	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	350000	Phy 1 BL 29.75	1 29.75	1 29.75	1 29.75				3 89.25
3	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants per year	85	No.	2500000	Phy 425.00 BL 488.41	2 425.00 2 488.41	2 425.00 2 522.07	2 425.00 2 522.07	212.50 273.70	425.00 498.44	425.00 486.20	2762.50 3246.49
	Sub Total					1559.35	1593.01	1563.26	1344.64	1569.38	1557.14	12712.71
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
C. Ancillary Activities												
C.1 Food & Agro Processing												
1	Coconut Processing-Oil Extraction	85	No.	20000	Phy 5 BL 8.50	5 8.50	5 8.50	5 8.50	10 17.00	10 17.00	10 17.00	50 85.00
2	Cottage Industry-Masala Making-5HP	85	No.	200000	Phy 10 BL 170.00	10 170.00	10 170.00	10 170.00	5 85.00	5 85.00	5 85.00	50 850.00
3	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	20000	Phy 40 BL 68.00	40 68.00	40 68.00	40 68.00	40 68.00	40 68.00	30 51.00	270 459.00
4	Dal/ Pulses Mill-Mini-5HP	85	No.	20000	Phy 10 BL 17.00	10 17.00	10 17.00	10 17.00	6 10.20	6 10.20	8 13.60	58 98.60
5	Fruit Processing -Pickle-	85	No.	100000	Phy 5 BL 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	40 34.00

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6	Fruit Processing -Sorting, grading & Packing-	85	No.	200000	Phy	10	10	10	10	10	5	5	5	5	50
				0	BL	17.00	17.00	17.00	17.00	17.00	8.50	8.50	8.50	8.50	85.00
7	Honey & Honey Products-Honey Products-100KG PER HOUR	85	No.	200000	Phy	45	15	15	15	15	30	40	40	180	180
				0	BL	76.50	25.50	25.50	25.50	85.00	51.00	68.00	68.00	306.00	306.00
8	Meat & Poultry Processing-- Automatic Mincer and grinder, 100 Kgper hr 13 mm-Goat	85	No.	300000	Phy	60	60	60	60	153.00	50	50	50	380	380
				0	BL	153.00	153.00	153.00	153.00	153.00	127.50	127.50	127.50	969.00	969.00
9	Oil Extraction-Oil Mill-Fully Automatic 600-650 Kg/hour only plant and machi	85	No.	2000000	Phy	1	1	1	1	170.00	1	1	1	3	3
				0	BL	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	510.00	510.00
10	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	300000	Phy	2	3	3	3	51.00	2	2	2	15	15
				0	BL	51.00	76.50	76.50	76.50	51.00	51.00	51.00	51.00	382.50	382.50
11	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	25000	Phy	30	30	30	30	42.50	20	20	20	160	160
				0	BL	63.75	63.75	63.75	63.75	42.50	42.50	42.50	42.50	340.00	340.00
	Sub Total					799.00	777.75	777.75	777.75	616.25	629.85	481.95	400.35	4119.10	4119.10

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
	C.2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers-Small-scale	85	No.	2500000	Phy BL	42.50	21.25	42.50	21.25	21.25	42.50	21.25	212.50
2	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy BL	10	35	8	8	8	5	5	59
3	Loan to MFIs for Onlending to for Agri. Purposes--Loan to MFI	85	No.	3000000	Phy BL	3	3	3	4	4	4	3	24
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	17500000	Phy BL	2	4	2	2	2	2	2	16
	Sub Total					297.50	595.00	297.50	297.50	297.50	297.50	297.50	2380.00
	Total (C.1+C2)					1360.00	1763.75	1309.00	1542.75	1542.75	1487.50	1211.25	10217.00
	Total (A+B+C)					1760.35	2164.10	1709.35	1943.10	1943.10	1887.85	1611.60	14336.10
						44532.8	44936.35	44481.8	44715.55	44715.55	44660.3	44384.05	334630.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
	II. Micro, Small and Medium Enterprises (MSME)											
1	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply- Shishu loan (Mudra loan)	85	No.	500000	Phy BL 1200 510.00	1600 680.00	1000 425.00	850 378.25	900 382.50	800 340.00	800 340.00	7190 3055.75
2	Manufacturing Sector - Term Loan- Medium-Plant & Machinery	85	No.	250000000	Phy BL 2125.00	1 2125.00	1 2125.00		1 2125.00	1 2125.00		5 10625.00
3	Manufacturing Sector - Term Loan- Micro-Plant & Machinery	85	No.	5000000	Phy BL 600 25500.00	1000 42500.00	300 12750.00	350 14875.00	350 14875.00	350 14875.00	300 12750.00	3250 138125.00
4	Manufacturing Sector - Term Loan- Small-Plant & Machinery	85	No.	50000000	Phy BL 1275.00	5 2125.00	3 1275.00	3 1275.00	5 2125.00	5 2125.00	3 1275.00	27 11475.00
5	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy BL 425.00	1 425.00	1 425.00		1 425.00	1 425.00		5 2125.00
6	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy BL 600 6120.00	1000 10200.00	300 3060.00	350 3570.00	350 3570.00	350 3570.00	300 3060.00	3250 33150.00
7	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy BL 3 255.00	5 425.00	3 255.00	3 255.00	5 425.00	5 425.00	3 255.00	27 2295.00
	Sub Total				36210.00	58480.00	20315.00	20353.25	23927.50	23885.00	17680.00	200850.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhadrak	Chandabali	Dhamanagar	District Total				
III. Export Credit													
1	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy	1	2	2	5				
					BL	255.00	510.00	510.00	1275.00				
2	Export Credit -Pre Shipment Export Credit-	85	No.	30000000	Phy	1	2	2	5				
					BL	255.00	510.00	510.00	1275.00				
						510.00	1020.00	1020.00	2550.00				
	Total Export Credit												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
IV. Education													
1	Education Loans-Study in Country-	85	No.	1000000	Phy	50	100	40	40	60	38	39	367
					BL	425.00	850.00	340.00	510.00	323.00	331.50	3119.50	
						425.00	850.00	340.00	510.00	323.00	331.50	3119.50	
	Total Education												

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
V. Housing													
1	Loan for Affordable Housing Projects--	85	No.	60000000	Phy	1	1	1	1	1	1	120	6
					BL	510.00	510.00	510.00	510.00	510.00	510.00		3060.00
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	180	260	160	120	150	120	120	1100
					BL	3060.00	4420.00	2720.00	2040.00	2550.00	2040.00	2040.00	18870.00
3	Repair of Dwelling Units--	85	No.	200000	Phy	60	100	60	60	55	54	50	439
					BL	102.00	170.00	102.00	102.00	93.50	91.80	85.00	746.30
	Total Housing					3672.00	5100.00	3332.00	2652.00	3153.50	2641.80	2125.00	22676.30
VI. Social Infrastructure													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
1	Drinking Water--	85	No.	1000000	Phy	80	150	100	80	100	100	79	689
					BL	680.00	1275.00	850.00	680.00	850.00	850.00	671.50	5856.50
2	Education-Schools-Secondary school	85	No.	30000000	Phy	2	4	2	2	1	1	1	13
					BL	510.00	1020.00	510.00	510.00	255.00	255.00	255.00	3315.00
3	Healthcare-Nursing Home-Small, 10 beds	85	No.	10000000	Phy	1	2	1	80	1	1	79	6
					BL	85.00	170.00	85.00		85.00	85.00		510.00
	Total Social Infrastructure					1275.00	2465.00	1445.00	1190.00	1190.00	1190.00	926.50	9681.50

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
VII. Renewable Energy												
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy 8,50	10 8,50	10 8,50	8 6,80	10 8,50	15 12,75	15 12,75	78 66,30
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy 36,72	120 61,20	60 30,60	50 25,50	70 35,70	60 30,60	60 30,60	492 250,92
3	Solar Energy-Solar Pump Sets-3 HP	85	No.	30000	Phy 127,50	25 63,75	30 76,50	30 76,50	50 127,50	50 127,50	40 102,00	275 701,25
	Total Renewable Energy				172,72	133,45	115,60	108,80	171,70	170,85	145,35	1018,47
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Basudevpur	Bhadrak	Bhandaripokhari	Bonth	Chandabali	Dhamanagar	Tihidi	District Total
VIII. Others												
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy 2000	4000	2000	2000	2000	2000	2000	16000
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	20000	Phy 3500	3000	2000	2500	3000	3000	3000	20000
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	20000	Phy 500	500	500	500	500	500	500	3500
	Total Others				8200,00	7400,00	5200,00	6200,00	7200,00	7200,00	7200,00	48600,00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				75143,9	74343,9	72143,9	73143,9	74143,9	74143,9	74143,9	623127,32

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	48023.24	35320.97	90243.00	55903.03	90921.10	65949.70	104403.37		
RCBs	102449.58	69719.84	64998.00	73302.53	69846.32	79433.79	89577.26		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	3959.85	6519.56	10177.00	9546.45	10986.09	12243.99	13165.11		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	154432.67	111560.37	165418.00	138752.01	171753.51	157627.48	207145.74		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	45056.76	47045.41	51530.02	49654.73	95823.97	71947.19	63349.51		
RCBs	7273.64	1923.15	149.00	0.00	331.14	97.84	749.20		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

RRBs	2550.86	137.40	3326.00	115.98	1918.56	937.36	1919.12
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	54881.26	49105.96	55005.02	49770.71	98073.67	72982.39	66017.83

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	93080.00	82366.38	141773.02	105557.76	186745.07	137896.89	167752.88
RCBs	109723.22	71642.99	65147.00	73302.53	70177.46	79531.63	90326.46
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6510.71	6656.96	13503.00	9662.43	12904.65	13181.35	15084.23
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	209313.93	160666.33	220423.02	188522.72	269827.18	230609.87	273163.57

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	79738.60	65161.63	151714.99	112778.53	167615.29	109605.09	180068.42
RCBs	1876.38	0.00	19.00	0.00	1159.51	0.00	1364.88
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7326.90	1836.88	5447.00	8543.77	4131.76	4370.25	6088.84
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	88941.88	66998.51	157180.99	121322.30	172906.56	113975.34	187522.14

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	61323.83	33038.95	64774.01	36715.15	90024.80	27807.22	68320.06
RCBs	6330.55	0.00	19.00	0.00	9.24	0.00	1471.94
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3645.21	11175.03	4181.00	11749.52	2639.52	10096.95	20559.33
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	71299.59	44213.98	68974.01	48464.67	92673.56	37904.17	90351.33

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	234142.43	180566.96	358262.02	255051.44	444385.16	275309.20	416141.36
RCBs	117930.15	71642.99	65185.00	73302.53	71346.21	79531.63	93163.28
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	17482.82	19668.87	23131.00	29955.72	19675.93	27648.55	41732.40
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	369555.40	271878.82	446578.02	358309.69	535407.30	382489.38	551037.04

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	35320.97	69719.84	0.00	6519.56	0.00	111560.37	55903.03	73302.53	0.00	9546.45	0.00	138752.01

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	65949.70	79433.79	0.00	12243.99	0.00	157627.48	104403.37	89577.26	0.00	13165.11	0.00	207145.74

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	35320.97	69719.84	0.00	6519.56	0.00	111560.37	55903.03	73302.53	0.00	9546.45	0.00	138752.01
WS	715.05	8.00	0.00	0.00	0.00	723.05	1337.70	0.00	0.00	0.00	0.00	1337.70
LD	329.46	0.00	0.00	0.00	0.00	329.46	260.74	0.00	0.00	0.00	0.00	260.74
FM	4285.23	51.67	0.00	0.00	0.00	4336.90	10319.90	0.00	0.00	89.42	0.00	10409.32
P & H	276.24	5.00	0.00	0.00	0.00	281.24	1214.46	0.00	0.00	0.00	0.00	1214.46
AH-D	5044.60	55.60	0.00	19.10	0.00	5119.30	6100.38	0.00	0.00	16.57	0.00	6116.95
AH-P	1483.20	36.98	0.00	108.16	0.00	1628.34	1557.97	0.00	0.00	3.35	0.00	1561.32

AH - SGP	7878.89	0.00	0.00	4.24	0.00	7883.13	11149.49	0.00	0.00	0.00	0.00	11149.49
FD	7370.05	112.68	0.00	5.10	0.00	7487.83	2208.85	0.00	0.00	6.23	0.00	2215.08
F&W	598.40	0.00	0.00	0.00	0.00	598.40	439.89	0.00	0.00	0.00	0.00	439.89
SG&MF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A&F	681.11	0.00	0.00	0.00	0.00	681.11	727.67	0.00	0.00	0.20	0.00	727.87
OTH	18383.18	1653.22	0.00	0.80	0.00	20037.20	14337.68	0.00	0.00	0.21	0.00	14337.89
Sub total	47045.41	1923.15	0.00	137.40	0.00	49105.96	49654.73	0.00	0.00	115.98	0.00	49770.71
Grand Total (I+II)	82366.38	71642.99	0.00	6656.96	0.00	160666.33	105557.76	73302.53	0.00	9662.43	0.00	188522.72

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBS	RCBs	SCARD B	RRBs	Others	Total	CBS	RCBs	SCARD B	RRBs	Others	
CL	65949.70	79433.79	0.00	12243.99	0.00	157627.48	104403.37	89577.26	0.00	13165.11	0.00	207145.74
WS	929.71	0.00	0.00	0.00	0.00	929.71	3390.41	54.77	0.00	52.21	0.00	3497.39
LD	2441.71	0.00	0.00	0.00	0.00	2441.71	1116.92	14.75	0.00	0.00	0.00	1131.67
FM	12378.01	23.10	0.00	134.83	0.00	12535.94	4971.62	20.52	0.00	143.38	0.00	5135.52
P & H	4687.40	0.00	0.00	0.00	0.00	4687.40	6406.85	113.45	0.00	129.12	0.00	6649.42
AH - D	10950.62	17.49	0.00	296.29	0.00	11264.40	8845.70	38.39	0.00	424.01	0.00	9308.10
AH - P	4594.08	25.34	0.00	246.20	0.00	4865.62	5941.76	53.11	0.00	645.99	0.00	6640.86
AH - SGP	10951.13	0.00	0.00	258.04	0.00	11209.17	10283.61	32.33	0.00	296.11	0.00	10612.05
FD	5243.37	31.91	0.00	2.00	0.00	5277.28	11575.71	153.32	0.00	193.56	0.00	11922.59
F & W	424.67	0.00	0.00	0.00	0.00	424.67	1344.21	33.68	0.00	0.00	0.00	1377.89
SG & MF	0.00	0.00	0.00	0.00	0.00	0.00	5447.76	12.62	0.00	0.00	0.00	5160.38
A & F	229.10	0.00	0.00	0.00	0.00	229.10	1226.05	40.51	0.00	0.00	0.00	1266.56
OTH	19117.39	0.00	0.00	0.00	0.00	19117.39	3098.91	181.75	0.00	34.74	0.00	3315.40
Sub total	71947.19	97.84	0.00	937.36	0.00	72982.39	63349.51	749.20	0.00	1919.12	0.00	66017.83
Grand Total (I +II)	137896.89	79531.63	0.00	13181.35	0.00	230609.87	167752.88	90326.46	0.00	15084.23	0.00	273163.57

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	Biofertilizers	Azolla		No.	25000
3	Biomass Energy	Community Bio Gas Plant		No.	100000
4	Bore Well	New		No.	110000
5	Bunding	Contour Bunding	2	ha	39144
6	Bunding	Contour Bunding	Contour cum Field Bunding	ha	60690
7	Climber perennials	Betelvine		Ha	116504
8	Coconut Processing	Oil Extraction		No.	200000
9	Cold Storage	Mini Unit		No.	40000000
10	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
11	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
12	Commercial Layer Farming			10000	10731000
13	Commercial Layer Farming			50000	48578000
14	Composite Fish Culture	Composite Fish Culture		ha	355000
15	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
16	Compost/ Vermi Compost	Vermi Compost		No.	36000
17	Cottage Industry	Masala Making		No.	2000000
18	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000

19	Crossbred Cattle Farming				1+1	246000
20	Crossbred Cattle Farming				5+5	1229000
21	Crossbred Cattle Farming				5+5	1284000
22	Custom Service Units/ Custom Hiring Centers	Small			No.	3000000
23	Dal/ Pulses Mill	Mini			No.	200000
24	Diesel Pump Sets				No.	18480
25	Diesel Pump Sets				No.	36300
26	Drinking Water				No.	1000000
27	Duck rearing	Dual purpose	Duck Rearing		100+15	114000
28	Education	Schools			No.	30000000
29	Education Loans	Study in Country			No.	1000000
30	Electric Pump Sets				No.	41800
31	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply			No.	50000
32	Export Credit	Post Shipment Export Credit			No.	30000000
33	Export Credit	Pre Shipment Export Credit			No.	30000000
34	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I		No.	74000
35	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II		No.	171420
36	Finance to FPOs/FPCs	Procurement & Marketing			No.	1500000
37	Fish Seed Hatchery	Circular fish seed hatchery			ha	4600000
38	Fish Seed Rearing	Fry to Fingerling in New Pond			ha	221000

39	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
40	Floriculture	Cut Flowers	Gladiolus	ha	95065
41	Floriculture	Rose	Rose	ha	73668
42	Fruit Processing	Pickle		No.	100000
43	Fruit Processing	Sorting, grading & Packing		No.	200000
44	Goat	Rearing Unit	New Shed	10+1	158000
45	Goat	Rearing Unit	New Shed	40+2	633000
46	Godown	Medium		No.	5000000
47	Graded Buffalo Farming		Dairy	1+1	288000
48	Healthcare	Nursing Home		No.	10000000
49	Heifer Rearing			20	1040000
50	Honey & Honey Products	Honey Products		No.	200000
51	Indigenous Cattle Farming			1+1	277000
52	Indigenous Poultry Farming	Dual purpose		250	120000
53	Integrated Pisciculture	With Duckery		ha	648000
54	Integrated Pisciculture	With Poultry		ha	645000
55	Loan for Affordable Housing Projects			No.	60000000
56	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
57	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000
58	Loans to Distressed Persons	Jan Dhan		No.	10000
59	Low Cost Storage	Fruit/ Vegetable		No.	500000
60	Manufacturing Sector	Term Loan	Medium	No.	250000000

61	Manufacturing Sector	Term Loan	Micro	No.	5000000
62	Manufacturing Sector	Term Loan	Small	No.	50000000
63	Manufacturing Sector	Working Capital	Medium	No.	50000000
64	Manufacturing Sector	Working Capital	Micro	No.	1200000
65	Manufacturing Sector	Working Capital	Small	No.	10000000
66	Market Yard	Marketing Infrastructure		No.	5000000
67	Meat & Poultry Processing		Automatic Mincer and grinder, 100 Kgper hr 13 mm	No.	300000
68	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
69	New Orchard	Tropical/ Sub Tropical Fruits		Acre	150010
70	New Orchard	Tropical/ Sub Tropical Fruits		Acre	163500
71	New Orchard	Tropical/ Sub Tropical Fruits		Acre	238669
72	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
73	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
74	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
75	New Orchard	Tropical/ Sub Tropical Fruits	Sapota	Acre	166000
76	Oil Extraction	Oil Mill	Fully Automatic 600	No.	20000000
77	Other machinery	Other Machinery & Equipments		No.	137600
78	Other machinery	Other Machinery & Equipments		No.	386800

79	Other Plantation Crops				Acre	223130
80	Other Plantation Crops				Acre	54367
81	Other Plantation Crops	Coconut			Acre	180697
82	Pig Rearing Unit	New Shed			3+1	324000
83	Plantation			Avenue plant	No.	274154
84	Plantation			Natural regeneration (04 year)	No.	65069
85	Plantation	Bamboo		Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
86	Plantation	Casuarina		water hole based watering system o	ha	344536
87	Power Tiller				No.	175000
88	Power Tiller				No.	202200
89	Protection Structure	Shadenet housing		Naturally Ventilated shade	sq.m.	90
90	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
91	Reapers, Binders and Balers	Self Propelled			No.	150800
92	Reclamation of Problem Soils	Reclamation of Saline Soils			ha	100000
93	Repair of Dwelling Units				No.	200000
94	Rice Processing	Puffed Rice			No.	3000000
95	Rice Processing	Rice Huller		0.4	No.	250000
96	Seed Processing	All Seed Types			No.	3500000
97	Sheep	Breeding Unit		New Shed	100+5	1838000
98	SHGs/ JLGs	Others			No.	200000
99	Solar Energy	Roof Top Solar PV System without Battery			No.	60000

100	Solar Energy	Solar Agriculture Pump		No.	61218
101	Solar Energy	Solar Pump Sets		No.	300000
102	Sprinkler Irrigation	Mini		ha	108254
103	Thresher	Multicrop Power Threshers		No.	145000
104	Thresher	Multicrop Power Threshers		No.	80000
105	Tissue Culture	Tissue Culture Plant Production and Sale		No.	25000000
106	Tractor	Without Implements & Trailer	PTO 38	No.	719900
107	Traditional Farming	Shrimp farming		ha	941000
108	Tube Well	Shallow		No.	132000
109	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
110	Weeder	Power Weeder		No.	99100

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_	1000	208450
2	Chilli/ Mirch	Irrigated		50000
3	Cross bred Farming	Others_		60000
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
5	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		180000
6	Ginger/ Adrak	Irrigated		100000
7	Goat Farming	Rearing Unit _ Semi_intensive_		35000
8	Groundnut/ Moongfali	Irrigated		32000
9	Jute			25000
10	Maize/ Makka	Irrigated		37000
11	Onion/ Piyaz/ Kanda			45000
12	Other Vegetables			35000
13	Potato/ Aloo	Irrigated		70000
14	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
15	Rice/ Chaval/ Dhan	HYV		40000
16	Shrimp Farming	L Vanamei _ Intensive_		440000
17	Sorghum/ Jowar	Unirrigated/ Rainfed		17000
18	Sugarcane/ Ganna	Irrigated		70000
19	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000
20	Turmeric/ Haldi	Irrigated		90000
21	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development Fund AMIS
	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
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

Bhadrak, 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

Bhadrak, 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



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- NABSanrakadhan, 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

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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.

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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?

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