



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बौध जिला  
Boudh District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

District : Boudh

State: Odisha



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

## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

## **MISSION**

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

## FOREWORD

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

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

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

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

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

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

Dr. Sudhanshu K K Mishra

Chief General Manager

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



## **Boudh, PLP 2025-26**

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

Satyasworup Bidanta  
District Development Manager  
NABARD,  
Boudh

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	Boudh district is located in central Odisha and has a geographical area of 3098 sq. km with 22 degree 50' North latitude & 83 degree 34' to 84 degree 49' East longitude. The district is surrounded by Angul in North Kandhamal in South Nayagarh in East and Subarnapur in West.
2	Type of soil	The district comes under the Agro Ecological Western Central Table land Zone and the soil types are characterized by lateritic alluvial red mixed red and black hard rock uplands category.
3	Primary occupation	The economy of the district is predominantly agrarian in nature.
4	Land holding structure	There are 75820 farm households. 47194 farm households are categorized as marginal those are having less than 1 hectare of land which constitutes 62% and 19412 households are categorized as small those are having agriculture land between 1 to 2 hectare, which constitutes 26% of total holding.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement during 2022-23 stood at ₹106165.00 lakh which has increased significantly by 22% to ₹129597.33 lakh during 2023-24 against the target of ₹121233.08 lakh (106.89% achievement). The ACP target for the year 2024-25 was finalized at ₹172438.71 lakh during 2024-25.
2	CD Ratio	As on 31 March 2024 the Credit to Deposit ratio of all the banks in the district stood at 76.2%. Agency wise analysis reveals that CBs, RRBs and Coop Banks have CD ratio of 62.5% 54.4% and 220.2% respectively.
3	Investment credit in agriculture	The credit flow under investment credit in agriculture had also shown an increasing trend from ₹15821.00 lakh 2022-23 to ₹31353.66 lakh during 2023-24. The total agricultural credit flow had increased from ₹72253.00 lakh in 2022-23 to ₹93347.18 lakh during 2023-24.
4	Credit flow to MSMEs	The credit flow under MSME sector had shown a slight decreasing trend from ₹26947.00 lakh 2022-23 to ₹24003.83 lakh during 2023-24.
5	Other significant credit flow, if any	However the total non-farm sector credit flow had increased from ₹33912.00 lakh in 2022-23 to ₹36250.15 lakh during 2023-24. (please show in bracket what are the components of NFS e.g MSME+ X+Y+Z)



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

1	Projection for the year	Priority sector credit projection for the year 2025-26 has been estimated at ₹214228.68 lakh which is 24.23% higher as compared to the projections of 2024-25 i.e. ₹172438.71 lakh.
2	Projection for agriculture and its components	The priority sector credit projection for agriculture sector has been estimated at ₹145309.78 lakh which includes crop loan projection of ₹107084.65 lakh and term loan projection of ₹38225.13 lakh.
3	Projection for MSMEs	The MSME sector projection for the year 2025-26 has been estimated at ₹44234.00 lakh which is 13.64% higher as compared to the projections of 2024-25 i.e. ₹38923.75 lakh.
4	Projection for other purposes	₹24684.90 under others which covers Education, Housing, Export, Renewable energy, SHGs/ JLGs, Social infrastructure, etc.

**5. Developmental Initiatives**

1. NABARD has been striving to create a developmental ecosystem for absorption of credit in the district.
2. The major developmental initiatives of NABARD include promotion of Farmer Producers Organizations Off-Farm Producers Organizations promotion of direct marketing through Rural Marts, Mobile Van, training to SHG members for establishment of micro enterprises, training for Livelihood enterprises.
3. The other major developmental initiatives are Watershed Development Programmes, Farm Sector Promotional Programmes, Development of infrastructure for irrigation, rural connectivity, rural drinking water supply, social infrastructure etc. are supported under Rural Infrastructure Development Fund.

**6. Thrust Areas**

1. The thrust areas for PLP 2025-26 are integrated farming, MSME Housing and SHG credit.
2. MSME has been a growing sector in the district. A conducive environment has been created through infrastructure development training and handholding of entrepreneurs by DIC, provision of enabling support by District Administration which helps in more credit off take.
3. Housing has been given more emphasis in tune with the universal goal of housing for all. In the PLP 2025-26 more thrust has been given for increasing loan size to SHGs as per directives of the Govt. of Odisha.

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

1. Completion of irrigation projects development of soil testing facility veterinary infrastructure etc. are required to be taken by the State Govt. on priority. Banks are required to open brick and mortar branches in viable unbanked GPs and facilitate financing through JLGs SHGs.
2. The investment credit for horticulture and allied activities like dairy, poultry,

**Boudh, PLP 2025-26**

fisheries storage infrastructure needs to be increased and supplemented benefits from subsidy and interest subvention schemes of GoI and State Govt..

3. Crop diversification from paddy to non-paddy/ high value horticultural crops, marketing and storage infrastructure needs to be up scaled for enhancing credit absorption capacity in this sector.

**8. Way Forward**

1. In order to achieve the potential estimated in the PLP and enhance the capital formation in agriculture and allied activities a coordinated approach of all stakeholders as also development of required infrastructure by the State Government is very much essential.
2. The strengthening of GLC reporting system proactive monitoring and review of the credit plan in BLBC, DCC meetings effective implementation of FI plans coverage of tenant farmers through JLGs and promotion of FPOs to empower all the farmers are required to realize the potential estimated.

## 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 prioritize resource requirement for the purpose.

### 3. Methodology

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

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

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

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

### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- 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;



		<ul style="list-style-type: none"> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</li> <li>- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanization	<ul style="list-style-type: none"> <li>- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</li> </ul>
		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality; 40% calving, 50:50 sex ratio, 20% calf mortality; and 30% calving, 50:50 sex ratio, 20% calf mortality; 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.</li> </ul>



## 5. Agency wise Use

### Utility

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

1	Bankers	- Provides inputs/ information on potential vis-a-vis credit possible;	Exploitable High Value Projects/ Area Based
		- Potential schemes; and	
		- Infrastructure support available which can form basis for business/ development plans.	
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;	
		- Other support required to increase credit flow; and	
		- Identification of sectors for Government sponsored programmes.	
3	Individual/ Business entities	- Private investment opportunities available in each sector;	
		- Availability of commercial infrastructure; and	
		- Information on various schemes of Govt. & Banks.	

## 6. Limitations and constraints

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

# Part A

## District Map



Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	130140.70
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	107084.65
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>23056.05</b>
B	Agriculture Infrastructure	6626.58
C	Ancillary activities	8542.50
I	Credit Potential for Agriculture A+B+C)	145309.78
II	Micro, Small and Medium Enterprises	44234.00
III	Export Credit	510.00
IV	Education	722.50
V	Housing	12342.00
VI	Social Infrastructure	1083.75
VII	Renewable energy	466.65
VIII	Others	9560.00
	<b>Total Priority Sector</b>	<b>214228.68</b>



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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	107084.65
2	Water Resources	1004.97
3	Farm Mechanisation	6284.74
4	Plantation & Horticulture with Sericulture	2766.65
5	Forestry & Waste Land Development	297.64
6	Animal Husbandry - Dairy	2562.80
7	Animal Husbandry - Poultry	4299.57
8	Animal Husbandry - Sheep, Goat, Piggery	1961.31
9	Fisheries	2976.39
10	Farm Credit- Others	901.98
	<b>Sub total</b>	<b>130140.70</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	4543.25
2	Land development, Soil conservation, Wasteland development	1128.78
3	Agriculture Infrastructure - Others	954.55
	<b>Sub total</b>	<b>6626.58</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	3591.25
2	Ancillary activities - Others	4951.25
	<b>Sub Total</b>	<b>8542.50</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>44234.00</b>
<b>III</b>	<b>Export Credit</b>	<b>510.00</b>
<b>IV</b>	<b>Education</b>	<b>722.50</b>
<b>V</b>	<b>Housing</b>	<b>12342.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>1083.75</b>
<b>VII</b>	<b>Renewable energy</b>	<b>466.65</b>
<b>VIII</b>	<b>Others</b>	<b>9560.00</b>
	<b>Total Priority Sector</b>	<b>214228.68</b>

Note : Details indicated at Annexure 1 at page 105

**District Profile**  
**Key Agricultural and Demographic Indicators**

Sources

Particulars	Details
Lead Bank	State Bank of India

**1. Physical & Administrative Features**

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3098.00
2	No. of Sub Divisions	1
3	No. of Blocks	3
4	No. of revenue villages	1117
5	No. of Gram Panchayats	69

**1.a Additional Information**

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

**2. Soil & Climate**

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Boudh
3	Agro-climatic Zone 1	North Eastern Ghat
4	Agro-climatic Zone 2	Eastern Plateau and Hills Region
5	Agro-climatic Zone 3	Eastern Ghat Highland
6	Agro-climatic Zone 4	East Coast Plains and Hills
7	Agro-climatic Zone 5	NA
8	Climate	Minimum & maximum temperature 10.4 & 45.0 degree temp.
9	Soil Type	Hard rock uplands and brown forest, lateritic alluvial, red, mixed red and black groups of soils

**3. Land Utilization [Ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	309800
2	Forest Land	128000
3	Area not available for cultivation	85180
4	Permanent Pasture and Grazing Land	17000
5	Land under Miscellaneous Tree Crops	19000
6	Cultivable Wasteland	20000

7	Current Fallow	0
8	Other Fallow	17895

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

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

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	47194	62	25023	31
2	>1 to <=2 ha	19412	26	26464	33
3	>2 to <=4 ha	9214	12	28620	36
4	>4 to <=10 ha		0		0
5	>10 ha		0		0
6	Total	75820	100	80107	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	63.66
2	Of the above, Small/ Marginal Farmers	55.00
3	Agricultural Labourers	104.69
4	Workers engaged in Household Industries	11.67
5	Other workers	39.44

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	441.16	221.62	219.54	420.74	20.42
2	Scheduled Caste	104.93	52.50	52.43	98.69	6.24
3	Scheduled Tribe	55.36	27.36	28.00	55.36	0.00
4	Literate	271.61	158.65	112.96	NA	NA
5	BPL	378.00	189.89	188.11	NA	NA

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

Sr. No.	Particulars	Nos.
<b>Sources</b>	Total Households	107.72
2	Rural Households	103.24
3	BPL Households	4.48

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	33.26
2	Having source of drinking water	104.44
3	Having electricity supply	105.00
4	Having independent toilets	88.94

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1117
2	Villages having Agriculture Power Supply	1117
3	Villages having Post Offices	118
4	Villages having Banking Facilities	57
5	Villages having Primary Schools	801
6	Villages having Primary Health Centres	17
7	Villages having Potable Water Supply	1116

**Sources:**

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	Census booklet LDM office
2. Soil & Climate	Khariff strategy Booklet
3. Land Utilisation [Ha]	Khariff strategy Booklet
4. Ground Water Scenario (No. of blocks)	Ground water information 2022 published by CGWB
5. Distribution of Land Holding	Agriculture Department
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	Census Booklet
8. Households [In '000]	Census Booklet
9. Household Amenities [Nos. in '000 Households]	Census Booklet
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook



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

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

Sr. No.	Particulars	Nos.
1	Anganwadis	727
2	Primary Health Centres	12
3	Primary Health Sub-Centres	67
4	Dispensaries	10
5	Hospitals	6
6	Hospital Beds	167

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	255
2	Registered FPOs	12
3	Agro Service Centres	13
4	Soil Testing Centres	2
5	Approved nurseries	2
6	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	85180.00
2	Irrigation Potential Created	82480.00
3	Net Irrigated Area (Total area irrigated at least once)	40960.00
4	Area irrigated by Canals/ Channels	31791.00
5	Area irrigated by Wells	7370.00
6	Area irrigated by Tanks	1570.00
7	Area irrigated by Other Sources	35130.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	52959.00

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2238
2	Railway Line [km]	40
3	Public Transport Vehicle [Nos]	1101
4	Goods Transport Vehicles [Nos.]	829

**15. Processing Units**

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	10	9839
2	Spices (Masala Powders/ Pastes)	21	
3	Cotton (Ginning/ Spinning/ Weaving)	2469	
4	Milk (Chilling/ Cooling/ Processing, etc.)	3	15000
5	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	36151		
2	Cattle - Indigenous	129631	72083	57548
3	Buffaloes	6730	3389	3341
4	Sheep - Cross bred	183		
5	Sheep - Indigenous	64545	24011	40534
6	Goat	115103	39416	75687
7	Pig - Cross bred			
8	Pig - Indigenous	156	109	47
9	Horse/Donkey/Camel	NA		
10	Rabbit	NA		
11	Poultry	106865		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	6
3	Disease Diagnostic Centres	37
4	Artificial Insemination Centers	44
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	2
7	Fodder Farms	1
8	Dairy Cooperative Societies	41
9	Milk Collection Centres	41
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	1
12	Animal Markets	6
13	Fish Markets	1
14	Livestock Aid Centers (No.)	27
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	12369.00	MT	77	gm/day
2	Egg	296.00	Lakh Nos.	67	nos/p. a.
3	Milk	13787.00	MT	86	gm/day
4	Meat	1858.80	MT	12	gm/day
5	Wool		MT		

**Sources**

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Handbook 2022
12. Infrastructure & Support Services For Agriculture[Nos.]	Kharif and Rabi strategy Booklets
13. Irrigation Coverage ['000 Ha]	Kharif and Rabi strategy Booklets
14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook 2022
15. Processing Units	DIC office Boudh
16. Animal Population as per Census [Nos.]	Animal Husbandry Census data and Animal Husbandry Department
17. Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department and Fishery Department
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry Department and Fishery Department

**District Profile**  
**Key Insights into Agriculture and Allied Sectors**  
**Crop Production, Maintenance and Marketing - Agriculture Table 1:**  
**Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of GDP agri to district	NA	NA	NA
2	Land Holdings - SF (%)	26.00	26.00	26.00
3	Land Holdings - MF (%)	62.00	62.00	62.00
4	Rainfall - Normal (mm)	1623	1623	1623
5	Rainfall - Actual (mm)	1678	1721	1636
6	Cropping Pattern	Sole crops: Paddy, Sesamum, Arhar, Green Gram, Black Gram, Kharif Veg.  Paddy-Green gram/ Black gram  Paddy – Lathyrus  Cotton – Green Gram  Groundnut-horse gram. Green gram	Sole crops: Paddy, Sesamum, Arhar, Green Gram, Black Gram, Kharif Veg.  Paddy-Green gram/ Black gram  Paddy – Lathyrus  Cotton – Green Gram  Groundnut-horse gram. Green gram	Sole crops: Paddy, Sesamum, Arhar, Green Gram, Black Gram, Kharif Veg.  Paddy-Green gram/ Black gram  Paddy – Lathyrus  Cotton – Green Gram  Groundnut-horse gram. Green gram

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	57978.98	56432.00	61993.52

**Table 3: Major Crops, Area, Production, Productivity**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	67.94	239.40	3523.70	71.52	224.07	3132.97	70.75	236.36	3340.78
2	Maize	0.82	2.09	2548.78	0.82	2.09	2548.78	1.11	1.69	1522.52
3	Pulses	22.67	13.61	600.35	32.75	15.27	466.26	40.88	25.55	625.00
4	Indian Mustard	5.00	3.70	740.00	5.13	3.96	771.93	5.12	3.94	769.53



Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.23	1.31	1.41
2	Net sown area (lakh ha)	0.85	0.86	0.89
3	Cropping intensity (%)	144.71	152.33	158.43

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	84.02	84.62	95.14
2	Fertilizer consumption - Rabi (kg/ha)	41.12	68.36	58.27

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	5	5	5

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	82797	82797	86420
2	GLC through KCC (₹ lakh)	57978.98	56432.00	60276.52

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)			63900

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	1300	1436	1875

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	11610	7065	28075
2	Crop Loss Compensation, if any (₹ lakh)	0.00	0.00	0.00

**Table 11: Seed Replacement Ratio % (NA)****Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook 2022
Table 2: GLC under Agriculture	LDM Office, ACP achievement in DCC agenda
Table 3: Major Crops, Area, Production, Productivity	CDAO office Boudh
Table 4: Irrigated Area, Cropping Intensity	CDAO office Boudh
Table 5: Input Use Pattern	CDAO office Boudh
Table 6: Trend in procurement/marketing	RMC, Boudh
Table 7: KCC Coverage	LDM Office Boudh
Table 8: PM Kisan & Other DBTs	CDAO office Boudh
Table 9: Soil testing facilities	CDAO office Boudh
Table 10: Crop Insurance	PMFBY website

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	493.09	277.00	620.00

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	50885	51552	52959
2	Net Irrigated Area ('000 ha)	37895	40752	40960
3	Gross Irrigated Area ('000 ha)	82480	83711	85033

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Irrigated Area & Potential	CDAO office Boudh and Strategy Booklet (Kharif and Rabi)
Table 3: Block level water exploitation status	Ground water information booklet Boudh

**Farm Mechanisation****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2196.00	3540.00	6638.38

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1675	1717	2001
2	Power Tillers	NA	NA	NA
3	Threshers/Cutters	NA	NA	NA

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

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	11	15	17
2	Other minor repair & service centers (No.)	NA	NA	NA

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Mechanisation in District	CDAO office Boudh RTO office Boudh
Table 3: Service Centers	APICOL

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	926.51	1150.00	1200.02

**Table 3: Block level water exploitation status**

Sr. No	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Boudh	Boudh	Safe	Safe	Safe
2	Odisha	Boudh	Harabhanga	Safe	Safe	Safe
3	Odisha	Boudh	Kantamal	Safe	Safe	Safe

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	2	4	4

**Table 6: Crop Identified for One District-One Product (NA)****Table 7: Sericulture (NA)****Table 8: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Sambalpuri Bandha	Sambalpuri Bandha	Sambalpuri Bandha
2	Weavers' population (No.)	10886	10886	10886
3	Reeling Units (No.)	2469	2469	2469

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 3: Production and Productivity	Assistant Director Horticulture office Boudh Strategy booklet (Kharif and Rabi)
Table 4: NHM Schemes (Cumulative Nos.)	Assistant Director Horticulture office Boudh Strategy booklet (Kharif and Rabi)
Table 5: Production Clusters	Assistant Director Horticulture office Boudh Strategy booklet (Kharif and Rabi)
Table 8: Weavers Clusters	Textile Department Boudh

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	83.72	532.00	110.15

**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)	129	129	129
2	Waste Land ('000 ha)	16	16	16



**Table 3: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	278.25	6562.50	265.00	6250.00	289.00	6133.40
2	Guava	236.25	1891.05	225.00	1801.00	255.00	1994.40
3	Mango	3090.15	7709.10	2943.00	7342.00	2989.00	1405.00
4	Papaya	43.05	842.10	41.00	802.00	45.00	776.40
5	Acid Lime	260.40	3346.35	248.00	3187.00	267.00	2467.50
6	Lemon	25.20	414.75	24.00	395.00	26.00	244.00
7	Okra	4205.25	4293.56	4005.00	4089.10	3080.00	2464.00
8	Onion	1260.00	1386.00	1200.00	1320.00	950.00	1045.00
9	Garlic	183.75	641.29	175.00	610.75	210.00	732.90
10	Brinjal	5544.00	9513.42	5280.00	9060.40	4300.00	6450.00
11	Cabbage	2520.00	7197.12	2400.00	6854.40	1420.00	4089.60
12	Cucumber	73.50	992.25	70.00	945.00	65.00	877.50
13	Pumpkin	525.00	1280.48	500.00	1219.50	500.00	1219.50
14	Watermelon	1055.25	2216.03	1005.00	2110.50	1036.00	1968.40
15	Patato	735.00	9150.75	700.00	8715.00	735.00	8820.00
16	Tomato	3496.50	54650.30	3330.00	52047.90	2410.00	33354.40
17	Cauliflower	1123.50	16313.22	1070.00	15536.40	1183.00	17177.16

**Table 4: NHM Schemes (Cumulative Nos.)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Mushroom Production Unit	1	4	7
2	Plastic Mulching @Rs 32000/Ha	8	15	6
3	Bambo Structure@Rs 360/sqm	3600	0	0
4	Promotion of INM/ IPM@Rs 4000/Ha	50	96	48
5	Vermi compost Unit @Rs100000/Unit	2	3	4
6	Self Propelled Mechinery Gen farmer	22	1	4
7	Self Propelled Mechinery SC/ST/SF/MF/Women	10	23	8
8	Functional Pack House	4	8	8
9	Preservation Unit(Low cost)	6	9	21
10	Low cost Onion storage (25MT)	25	28	15
11	Training of farmers within State	100	300	100
12	Training of farmers Outside the State@5000/ farmer		10	

Table 3: NTFP

Sr. No.	Item / Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of HGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	Neem seeds (Azadirachta indica)	NA	NA	NA	NA	20895	71
2	Amala	NA	NA	NA	NA	4335	71
3	BahadaBahada (Terminalia bellirica)	NA	NA	NA	NA	12285	71
4	Harida	NA	NA	NA	NA	7640	71
5	Sal seed (Shorea robusta)	NA	NA	NA	NA	52510	71
6	Mahua seed (Madhuca longifolia)	NA	NA	NA	NA	11817	71
7	Mahua Flowers (dried) (Madhuca longifolia)	NA	NA	NA	NA	21910	71
8	Tamarind	NA	NA	NA	NA	23435	71
9	Karanj seed (Pongamia pinnata)	NA	NA	NA	NA	1630	71

Table 4 - Nurseries

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Temporary Nursery	26	26	26
2	Permanent Nursery	16	16	16

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement data from LDM office Boudh
Table 2: Area under Forest Cover & Waste Land	District statistical handbook 2022
Table 3: NTFP	Boudh Forest Division
Table 4: Nurseries (No.)	Boudh Forest Division

**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)	1071.72	2166.00	4769.00

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	3	3	3

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

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Processing Infrastructure	Animal Husbandry Department Boudh

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1140.54	1038.00	3403.38

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	106865	106865	106865
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	91	112	144
5	Hatcheries (No.)	1	1	1
6	Popular breeds			

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Poultry	Animal Husbandry Department Boudh

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	641.86	485.00	4088.37

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Balangir non-descript
2	Popular goat breed(s)	Black Bengal Ganjam non-descript
3	Popular pig breed(s)	Indigenous Large white yorkshire

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Popular Breed(s)	Animal Husbandry Department Boudh

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	586.52	362.00	1709.53

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	787	787	787
2	Reservoirs (No.)	106	106	106
3	Cage Culture/ Bio-floc technology (No.)	2	8	10
4	Fish Seed Hatchery (No.)	2	2	2

**Table 3 : Marine Fisheries (No.) (NA)****Table 4 : Brackish Water Fisheries (NA)**



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

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Inland Fisheries Facilities	District Fishery Office Boudh
Table 3 : Marine Fisheries (No.)	
Table 4 : Brackish Water Fisheries	
Table 5: Fisheries Infrastructure Development Fund (FIDF)	

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	22.03	21.09	20.12

**Table 2: Area under Integrated Farming**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda

**Agri. Infrastructure Table****1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1322.86	488.00	48.32

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	1	1	1
3	Storage Godowns (No.)	42	42	42
4	Storage Godowns ( Capacity - '000 MT)	6	6	6
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	22	22	22
6	Market Yards [Nos] / Wholesale Market (No.)	1	1	1
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	4	4	4

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Agri Storage Infrastructure	CDAO office ADH office RMC office ARCS office Boudh

**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)	190.77	89.00	1629.39

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	36	36	36
2	Area treated for soil & water conservation treatment ('000 ha)	14	20	24
3	Gap ('000 ha)	22	16	12

**Table 3: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	NA	NA	2
2	Watershed Projects - Area treated ('000 ha)	NA	NA	1.83
3	Wadi Projects (No.)	NA	NA	1
4	Wadi Projects - Area of plantation ('000 ha)	NA	NA	0.42

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Area requiring Soil Treatment & Area Treated	Soil and water conservation department Boudh
Table 3: NABARD's interventions	NABARD RO Bhubaneswar

**District Profile****Key Insights into MSME, Cooperatives, Infrastructure and others****Agri Infrastructure - Others Table****1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	451.00	173.00	85.08

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	11114.53	10780.05	9667.00
2	Pesticides Consumption ('000 kg)	NA	NA	NA

**Table 3: Production of inputs (NA)****Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	4	4	4
2	Seed Processing Capacity ('000 kg)	4	4	4
3	Pack Houses (No.)	4	8	8

4	Food Parks (No.)	0	0	0
5	Food Parks (No.)	0	0	1
6	Food Parks (No.)	0	1	0
7	Food Parks (No.)	0	1	1
8	Ripening chambers	0	0	0
9	Ripening chambers	0	0	1
10	Ripening chambers	0	1	0
11	Ripening chambers	0	1	1

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda
Table 2: Fertilizer Consumption	Strategy Meeting Booklet (Kharif and Rabi)
Table 4: Facilities Available	ADH office Boudh and CDAO office

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1384.00	2707.00	3513.27

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	182698	237190	224064
2	Procurement through PACS and LAMPS (MT)	182698	237190	224064

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)			46

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda
Table 2: Procurement	CSO Boudh
Table 3: Other Ancilliary Services	ARCS office Boudh

**MSME****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	16836.30	26947.00	24003.83
2	No. of units financed	2664	4263	3797
3	Loans under Stand Up India Scheme (₹ lakh)	51.21	72.80	147.00



**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	NA	NA	NA
2	Micro Units (No.)	5419	5924	6390
3	Small Units (No.)	58	67	75
4	Medium Units (No.)	1	1	1
5	Udyog Aadhar Registrations (No.)	5478	5992	6466

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	1	1	1
3	Weavers' Coop. Societies (No.)	30	30	30

**Table 4: DIC interventions**

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

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	90	120	90
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	280	300	250

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda
Table 2: MSME units - Cumulative	DIC office Boudh
Table 3: Traditional activities	Textile Department Boudh
Table 5: Skill Development Trainings	DIC Office Boudh

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	120.00	132.41	178.97
3	GLC under Housing (Rs. lakh)	669.00	3192.94	6774.80

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	4743	2722	7966
2	Amt of subsidy released (₹ lakh)			

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	3075	3190	3195
2	Amt of subsidy released (₹ lakh)			

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda
Table 2: Progress under PMAY	PMAY official website
Table 3: Progress under SBM	SBM official website

**Public Infrastructure Investments Table****1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	16855.47	2786.62	7495.24

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

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

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SPD NABARD RO

## Social Infrastructure Investments Table

## 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.00	0.00	0.00

## Table 2: Projects (Cumulative) (NA)

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda

## Renewable Energy

## Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	14.43
2	Assistance under Green Climate Fund (Rs. lakh)	NA	NA	NA

## Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Green Climate Fund	1	1	1
2	OIIPICRA	7	7	7

## Table 3: Renewable Energy Potential

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

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	7260.08	11445.00	14855.00
2	Loans under zero interest scheme/ similar schemes (Rs. lakh)	7260.08	11445.00	14855.00

**Table 2: Promotional Interventions (NA)**

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	3	3	3
2	No. of SHGs formed	5835	5928	6018
3	No. of SHGs credit linked (including repeat finance)	3460	3815	4267
4	Bank loan disbursed (₹ lakh)	7260.08	11445.00	14855.00
5	Average loan per SHG (₹ lakh)	2.10	3.00	3.48
6	Percentage of women SHGs %	100.00	100.00	100.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda
Table 2: Promotional Interventions	
Table 3: Status of SHGs	Mission Shakti Department Boudh

### Status and Prospects of Cooperatives

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	85	85	85
2	Consumer Stores (No.)	0	0	0
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	30	30	30
5	Others (No.)	47	47	51
6	Total (No)	163	163	167



**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.)	42	42	46
2	Multi state cooperative societies (No.)	NA	NA	NA

**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	Boudh	Boudh	Agriculture	16	23 GPs	Agriculture	16	23 GPs	Agriculture	16	23 GPs
2	Odisha	Boudh	Kantamal	Agriculture	19	24 GPs	Agriculture	19	24 GPs	Agriculture	19	24 GPs
3	Odisha	Boudh	Harabhanga	Agriculture	7	22 GPs	Agriculture	7	22 GPs	Agriculture	11	22 GPs

**Sources**

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





## 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	90040.92	94.5	57447.13	60.3	8056.00	8.5	581.00	0.6	12357.00	13.0
Regional Rural Bank	8693.11	102.0	5441.89	63.8	4342.00	50.9	74.00	0.9	6831.00	80.1
Cooperative Banks	30863.30	82.9	30458.16	81.8	1023.00	2.7	15.00	0.0	944.00	2.5
Others		0		0		0		0		0
All Agencies	129597.33	91.9	93347.18	66.2	13421.00	9.5	670.00	0.5	20132.00	14.3

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Commercial Banks	52173.06	53365.96	102.3	62729.00	71511.00	114.0	99113.47	90040.92	90.8	102.4
Regional Rural Bank	10658.76	8792.89	82.5	18364.00	20526.52	111.8	5313.08	8693.11	163.6	119.3
Cooperative Banks	22674.02	27735.15	122.3	13716.00	14127.48	103.0	16806.53	30863.30	183.6	136.3
Others			0			0			0	0.0
All Agencies	85505.84	89894.00	105.1	94809.00	106165.00	112.0	121233.08	129597.33	106.9	108.0



## 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'me nt [₹ lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'me nt [₹ lakh]	Ach'me nt [%]	
Crop Loan	35882.47	57978.98	161.6	45429.00	56432.00	124.2	60276.58	61993.52	102.8	129.5
Term Loan (Agri.)	13793.99	11367.33	82.4	14248.00	15821.00	111.0	16393.80	31353.66	191.3	128.2
Total Agri. Credit	49676.46	69346.31	139.6	59677.00	72253.00	121.1	76670.38	93347.18	121.8	127.5
MSME	19235.25	16836.31	87.5	26099.10	31983.00	122.5	24821.97	24003.83	96.7	102.2
Other Priority Sectors*	16594.13	3711.38	22.4	9033.00	1929.00	21.4	19740.73	12246.32	62.0	35.3
Total Priority Sector	85505.84	89894.00	105.1	94809.10	106165.00	112.0	121233.08	129597.33	106.9	108.0

## 9. NPA Position (Outstanding) (NA)

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

Source(s)	
1	ACP Booklet DCC agenda SLBC agenda
2	LDM Office and DRCS office

# Part B

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

This aims at introduction of cooperative education in independent degree /

diploma courses in Schools and Universities.

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

**Agriculture Mission:**

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

**i. Agri Stack:**

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

**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.



## **Boudh, PLP 2025-26**

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

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

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

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

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

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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

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

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

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

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

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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.

### **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

**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.

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 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.

ii. 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.

**2. 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.

## **Boudh, PLP 2025-26**

### **4. Credit-linked subsidy schemes of GoI**

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

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

### **5. Interest Subvention Schemes of GoI**

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

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

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

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

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

### **7. Micro Credit Intervention:**

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

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



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

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

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

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

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

### **8. Financial Inclusion**

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

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

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

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

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

### **9.a. Farm Sector Development**

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

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

9.b. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and

deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

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

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

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

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

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

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

**9. 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).

**10. Off Farm Sector Development**

**10.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.

**10.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.

**11. 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.

**12. 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



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

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

Enhance the resilience and diversification of agriculture

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

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

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

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

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 year.

#### **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 Kisan 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 RoI 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

The economy of the district is predominantly agrarian with majority of the population dependent on agriculture and allied sector for employment and income. Thus it holds the key to socio-economic development of the district. The district falls under Zone 7-eastern plateau & Hills Region & Sub-Zone of North- Eastern Ghats of Western Odisha Hills. The gross cropped area of the district is 1.41 lakh ha and the net sown area is 0.89 lakh ha with average cropping intensity of 158. The main crops grown are cereals (Paddy, maize) oilseeds (Til, groundnut) pulses (Moong, arhar) vegetables (chilly, tomato, etc.) cash crops (cotton) etc. Nearly 44 of the gross cropped area is under paddy cultivation.

As per the Census 2011, cultivators and agriculture labourers account for around 76 of the total work force in the district which demonstrates the significance of agriculture. As per Agriculture Census 2011, there were a total number of 75820 operational holdings in the district. The percentage of operational holdings in marginal small and large category were 62, 26 and 12 respectively.

Crop production in the district is mostly dependent on monsoons and/or channel irrigation and this is reflected in the cropping pattern in the district. The district receives average 1636 mm rainfall and having a Cropping Intensity of 158. The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹57978.98 lakh ₹56432.00 lakh and ₹61993.52 lakh respectively.

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

Under KCC scheme all crop loans up to ₹ 3.00 lakh are provided at 7% to farmers with 3% interest incentives to prompt payee farmers along with State Govt. interest incentives. Notified crops are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme.

Under KALIA scheme financial assistance of ₹4000/- will be provided to every family of small and marginal farmers till 2026-27 for purchase of inputs. In association with NABARD the State Government has launched BALARAM a flagship programme to provide institutional credit to landless farmers

There are 46 PACS which provides credit to farmers and also act as PPCs and provide marketing support to the farmers. There is one KVK that provides advisory-cum-extension services. There are 02 soil testing laboratories, 141 seed farms and 13 Agro Service Centres (ASCs) operating in the district. There are 12 FPOs across the district which act as model farmers' hub aggregation centres and supply chain management units and provide forward and backward linkages for all agriculture and related services.

Only 59 of GCA is covered under irrigation facilities. There are 42 godowns for storage of food agriculture produce. With the current scale of production in the district the storage infrastructure is inadequate and small scientific storage godown of 100 to 1000 MT can be constructed in PPP mode which would provide primary processing storage as well as marketing facilities.

### 2.1.2 Water Resources

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

Water is the most critical and essential input for augmenting agricultural production and productivity. Development of water resources for irrigation is a thrust area of the Govt. of India State Government banks including NABARD. In Boudh district two major rivers such as Mahanadi and Tel River are present. Crop production in the district is mostly dependent on monsoons and channel irrigation and this is reflected in the cropping pattern in the district. The district receives average 1636 mm rainfall. The irrigation potential of the district is around 82480 ha and only 59 of GCA is covered under irrigation facilities.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹493.09 lakh, ₹277.00 lakh and ₹620.00 lakh respectively.

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

The RD Department looks after the development of Minor Irrigation having less than 40 ha of command area. OLIC looks after the development of surface water irrigation structures and other related works. There are 612 operational LIPs and 5865 Dug/Tube/ Bore Wells catering to the command area of 15314 ha and 7370 ha respectively. Two Medium Irrigation Projects Salki and Bagha covers around 26000 ha during Kharif. Inoperative LIPs partly derelict MIPs are being restored under BKVY, RIDF, RRR schemes, NREGS and other schemes of the State Government.

The average depth of Ground Water Table varies from 2.12m to 8.74m and total Ground Water Resources is 27839 ham. Hence going by the achievements as indicated above the district has a potential to go ahead with the development of MI projects particularly in Harbhanga and Boudh blocks. Apart from WRD other Depts./ Agencies viz. MI Dept., OLIC, OAIC, Soil Conservation Dept. and Horticulture Dept. are involved in creation of irrigation potential under various schemes/ programmes of the State and Central Govt. and also under RIDF of NABARD. Gaps like unsteady and erratic supply of electricity in the villages lack of maintenance and service network. Lack of awareness about sprinkler and drip irrigation systems. Inadequate number of Water Harvesting Structures (WHS) and reservoirs. Lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility.

### 2.1.3 Farm Mechanization

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

Farm Mechanization helps in increasing crop production and productivity besides bringing reduction in cost of cultivation post-harvest losses drudgery in farm operations etc. The activities considered for financing under farm mechanization include tractor power tiller combine harvester paddy transplanter, rotavator and other agricultural implements. The Gross Cropped Area (GCA) of the district has been increasing over the years with increased availability of credit and non-credit inputs like seed fertilizer irrigation facility etc. The land holding pattern of the district reveals that the holdings of more than 2 ha account for 28620 ha of area holdings between 1 to 2 ha account for 26464 ha of area. In the context of non-availability of labour for farm operations and other aspects like advantages with farm mechanization in increasing farm production productivity etc. there is huge potential for use of farm implements. Further around 10 of the existing old tractors need to be replaced every year.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹2196.00 lakh, ₹3540.00 lakh and ₹6638.38 lakh respectively.



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

OAIC is one of the principal suppliers of tractors and power tillers in the district. Almost all the major farm machinery supplying companies are having their dealers in the district and block headquarters. Adequate numbers of filling stations are available throughout the district for supply of diesel. Facilities for repairs and services though available are inadequate. In the district most of the tools and implements being used by farmers are either manual or animal drawn. Since majority of the farmers are marginal (< 1 ha) use of high capacity tools is not feasible. There are 2001 nos. of tractors are engaged for various agricultural activities in the district.

There is subsidy assistance from State Govt. for various farm machinery including paddy transplanter, combine harvester etc. Schemes like AIF, MKUY, Direct Benefit Transfer (DBT) for Farm Machinery, Mukhyamantri Krishi Yantripati Samman Yojana, etc. also provide subsidy on farm machineries.

There are no major manufacturing centers for farm equipment in the district. Most of the equipments are brought from other states. Most servicing facilities are extended through dealers of power tillers and tractors. Other infrastructural gaps are lack of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance lack of dealers for tractors power tillers combine harvesters and other farm machinery in and around the district.

### 2.1.4 Plantation & Horticulture, including Sericulture

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

Boudh falls in Western Central Table Land Agro Climatic Zone having hot and moist sub humid climate suitable for cultivation of plantation and horticulture crops. Fruit crops predominantly grown are Mango Banana Jack fruit Pineapple Papaya Guava Citrus etc. There is good scope for bee keeping as well as mushroom production.

In view of the thrust given by the State Government for developing agro-based processing industries capable of providing employment directly & indirectly this sector needs to be encouraged in a greater way. The fallow lands and cultivable waste areas of the district constitute 17895 ha and 20000 ha respectively and are suitable for plantation and horticulture crops. There are large areas of up lands which are suitable for undertaking plantation crops. It is estimated that there is potential for development of various horticultural crops in 25344 ha of land of the district (Source: Dept. of Horticulture). Apart from the above potential an overall potential under vegetable cultivation has been estimated at 21691 Ha during 2024-25. The traditional activities under plantation and horticulture in the district are fruit crops like mango lime banana etc. and the emerging activities for the sector are vegetables protected cultivation (green house shed net) mushroom cultivation and lemon grass.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹926.51 lakh, ₹1150.00 lakh and ₹1200.02 lakh respectively.

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

Organization present in your district to support for development of this sector in the district. (ICAR institute KVK Horticulture Dept. Tribal Dev. Org FPO ACABC SERIFED Centers of excellence (COE) etc.). There is one Govt. Horticulture nursery present at Boudh, where grafts and seedlings are available at subsided prices. Two Private

nurseries are also available in the district which provides good quality planting material.

Govt. schemes like National Horticulture Mission (NHM), Mukhyamantri Krushi Udyog Yojana (MKUY), Horticulture Development Program (HDP), Input subsidy and other subsidy programs under State Plan Horticulture Cluster Development Programme etc. are implemented in the district successfully.

There is further requirement of quality seedlings and new age nurseries are required. Inadequate storage and processing facilities for perishable produce lack of awareness about latest technology in horticultural crop production and management and lack of Regulated Markets for major horticultural produce of the district are the major infrastructure gaps in the district.

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

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

The total forest cover of the district is 1280 sq. km is 41.61 per cent of the geographical area. Out of the total Geographical Area 309800 ha 20000ha falls under wasteland. The traditional activities under forestry and waste land development in the district are plantation of teak, casuarina, eucalyptus, bamboo. There is a huge potential for bamboo cultivation in the district with large tracts of waste land and fallow lands. Government of India (GoI) has launched National Bamboo Mission to give focused attention for the holistic development of bamboo sector in the country. The State Government has set up an Odisha Bamboo Development Agency within the Odisha Forest Development Corporation Ltd. which shall be implementing the centrally sponsored scheme in the State.

At the district level a District Bamboo Development Agency has been constituted under the chairmanship of the District Collector to oversee coordinate and control all activities for non-forest area while the Forest Development Agency shall take the lead in carrying out such activities in forest areas. GoI is encouraging growing of tree borne oil seeds like Jatropha Karanja etc. Odisha Renewable Energy Development Agency (OREDA) under the Department of Science & Technology Govt. of Odisha has been identified as the nodal department for bio-fuel sector in the State.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹83.72 lakh, ₹532.00 lakh and ₹110.15 lakh respectively.

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

About 11.60% of the total geographical area constitutes the non-cultivable land. The major categories of wastelands are land with scrub (19647 ha) and degraded notified forest land (14750 ha). With suitable leasing policy there is ample scope for development of these wastelands through forestry. About 50 of the total area of wasteland in the district can be utilized for development of forestry farm forestry and agro forestry and to some extent horticulture crops. There is a large potential for bamboo cultivation in Boudh district with its large tracts of waste land and fallow lands. There are prominent bamboo based industries viz. JK Paper Ltd, Ballarpur Paper Mills and Mangalam Timber Products Ltd. present in nearby districts which have buyback arrangement.

Govt. schemes like Integrated Wasteland Development Programme (IWDP), Social Forestry, Joint Forest Management (JFM), Eco Development Program, Hariyali Plantation Program, etc. are successfully implemented in the district.

Critical gaps like lack of land availability to commence any plantation project non-availability of forest based industries low value addition in NTFPs low involvement of bank in providing credit etc.



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

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

Dairy is one of the most popular allied activities in the district. It is considered ideal for generating employment opportunities both as a main and supplementary enterprise for the small and marginal farmers, women and land less agricultural labourers in the district. Dairy sector has huge livelihood generation potential with a total cattle population of 172512 including 36151 cross-bred milch cows, 129631 indigenous milch cows and 6730 milch buffaloes as per the 20th Livestock Census 2019.

Per capita availability of milk in the district during 2023-24 was 86g/day which is far below the ICMR recommended consumption level of 280 grams per day. Total milk production in the district during last FY was 13787 MT. The credit flow under dairy sector during 2021-22, 2022-23 and 2023-24 are ₹1071.72 lakh, ₹2166.00 lakh and ₹4769.00 lakh respectively.

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

Boudh is coming under Samaleswari Regional Co-operative Milk Producers Union Ltd. with an objective to carry out the activities conducive to Socio-economic development of the Milk producers by organizing the village Dairy Cooperative Societies in the four districts. The livestock inspector training center at Bolangir also imparts training to farmers of Boudh district. BAIF has adopted this district for dairy and is implementing Artificial Insemination programmes. There are 7 veterinary hospitals/ dispensaries, 27 Livestock Aid Centers, 44 AI centres in the district.

Gov. schemes like KCC-AH, MKUY, RGM various programs under state plan are implemented successfully in the district.

The people are mostly depending on natural pasture for grazing their cattle. Fodder cultivation can be developed in the areas of Milk Producers Co-operative Societies (MPCS). Besides local population should be motivated for rearing of crossbred cows and use of milk. Additional VAS for each block should be posted to support VAS. One veterinary hospital is required for 5000 adult animal units and one AI centre for 1000 breedable cows & buffaloes. Considering this at least 07 additional veterinary dispensaries are required in the district. There are 03 MVUs now operating in the district for providing mobile veterinary services which is not adequate and at least 03 more MVUs may be added to facilitate livestock health services.

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

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

Poultry farming is another important allied activity in the district having potential for creation of employment and livelihood for rural poor. Besides poultry meat egg is an important source of high quality protein minerals and vitamins. The per capita consumption is 67 eggs per year in the district. Similarly the per capita consumption requirement of meat is 11 kg per year whereas the per capita availability in the district is only 4.38 kg per year.

The total poultry population of the district was recorded at 106865 and the egg production was 12.2 million. The present production needs to be increased substantially to meet the demand and supply gap. Besides for self-employment of unemployed youths poultry is an important viable economic activity in the district. The climatic condition of the district is favorable for poultry farming. The district has

## **Boudh, PLP 2025-26**

necessary infrastructure for supply of DoC for poultry broiler and layer farming.

The egg production in the district during 2023-24 is 296 lakh nos. The credit flow under poultry sector during 2021-22, 2022-23 and 2023-24 are ₹1140.54 lakh, ₹1038.00 lakh and ₹3403.38 lakh respectively.

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

Govt. of Odisha has formulated Odisha Poultry Policy 2015 with the objective of promotion of backyard poultry and commercial poultry production aimed at 100 lakh eggs per day and 80 TMT of broiler meat. Capital Investment subsidy is available for poultry broiler and layer farming. Entrepreneurs are showing interest in setting up commercial layer and broiler units in the district. The improved layers are less than 1 of the poultry population. Mostly country fowls are reared in the backyard. The population density of the district is ideal for poultry rearing on commercial lines with tie up arrangement with the companies. Khaki camp bell duck rearing can be given to SHG members for rearing. These type of ducks require less space and can survive better. Govt. schemes like KCC-AH, MKUY, NLM, various programs under state plan are implemented successfully in the district.

Feed cost constitutes 80% of cost of production. Necessary arrangement may be made to reduce the feed cost. Farmers may be motivated to undertake contract farming with big farm houses to reap maximum benefits as has been done in other districts of the state. There is a need for establishment of cold storage to help farmers to preserve eggs during price slump/ market glut. Establishment of Central Grower Unit in the district will help availability of quality chicks in timely manner. There is need for establishment of feed production unit in the district.

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

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

Sheep Goat Piggery and Rabbit rearing are the source of subsidiary income to the rural people provide nutrition in the form of protein and offer very good employment potential. Goat is the major economic activity of the district and livelihood of the people depends on it. As per livestock census 2019 there are 115103 goats, 64545 sheep and 156 pigs in the district. The total meat production except poultry was recorded at 1100.00 MT. The National Livestock Mission launched by the Govt. of India in 2014 aims at increasing livestock production and productivity which includes the contributions from sheep, goat and piggery. There is capital investment subsidy assistance available for development of sheep, goat and piggery sector.

Per capita consumption of meat in the district – 4.38 kg per year against 11kg per year requirement. Total meat production in the district is 1858.80 MT during 2023-24. Total sheep goat pig population in the district according to livestock census is 179804 nos.

The credit flow under small ruminant sector during 2021-22, 2022-23 and 2023-24 are ₹641.86 lakh, ₹485.00 lakh and ₹4088.37 lakh respectively.



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

The technical manpower network of the Animal Resources Development Dept. (already mentioned in the Dairy sector) provide health care and management for sheep, goat and pig reared by farmers. The lambs/kids of sheep and goat are available in adequate number in the local markets/villages. The crossbred pigs are available at State Livestock Breeding Farm Chipilima in Sambalpur district. Abundant natural vegetation is available for grazing. Concentrate feed and feed ingredients are also available in the district. Govt. schemes like KCC-AH, MKUY, NLM, various programs under state plan are implemented successfully in the district.

There is need for setting up of modern slaughter houses in urban area/consumption centres to ensure hygiene and supply of quality meat to consumers. There is a need for development of livestock market yards with facility for weighing cleaning auctioning and other facilities for transparent sale and purchase of livestock. The technical staff strength of the Animal Resources Development Dept. may be augmented so that proper supervision and monitoring of the schemes can be made at block level. Capacity-building programs on modern animal husbandry practices would empower farmers to increase productivity and income. Expanding extension services to educate farmers on advanced breeding techniques disease management and sustainable feeding can bridge existing gaps.

#### **2.1.9 Fisheries**

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

Fisheries sector in Boudh district is confined to freshwater culture and capture fisheries in potential water bodies in the form of 1877 ha ponds/tanks, 254 ha MIPs/reservoir and stretches of rivers and canals. There are 158 fishermen villages having 9187 fishermen in the district, who reside on the banks of rivers for sustenance of their livelihood. The total fish production of the district during 2022-23 was 8838 MT. In terms of per capita fish consumption (15 kg), the district is below the average consumption of the State. Considering the change in feeding habits and increase in purchase power of people the demand for fish is increasing. The present fish production is inadequate to meet demand. The traditional fisheries activities for financing are fish farming in existing ponds fish farming in new and renovated ponds.

In recent years integrated fish farming with horticulture/ poultry/ duckery and fish seed rearing in seasonal ponds are gaining popularity. The demand supply gap and availability of potential resources depicts potential for further development of the sector. The credit flow under fisheries sector during 2021-22, 2022-23 and 2023-24 are ₹586.52 lakh, ₹362.00 lakh and ₹1709.53 lakh respectively.

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

Department of Fisheries headed by the DFO and assisted by block level technical staff is the nodal agency to ensure all round development of the sector through implements various subsidy oriented programs need based skilling and ensuring availability of critical inputs. The local KVK supports the sector through their promotional activities. The 2 fish hatcheries in the district with a production capacity of 19.5 million fry/ fingerlings are not able to meet its own demand. Traditional fish feeds like oil cake rice bran etc. are available in local markets. Under long term leasing policy the ponds are being leased preferably to the women SHGs for a period of five years Sector specific subsidy linked schemes of both Government of India and State Government - Pradhana Mantri Mashya Sampada Yojana (PMMSY), Matsya Pokhari Yojana (Mo Machha Pokhari), Mukhyamantri Krushi Udyog Yojana, Matshyji Unnayana Yojana, etc. are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/ Pen culture culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activity under KCC scheme. Production and supply of quality fish seed would improve production and productivity of the sector. In order to enhance income level the concept of integration with feasible activity may be propagated.

#### **2.1.10 Farm Credit – Others**

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

Boudh district is basically agriculture oriented with more than 85% of the total workforce directly in agriculture. Out of the total 0.76 lakh land holdings, 0.47 lakh holdings (62%) belongs to less than 1 ha category and 0.19 lakh holdings (26%) belongs to the size between 1-2 ha. Notwithstanding the availability of tractors and power tillers most of the small holdings are tilled by bullocks. With upward social mobility farmers are now opting for two wheelers as primary transportation mode. Further FPOs are also operating in the district which are in need of 4 wheeler transport vehicles and credit for their business operations.

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

There are 12 FPOs operating in the district. Two wheeler and four wheeler dealerships exist in Boudh and other major towns of the district for purchasing transport vehicles for agriculture.

Govt. schemes are as follow;

Biju Krushak Yojana (BKVY): This scheme provides financial assistance to farmers for the purchase of tractors and other agricultural implements. The maximum subsidy available under this scheme is ₹50000.

Gobardhan Yojana: This scheme promotes the use of cow dung and urine for organic farming. Under this scheme farmers are provided with subsidized biogas plants manure pits and other equipment.

Krushak Sahayata Yojana: This scheme provides financial assistance to farmers for various agricultural activities including the purchase of bullocks. The maximum subsidy available under this scheme is ₹ 25000.

Mukhyamantri Krishi Krushak Kalyan Yojana: This scheme provides financial assistance to farmers for the purchase of agricultural inputs including bullocks. The maximum subsidy available under this scheme is ₹ 20000.

#### **2.1.11 Sustainable Agricultural Practices**

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



At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. An Integrated Farming System (IFS) is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income family nutrition and ecosystem services". Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. 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.

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

The Govt. of Odisha has given ample thrust on developing Integrated Farming System models for all 10 agro-climatic zones with support from KVK/ RRTTS (OUAT) under its State Agriculture Policy 2020. Critical gaps like popularization of integrated farm models among the stakeholders is of prime importance. Finance for various components of IFS are not forthcoming from banks. Board approved policy by banks for integrated farming and inclusion of the same in bank's loan originating software for hassle free appraisal is required for promoting the scheme. Following Govt. scheme are under implementation in the district;

- IFS through DBT is a centrally sponsored scheme that aims to promote IFS in Odisha through the provision of financial assistance to farmers It covers a wide range of activities including crop production livestock rearing poultry farming fisheries and apiculture.
- Paramparagat Krishi Vikas Yojana (PKVY) is a national scheme that promotes organic farming. Under PKVY the govt. provides financial assistance to farmers who adopt organic farming practices.
- National Mission for Sustainable Agriculture (NMSA) is a national scheme that aims to promote sustainable agriculture.
- MKUY is a state government scheme that promotes agricultural diversification and entrepreneurship.
- Mukhyamantri Abhinav Krishi Yantripati Samman Yojana is a state government scheme that recognizes and rewards outstanding farmers

## **2.2 Agriculture Infrastructure**

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

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

Scientific storage infrastructure is essential to minimize post-harvest loss and to maintain nutritional quality of the agricultural produce. Efficient marketing infrastructure is required for getting fair and remunerative price and to avoid of distress sale by the farmers GoI has introduced the scheme of accreditation of warehouses through WDRA to promote inter alia scientific storage of agricultural produce and financing post-harvest loans against negotiable warehouse receipts. Under Mission for Integrated Development of Horticulture (MIDH) credit linked back-ended subsidy @40 of the capital cost of project is available for construction/ expansion/

modernization of cold storage units upto 5000 MT capacity (cost @₹8000 per MT).

The credit flow under the sector in the district during 2021-22, 2022-23 and 2023-24 are ₹1322.86 lakh, ₹488.00 lakh and ₹48.32 lakh respectively.

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

There are 5 principal market yards at Manmunda, Palsagura, Khuntbandha, Birnarsinghpur and Kalyanpur managed by RMC with total capacity of 2500 MT and 22 rural haats in the district. Further all 42 PACS have storage godowns having combined storage capacity of 3700 MT. Further the production of paddy maize flower onion groundnut and vegetable is growing in the district that will demand more requirements for storage and market yard in the district. The 22 rural primary markets located skewedly in the district, which affects in getting a proper market to sell considering the agricultural produce and end to end distance of the district spanning for 150 KM.

Govt. schemes like Agriculture Infrastructure Fund (AIF), Warehouse Receipt Financing (WRF), Post-harvest loans to small and marginal farmers against NWRs etc. are being implemented in the district.

At least the existing market yards in the block are to be made compulsory for marketing of the produces. Banks should come forward for financing more number of storage godowns/ market yard in the district to achieve the allocated target. The various development in the district such as involvement of PACS in the procurement storage and value additions of paddy potato and onion will require renovation of the existing godowns/ creation of new godown space that will encourage flow of credit. All PACS in the district should have at least one godown for storage of paddy after procurement.

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

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

- Boudh district with its agro-climatic and geophysical condition i.e. drought-prone and laterite soil areas offer good potential for land development activities. The average size of land holding is 1.05 ha. Out of total geographical area of 309800 ha, 128000 ha has been classified as forest area.
- The gross cropped area and net sown area of the district during 2022-23 was 1.41 lakh ha and 0.89 lakh ha respectively. About 41 per cent of the cultivated land of the district is upland. The scope for development of this untapped activity is enormous and requires a scientific planning and a coordinated approach by the credit as well as non-credit agencies in order to reap the highest benefit from the natural environments of the district.
- Organic farming has a very large scope in the district since the present farming practice is mostly concentrated using chemical fertilizers.
- Traditional activities under land development are land levelling construction of water harvesting structures etc.

The GLC data during 2021-22, 2022-23 and 2023-24 are ₹190.77lakh, ₹89.00 lakh and ₹1629.39 lakh respectively.

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

Soil Conservation Department has been taking up various activities to control soil erosion viz. mixed plantation of forest species avenue plantation water management and water harvesting structures and integrated activities under watershed development projects. ORSAC has identified 539 micro-watersheds in the district. These watersheds



are being treated under various state and central sector schemes viz.; IWMP RKVY and WDF of NABARD. There are two watershed projects of NABARD are under implementation in the district. At present IWMP programme under common guidelines are being implemented in 04 clusters. There is scope for dovetailing OFD works in command areas of irrigation projects. The required technical inputs for land development activities are provided by the Soil Conservation Dept. and Agriculture Dept.

Govt. schemes like Integrated Watershed Development Project (IWDP), National Watershed Development Project for Rainfed Area (NWDPA), Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Rashtriya Krishi Vikas Yojana (RKVY), Paramparagat Krishi Vikas Yojana (PKVY) are being implemented in the district. There is only one soil testing laboratory in the district. Considering the large arable area and problematic soil and land characteristics there is need for providing soil testing facilities in each block/ panchayat headquarters. In order to protect land fertility, use of Green Manuring and Bio fertilizers in large scale need to be promoted.

### 2.2.3 Agri. Infrastructure – Others

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

Use of chemical fertilizers improves the productivity of crops substantially. Due importance is given on use of balance fertilisers in line with the Integrated Nutrient Management(INM) principle which not only enhances the production but also maintains the productivity of the soil. The fertilizer consumption of the district was 62.22 kg/ha vis-à-vis state average of 60.43 kg/ha. The consumption pattern is defined by the socio economic strata of farmers as well as traditional cropping practice. The GLC flow under the sector during 2021-22, 2022-23 and 2023-24 are ₹451.00 lakh, ₹173.00 lakh and ₹85.08 lakh respectively.

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

Vermi Bed units & Vermi Tank units have been established under RKVY in the district. Promotion of organic farming should be done on a war footing stage. There is also assistance from the State Govt. under Odisha State Agriculture Policy for acid soil management vermi compost units etc. Lack of awareness among the farmers community in the district is categorized as the most important gap. There is a pressing need to raise awareness among farmers about the benefits of using bio-fertilizers bio-pesticides and vermi-compost in both agriculture and horticulture. The Agriculture Horticulture and Soil Conservation Departments should focus on promoting these sustainable practices to enhance productivity and environmental sustainability. Additionally there is a need for developing essential agricultural infrastructure such as pack houses food parks food quality testing labs ripening chambers and agri-economic zones. These facilities will enhance post-harvest management processing and quality control. Furthermore promoting agri start-ups will drive innovation in farming techniques and agricultural technology boosting the districts overall agricultural productivity and economic growth.

### 2.3 Agriculture – Ancillary Activities

#### 2.3.1 Food & Agro Processing

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

Food processing refers to the transformation of agricultural products into food or of one form of food into other forms. A well-developed food processing sector with higher level of processing helps in reduction of wastage improves value addition promotes

crop diversification ensures better return to the farmers promotes employment as well as increases export earnings. This sector is also capable of addressing critical issues of food security food inflation & providing wholesome nutritious food to the masses.

There are 19 units related to food and allied sector in the district. Considering the large production base of cereals pulses and oil seeds in the district there is huge scope for development of agro processing industries in the district. As the district has good production base of organically grown agricultural products and Non Timber forest produce potential for processing can be realized through appropriate technology and involvement.

The credit flow under the sector in the district during 2021-22, 2022-23 and 2023-24 are ₹1384.00 lakh, ₹2707.00 lakh and ₹3513.27 lakh respectively.

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

DIC has identified agro and food processing industries viz. Rice Mill (Modern), Rice Sheller, Mini Rice Mill, Roller Flour Mill, Atta Chakki (Flour Mill), Chuda Mill, etc. for establishment under MSME sector and PMEGP. Other infrastructure available for setting up of agro and food processing industries is mentioned in the chapter on MSME.

Odisha Food Processing Policy 2022, Mega Food Park Scheme, State Food Park Scheme, Integrated Cold Chain and Value Addition Infrastructure Scheme, Food Safety and Quality Assurance Infrastructure Scheme, Human Resources and Institutions Scheme, etc. are the major govt. schemes/ programs available for implementation in the district.

The predominant crops grown in the district are paddy and vegetable hence, potential exists for rice hulling and other agro-based industries in these areas. Several forest based industries like saw mills, wooden furniture making units, honey and mahua processing, sal siali leaves plate making units have the potential in the district. Spices, pulses and oilseeds based industry such as flour mills and edible oil extraction mills, turmeric processing, chili processing units are possible in the district. Processing units based on medicinal and aromatic plants are also feasible in the district given the prioritization of Horticulture department to popularize the sector amongst the farmers

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

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

Agriculture Ancillary activities provide the necessary vigour and support to the agriculture sector. They provide the necessary spread and the requisite linkages for the sector to establish strengthen and grow. Agriculture Ancillary Activities (others) include credit for establishment of Public extension services loans of banks to MFIs for on lending to SHGs overdraft facilities for PMJDY etc.

Public extension services in Agriculture sector alone may not be adequate to serve the large and geographically scattered farmers in the district. There is shortage of staff strength in departments in general particularly the VAWs is a matter of concern in the district.

Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health cropping practices plant protection crop insurance post-harvest technology and clinical services for animals feed and fodder management prices of various crops in the market etc. which would enhance productivity of



crops/animals and ensure increased income to farmers. Similarly Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment sale of inputs and other services in agriculture and allied areas including post-harvest management and market linkages for income generation and entrepreneurship development.

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

There are more than 12 FPOs in the district out of which 7 FPOs have been formed under support of NABARD 2 FPOs formed under Central Sector Scheme. These FPOs are bridging the gap of much needed extension service in the district. Apart from this matured SHGs are also helping in this direction. There is good network of banks in the district for supporting these activities. Apart from formal banking system many MFIs viz. Annapurna Finance Limited, SKS Microfinance, L & T Microfinance, etc. are also operational in the district and play an important role in purveying credit to the marginalized section of the society through various customized need based products.

Critical gaps are like marketing linkage for quality seeds bio pesticide and bio fertilizer need to be strengthened. Demonstration training and extension services for popularising the best and recommended package of practices in these areas may be undertaken. Bankers should continue to finance liberally to these units as it is helpful in creating infrastructure and address the scarcity of chemical fertilizer.

## Chapter 3 - Credit potential for MSMEs

### 3. Credit potential for MSMEs

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

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

As per the Ministry of MSME Gazette notification dated 01 June 2020, the definitions of Micro, Small and Medium Enterprises has undergone a change. It has also been decided that the turnover with respect to exports will not be counted in the limits of turnover for any category of MSME units whether micro small or medium. This is yet another step towards ease of doing business. Revised MSME Classification applicable w.e.f. 01 July 2020 is as follows:

Micro Units:

Investment in Plant and Machinery or Equipment - Not more than ₹1 crore and Annual Turnover- not more than ₹5 crore

Small Units:

Investment in Plant and Machinery or Equipment - Not more than ₹10 crore and Annual Turnover- not more than ₹50 crore

Medium Units:

Investment in Plant and Machinery or Equipment - Not more than ₹50 crore Annual Turnover; not more than ₹250 crore

The credit flow under MSME sector during 2021-22, 2022-23 and 2023-24 are ₹16836.31 lakh, ₹26947.00 lakh and ₹24003.83 lakh respectively.

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

The district is rich in handicrafts, village and cottage industries sector especially in the field of textiles, handicraft, pottery, bamboo products, sal leaf cup plate making, mudhi (puffed rice) making, etc. The district has 35 MSME setups (food and allied chemical based forest and wood based paper and paper products, textile based etc.) providing employment to 100 person. Now the new industries are set up under Udyog Aadhar scheme of Govt. of India from September 2015.

The district has the potential in areas such as flat rice milling cattle/poultry feed, dehydrated onion, kendu leaves product, agricultural implements, fruit processing units, general fabrication units, modernized automobile workshop, etc. There are 10688 weavers' population in the district. There are 30 Weavers' Co-operative Societies in the district.

NABARD has been conducting several training programmes for rural unemployed youth for generating self-employment opportunities under Off-Farm Sector. RSETI promoted by SBI, PMKSY, DDUGKY are providing short term skill training and Govt. Polytechnic Govt. ITI are imparting long term skill training to educated unemployed youth in the district. Department of Skill Development and Technical Education is also imparting various skill related training in the district through their two Skill Development Centres.



All MSME units face electricity problems due to erratic supply. Many times due to low voltage and frequent disruption of power machineries do not perform to their optimum capacity. There is a need for improvement in transportation infrastructure for marketing of products.

The major Govt. of India schemes implemented in the state are PMEGP PMFME Pradhan mantra Mudra Yojana Stand Up India Start Up India CGTMSE and major Govt of Odisha schemes implemented in the state are Silpi Unnati Yojana O-Hub Single window clearance (GO-SWIFT) to facilitate investment along with dedicated industrial land banks (GO-PLUS).

## **Chapter 4 - Credit Potential for Export Credit, Education & Housing**

### **4.1 Credit Potential for Export Credit**

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

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

Odisha's exports for 2022-23 stood at ₹89773.95 crore comprising 2.48% of the country's exports. Major exports from the State are products pertaining to minerals, metallurgy, marine, textiles, chemicals and allied sector. The 2nd edition of the Export Preparedness Index (EPI) 2021 released by NITI Aayog has placed Odisha at S No. 13 in the overall ranking of the states and as the most cost-competitive state in terms of cost of setting up and running a business.

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

The district has the potential to export handloom and handicraft products and there is a huge potential to export raw silk and garments in near future.

No export credit disbursement was reported by banks in Boudh. So far no exporter of Agriculture and Forest Products is present in the district.

To facilitate exports export promotion schemes in existence are

- Advance Authorisation Scheme (AAS) to allow duty free import of input which is physically incorporated in export product
- Export Promotion of Capital Goods (EPCG) Scheme to facilitate import of capital goods for producing quality goods and services to enhance India's export competitiveness.
- Financial Assistance Scheme (FAS) introduced by APEDA to assist businesses in export infrastructure development quality development and market development

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Sustainable Development Goal (SDG 4) aims to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” by 2030. Higher education depends on various factors among which finance plays a major role. Bank credit has an important role in promoting the education and development of skilled professionals required by an emerging market economy such as India. The main emphasis is on providing every meritorious student an opportunity to pursue education with the financial support at affordable rates. Banks provide financial support for various courses in India/abroad. This sector is broadly classified as Mass Education Higher Education Technical Education and Vocational Education. In the State Budget 2024-25 an outlay of ₹24764 crore has been made towards education and skills sector.

The credit flow under education sector during 2021-22, 2022-23 and 2023-24 are ₹120.00 lakh, ₹141.57 lakh and ₹178.97 lakh respectively.

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

Establishment of residential schools for tribals particularly for girls in tribal dominated areas establishment of good number of ‘Odisha Adarsha Vidyalaya’ in each block ‘Mo School Abhiyan’ in secondary schools and enrolment of 2.5 lakh girl students under ‘Odisha Girls’ Incentive Programme’ are some of the initiatives taken by the state government that aim at improvements in education levels in the State.

There are 8199 enrollments in 23 colleges in Boudh district. Further there are 78 Secondary/ Higher Secondary schools with enrollment of 15469 students. 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. Banks provide financial support for various courses in India/abroad. Govt. of Odisha has implemented a scheme “Kalinga Sikshya Sathi Yojana” for providing financial assistance in form of interest subvention against education loan availed by poor and meritorious students of Odisha pursuing higher studies with annual parental income less than ₹6.00 lakhs. Those who have availed education loan under Govt. of India scheme are eligible to avail the benefit. Besides interest subsidy shall be provided at such a rate that the net interest payable by the students after the moratorium period become 1 per annum. Banks need to emphasize on faster disposal of loan applications proper record maintenance timely follow up and monitoring of the portfolio to tap the vast potential available in the sector. There is an intense need for creation of awareness of the education loan products amongst the aspiring students and their parents. Banks may display their schemes at the schools and colleges for a wider publicity.



### 4.3 Credit Potential for Housing

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

Housing is a basic human need; it is a basic requirement for human survival as well as for a decent life. Public housing essentially aims to provide the basic requirements of functional space for a family i.e. a core house or a starter house. With changes in the economic condition of families and their aspirations there is a growing need for houses. The Ministry of Rural Development (MoRD) has estimated that there is a shortage of 439.30 lakh houses during the XII Plan period in rural India. The urban housing requirement in 2012 was estimated at 187.80 lakh out of which more than 95% is in the Economically Weaker Group or Low Income Group. According to the NSSO about 66 per cent financing of new construction in rural areas in 2010-11 was done by rural families with their own resources; about 27 per cent construction had some amount financed from non-institutional agencies such as moneylenders family and friends while only 9 per cent of new construction was financed by institutional channels such as Government schemes banks and so on.

The credit flow under housing sector during 2021-22, 2022-23 and 2023-24 are ₹669.00 lakh, ₹3472.78 lakh and ₹6774.80 lakh respectively.

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

The Ministry of Rural Development (MoRD) GoI has estimated that there is a shortage of 439.30 lakh houses in rural India during the XII Plan period. The MoRD has formalized the vision for Rural Housing as “Ensure adequate and affordable housing for all and facilitate development of sustainable and inclusive habitats in rural areas by expanding government support promoting community participation self-help and public-private partnership within the framework of Panchayati Raj”. As per Census 2011, out of the total 106961 Households in Boudh, 102402 households are in rural and 4559 Households are in urban area.

Schemes like Pradhan Mantri Gramin Awaas Yojana (PMAY) run by Government of India, Biju Pucca Ghar Yojana (earlier Mo Kudia) by the State Government to provide a pucca house to the poorest of the poor. Out of a total 62224 allotted rural houses under PMAY, BPGY & NSPGY, 39154 houses have been completed as on 31 March 2023.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure can be constituted with the basic facilities services and installations required for a community or society. Roads power irrigation communication etc. are components of infrastructure as they act as channels for development. In development context the linkage between agricultural growth and infrastructure is umbilical in nature. Infrastructure investments in both agriculture and non-agriculture sectors lead to capital formation resulting in increased production and productivity thereby contributing to poverty reduction and equitable growth.

Inadequate infrastructure is a major bottleneck for sustained growth of agriculture and allied sectors in Boudh district. The objective of this chapter is to arrive at a broad based infrastructure plan for Boudh district so that the future development in the form of capital formation would support the credit flow for development of various sectors in the district's economy. The chapter examines the prospects of further infrastructure support requirement in the district. An attempt has been made to assess the infrastructure requirement under major sectors in the district and the potential block/regions or locations in the district for the said infrastructure have been identified. The departments concerned may examine the same and initiate the process for provision of the same. Further the status of projects already sanctioned under RIDF a major source for financing rural infrastructure in the country since 1995-96 has been furnished in the following chapter along with suitable projects to be undertaken in future.

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

The RIDF projects sanctioned so far in the district include mainly irrigation projects drinking water projects roads and bridges. The main departments implementing the RIDF projects in the district are Public Works Department, Rural Development Department, Department of Water Resources, OAIC, OLIC, etc. 956 projects are being implemented/ completed under agriculture sector having TFO of ₹69404.44 lakh. 35 rural roads and 31 bridges are being implemented/ completed in the district having TFO of ₹47580.70 lakh. 3 projects under social sector (rural drinking water project) having TFO of ₹424.89 lakh are being implemented/ completed in the district.

##### 5.1.3

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

3 projects under social sector (rural drinking water project) having TFO of ₹424.89 lakh are being implemented/ completed in the district. With these social sector projects more than 3 villages are benefitted in the district.

#### 5.2 Social Infrastructure involving Bank Credit

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

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



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

Sarva Siksha Abhiyan (SSA) is a national flagship programme and is being implemented in the district to achieve the constitutional goal of universalization of elementary education. The State Govt. aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations having population of more than 300 and 500 respectively. There is a potential for opening of 03 private primary/secondary schools in towns/ block headquarters/ marketing centers of the district during 2025-26.

Sanitation is a big challenge for the district. The district does not have sufficient number of public toilets and pure drinking water facility in 296 villages. 80000 households lack modern toilet facility. The Hon'ble Prime Minister of India has given a call for "Swachha Bharat" as a mass movement which realizes Gandhiji's dream of a clean India. Under Swachha Bharat Mission (Grameen) it is proposed that all villages of the districts would be defecation free by construction of 0.19 lakh individual household toilets in the district. The unit cost of the toilet is ₹12000/- and is provided by the Govt. The water supply provision is not included in the cost. It is assumed that for installing a tube well with pump set and water tank a sum of ₹30000/- would be required.

Health sector has been considered as one of the priority areas of the State Government. Health is a pre-requisite for human development and is an essential component for the wellbeing particularly in the aftermath of Covid19 pandemic. NRHM seeks to provide effective healthcare to both the rural and urban population throughout the State. With comparatively better services from private health care providers there is a demand for opening of more such facilities in important towns and centers of the district. There would be average minimum investment of ₹50 lakhs for each center to be opened during 2025-26.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Odisha is advancing in renewable energy adoption through initiatives like rooftop solar projects aimed at meeting the power needs of 150 hospitals supported by the Odisha Renewable Energy Development Agency (OREDA). These efforts are part of a larger strategy to diversify energy sources and reduce dependency on fossil fuels. The PM Surya Ghar Yojana further promotes rooftop solar installations for residential and institutional users aligning with India's, clean energy goals and helping lower electricity costs for consumers.

Odisha's Renewable Energy Policy 2022 underscores the states commitment to decarbonizing its energy sector with an emphasis on solar wind and hydro technologies. This policy seeks to meet growing energy demands while fostering sustainability job creation and investment in clean energy. Rooftop solar is a key focus especially for public buildings supporting both grid-based and captive consumption.

The PM Surya Ghar Muft Bijli Yojana is a central initiative promoting rooftop solar systems for households across India. It provides up to 300 units of free electricity per month through subsidies of 60 for systems up to 2 kW and 40 for systems between 2 to 3 kW with low-interest loans available for the remaining costs. This program is expected to benefit one crore households significantly reducing electricity bills while encouraging clean energy adoption nationwide.

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

The various central/ State Government schemes are being implemented for promotion of investment in renewable energy through subsidy. Subsidized products are



available under JNNISM for promotion of off-grid and on-grid power generation including solar power for irrigation. Besides solar home lighting solar water heaters solar cooking systems and solar lanterns are also encouraged by both State and Central Governments. For all the lending towards solar pumpsets used for irrigation NABARD provides refinance to the bank.

**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	679	622.967900	469.2842
B	Ongoing tranches	346	551.132400	399.002
	Total (A + B)	1025	1174.100300	868.2862

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	956	694.044400	503.8473
B	Rural roads & bridges	66	475.807000	361.6901
C	Social Sector	3	4.248900	2.7488
	Total (A + B + C)	1025	1174.100300	868.2862

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	956	65731 Ha of agriculture land and more than 100 villages got benefitted through these projects	65731 Ha	0
B	Rural roads	35	85 villages benefitted	171.59 km	0
C	Bridges	31	735 villages benefitted	2941.21 m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	RURAL WATER SUPPLY AND SANITATION (RWSS)	3	More than 3 villages benefitted from these projects	3	0

## Chapter 6

### Informal Credit Delivery System

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

SHG Bank Linkage Programme (SHG-BLP) launched by NABARD in 1992 with the policy support of Government of India and Reserve Bank of India is the largest non-directed micro savings and micro credit programmes in the developing world. The lending methodology under the programme is novel in contrast to the individual and activity based lending that banks follow normally. SHG lending is organisation based 'purpose neutral' and 'collateral free'. Thus SHG became a proven medium for quality credit dispensation. Subarnapur is one of the front runner districts with respect to purveying microfinance through SHGs. Almost all the rural financial institutions functioning in the district i.e. 15 Commercial banks Utkal Grameen Bank and Boudh CCB are involved in implementation of the SHG-bank linkage programme in all three blocks of the district. With the advent of NRLM the movement has got a more focused attention and once perceived of unbankable have now become not only bankable but also taking part in the economic mainstream of our society. Through Mission Shakti Govt. of Odisha has accorded highest priority to WSHGs and involved these groups in all income generating activities. Some of the roles of NABARD in the SHG sector are mentioned below.

- Promotional grant assistance to Self Help Promoting Institutions (SHPIs) and Joint Liability Group Promoting Institutions (JLGPI).
- Skill upgradation and livelihood promotion of SHG members through Enterprise Development Programmes.
- Capacity building of SHG leaders through intensive workshops and grassroots level training programmes.
- Supporting Marketing Interventions for the products of SHG members by providing them free Marketing platform in Exhibitions/Melas/Fairs organized at Regional and National level.

During 2023-24, against the physical target of 3980, 4267 nos. of SHGs have been credit linked. Further against the financial target of ₹148.10 cr, an amount of ₹148.55 cr have been achieved.

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

Mission Shakti deptt. of State Govt. is fully responsible for formation and credit linkage of SHGs. The credit requirements SHGs need to be evaluated by banks so as to upscale their livelihood options and also to raise the quantum of credit per group to ₹5.00 lakh per annum. In Subarnapur district SBI BoB Axis Bank HDFC UGB are the front runners in financing JLGs. NABARD is providing incentive of ₹4000/- per group to JLG promoting organisations including banks for promotion and linking of JLGs. Considering presence of 54560 small and marginal farmers in the district there is a potential for financing of 2500 JLGs. So far 1378 JLGs have been financed with credit support of ₹1468.26 lakh by different banks in the district.

NABARD provides grant support for conduct of MEDP, LEDP, GRLTP for SHG members. In the district training programmes have been conducted on various farm and non-farm sector activities viz. fish farming, vegetable cultivation, mushroom cultivation, phenyl making, weaving, terracotta etc.

**Boudh, PLP 2025-26**

Few of the SHGs trained under the programmes have set up units and engaged in livelihood activities.

The existing groups should be graduated to development of micro-enterprise by providing higher quantum of loan training and capacity building. The benefits of various programmes of Govt. Depts. should be converged for maximization of benefits and sustenance of groups. Revitalizing dormant groups: Many groups have become dormant for various reasons. Efforts are required to study the reasons for their dormancy and to take corrective steps.

Under BALARAM yojana, prompt verification including checking of CIBIL score in time by the bankers need to be taken care of. Instilling confidence in bankers regarding timely repayment of these loans with monitoring at both department and bank level is required for greater success of the scheme. Regular capacity building of the stakeholders is required for smooth implementation of the scheme in the district.



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

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

#### 2. Water Resources

- 1 Farmers are not much aware of the benefits of the micro-irrigation system. Drip kit (inline) may be popularized among small and marginal farmers All the line departments may take necessary steps through farmer clusters/ FPOs to popularise the micro irrigation system and its benefits.
- 2 Many lift irrigation points are defunct due to lack of maintenance and also non-functioning of Pani Panchayats. Regular elections may be carried out by the concerned department in the Pani Panchayats
- 3 Waterlogging has great impact upon the socio-economic status of the district due to agrarian nature of the district with major command lying in the coastal belt. To overcome the difficulties in poor drainage of rain and flood water and retrieval of the waterlogged area with a view to increasing the agricultural production drainage needs priority. Remedial measures for which renovation of major drains and lateral drains needs periodic investment on operation and maintenance dredging of outfall points at regular intervals for effective functioning of the system.
- 4 Banks may extend credit facilities for taking up water management activities like creation of farm ponds de-silting and renovation of dug wells micro irrigation methods like drip and sprinkler irrigation systems.

### **3. Farm Mechanization**

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

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

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

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

- 1 There is an urgent need to promote Farm Forestry and Waste Land Development through institutional finance.
- 2 The "National Mission on Bamboo Technology and Trade Development" envisages raising bamboo plantations on privately held wastelands under contract farming as also by artisans who need bamboo for their livelihood.
- 3 Extension support may be strengthened to create vigorous awareness among farmers/villagers to take up forestry activities on a commercial line awareness about schemes being implemented by the Government.



- 4 Low value addition in NTFPs (Non Timber Forest Products). Training programs may be conducted to make the people aware regarding the value addition in NTFPs.
- 5 Banks may consider providing loans to forestry agroforestry and wasteland development activities.
- 6 New initiatives for bamboo Jatropha and tree-borne oilseeds (oil palm) have been launched by the Central Government. Jatropha plantations can be gainfully taken up in wastelands.
- 7 The subsidy linked credit programme for promotion of "Tree Borne Oilseeds" may be utilized for its promotion

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

- 1 Banks may encourage farmers in taking up dairying and other animal husbandry activities which provides regular income to farmers Banks may extend KCC for meeting the working capital requirement of farmers taking up Animal Husbandry and Fisheries.
- 2 Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics cultivation of improved varieties silage making enrichment of crop residues by alkali treatment etc.
- 3 Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system.
- 4 Lack of access to organized markets and meagre profits distract farmers from investing into improved technologies and quality inputs. Activity specific Farmer Producer Organizations may be formed on the lines of milk cooperatives for acting aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments.
- 5 The extension network in the form of AI centres available at the block level need to spread to have the desired impact. The availability of quality animals is grossly inadequate in order to meet the requirement of the district.
- 6 State Govt. is implementing schemes under MKUY which need to be promoted among entrepreneurs on large scale.
- 7 The district is not equipped to cope with the spread of any diseases affecting a large segment of the livestock population.

#### **7. Animal Husbandry – Poultry**

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



- 6 Encouraging entrepreneurship under MKUY for commercial scale activities under the sector.
- 7 There is a need for establishment of cold storage to help farmers to preserve eggs during price slump/market glut.
- 8 There is need for establishment of feed production unit in the district.

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

- 1 There is demand for setting up of goat rearing units of size 20+1 and 40+2 especially among small and marginal farmers and other poor sections of the society. There is a need to step up institutional credit for sheep and goat rearing which is currently limited.
- 2 A cold storage plant is proposed with a capacity for storing at least 100 MT of meat in the district to supply continuous meat to nearby big markets.
- 3 There is a need for development of livestock market yard with facility for weighing cleaning auctioning and other facilities for transparent sale and purchase of livestock.
- 4 The technical staff strength of Animal Resources Development Dept. may be augmented so that proper supervision and monitoring of the schemes can be made at block level.

#### **9. Fisheries**

- 1 Development of critical infrastructure on cluster basis for brackish water culture and at marine landing center would improve overall production and export earnings.
- 2 Liaison with banks for identifying entrepreneurs timely sanction/disbursement and recovery of bank loan.
- 3 Arranging infrastructure for promotion of cluster based brackish water farming and in marine landing sites.
- 4 Coordinate with all stakeholders to ensure sustainable growth and safeguard of Small and Marginal Farmers
- 5 Ensure supply of quality seeds feeds and maintenance of sustainable culture practices.
- 6 Pursue for insurance cover for fish farmers
- 7 District needs uninterrupted supply of fresh water prawn seeds for successful polyculture practices.
- 8 Ice plants need to be set up for packing and transporting of surplus fish.
- 9 Sufficient fingerling production needs to be encouraged.

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

- 1 Small scientific storage godowns of 100 to 1000 MT should be constructed at each of the revenue villages or Panchayats.
- 2 Accreditation of godowns will facilitate registration of godowns with the Warehousing Development and Regulatory Authority. These registered godowns can issue Negotiable Warehouse Receipts (NWR) to help farmer in obtaining loans from banks against such NWR to avoid distress sale of agriculture produce. It will also entail the benefits of interest subvention of 3 for pledge loans issued through KCC up to ₹3 lakh per farmer for a period of six months.

- 3 Negotiable warehouse receipt system may be encouraged as this will reduce distress sale immediately after harvest.
- 4 PACS in the district do not have scientific godowns. Where there is demand more space they should be motivated for construction of additional godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.
- 5 At least the existing market yards in the blocks are to be made compulsory for marketing of the produces by involving FPOs SHG federation etc.
- 6 Banks should come forward for financing more no. of storage godowns/ market yards in the district to achieve the allocated target.

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

- 1 The average productivity of major crops in the district is lower than potential yield. The reason may be due to decline in organic matter content of the soil of the State leading to low soil fertility. There is a need to promote usage of organic inputs among the farmers
- 2 There is a need to promote farm ponds in the district mission mode.
- 3 Banks may encourage and extend the required financial support for setting up of biofertilizer and bio-pesticide production units vermi-composting units coir pith composting units etc. through credit linked subsidy schemes available.
- 4 Banks need to propagate and popularize subsidy scheme for establishment of soil testing labs under National Project on Organic Farming (NPOF).
- 5 The credit flow to the sector will increase on account of the emphasis by the State Government to bring more area under P&H crops. Relatively better recovery in P&H will contribute for greater flow of credit under Land Development activities. This trend is likely to continue as the emphasis will be on improving the soil quality through bio-fertilisers soil treatment and other scientific methodology to produce ecologically clean fruits vegetables and cereal crops.
- 6 Despite all the infrastructure and support services the most important activity of the district has not been linked to institutional finance. The motivation of the farmer to take up land development activities dovetailing the planning process of the functional agencies with a component for institutional finance regular discussion and monitoring at the district level forums such as DCC/ DPCC will go a long way in creating awareness among the people.

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

- 1 Promotion of organic farming need to be practiced on a large scale for sustainable agriculture. Further, the line Departments need to be involved in popularizing more and more organic farming, soil health management, use of Vermi Compost, Bio Fertilisers like Azolla, BGA, Azotobacter, Azospirillum, PSM, etc.

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

- 1 There is a need for conducting of capacity building programmes or extension outreach programmes on simple primary processing techniques at farm level that can fetch higher returns for farmer. Farmers have also to be sensitised about the support available under Agriculture Infrastructure Fund (AIF) and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) schemes.



- 2 Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district. Efforts should be made to set up the Mega food park at the earliest which will generate employment. Processing units relating to paddy pulses groundnut coconut mango cashew and also meat shall be promoted.
- 3 Long term strategic plan may be prepared for the agro processing industry of the district.
- 4 The development of entrepreneurship and creation of critical infrastructure like cold storage road and telecommunication market access dedicated power supply etc. will act as catalyst for increased credit flow.

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

- 1 The marketing linkage for quality seeds bio pesticide and bio fertilizer need to be strengthened.
- 2 Demonstration training and extension services for popularising the best and recommended package of practices in these areas may be undertaken.
- 3 Bankers should continue to finance liberally to these units as it is helpful in creating infrastructure and address the scarcity of chemical fertilizer.

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

- 1 The district is industrially backward with no large or medium scale industry. There is a proposal to set up industrial growth centre near Boudh. There is sufficient quantity of river water from Mahanadi as well as abundant availability of groundwater for industrial use considering the level of exploitation of ground water. The ITI & Poly-technique Institute at Boudh provides skill training to local youth. The various clusters in the district for development of Handloom and Handicraft Artisans need special care and attention by the credit as well as developmental agencies.
- 2 All MSME units face electricity problems due to its erratic supply. Many times due to low voltage and frequent disruption of power the machineries do not perform to their optimum capacity. There is a need for improvement in transportation infrastructure for marketing of products. Also absence of railway connectivity hinders the growth of the district as far as industrial promotion is concerned.
- 3 Technology Transfer Centres may be established in the district for providing guidance technical know-how etc. to entrepreneurs.
- 4 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.
- 5 Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity.
- 6 Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.
- 7 Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.
- 8 Organizing the Milk/Horticulture Producers' PO with robust equity base so that they can undertake pooling value addition functions under Post Harvest Management sector.



- 9 Popularizing CGTMSE scheme among banks to de-risk the banks on MSE portfolio which should facilitate quick flow of credit to this critical sector.
- 10 To facilitate marketing of products produced by the cottage/village and SSI units, rural haats may be set up. DIC needs to identify activity-specific clusters for focused attention and specific interventions.

#### **16. Export Credit**

- 1 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 2 Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.
- 3 Poor Transport/Communication facility is the major bottleneck in the district for development of export specific industry
- 4 Boudh is classified as an industrially backward area as per MSME Policy. More subsidies in Power concessions in GST tax holiday & SEZ corridors will attract promotion of industries.

#### **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 Though the education loan requirements of the students and also the schemes of the banks are tailor made it is presumed that ₹5.50 Lakh on an average as Bank Loan may be availed for all the streams of education like Medical Engineering Para Medical and other vocational courses.
- 3 As educational loans upto ₹4.00 lakh does not require collateral bankers should extend the facility without insisting on additional securities which will help the rural meritorious students to pursue higher study in Engineering or Medical
- 4 The banks are required to popularize the Kalinga Siksha Sathi Yojana so that more and more students are benefitted.

#### **18. Housing**

- 1 Schemes like Pradhan Mantri Gramin Awaas Yojana (PMAY) run by Government of India Biju Pucca Ghar Yojana (earlier Mo Kudia) by the State Government to provide a pucca house to the poorest of the poor. The schemes may be popularised among the people by the concerned departments.
- 2 Banks may consider providing loans under Mo Ghara scheme of Sate Government to all the eligible beneficiaries.

#### **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 Government line departments should provide necessary technical knowledge capacity building for creation of these infrastructures through private investments. Banks/ MFIs should finance such activities for creation of the basic amenities. Participation of the beneficiaries especially women SHGs in water supply schemes or management of water plants may be helpful for successful management. The Village Water and Sanitation Committees under each gram panchayat may be formed for better utilization of the resources.

- 3 To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.
- 4 Private sector should make investment in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages research faculty etc.
- 5 Awareness creation of schemes at the grass root level.

#### **20. Renewable Energy**

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

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

- 1 Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises.
- 2 Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster Level Facilitators Panchayat Level Facilitator Community Bank Coordinators etc. in the district effectively in credit disbursement and recovery.
- 3 Banks may extend credit to SF/MF/landless under JLG mode.
- 4 PMJDY account holders may be sensitized to make transactions in the accounts so that they become eligible for availing the Overdraft facility of ₹10000.
- 5 SHG and JLG members should use their loan amount to start enterprise after getting training provided by various institution like UCO RSETI NABARD MEDP and LEDP programs and PMKVY.
- 6 While continuing with its goal of spreading its outreach SHG-BLP needs to address issues such as dormancy / disintegration of SHGs convergence of SHG-BLP with the developmental programmes of government / development agencies reduction of NPA levels etc.
- 7 Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders. The banking sector needs to improve the services being provided to these SHGs and look at them more as a business client and provide quick services.
- 8 SHGs in group mode (GPLF or SHG Federation) should be supported technically for management by the concerned development department and financially by banks. Development Departments of Government.



## 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



**cooperat ves**

1. Co-operative movement in Odisha has more than a century old history with formation of 1st Co-operative Society of the country in the year 1898. The movement has been backed by various legislative measures such as The Orissa Co-operative Land Development Act, 1938; The Orissa Co-operative Societies Act 1962; The Orissa Self-help Co-operative Act, 2001.
2. Odisha has a three tier Short Term Co-operative Credit Structure (STCCS) with the Odisha State Co-operative Bank Ltd. at the top, 17 Central Co-operative Banks in the middle and 2710 primary societies at the village level. The long term Co-operative Credit structure represented by Orissa State Co-operative Agriculture and Rural Development (OSCARD) Bank at State Level and CARD Bank at district level.
3. The state has Urban Co-operative Banks and one State Co-operative Union. The MARKFED at the apex level and 51 Regional Marketing Societies (RMS) are mostly engaged in distribution of fertilizer.
4. STCCS plays a very important role in the State as it accounts for about 60% of the total crop loans disbursed in the State.
5. In order to make their function effective and transparent, OSCB Ltd and all DCCBs have migrated their function to CBS platform.
6. PACS Computerization in Odisha is being carried on using a software developed by Odisha State Cooperative Bank "ROOTS". As on date 2600 PACS out of 2705 PACS operating in the state has been computerized using the software. The state may avail assistance to computerize the remaining PACS under CSS-PACS Computerization Scheme of GoI.
7. Government of Odisha has initiated the process of forming 1510 new PACS at GP Level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) for strengthening cooperative movement and deepening its reach up to the grassroots were constituted.
8. The State had adopted Model Bye Laws for PACS.

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

1. The growth disparities between the rural and urban economies are a matter of concern and may exacerbate income inequality in the country. The agriculture and allied sector comprising of livestock, forestry, and fisheries is the bedrock of the rural economy and one of the largest providers of rural employment. The cooperatives provide a third alternative, with free-market organizations at the one end (which provide goods and services through exchanges in the market) and the state-owned organizations at the other (which provides goods and services through state control). The all-inclusive cooperative model provides a successful and sustainable economic alternative for equitable growth.
2. Three tier short term cooperative credit structure is functional in the district. It plays an important role as it accounts for 50% of crop loans disbursed in the district in 2023-24. The DCCB in the district is profit making. The long-term cooperative credit structure is non-operational. Approximately 10 PACS have registered profits during the past years Audit of 17 number of PACS are in arrears for the year 2022-23.
3. The number of PACS in the district is 46 out of which all have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). No of PACS is defunct / non-functional. As per National Cooperative Database, there are 02 Handicraft Cooperative Society, 01 Women Welfare Society, 01 Housing Cooperative Society, 01 Livestock & Poultry Cooperative Society, 01

Sericulture Society, 01 credit and Thrift Society , 30 Handloom Textile and Weavers credit Society are functioning in the district. As per ARD, Boudh, there are 85 OMFED Dairy Cooperative Societies and 01 Fishery Cooperative Society.

4. Under Sahakar-se-Samriddhi the Govt of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem. The number of Gram Panchayats (GP) in the district is 69 and Number of GPs covered by existing PACS is 69. Number of new MPACS which can be formed in underserved GPs is 03. Number of dormant or defunct PACS in the district is 'nil'. Target for liquidation of Dormant/Defunct PACS is 'nil'.
5. The CBS operations of DCCB and functional PACS are run under two softwares viz. Wings and Roots respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerization scheme (Strengthening of PACS through Computerization).
6. World's Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at the PACS level, through the convergence of various GOI schemes, including AIF, AMI, SMAM, PMFME, etc.
7. Another GoI initiative is PACS as Common Service Centres (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS.
8. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.
9. Cooperative business are loss making and dormant with few exemptions. Particularly the increasing bad debts and non-performing assets in credit cooperatives have made their financial shape worse. The reasons for their losses include increased number of willful defaulters, interference in loan recovery, waiver practices of governments, poor and sluggish recovery tribunal procedures, ineffective credit administration and monitoring, a growth in fraud and money theft, etc. Their failures in non-credit cooperatives are primarily related to weaker product portfolio, an inability to draw customers due to subpar quality or a small selection, a lack of effective advertising, and unsuccessful marketing strategies. Constraints such as lack of professionalism, mismanagement, lack of good elected leadership, etc. must be overcome through imparting training to the members on management and skills. This can help in professional management of the society. There is need to increase the members contribution so that society can become a financially strong enough. Increased use of digital technology, sales promotional activities like powerful advertisements, personal selling, disseminated selling, common branding of the different products will increase the sale of the product along with will give the identity to the product in the market.

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

### **1. Animal Husbandry**



**Sector: Dairy****Cooperatives:**

As per the 20th livestock census, Boudh district has cattle and buffalo population of 172512 nos. however only 83 dairy cooperatives are functional in the district. Recently one milk processing plant of OMFED has been inaugurated in the neighboring district i.e. Sonepur, which will strengthen the procurement and distribution network with less transportation cost. There is considerable potential for creation of cooperative societies in dairy sector in Boudh, Harabhanga and Kantamal blocks. These can have immense multiplier effect in giving a fillip to economic activities in these area.

**Fishery Cooperatives:**

The scope of fishery cooperatives in Boudh district is promising and holds significant potential for boosting the local economy and improving livelihoods. Boudh with its rich aquatic resources such as rivers (Mahanadi Tel) ponds and reservoirs (about 900 ponds/reservoirs) offers ample opportunities for fish farming and inland fisheries. Only one fishery cooperative society is functional in the district which is yet to function with its full potential. There is a huge scope for establishment of fishery cooperative societies in Boudh and Kantamal blocks in the district.

**2. Handloom and handicraft sector:**

The scope for handloom or weavers cooperative societies in Boudh district is vast driven by the districts rich cultural heritage and skilled artisans. In Boudh district, more than 10000 population are directly dependent on handloom weaving activity for their livelihood. These cooperatives hold immense potential to revive traditional weaving techniques while modernizing production and enhancing market reach. By organizing weavers into cooperative societies artisans can gain access to affordable raw materials financial support and government schemes ensuring sustainable livelihoods. Cooperatives can facilitate collective bargaining improve market linkages and promote Boudh's unique handloom products both locally and internationally. They can also help weavers diversify their product range with contemporary designs adding value and increasing profitability. Only 30 weavers' cooperative societies are functional in the district. However, there is a huge scope for new cooperative societies in Boudh and Kantamal blocks in the district. Further there is a huge scope for handicraft cooperative societies in all the blocks of Boudh for terracotta wooden toys copper snake crafts etc.



<b>Chapter 9</b>							
<b>NABARD's Projects and Interventions in the District</b>							
Sr. No	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Bajrangbali	Sagada Boudh	Watershed Development		760	966 ha covered under this project
2	Watershed Development	Raghunath	Sagada Boudh	Watershed Development		735	864 ha covered under this project
3	Tribal Development	Sustainable Livelihood enhancement of Tribal People through Integrated Tribal Development Project under NABARD Tribal Development Fund (TDF) in Kantamal block of Boudh District	Kantamal	WADI		500	420 acres selected from 420 households are being benefitted and 80 households are being benefitted through allied activities
4	Collectivisation	Banishree Farmer Producers Company Limited	Harabhang	FPO promotion		547	Benefit of Collectives Input supply and marketing linkages.
5	Collectivisation	Salunki Farmer Producers Company Limited	Boudh	FPO promotion		504	-do-
6	Collectivisation	Matima Farmer Producers Company Limited	Harabhang	FPO promotion		603	-do-
7	Collectivisation	Palli Vikash Farmer Producers Company Limited	Harabhang	FPO promotion		545	-do-
8	Collectivisation	Bimbarul Farmer Producers Company Limited	Kantamal	FPO promotion		405	-do-
9	Collectivisation	Pudapahad Farmer Producers Company Limited	Kantamal	FPO promotion		230	-do-
10	Collectivisation	Banani Farmer Producers Company Limited	Boudh	FPO promotion		478	-do-
11	Collectivisation	Gandharadhi Farmer Producers Company Limited	Boudh	FPO promotion		451	-do-
12	Collectivisation	Nilakantheswara Farmer Producers Company Limited	Kantamal	FPO promotion		412	-do-
13	Collectivisation	Boudh Handloom Producers Company Limited	Kantamal	OFPO Promotion		500	-do-
14	Women Empowerment	04 LEDP programs during last 2 years	Kantamal Boudh and Harabhang	Livelihood development		360	Members taking up off farm activities resulting in average increase of at least ₹3000 per month

# **Boudh, PLP 2025-26**

15	Women Empowerment	04 MEDP programs during last 2 years	Boudh and Kantamal	Micro enterprise development by SHG members		120	-do-
16	Financial Inclusion	Centre for Financial Literacy	Boudh	Financial Inclusion			Financial inclusion activities in all blocks of Boudh
17	Sensitization	5 nos. of GRLTPs 02 NGOs and 01 District level bankers/ stakeholders sensitization meeting	Boudh	Sensitization cum awareness meeting			Stakeholders are sensitized regarding various Govt. Sponsored schemes NABARD schemes

## Success Stories

### Success Story 1: From Fields to Markets: The Rise of FPOs Empowering Farmers in Boudh



1. Scheme : PRODUCE Fund for FPO Promotion
2. Project Implementing Agency : Sahabhagi Vikash Abhiyan (SVA)
3. Duration of the project : 03 years
4. Beneficiary :
 

No. of beneficiaries:	545
Community :	Belongs to ST & SC communities. Most of the beneficiaries belongs to BPL category.
State :	Odisha
District :	Boudh
Block :	Harabhanga
Village :	Pitambarpur and nearby villages

#### 1.1 Support provided

- Promotion of FPO: ₹5.06 Lakh supported by NABARD under promotion of FPO under produce fund
- Rural Mart: ₹4.32 Lakh Support for purchases of Mobile van under Rural Mart (Mobile Van Under Gramya Vikas Nidhi)
- BDA assistance: ₹5 Lakh Business Development Assistance Supported from NABARD

#### 1.2 Pre-implementation status



- The SF/MF of the project area used to cultivate their small landholding and sell their produce to the middlemen at dismal prices completely unaware about the prevailing market price.
- The farmers used to practice non-sustenance rainfed farming. The concept of FPO was introduced to ensure better price for the produce through collectivization grading sorting and also to introduce demand based production of vegetables and other crops.

### **1.3 Challenges faced**

- Most of the farmers were small and medium farmers facing the major challenge in disposing of their produce. Apart from paddy the area was having sizeable horticultural crops like mangoes watermelon bananas etc.
- The farmers were facing problems in getting quality inputs as well as marketing their output in a profitable manner. Most of the time they have to suffer heavy losses when there is a glut in the market.
- It was through to form an FPO in companies' mode under the support of NABARD to make a formal effort in addressing the challenges faced by the farmers

### **1.4 Impact**

- Reduction of input cost-FPO obtained all the input licenses. The Shareholder are happy to get various inputs in their villages with reasonable price and in a timely manner. Also creation of common facilities like nurseries retails shops have also helped farmers in minimizing their operation cost.
- Better access to markets-The members are benefitted from the FPO taking a lead in marketing their produce from their farm gate with support of mobile marketing van thus giving them better price realization. The FPO has marketing tie up with corporates for marketing its fruits and vegetables.
- Pre and post income of members: Apart from paddy the farmers had been growing a number of high value crops such as Mango Watermelon Pineapple Pulses and vegetables mostly for the local market. The company has been working with the concept of Seed to Market'.
- FPO found that if the farmers could be linked to a wider market the area under such crops can be expanded and the income of farmers can be enhanced. Hence the FPO with the support of SVA (POPI) established market linkages for various traders at Bhubaneswar Cuttack UP.
- Due to these marketing related intervention there has been a rise in income of the farmers to the tune of 50 i.e. about ₹8000/- per farmer per month.



## Success Story 2: Small fungi give big fortune to Smt. Mamata Rana



1. Scheme :	MEDP
2. Project Implementing Agency :	Sanjojana Boudh
3. Duration of the project :	15 days
4. Beneficiary :	
No. of beneficiaries :	30
Community :	Belongs to ST & SC communities. Most of the beneficiaries belongs to BPL category.
State :	Odisha
District :	Boudh
Block :	Boudh
Village :	Brahmanpali

### 2.1 Support provided

- To conduct the MEDP training program of 30 SHG members including Smt. Mamata Rana on mushroom cultivation an amount of ₹66000/- was sanctioned by NABARD.
- Smt. Mamata Rana is an active member of Arnapura SHG. She had undergone a training program on mushroom cultivation value addition and marketing under Micro Entrepreneurship Development Programme (MEDP) with NABARD's support.



## 2.2 Pre-implementation status

- The monthly income per WSHG member was about ₹2000/- from miscellaneous agriculture activities. The SHG members were unable to get sufficient bank credit for their working capital needs.

## 2.3 Challenges faced

- • Lack of awareness and technical knowledge • Accessing markets especially distant or higher-value markets • Fluctuation of mushroom prices • Lack of knowledge on value addition

## 2.4 Impact

- With this training program she gained confidence and applied for a loan of ₹20000/- from GP Level Federation (GPLF) which got sanctioned and further to scale up her mushroom cultivation she was sanctioned with ₹50000/- from State Bank of India Baunsuni branch Boudh.
- Due to NABARD's intervention district horticulture department and KVK had shown their interest and were always available for handholding and technical support.
- The training empowered Smt. Mamata Rana by providing her with valuable skills and knowledge in mushroom cultivation value addition and marketing. She gained confidence in her abilities and became a role model for other women in her community.
- She invested all the loan amount on purchasing raw materials like straw mushroom seeds spray machine etc. and also built a shade for mushroom production. After the investment the production has increased sharply from 3kg to 10kg mushroom per day.
- Previously she used to sell the produce within her village or nearby haat @₹140/- to ₹160/- per kg and now two members of her family are engaged in mushroom cultivation and market the produce at district headquarter i.e. Boudh @₹250/- per kg.





## 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 heat waves, 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 dollar. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv)

Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

#### 1.6 Way Forward

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



## Appendix 1b

### Climate Action & Sustainability

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

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

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

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

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

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

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

**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.

## Boudh, PLP 2025-26

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

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

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

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



## Appendix 1c

### Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
  - a The SAPCC 2021-30 highlights the current and future vulnerabilities of Odisha under different scenarios based on scientific assessments. As per the Composite Vulnerability Index 2017 the most vulnerable districts are Subarnapur Balangir Kalahandi Dhenkanal Jajpur and Kendrapara. While Subarnapur continues to be the most vulnerable during the last five years Jharsuguda continues to be least vulnerable. Bargarh and Boudh have better resilience in terms of reducing their vulnerabilities most in last five years. Even though the quantum of rainfall in Boudh is quite high its distribution during the monsoon period is highly uneven and erratic. As a result flood and drought occur regularly with varying intensity. During extreme weather events the damage to crops has been significant. Various climate events such as drought cyclone and flood have significantly affected Odisha's agriculture. About 70 percent of the total cultivated area in the state is drought-prone. Historically Bolangir and Boudh were the most drought-affected districts. Renewable energy generation will help to improve the energy mix in the district and will also mitigate the climate change to some extent. Capital intensive projects in wind and mega solar projects especially in areas like Manmunda (Boudh District) a backward district will spur growth and reduce disparity. For this an amount of ₹466.65 lakh has been estimated as credit potential under Renewable energy for the Boudh district.
  - b Following sectors have been identified in SAPCC for Climate Action and the project scope physical as well as financial aspects are mentioned;
 

Agriculture

    - Implementing climate-resilient agricultural practices such as drought-resistant crops and sustainable pest management integrated farming and crop diversification projects.
    - Training sessions for farmers demonstration plots and access to seeds and organic fertilizer
    - ₹107084.65 lakh has been estimated as credit potential for the FY 2025-26.

Water Resources

    - Rainwater harvesting systems and improved irrigation techniques.
    - Construction of check dams ponds and irrigation channels
    - ₹1004.97 lakh has been estimated as credit potential. Forestry and Biodiversity
    - Reforestation and community-based forest management to enhance carbon sinks and biodiversity.
    - Afforestation activities development of nurseries and community training for sustainable forest management.
    - ₹297.94 lakh has been estimated as credit potential. Energy Sector
    - Promoting renewable energy solutions such as solar power and biogas plants.
    - Installation of solar panels biogas digesters and community training on renewable energy use.
    - ₹466.65 lakh has been estimated as credit potential. Health Sector
    - Addressing climate-related health issues through awareness and



improved healthcare infrastructure.

- Workshops on climate-health linkages improved sanitation facilities and healthcare access.

**c Any specific Climate Change initiative in the District by Odisha Integrated**

**Irrigation Project for Climate Resilient Agriculture (OIIPCRA)**

OIIPCRA is a World Bank project aims at converging the activities of three departments of the Government i.e. Department of Water Resources (DoWR) Agriculture and Farmers' Empowerment (A&FE) and Fisheries and Animal Resources Development (FARD) Departments for augmenting the capacity and income of the farmers in the project area. The project will demonstrate climate smart agriculture in irrigation command of about 56400 hectares of command area under 538 minor irrigation projects and about 70000 Ha of rain-fed under the influence area of these Minor Irrigation Projects identified in four river basins namely Rushikulya Budhabalanga Baitarani & Tel- sub basin.

In Boudh cultivable command area of 755 ha 10 MIPs 8 GPs and 1 block is covered under the project.

Green Climate Fund: (NABARD – Accredited Agency (AE) for GCF) Broad objectives of the project are:

- Improved food security through Resilient Crop Planning (through installation of ground water recharge shafts in 10000 tanks)
- Use of Solar Pumps for micro irrigation in 1000 demonstration ponds
- Augmentation of Ground Water recharge to improve water table and water quality for health and wellbeing of 5.2 million vulnerable communities through water security

In the first phase 326 tanks have been identified under this project in all the 3 blocks.

## 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 The Sambalpuri Bandha Saree and Fabrics have a rich cultural and traditional significance in Boudh particularly known for their unique hand-woven tie-and-dye (Ikat) technique which is registered under Geographical Indication since 17.07.2012. About 2469 looms have been installed in the district at household level to carry out the weaving process. More than 10000 people mainly the weaver community in the district are directly dependent on this product. As per the geographical Indications Registry 33 Authorised Users have been registered for this GI Product.  
With the rising demand for handmade and eco-friendly products there is significant potential for Boudh to grow as a center for Sambalpuri Bandha fabrics if market access design innovation and support for local artisans continue. Encouraging e-commerce platforms and partnerships with urban designers could also help in popularizing the unique designs from Boudh on a broader scale.
  
- 4 Following activities may have potential for registration; Wooden Toys and Wood Carving:
  - Artisans in Boudh use traditional hand tools and techniques passed down through generations to carve intricate designs and motifs.
  - The toys and carvings are predominantly made from locally sourced wood (Mahanimba and Semili tree/ cotton tree) chosen for its durability grain quality and suitability for carving.
  - These products are deeply embedded in local culture often depicting mythological figures animals and symbols that hold spiritual and ceremonial importance.
  - The production of wooden toys and wood carvings is a community-based activity with skilled artisans belonging to specific clans or groups within Boudh district.
  - The geographical indication will cover parts of Subarnapur Boudh and Bargarh districts in Odisha where the traditional methods of crafting wooden toys and wood carvings have been practiced and preserved over centuries.
 Traditional Copper Crafts:
  - Local artisans in Boudh also produce copper handicrafts (snakes). These products are crafted using traditional knowledge passed down through generations.

**Boudh, PLP 2025-26**

- Copper crafts from Boudh could potentially receive a GI tag if they emphasize unique styles or techniques. DDM has already accessed the potential of these handicraft activities and in consultation with the concerned line departments in the district for initiating the GI registration process.
- 5 Along with other concerned line departments NABARD plays a very important role in skill upgradation through MEDP LEDP and EDP programs infrastructure assistance marketing assistance through exhibitions (district level state level and national level) stall in mall project One Station One Product project Rural Mart scheme. In Boudh during last FY i.e. 2023-24 90 SHG members have been trained under LEDP program.



# Annexure 1

## District-Boudh

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Boudh	Harabhang	Kantamal	District Total
	I.Agriculture								
	A. Farm Credit								
	A.1 Crop Production, Maintenance, Marketing								
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	667	642	470	1779
					BL	333.50	321.00	235.00	889.50
2	Cotton/ Kapaas_Irrigated	100	Acre	37000	Phy	4151	161	7709	12021
					BL	1535.87	59.57	2852.33	4447.77
3	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	136	109	125	370
					BL	43.52	34.88	40.00	118.40
4	Maize/ Makka_Irrigated	100	Acre	37000	Phy	272	340	408	1020
					BL	100.64	125.80	150.96	377.40
5	Onion/ Piyaz/ Kanda__	100	Acre	45000	Phy	1977	2014	1965	5956
					BL	889.65	906.30	884.25	2680.20
6	Other Vegetables__	100	Acre	35000	Phy	7685	6869	5782	20336
					BL	2689.75	2404.15	2023.70	7117.60
7	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	4473	4250	3949	12672
					BL	894.60	850.00	789.80	2534.40
8	Potato/ Aloo_Irrigated	100	Acre	70000	Phy	1211	1149	1240	3600
					BL	847.70	804.30	868.00	2520.00
9	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	17000	Phy	707	748	623	2078
					BL	120.19	127.16	105.91	353.26
10	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	56648	36546	50470	143664
					BL	20959.76	13522.02	18673.90	53155.68
11	Sunflower/ Surajmukhi_Unirrigated/ Rainfed	100	Acre	25000	Phy	196	212	231	639
					BL	49.00	53.00	57.75	159.75
12	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	17791	16143	14665	48599
					BL	2935.52	2663.60	2419.73	8018.85
	Post-harvest/HH Consumption (10%)					3139.97	2187.18	2910.13	8237.28
	Repairs & maintenance of farm assets (20%)					6279.94	4374.36	5820.27	16474.56
	Sub Total					40819.61	28433.32	37831.73	107084.65

Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhang <sup>a</sup>	Kantamal	District Total
	<b>A.2 Water Resources</b>								
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	30	25	30	85
					BL	28.05	23.38	28.05	79.48
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	100	100	100	300
					BL	30.86	30.86	30.86	92.58
3	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	100	60	60	220
					BL	123.25	73.95	73.95	271.15
4	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy	70	50	75	195
					BL	61.52	43.95	65.92	171.39
5	Electric Pump Sets--Submersible 3.0 HP	85	No.	48400	Phy	100	100	100	300
					BL	41.14	41.14	41.14	123.42
6	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	30	25	30	85
					BL	61.74	51.45	61.74	174.93
7	Sprinkler Irrigation--Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy	35	30	35	100
					BL	32.21	27.60	32.21	92.02
	Sub Total					378.77	292.33	333.87	1004.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhang a	Kantamal	District Total
	<b>A.3 Farm Mechanisation</b>								
1	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy	15	10	12	37
					BL	339.18	226.12	271.34	836.64
2	Other machinery-Other Machinery & Equipments-PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy	35	35	30	100
					BL	46.80	46.80	40.11	133.71
3	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	100	50	90	240
					BL	116.96	58.48	105.26	280.70
4	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	90	70	70	230
					BL	162.03	126.02	126.02	414.07
5	Reapers, Binders and Balers-Self Propelled-Balers(rectangular) (above 18-20kg/bale)	85	No.	1345000	Phy	80	30	50	160
					BL	914.60	342.98	571.63	1829.21
6	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	50	30	50	130
					BL	107.14	64.29	107.14	278.57
7	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy	75	55	75	205
					BL	437.64	320.94	437.64	1196.22
8	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy	85	55	75	215
					BL	520.13	336.55	458.94	1315.62
	Sub Total					2644.48	1522.18	2118.08	6284.74



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhang	Kantamal	District Total
	<b>A.4 Plantation &amp; Horticulture</b>								
1	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy BL	13 10.50	11 8.89	11 8.89	35 28.28
2	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy BL	15 9.39	10 6.26	15 9.39	40 25.04
3	Medicinal & Aromatic Crops-Lemon Grass-Lemon Grass	85	Acre	176715	Phy BL	25 37.55	15 22.53	50 75.10	90 135.18
4	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy BL	50 55.23	50 55.23	50 55.23	150 165.69
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Papaya	85	Acre	179751	Phy BL	37 56.53	37 56.53	37 56.53	111 169.59
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Banana tc	85	Acre	212155	Phy BL	74 133.45	74 133.45	87 156.89	235 423.79
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 4.5 m x 4.5 m ) Lime and Lemon	85	Acre	209689	Phy BL	15 26.74	8 14.26	8 14.26	31 55.26
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre ( 5.0 m x 5.0 m )	85	Acre	191648	Phy BL	74 120.55	62 101.00	74 120.55	210 342.10
9	Nursery -Vegetables and Flowers- Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy BL	3 3.48	3 3.48	3 3.48	9 10.44
10	Other Plantation Crops--Oil Palm	85	Acre	54367	Phy BL	62 28.65	50 23.11	50 23.11	162 74.87

11	Protection Structure-Poly/ Green Housing-Gerbera under Naturally Ventilated Poly house-	85	sq.m.	2094	Phy	5000	5000	6000
					BL	89.00	89.00	106.79
12	Protection Structure-Poly/ Green Housing-Rose under Naturally Ventilated Poly house	85	sq.m.	1717	Phy	40000	10000	20000
					BL	583.78	145.95	291.89
	Sub Total					1154.85	659.69	922.11
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Boudh</b>	<b>Harabhang</b>	<b>Kantamal</b>
	<b>A-5 Working Capital - Bee Keeping</b>							
1	Apiculture_Others_	1	10 boxes	50000	Phy	20	20	20
					BL	10.00	10.00	10.00
	Sub Total					10.00	10.00	10.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
	<b>A.6 Forestry</b>								
1	Nursery/ Propagation unit- Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	20	25	20	65
					BL	6.56	8.20	6.56	21.32
3	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	15	15	15	45
					BL	17.47	17.47	17.47	52.41
4	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy	15	10	13	38
					BL	43.93	29.29	38.07	111.29
2	Plantation--Cost for block plantations for 04 year-18 month 1600 plant	85	No.	331254	Phy	10	15	15	40
					BL	28.16	42.23	42.23	112.62
	Sub Total					96.12	97.19	104.33	297.64



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
	<b>A.7 Animal Husbandry - Dairy</b>								
1	Bulk Milk Cooling Unit--5000 litre	85	No.	1724000	Phy	1	1	1	3
					BL	14.65	14.65	14.65	43.95
2	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy	80	80	80	240
					BL	167.28	167.28	167.28	501.84
3	Crossbred Cattle Farming--Dairy (CB) with Milking Machine - 12 LPD	85	5+5	1284000	Phy	20	7	9	36
					BL	218.28	76.40	98.23	392.91
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo - 10 LPD	85	1+1	288000	Phy	25	40	40	105
					BL	61.20	97.92	97.92	257.04
5	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	20	27	17	64
					BL	176.80	238.68	150.28	565.76
6	Integrated Dairy Farming-With Bio- gas & Vermi-Compost-Integrated Dairy Farming - 12 LPD (5+5)	85	No.	1452000	Phy	4	5	4	13
					BL	49.37	61.71	49.37	160.45
	Sub Total					687.58	656.64	577.73	1921.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhang a	Kantamal	District Total
	<b>A.8 Working Capital - AH - Dairy/Drought animal</b>								
1	Buffalo Farming_Others_Murrah Buffalo	100	1+1	66350	Phy BL	25 16.59	40 26.54	40 26.54	69.67 69.67
2	Cross bred Farming_Others_	100	1+1	60000	Phy BL	240 232.90	215 162.34	195 150.34	545.58 545.58
3	Heifer Rearing_Others_	100	Per Animal	40000	Phy BL	20 8.00	27 10.80	17 6.80	25.6 25.60
	Sub Total Working Capital					257.49	199.68	183.68	640.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
<b>A.9 Animal Husbandry - Poultry</b>									
1	Animal/Poultry Feed Unit--20 tons per day	85	20 TPD	21500000	Phy	2			2
					BL	365.50			365.50
2	Centralized Grower Unit--16000	85	16000	17372000	Phy	1	1	1	3
					BL	147.66	147.66	147.66	442.98
3	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( Deep litter system ) - 1000 units	85	1000	647000	Phy	45	50	50	145
					BL	247.48	274.98	274.98	797.44
4	Commercial Layer Farming--Hybrid Layer ( Cage) (1+2 housing)	85	10000	10731000	Phy	5	5	5	15
					BL	456.07	456.07	456.07	1368.21
5	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	45	35	40	120
					BL	43.61	33.92	38.76	116.29
6	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	70	80	80	230
					BL	71.40	81.60	81.60	234.60
	Sub Total					1331.72	994.23	999.07	3325.02



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
<b>A.10 Working Capital - AH - Poultry</b>									
1	Broiler Farming_Others_	100	1000	208450	Phy	50	50	50	150
					BL	104.23	104.23	104.23	312.69
2	Duck Farming_Others_Semi Commercial (1000) unit	100	100	23000	Phy	50	50	50	150
					BL	11.50	11.50	11.50	34.50
3	Layer Farming_Semi-automated (Cage)_	100	10000	4182300	Phy	5	5	5	15
					BL	209.12	209.12	209.12	627.36
	Sub Total Working Capital					324.85	324.85	324.85	974.55
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
<b>A.11 Animal Husbandry - SGP</b>									
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	160	250	250	660
					BL	214.88	335.75	335.75	886.38
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	30	35	40	105
					BL	82.62	96.39	110.16	289.17
3	Sheep - Breeding Unit-New Shed - Sheep and Goat Breeding	85	100+5	1838000	Phy	1	1	1	3
					BL	15.62	15.62	15.62	46.86
	Sub Total					313.12	447.76	461.53	1222.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Harabhanga	Kantamal	Boudh	District Total
<b>A.12 Working Capital - AH - Others/SR</b>								
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	350000	Phy BL	150 52.50	150 135.00	450 240.00
2	Pig Farming_Rearing Unit_	100	10+1	284500	Phy BL	40 113.80	40 113.80	120 341.40
3	Sheep Farming_Rearing Unit - Semi-intensive_	100	10+1	350000	Phy BL	150 52.50	150 52.50	450 157.50
	Sub Total Working Capital					218.80	301.30	738.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Boudh	Harabhanga	Kantamal	District Total
<b>A.13 Fisheries</b>								
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy BL	50 214.63	30 128.78	110 472.19
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy BL	50 150.88	25 75.44	125 377.20
3	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy BL	50 36.13	45 32.51	125 90.32
4	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy BL	30 127.50	25 106.25	85 361.25
5	Integrated Pisciculture -With Poultry-0.4	85	ha	645000	Phy BL	50 274.13	20 109.65	90 493.43
6	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy BL	30 191.25	20 63.75	60 382.50
	Sub Total					994.52	601.38	2176.89

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Boudh	Harabhang	Kantamal	District Total
<b>A.14 Working Capital - Fisheries</b>								
1	Integrated Farming_ Fisheries with Poultry & Horticulture	100	Acre	200000	Phy 100.00	50 100.00	50 100.00	150 300.00
2	Integrated Farming_ Fisheries with Poultry_ With Boiler-250 birds	100	Acre	232000	Phy 116.00	50 116.00	50 116.00	150 348.00
3	Integrated Farming_ Others_ Fish farming with dairy (1+1)	100	Acre	252500	Phy 50.50	20 50.50	20 50.50	60 151.50
	Sub Total Working Capital				266.50	266.50	266.50	799.50
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Boudh	Harabhang	Kantamal	District Total
<b>A.15 Farm Credit</b>								
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles- Mobility Support 4 wheeler- marketing	80	No.	1000000	Phy 160.00	20 160.00	20 160.00	60 480.00
2	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1500000	Phy 38.25	3 51.00	5 63.75	12 153.00
3	Solar Energy-Solar Agriculture Pump- 0.5 HP AC Submersible Pump with Solar PV	85	No.	86660	Phy 44.20	60 44.20	60 44.20	180 132.60
4	Solar Energy-Solar Agriculture Pump- 0.5 HP AC surface Pump with Solar PV	85	No.	66852	Phy 45.46	80 45.46	80 45.46	240 136.38
	Sub Total				287.91	300.66	313.41	901.98
	Total Farm Credit (sum of A.1 to A.15)				45314.07	45326.82	45339.57	130140.7



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
	<b>B. Agriculture Infrastructure</b>								
	<b>B.1 Storage Facilities</b>								
1	Cold Storage-Mini Unit-	85	No.	40000000	Phy	3	2	2	7
					BL	1020.00	680.00	680.00	2380.00
2	Godown-Large-5000mt	85	No.	245000000	Phy	1			1
					BL	208.25			208.25
3	Godown-Medium -1000mt	85	No.	50000000	Phy	2	1	1	4
					BL	85.00	42.50	42.50	170.00
4	Godown-Small-100mt	85	No.	5000000	Phy	20	15	15	50
					BL	85.00	63.75	63.75	212.50
5	Godown-Small-500mt	85	No.	25000000	Phy	10	5	5	20
					BL	212.50	106.25	106.25	425.00
6	Low Cost Storage-Fruit/ Vegetable- 5ton	85	No.	5000000	Phy	10	10	10	30
					BL	42.50	42.50	42.50	127.50
7	Market Yard-Marketing Infrastructure-10shops	85	No.	50000000	Phy	10	7	7	24
					BL	425.00	297.50	297.50	1020.00
	<b>Sub Total</b>					2078.25	1232.50	1232.50	4543.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
<b>B.2 Land Development</b>									
1	Biofertilizers --200 ton per annum	85	No.	16000000	Phy	136.00	136.00	136.00	408.00
2	Biofertilizers -Azolla-10 ft x 2ft x 2 ft	85	No.	25000	Phy	35	30	30	95
3	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	BL	7.44	6.38	6.38	20.20
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II-15x15x3 m in weathered/ hard rock	85	No.		Phy	50	50	50	150
5	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	171420	BL	72.85	72.85	72.85	218.55
	Sub Total					374.33	381.18	373.27	1128.78
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
<b>B.3 Agriculture Infrastructure - Others</b>									
1	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	100	100	100	300
2	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	3500000	BL	30.60	30.60	30.60	91.80
	Sub Total				Phy	15	7	7	29
	Total (B.1+B.2+B.3)					446.25	208.25	208.25	862.75
						476.85	238.85	238.85	954.55
						2082.62	1844.62	1844.62	6626.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhang	Kantamal	District Total
	<b>C. Ancillary Activities</b>								
	<b>C.1 Food &amp; Agro Processing</b>								
1	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	40	40	40	120
					BL	102.00	102.00	102.00	306.00
2	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	20	20	20	60
					BL	340.00	340.00	340.00	1020.00
3	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	30	30	30	90
					BL	51.00	51.00	51.00	153.00
4	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	30	30	15	75
					BL	51.00	51.00	25.50	127.50
5	Fruit Processing -Pickle-	85	No.	50000	Phy	20	20	20	60
					BL	8.50	8.50	8.50	25.50
6	Fruit Processing -Sorting, grading & Packing-	85	No.	200000	Phy	10	10	10	30
					BL	17.00	17.00	17.00	51.00
7	Honey & Honey Products-Honey Products-100KG PER HOUR	85	No.	200000	Phy	5	5	5	15
					BL	8.50	8.50	8.50	25.50
8	Meat & Poultry Processing-- Automatic Mincer and grinder, 100 Kgper hr 13 mm- Goat	85	No.	300000	BL	25.50	25.50	25.50	76.50
9	Oil Extraction-Oil Mill-Fully Automatic 600-650 Kg/hour only plant and machi	85	No.	2000000	Phy	2	1	1	4
					BL	340.00	170.00	170.00	680.00
10	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy	10	10	10	30
					BL	42.50	42.50	42.50	127.50
11	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	10	10	10	30

12	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	50	30	30	
					BL	106.25	63.75	63.75	
	Sub Total					1347.25	1134.75	1109.25	



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
	<b>C.2 Ancillary Activities -</b>								
1	Agri Clinic & Agri Business Centers-Small-acabe	85	No.	25000000	Phy	4	2	2	8
					BL	85.00	42.50	42.50	170.00
2	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	30000000	Phy	20	15	25	60
					BL	510.00	382.50	637.50	1530.00
3	Loan to MFIs for Onlending to for Agri. Purposes--Loan to MFI	85	No.	300000000	Phy	2	1	1	4
					BL	510.00	255.00	255.00	1020.00
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	175000000	Phy	5	5	5	15
					BL	743.75	743.75	743.75	2231.25
	Sub Total					1848.75	1423.75	1678.75	4951.25
	Total (C.1+C2)					2958.00	2533.00	2788.00	8542.50
	Total (A+B+C)					50142.19	49717.19	49972.19	145309.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Boudh	Harabhang	Kantamal	District Total
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>							
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	2500000000	Phy 2125.00	1	0	2125.00
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	50000000	Phy 4250.00	100	50	200
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	500000000	Phy 5100.00	12	4	20
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	500000000	Phy 425.00	1	0	425.00
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	12000000	Phy 1632.00	160	80	320
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	100000000	Phy 1700.00	20	6	32
7	Service Sector - Term Loan-Micro-Turnover	85	No.	20000000	Phy 1530.00	90	50	190
8	Service Sector - Term Loan-Small-Turnover	85	No.	800000000	Phy 6800.00	10	2	14
9	Service Sector - Working Capital- Micro-Service Enterprises	85	No.	5000000	Phy 850.00	200	100	400
10	Service Sector - Working Capital- Small-Service enterprises	85	No.	200000000	Phy 2550.00	15	5	25
	Sub Total				26962.00		8636.00	44234.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	District Total	
III. Export Credit								
1	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy	2	2	
					BL	510.00	510.00	
						510.00	510.00	
	Total Export Credit							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal
IV. Education								
1	Education Loans-Study in Country-	85	No.	1000000	Phy	35	25	25
					BL	297.50	212.50	212.50
						297.50	212.50	212.50
	Total Education							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boudh	Harabhanga	Kantamal
V. Housing								
1	Loan for Affordable Housing Projects--	85	No.	60000000	Phy	5	1	1
					BL	2550.00	510.00	510.00
						2550.00	510.00	510.00
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	200	130	130
					BL	3400.00	2210.00	2210.00
						3400.00	2210.00	2210.00
3	Repair of Dwelling Units--	85	No.	200000	Phy	200	180	180
					BL	340.00	306.00	306.00
						340.00	306.00	306.00
	Total Housing					6290.00	3026.00	3026.00



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Harabhanga	Boudh	Kantamal	District Total
<b>VI. Social Infrastructure</b>									
1	Education-Schools-Upper primary school	85	No.	20000000	Phy	1	1	1	1
					BL	170.00			170.00
2	Loans to MFIs for Onlending--	85	No.	100000000	Phy	1	1	1	1
					BL		850.00		850.00
3	Sanitation--	85	No.	2500000	Phy	1	1	1	3
					BL	21.25	21.25	21.25	63.75
	Total Social Infrastructure					191.25	871.25	21.25	1083.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Boudh	Harabhanga	Kantamal	District Total
<b>VII. Renewable Energy</b>									
1	Biomass Energy-Community Bio Gas Plant-	85	No.	1000000	Phy	37	20	15	72
					BL	31.45	17.00	12.75	61.20
2	Solar Energy-Rooftop Solar PV System without Battery-	85	No.	60000	Phy	45	25	25	95
					BL	22.95	12.75	12.75	48.45
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	60	40	40	140
					BL	153.00	102.00	102.00	357.00
	Total Renewable Energy					207.40	131.75	127.50	466.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Boudh	Harabhanga	Kantamal	District Total
<b>VIII. Others</b>								
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy 300 BL 600.00	250 500.00	250 500.00	800 1600.00
2	SHGs/ JLGs-Others-SHGs, Group Loan	100	No.	200000	Phy 1798 BL 3596.00	1289 2578.00	893 1786.00	3980 7960.00
	Total Others				4196.00	3078.00	2286.00	9560.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				66913.94	65795.94	65003.94	214228.68

## 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	15962.48	25697.19	28602.20	19772.91	42877.59	28480.48	29828.18	
RCBs	18069.99	27540.86	14148.00	32919.58	14507.00	30402.16	50459.84	
SCARDB								
RRBs	1850.00	4740.93	2679.00	3739.51	2891.99	3110.88	7114.72	
Others								
Sub total (A)	35882.47	57978.98	45429.20	56432.00	60276.58	61993.52	87402.74	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	9611.58	9388.59	12940.40	13609.94	15124.22	28966.65	25203.70	
RCBs	1503.03	3.00	146.00	316.14	618.45	56.00	532.86	





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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	52173.06	53365.96	74857.04	64772.08	99113.47	90040.92	109738.40	
RCBs	22674.02	27735.15	14330.00	34140.02	16806.53	30863.30	51904.65	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	10658.76	8792.89	5622.00	7252.90	5313.08	8693.11	10795.66	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	85505.84	89894.00	94809.04	106165.00	121233.08	129597.33	172438.71	

## Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22				2022-23				Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	
CL	25697.19	27540.86		4740.93		19772.91	32919.58	3739.51	56432.00

Table 1: Crop Loan

Particulars	2023-24				2024-25				Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	
CL	28480.43	30402.16		3110.88		29828.18	50459.84	7114.72	87402.74

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
CL	25697.19	27540.86		4740.93		19772.91	32919.58		3739.51		56432.00
WS	395.09	0.00		98.00		184.78	91.21		1.01		277.00
LD	151.77	0.00		39.00		89.00	0.00		0.00		89.00
FM	1726.00	0.00		470.00		3462.12	41.70		36.18		3540.00
P & H	741.00	0.00		185.51		1146.66	3.34		0.00		1150.00
AH - D	809.00	3.00		259.72		2113.71	28.60		23.69		2166.00
AH - P	915.54	0.00		225.00		1014.21	13.15		10.64		1038.00
AH - SGP	519.50	0.00		122.36		451.01	13.41		20.58		485.00

FD	586.52	0.00			0.00	586.52	357.44	0.58		3.98		362.00
F & W	83.72	0.00			0.00	83.72	532.00	0.00		0.00		532.00
SG & MF	1322.86	0.00			0.00	1322.86	488.00	0.00		0.00		488.00
A & F	0.00	0.00			0.00	0.00	0.00	0.00		0.00		0.00
OTH	2137.59	0.00			576.15	2713.74	3771.01	124.15		1798.84		5694.00
Sub total	9388.59	3.00	0.00	0.00	1975.74	11367.33	13609.94	316.14	0.00	1894.92	0.00	15821.00
Grand Total (I +II)	35085.78	27543.86	0.00	0.00	6716.67	69346.31	33382.85	33235.72	0.00	5634.43	0.00	72253.00

Table 2: Term Loan												
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	28480.48	30402.16		3110.88		61993.52	29828.18	50459.84		7114.72		87402.74
WS	620.33	0.00		0.00		620.33	547.16	11.80		8.60		567.56
LD	1629.39	0.00		0.00		1629.39	341.99	5.43		0.00		347.42
FM	6638.39	0.00		0.00		6638.39	4246.31	22.79		2.86		4271.96
P & H	1200.02	0.00		0.00		1200.02	1602.60	38.15		34.16		1674.91
AH -D	4769.70	0.00		0.00		4769.70	1762.20	9.79		5.74		1777.73
AH -P	3390.07	56.00		66.19		3512.26	2377.31	25.79		12.67		2415.77
AH - SG P	4079.36	0.00		0.00		4079.36	5091.84	37.98		15.80		5145.62
FD	1709.54	0.00		0.00		1709.54	1796.33	34.75		39.13		1870.21
F & W	110.16	0.00		0.00		110.16	244.41	8.25		0.00		252.66
SG & MF	48.32	0.00		0.00		48.32	1410.11	4.62		1.02		1415.75
A & F	3513.26	0.00		0.00		3513.26	1939.25	86.51		0.00		2025.76
OTH	1258.11	0.00		2264.82		3522.93	3844.19	247.00		372.81		4464.00
Sub total	28966.65	56.00	0.00	2331.01	0.00	31353.66	25203.70	532.86	0.00	492.79	0.00	26229.35
Grand Total (I +II)	57447.13	30458.16	0.00	5441.89	0.00	93347.18	55031.88	50992.70	0.00	7607.51	0.00	113632.09

(₹ lakh)

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Leaf plate making		No.	300000
4	Animal/Poultry Feed Unit			20 TPD	21500000
5	Biofertilizers			No.	16000000
6	Biofertilizers	Azolla		No.	25000
7	Biomass Energy	Community Bio Gas Plant		No.	100000
8	Bore Well	New		No.	110000
9	Bulk Milk Cooling Unit			No.	1724000
10	Centralized Grower Unit			16000	17372000
11	Cold Storage	Mini Unit		No.	40000000
12	Combine harvester	Self-propelled belt type	Combined Harvester 68	No.	2660200
13	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
14	Commercial Layer Farming			10000	10731000
15	Composite Fish Culture	Composite Fish Culture		ha	355000
16	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
17	Compost/ Vermi Compost	Vermi Compost		No.	36000
18	Cottage Industry	Masala Making		No.	2000000
19	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
20	Crossbred Cattle Farming			1+1	246000
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.	36300
25	Drip Irrigation			ha	145000
26	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
27	Dug Well	New		No.	103400
28	Education	Schools		No.	20000000
29	Education Loans	Study in Country		No.	1000000
30	Electric Pump Sets			No.	48400
31	Export Credit	Post Shipment Export Credit		No.	30000000
32	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
33	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
34	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
35	Fish marketing	Motorcycle with Ice Box		No.	85000
36	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
37	Floriculture	Cut Flowers	Gladiolus	ha	95065
38	Floriculture	Rose	Rose	ha	73668
39	Fruit Processing	Pickle		No.	50000
40	Fruit Processing	Sorting, grading & Packing		No.	200000
41	Goat	Rearing Unit	New Shed	10+1	158000
42	Godown	Large		No.	24500000
43	Godown	Medium		No.	5000000
44	Godown	Small		No.	2500000
45	Godown	Small		No.	500000
46	Graded Buffalo Farming		Dairy	1+1	288000
47	Heifer Rearing			20	1040000
48	Honey & Honey Products	Honey Products		No.	200000
49	Indigenous Poultry Farming	Dual purpose		250	120000
50	Integrated Dairy Farming	With Bio	gas & Vermi	No.	1452000
51	Integrated Pisciculture	With Poultry		ha	645000

52	Intensive Fish farming	Biofloc technology	No.	750000
53	Lift Irrigation Schemes		No.	242110
54	Loan for Affordable Housing Projects		No.	60000000
55	Loan to MFIs for Onlending to for Agri. Purposes		No.	30000000
56	Loan to PACS/ FSS/ LAMPS	Purchase of Produce	No.	17500000
57	Loans to MFIs for Onlending		No.	100000000
58	Low Cost Storage	Fruit/ Vegetable	No.	500000
59	Manufacturing Sector	Term Loan	No.	250000000
60	Manufacturing Sector	Term Loan	No.	5000000
61	Manufacturing Sector	Term Loan	No.	50000000
62	Manufacturing Sector	Working Capital	No.	50000000
63	Manufacturing Sector	Working Capital	No.	1200000
64	Manufacturing Sector	Working Capital	No.	10000000
65	Market Yard	Marketing Infrastructure	No.	5000000
66	Meat & Poultry Processing		No.	300000
67	Medicinal & Aromatic Crops	Lemon Grass	Acre	176715
68	Mushroom Cultivation	Paddy Straw Mushroom	1000 Kg. per Cycle	129960
69	New Orchard	Tropical/ Sub Tropical Fruits	Acre	179751
70	New Orchard	Tropical/ Sub Tropical Fruits	Acre	209689
71	New Orchard	Tropical/ Sub Tropical Fruits	Acre	212155
72	New Orchard	Tropical/ Sub Tropical Fruits	Acre	191648
73	Nursery	Vegetables and Flowers	Acre	136450
74	Nursery/ Propagation unit	Traditional Nursery	No.	38596
75	Oil Extraction	Oil Mill	No.	20000000

76	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
77	Other machinery	Other Machinery & Equipments		No.	137600
78	Other machinery	Other Machinery & Equipments	PHM	No.	157300
79	Other Plantation Crops			Acre	54367
80	Pig Rearing Unit	New Shed		3+1	324000
81	Plantation		Cost for block plantations for 04 year	No.	331254
82	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
83	Plantation	Casuarina	water hole based watering system	ha	344536
84	Power Tiller			No.	211800
85	Protection Structure	Poly/ Green Housing		sq.m.	1717
86	Protection Structure	Poly/ Green Housing	Gerbera under Naturally Ventilated Poly house	sq.m.	2094
87	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
88	Reapers, Binders and Balers	Self Propelled	Balers(rectangular) (above 18	No.	1345000
89	Repair of Dwelling Units			No.	200000
90	Rice Processing	Puffed Rice		No.	3000000
91	Rice Processing	Rice Huller	0.4	No.	250000
92	Sanitation			No.	2500000
93	Seed Processing	All Seed Types		No.	3500000
94	Service Sector	Term Loan	Micro	No.	2000000
95	Service Sector	Term Loan	Small	No.	80000000
96	Service Sector	Working Capital	Micro	No.	500000
97	Service Sector	Working Capital	Small	No.	20000000
98	Sheep	Breeding Unit	New Shed	100+5	1838000
99	SHGs/ JLGs	Others		No.	200000



100	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
101	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
102	Solar Energy	Solar Agriculture Pump		No.	66852
103	Solar Energy	Solar Agriculture Pump		No.	86660
104	Solar Energy	Solar Pump Sets		No.	300000
105	Sprinkler Irrigation	Mini		ha	108254
106	Thresher	Multicrop Power Threshers		No.	252100
107	Tractor	Without Implements & Trailer	PTO 34	No.	686500
108	Tractor	Without Implements & Trailer	PTO 38	No.	719900

## Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others__		50000
2	Broiler Farming	Others__	1000	208450
3	Buffalo Farming	Others_ Murrah Buffalo		66350
4	Chilli/ Mirch	Irrigated		50000
5	Cotton/ Kapaas	Irrigated		37000
6	Cross bred Farming	Others__		60000
7	Cross bred Farming	Others__		282250
8	Duck Farming	Others_ Semi Commercial (1000) unit	100	23000
9	Goat Farming	Rearing Unit _ Semi_intensive__		35000
10	Goat Farming	Rearing Unit _ Semi_intensive__		90000
11	Groundnut/ Moongfali	Irrigated		32000
12	Heifer Rearing	Others__		40000
13	Integrated Farming	Fisheries with Poultry & Horticulture__		200000
14	Integrated Farming	Fisheries with Poultry_ With Boiler_ 250 birds		232000
15	Integrated Farming	thers_ Fish farming with dairy (1+1)		252500
16	Layer Farming	Semi_ automated (Cage)_	10000	4182300
17	Maize/ Makka	Irrigated		37000
18	Onion/ Piyaz/ Kanda			45000
19	Other Vegetables			35000
20	Pig Farming	Rearing Unit__		284500
21	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
22	Potato/ Aloo	Irrigated		70000
23	Rapeseed/ Toria/ Laahi	Irrigated		17000
24	Rice/ Chaval/ Dhan	Irrigated		37000
25	Sheep Farming	Rearing Unit _ Semi_intensive__		35000
26	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000
27	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

### Abbreviations

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



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

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

**Name and address of DDM**





Name	Satyasworup Bidanta
Designation	DDM, NABARD
Address 1	C/o - Sarat Kumar Kalta Plot No. - 212 & 216 Ramakrushna Nagar
Address 2	Near Block Chowk
Post Office	Sonepur S.O (Sonapur)
District	SONITPUR
State	Assam
Pincode	767017
Telephone No.	6654220013
Mobile No.	9438369437
Email ID	subarnapur@nabard.org





NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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