



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कटक जिला  
Cuttack District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

District : Cuttack

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



## **Cuttack, PLP 2025-26**

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

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NABARD

Cuttack

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	The district covers an area of 3,932 km <sup>2</sup> . The geographical location of the district is 20.4625° N latitude and 85.8830° E longitude. It is bounded by Angul, Dhenkanal, Nayagarh and Khurda districts to the west while its southern and eastern boundaries touch Puri, Jagatsinghpur, Kendrapara and Jajpur districts.
2	Type of soil	Saline Lateritic Alluvial Red & Mixed red & Black
3	Primary occupation	Agriculture
4	Land holding structure	Out of total geographical area of 3.93 lakh Ha 1.99 lakh Ha (50.64 percent) is under cultivation. 96% are small & marginal farmers.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Against a total target of ₹11258.17 crore, the achievement under ACP during the FY 2023-24 was ₹12745.61 crore (113%).
2	CD Ratio	62.5 %
3	Investment credit in agriculture	₹2409.85 crore
4	Credit flow to MSMEs	₹ 6506.60 crore

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

1	Projection for the year 2025-26	₹17154.21 cr
2	Projection for agriculture and its components	Total Agriculture-₹5361.20 cr (Crop Loan- ₹2604.22 cr & Agri Term Loan- ₹ 1050.71 cr
3	Projection for MSMEs	₹8645.86 cr
4	Projection for other purposes	Export-₹61.20 cr, Education-₹109.89 cr, Housing-₹1167.85 cr, Social Infr-₹66.51 cr, Renewable Energy-₹5.75 cr & Others-₹1735.95 cr)

**5. Developmental Initiatives**

1. NABARD has been making various efforts for agriculture and rural development through its initiatives like promotion of FPOs, FI schemes, Institutional development, Rural Infrastructure development under RIDF, Skill training for rural youths, livelihood programme for SHGs/JLGs.
2. Different Govt. Schemes such as Promotion of CSS FPOs, MKUY, BALARAM, KALIA, Mo Scooter, Mo Ghara, AIF, KCC, etc. are being given impetus to create substantial impact in the district.
3. Various Financial Inclusion Campaigns/Programmes are being organized by banks/Financial Institutions with support from RBI/NABARD.

**6. Thrust Areas**

1. Attempt has been made to focus on various factors such as provision of quality seed & soil health investments in warehouses and cold chains value addition through food processing e-NAM increase in the coverage and effective PMFBY etc. for increasing farmers income.
2. Other initiatives include ancillary activities like dairy poultry bee-keeping fisheries as well as improving outreach of small & marginal farmers through institutional credit capital formation in agriculture mitigation of impact of climate change etc.
3. In the recent past a flagship programme of the State Govt. viz. BALARAM has been launched to cover landless agricultural farmers under formal banking fold through JLG mode.
4. Thrust has also been given to the recently launched scheme of the State Govt. viz. Mo Ghara which is aimed to provide pucca houses to all the inhabitants those are residing in kutchha houses/houses requiring renovation.

## 7. Major Constraints and Suggested Action Points

1. The credit flow to agriculture and allied activities has not kept pace with the available potential. Low level of capital formation in agriculture has emerged as a major concern.
2. The district needs adequate agri support services, storage facilities, seed processing units, training for integrated nutrients management, livestock breeding and rearing centers, artificial insemination infrastructures, fish hatcheries, animal feed plants, milk processing centers & cold chains, etc.
3. There is also need to establish/strengthen agro processing units, food parks, industrial hubs, export support windows, rural connectivity and irrigation structures, etc.
4. Development of infrastructures in these areas will fill the gaps and an interactive coupling between technology, economy, environment and the society will speed up the progress. Since, women constitute 50% of rural labour force, there is a need for evolving technologies to suit the women farmer

## 8. Way Forward

1. NABARD has been making various efforts for increasing production, productivity and enhancing income levels through its initiatives like promotion of FPOs, providing refinance support for production and investment credit, capacity and skill building of SHGs, JLGs & rural youths, FI schemes, etc.
2. NABARD also plays a vital role in developing the rural infrastructure through RIDF, strengthening rural credit delivery mechanism through institutional development initiatives and refinance support, formulating and implementing area development banking plans in potential areas, etc.
3. In order to achieve the potential estimated in the PLP and enhance the capital formation in agriculture and allied activities a well-coordinated approach of all stake holders is required.
4. The strengthening of reporting system better monitoring and review of the credit plan at BLBC DCC meetings effective implementation of financial inclusion coverage of oral lessees and tenant farmers through JLGs are necessary for realization of the potential estimated.
5. There is a need for more focused approach among all stakeholders to enhance capital formation, strengthening of infrastructure and support services to augment the farmers income and mitigate adverse impact of climate change.
6. All stake holders including Line Departments, Bankers need to work collectively and inspire new generation of farmers who can face the challenges and grow.



## Methodology for Preparation of Potential Linked Credit Plans

### 1. Introduction

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

### 2. Objectives

The objectives of PLP are:

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

### 3. Methodology

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

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

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

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

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</li> <li>- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught 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 and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and</li> <li>- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

## 5. Agency wise Use

### Utility

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

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



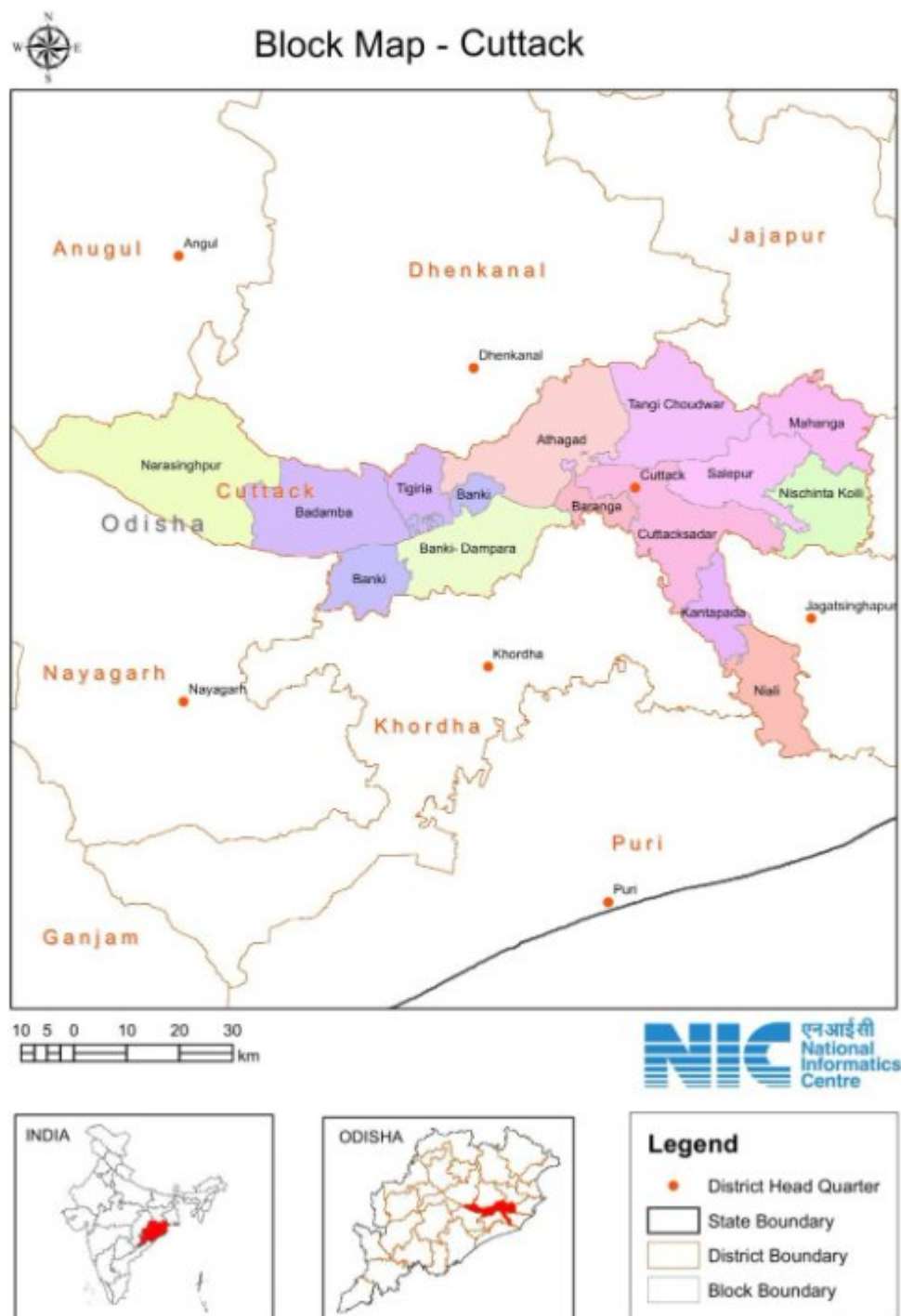
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

## 6. Limitations and constraints

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

# Part A

## District Map





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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	365493.06
1	Crop Production, Maintenance and Marketing	260421.77
2	Term Loan for agriculture and allied activities	105071.29
B	Agriculture Infrastructure	11629.35
C	Ancillary activities	158997.63
I	Credit Potential for Agriculture A+B+C)	536120.04
II	Micro, Small and Medium Enterprises	864586.00
III	Export Credit	6120.00
IV	Education	10988.80
V	Housing	116784.90
VI	Social Infrastructure	6651.25
VII	Renewable energy	574.60
VIII	Others	173595.00
	<b>Total Priority Sector</b>	<b>1715420.59</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	260421.77
2	Water Resources	4086.90
3	Farm Mechanization	17636.65
4	Plantation & Horticulture with Sericulture	6539.02
5	Forestry & Waste Land Development	177.75
6	Animal Husbandry - Dairy	22129.81
7	Animal Husbandry - Poultry	21797.39
8	Animal Husbandry - Sheep, Goat, Piggery	12299.29
9	Fisheries	8563.87
10	Farm Credit- Others	11840.61
	<b>Sub total</b>	<b>365493.06</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	9143.52
2	Land development, Soil conservation, Wasteland development	284.94
3	Agriculture Infrastructure - Others	2200.89
	<b>Sub total</b>	<b>11629.35</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	22836.13
2	Ancillary activities - Others	136161.50
	<b>Sub Total</b>	<b>158997.63</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>864586.00</b>
<b>III</b>	<b>Export Credit</b>	<b>6120.00</b>
<b>IV</b>	<b>Education</b>	<b>10988.80</b>
<b>V</b>	<b>Housing</b>	<b>116784.90</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>6651.25</b>
<b>VII</b>	<b>Renewable energy</b>	<b>574.60</b>
<b>VIII</b>	<b>Others</b>	<b>173595.00</b>
	<b>Total Priority Sector</b>	<b>1715420.59</b>

Note : Details indicated at Annexure 1 at page 105

## District Profile

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	UCO Bank

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3932.00
2	No. of Sub Divisions	3
3	No. of Blocks	14
4	No. of revenue villages	1950
5	No. of Gram Panchayats	373

#### 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	Low
6	Is the % of Tribal Population above the national average of 8.9%	No

#### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Cuttack
3	Agro-climatic Zone 1	East & South Eastern Coastal Plain
4	Agro-climatic Zone 2	Mid Central Table Land
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Moist Sub-Humid

9	Soil Type	Saline Lateritic Alluvial Red & Mixed red & Black
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**3. Land Utilisation [Ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	393200
2	Forest Land	79000
3	Area not available for cultivation	4500
4	Barren and Unculturable land	52729
5	Permanent Pasture and Grazing Land	10375
6	Land under Miscellaneous Tree Crops	11116
7	Cultivable Wasteland	9824
8	Current Fallow	1666
9	Other Fallow	6186

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

Sr. No.	Stage	Nos.
1	Safe	14
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	14

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	132308	80	74089	52
2	>1 to <=2 ha	26604	16	45354	32
3	>2 to <=4 ha	6071	4	23206	16
4	>4 to <=10 ha		0		0
5	>10 ha		0		0
6	Total	164983	100	142649	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	139



2	Of the above, Small/ Marginal Farmers	117
3	Agricultural Labourers	248
4	Workers engaged in Household Industries	52
5	Workers engaged in Allied agro activities	11
6	Other workers	497

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2625.00	1353.00	1272.00	1889.00	736.00
2	Scheduled Caste	498.00	254.00	244.00	407.00	91.00
3	Scheduled Tribe	93.00	47.00	46.00	81.00	12.00
4	Literate	2011.00	1103.00	908.00	1408.00	603.00
5	BPL	179.221				

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	576.934
2	Rural Households	350.496
3	BPL Households	179.221

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	388.00
2	Having source of drinking water	288.00
3	Having electricity supply	362.00
4	Having independent toilets	238.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1849
2	Villages having Agriculture Power Supply	1762
3	Villages having Post Offices	386
4	Villages having Banking Facilities	133
5	Villages having Primary Schools	1554
6	Villages having Primary Health Centres	550
7	Villages having Potable Water Supply	1842

## Sources

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	5267
2	Railway Line [km]	95
3	Public Transport Vehicle [Nos]	17989
4	Goods Transport Vehicles [Nos.]	36827

**15. Processing Units**

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	96
2	Sugarcane (Gur/ Khandsari/ Sugar)	1
3	Fruit (Pulp/ Juice/ Fruit drink)	4
4	Spices (Masala Powders/ Pastes)	22
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	3
6	Cotton (Ginning/ Spinning/ Weaving)	3629
7	Milk (Chilling/ Cooling/ Processing, etc.)	38
8	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	151.044	19.667	131.377
2	Cattle - Indigenous	534.848	88.379	446.469
3	Buffaloes	14.855	4.001	10.854
4	Sheep - Cross bred	—	—	—
5	Sheep - Indigenous	67.779	15.800	51.979
6	Goat	221.258	48.751	172.509
7	Pig - Cross bred	—	—	—
8	Pig - Indigenous	0.918	0.590	0.328
9	Horse/Donkey/Camel	—	—	—
10	Rabbit	—	—	—
11	Poultry - Improved	2973.332	2835.332	238.000
12	Poultry - Indigenous	42.205	21.105	21.100

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	236
2	Disease Diagnostic Centres	2
3	Artificial Insemination Centers	235
4	Animal Breeding Farms	1
5	Fodder Farms	4
6	Dairy Cooperative Societies	533
7	Milk Collection Centres	518
8	Fishermen Societies	92
9	Licensed Slaughter houses [Nos.]	5

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	—	MT	—	gm/day
2	Egg	43677	Lakh Nos.	50	nos/p. a.
3	Milk	3661	MT	136	gm/day
4	Meat	48.70	MT	4	kg/day
5	Wool	—	MT		

**Sources**

Table Name	Source(s) and reference year of data
Animal Population as per Census [Nos.]	Office of the CDVO, Cuttack
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Office of the CDVO, Cuttack



## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)			
3	Land Holdings - MF (%)			
4	Rainfall -Normal (mm)			1424
5	Rainfall - Actual (mm)			
6	Cropping Pattern			

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	251256.41	369921.24	455645.49

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	137.859	538.849	3908.70	134.743	576.983	4282.10	123.234	579.950	4706.09
2	Maize	0.928	1.927	2076.51	0.989	1.997	2019.21	125.261	2.542	20.29
3	Pulses	84.297	52.349	621.01	88.376	59.037	668.02	7.708	2.836	367.93
4	Oilseed	10.052	30.175	3001.89	12.120	34.769	2868.73	1.867	3.002	1607.93
5	Vegetable	825.29	504.388	611.16	80.545	366.074	4544.96	45.697	479.163	10485.66
6	Spices	7.554	8.585	1136.48	8.807	10.031	1138.98	3.829	2.933	766.00
7	Fibre	1.315	3.174	2413.69	1.150	3.480	3026.09	0.760	2.119	2788.16

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.30	3.30	3.30
2	Net sown area (lakh ha)	1.86	1.86	1.86
3	Cropping intensity (%)	177.42	177.42	177.42

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	60	66	55.33

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2465.66	3023.84	3523.48

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			146
2	Net Irrigated Area ('000 ha)	123	136	194

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Irrigated Area & Potential	CDAO

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	9253.82	18824.48	29914.19

**Table 2: Mechanization in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	18766	18787	18884
2	Power Tillers	422	428	468
3	Threshers/Cutters			41

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	80	83	83

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4964.32	12281.72	8201.81

**Table 5: Production Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	Artificial Jewelry at Nischintakoili, Carpet at Bahugram, Handloom at Abhimanpur, etc.	Handloom at Nuapatna and Maniabandha, Spices at Barang, Mushroom at Tangi, etc.	Silver filigree at Trishulia, Handloom at Banki, Badamba & Tigiria, coir crafts at Gobindpur, etc.

**Table 6 : Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Ikat, Kunjifula, Nabakothi, Tarabali, etc.	Ikat, Kunjifula, Nabakothi, Tarabali, etc.	Ikat, Kunjifula, Nabakothi, Tarabali, etc.
2	Weavers' population (No.)			
3	Reeling Units (No.)			



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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2400.30	7211.77	1125.47

**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)	80.43	80.43	80.43
2	Waste Land ('000 ha)	13.51	13.51	13.51

**Sources**

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

**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)	6048.95	17797.61	35652.28

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	38	38	38

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7001.86	11976.95	16984.84

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	1149444	1149444	3015537
2	Of the above, male (No.)			2856437
3	Of the above, female (No.)			259100
4	Hatcheries (No.)	3	2	2

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2070.35	24711.07	29426.50

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2211.77	4112.59	7512.19

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	NA	NA	NA
2	Reservoirs (No.)	NA	NA	NA
3	Cage Culture/ Bio-floc technology (No.)	NA	NA	NA
4	Fish Seed Hatchery (No.)	3	5	4

**Sources**

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

**Farm Credit - Others & Integrated Farming Table****1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	18457.40	2803.78	4326.73

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7823.36	17521.78	14191.81

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	4	4	4
2	Storage Godowns (No.)	487	487	487
3	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	17	17	17
4	Market Yards [Nos] / Wholesale Market (No.)	3	3	3

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	579.95	1031.97	8299.15

**Table 2: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	1	1
2	Watershed Projects - Area treated ('000 ha)	0	80	806
3	Wadi Projects (No.)	0	0	0



**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 (₹ lakh)			

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	60.00	66.00	55.33

**Agri Ancillary Activities - Food & Agro Processing & Others**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	40737.10	35978.57	90125.32

**Sources**

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

**MSME**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	352191.97	515945.57	604084.01

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2024
1	MSME Clusters (No.)	15009	75415
2	Micro Units (No.)	12869	73713
3	Small Units (No.)	2059	1582
4	Medium Units (No.)	81	120
5	Udyog Aadhar Registrations (No.)	15009	75415

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: MSME units - Cumulative	MSME Website

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	124	963.40	94.11
2	GLC under Education (₹ lakh)	2891.94	3998.30	5477.60
3	GLC under Housing (₹ lakh)	13389.11	40012.74	37706.98

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (₹ lakh)	10436.99	12658.94	6106.35

**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
1	RIDF	30	111	15

**Social Infrastructure Investments****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	3328.55	68.02	3284.15

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	0.00	82.68	13.00

**Informal Credit Delivery Table****1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	48859.00	69538.00	96722.17

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	24.15	40.40	16.50
2	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)		5.66	10.08

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks			
2	No. of SHGs formed	20372	23144	24784
3	No. of SHGs credit linked (including repeat finance)	19511	21774	24385
4	Bank loan disbursed (₹ lakh)	49945.61	69537.72	0.00
5	Average loan per SHG (₹ lakh)	2.56	3.19	4.37
6	Percentage of women SHGs %	100.00	100.00	100.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	DPC Mission Shakti

**Status and Prospects of Cooperatives****Table 1: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	297	297	297
2	Multi state cooperative societies (No.)	0	0	0

**Table 2: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.)	290	290	290
2	Consumer Stores (No.)	--	--	--
3	Housing Societies (No.)	7	7	7
4	Weavers (No.)	--	--	--
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	2	2	2
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	--	--	--
11	Total (No)	299	299	299

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	National Co-operative Database
Table 2: Details of credit cooperative societies	National Co-operative Database



## 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFTs/ mf Os	SHGs/JLG s	BCs/BF s	Villages	Households
Commercial Banks	29	373	152	27	194	3	7828	179	5	1559
Regional Rural Bank	1	49	40	2	7	0	15143	31	37	11539
District Central Coop. Bank	2	21	15	3	3	0	6930	0	88	27473
Coop. Agr. & Rural Dev. Bank	1	0	0	0	0	0	0	0	0	0
Primary Agr. Coop. Society	2	210	210	0	0	0	1741	0	9	2747
Others	7	41	19	3	19	1	0	0	71	22190
All Agencies	42	694	436	35	223	4	31642	210	1856	576934

Agency	No. of accounts				Amount of Deposit [₹ lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024			
Commercial Banks				0	0	2919040.00	3212912.00	3645065.00	13.5	93.10	

Regional Rural Bank	718923	795711		-100.0	0	1809.15	1903.37	140082.00	7259.78	3.58
Cooperative Banks	712601	728024		-100.0	0	202377.82	209563.42	114959.28	-45.1	2.94
Others				0	0	41205.00	40281.00	15114.00	-62.5	0.39
All Agencies	1431524	1523735	0	-100.0	0	3164431.97	3464659.79	3915220.28	13.0	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks			856608	0	68.8	1516937.00	1783134.00	2155464.00	20.9	88.02
Regional Rural Bank	85632	94549	77539	-18.0	6.2	1034.61	1632.27	127144.00	7689.4	5.19
Cooperative Banks	74295	75386	179099	137.6	14.4	292191.98	332841.66	114225.98	-65.7	4.66
Others			131711	0	10.6	27580.00	39945.00	51951.00	30.1	2.12
All Agencies	159927	169935	1244957	632.6	100.0	1837743.59	2157552.93	2448784.98	13.5	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	52.0	55.5	59.1
Regional Rural Bank	57.2	85.8	90.8
Cooperative Banks	144.4	158.8	99.4

Others		66.9	99.2	343.7
All Agencies		58.1	62.3	62.5

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank	210055	90783	53504	19313
Cooperative Banks	0	393	9	0
Others				
All Agencies	210055	91176	53513	19313

### 6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	927004.66	43.0	164960.00	7.7	194115.00	9.0		0.0
Regional Rural Bank	42904.44	33.7	7634.83	6.0	5306.00	4.2	0.00	20.5
Cooperative Banks	140042.43	122.6	135676.73	118.8	30039.00	26.3	0.00	14.7
Others	15865.71	30.5	2823.30	5.4	32109.00	61.8		0.0
All Agencies	1125817.24	46.0	311094.86	12.7	261569.00	10.7	0.00	1.8

## 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 [₹lak h]	Ach'ment [₹lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'me nt [%]	
Commercial Banks	621100.00	515800.00	83.0	701197.00	776374.00	110.7	927004.66	1005951.33	108.5	100.7
Regional Rural Bank	18000.00	32618.00	181.2	43683.00	83963.00	192.2	42904.44	130835.59	304.9	226.1
Cooperative Banks	94792.00	86008.00	90.7	125370.00	82769.00	66.0	140042.43	97932.79	69.9	75.5
Others	5300.00	21036.00	396.9	9076.00	33446.00	368.5	15865.71	39841.38	251.1	338.8
All Agencies	739192.00	655462.00	88.7	879326.00	976552.00	111.1	1125817.24	1274561.09	113.2	104.3

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'me nt [%]	
Crop Loan	151327.00	147821.00	97.7	170959.00	213677.00	125.0	180598.81	214660.83	118.9	113.9
Term Loan (Agri.)	42150.00	103435.00	245.4	71997.00	156244.00	217.0	130496.05	240984.67	184.7	215.7
Total Agri. Credit	193477.00	251256.00	129.9	242956.00	369921.00	152.3	311094.86	455645.50	146.5	142.9
MSME	387694.00	352192.00	90.8	509011.00	515946.00	101.4	733608.41	650659.87	88.7	93.6
Other Priority Sectors*	158021.00	52014.00	32.9	127359.00	90685.00	71.2	81113.97	168255.73	207.4	103.8

Total Priority Sector	739192.00	655462.00	88.7	879326.00	976552.00	111.1	1125817.24	1274561.10	113.2	104.3
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## 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks			0			0			0	0.0
Regional Rural Bank	52894.00	28580.00	54.0	47011.00	26430.93	56.2	105742.00	27239.00	25.8	45.3
Cooperative Banks	292191.98	18426.62	6.3	332841.66	20654.77	6.2	98235.68	15975.09	16.3	9.6
Others			0			0			0	0.0
All Agencies			0			0			0	0.00

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

Source(s)	
1	LDM Office
2	Odisha Gramya Bank
3	Cuttack CCB Ltd. & Banki CCB Ltd.



# 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 Centres, Custom Hiring Centers, Primary Processing Centers, 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.
- iv. **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

The GoI has extended the scheme for a period of another 3 years from 1.04.2023 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.



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.

viii. 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.

ix. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

x. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xi. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xii. 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.

xiii. 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.

xiv. 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.

xv. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

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

## **2.5. Agri Credit Targets**

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

- i. Master Circular on Lead Bank Scheme, SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. 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.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has

announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

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

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM):

The GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

4.ii. Agri Clinics and Agri Business Centres (ACABC):

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

5. Interest Subvention Schemes of GoI

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



5.ii. NRLM Interest Subvention:

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural

women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

**8. Financial Inclusion**

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

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

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

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

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

**9. Farm Sector Development**

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:



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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

## 5. Govt Sponsored Programmes linked with Bank Credit

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

- Enhance the resilience and diversification of agriculture
- Provide continuous focus to holistic growth of agri-allied activities and horticulture sector
- Improving marketing infrastructure, irrigation facilities, and timely availability of seeds
- Mukhyamantri Kamadhenu Yojana announced by State Govt. aims to increase milk production in the state.
- State Govt. has launched Mukhyamantri Maschyajibi Kalyan Yojana, 'Blue Revolution' for integrated development & management of fisheries.
- Odisha State has a separate FPO Policy with its own credit guarantee scheme implemented by Nabkisan.
- Odisha MSME Development Policy supports development of MSME Parks in the state.

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

## **2. State Budget**

### **2.1. Important Announcements**

- Crop Production Management towards Coffee Mission and Potato Mission
- Soura Jananidhi for bringing more area under assured irrigation and State incentive for micro irrigation
- CM Kissan Scheme (erstwhile KALIA Scheme) for exclusive agricultural growth.

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

- A total of ₹28,944 crore has been allocated under Agriculture Budget, 2024-25, which is 17% higher than the last year's allocation
- Revolving fund allocated for paddy procurement operations by OSCSC.
- Corpus Fund for provision of Interest free loan for fertiliser and seed.
- Horticulture Development Programme for the promotion of horticultural crops and holistic growth of the horticulture sector

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

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

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

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

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

Mukhyamantri Krishi 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 Cuttack district is primarily agrarian as more than 70 percent people earn their livelihood from agriculture and allied activities. Out of total geographical area of 3.93 lakh Ha 1.99 lakh Ha (50.64 percent) is under cultivation. The cropping intensity of the district is 180 percent with coverage of 1.88 lakh Ha in Kharif 2023 and 1.47 lakh Ha in Rabi season (2023-24). The district has 1.39 lakh of cultivators and 2.48 lakh of agri-laborees. Vast majority of the area under cultivation are in the hands of share croppers and oral lessees due to which commercial agriculture is difficult to be promoted. The average size of operational holdings in Cuttack district is 0.87 hectares as compared to the state average of 1.04 hectares. Paddy is the subsistence crop and grown as the major cereal in the district mostly under rainfed conditions. The district has a distinct place in the production of groundnut and pulses. Of late cultivation of horticultural crops vegetables in particular has become popular among farming community.

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

NABARD provides refinance support to Cooperatives and RRBs for lending to farmers for carrying out seasonal agricultural operations. Apart from timely credit supply critical inputs like quality seeds fertilizers etc. are ensured through Departmental Sale Centers fertilizer retailers (574) fertilizer/pesticides/seeds outlets (605) and PACS (210). Three Agro Service Centers have been established under Commercial Agri Enterprises Scheme to provide custom hiring services. Eight Producer Organizations promoted through NABARD support have been in operation to provide aggregation services and marketing of agri produces. A number of agro processing units are existing in Jagatpur and Khapuria industrial zones.

#### 2.1.2 Water Resources

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

Irrigation is a vital component of agricultural production. Its allocation and use as a resource determine the success of agricultural operations. Over the period substantial investments have been made for construction of irrigation infrastructures to exploit the potential available in the district. So far irrigation potential of 1.46 lakh ha (major and medium – 89.13 ha MI 24.52 ha LI and other sources 32.70 ha) has been created. The average percentage of ground water utilization in the district is about 38 and all the blocks in the district fall under safe category leaving enough scope for groundwater exploitation. Against water demand of 4.72 BCM the availability is only 2.40 BCM (51 percent). To reduce the gap, drip, sprinkler, micro irrigation and community lift irrigation projects are being implemented under National Mission on Micro Irrigation, BKVY, Jananiidhi II schemes, etc. The State Government has prepared Water Policy called “Odisha State Water Policy-2007. The Govt. of Odisha has planned to provide assured irrigation i.e. covering at least 35 percent of the cultivable land in each block under Jananiidhi programme. Under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), an action plan involving outlay of ₹3206 crore has been made to create additional irrigation potential of 80052 ha with an aim “Har Khet Ko Pani and Per Drop More Crop” under components like AIBP Watersheds Convergence with MGNREGS State Planned Schemes (Source: District Irrigation Plan).

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

The major source of irrigation is the canal system which provides irrigation to 8 blocks through connectivity of major canals viz. Puri Main Canal Taladanda Canal and Kendrapara Patamundai Canal. Further, 552 LIP MIP and MJP are being implemented in the district through RIDF support. To manage the resources about 1049 nos of Pani Panchayats have been formed and imparted trainings on water management. Pisciculture has been taken up by District Fisheries Department and Pani Panchayats in different MIPs projects. Further, GoO introduced use of solar pumping systems in Bore wells. Climate change has emerged as important challenge for agriculture and rural livelihood sectors and particularly for the water resources sector. The ground water mapping may be available at each block to encourage the farmers take up bore well.

## **2.1.3 Farm Mechanization**

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

Farm Mechanization facilitates crop rotation multiple cropping risk mitigation and timely completion of seasonal operations. The activities under FM considered for financing include tractor power tiller combine harvesters agricultural implements etc. Of late a trend has been observed towards greater adoption of farm mechanization in the district. Around 80 of land holdings belong to marginal farmer. The remaining 20 (4 other farmers and 16 small farmers) needs adoption of mechanized cultivation practices. A large number of programmes like Macro-management in Agriculture ATMA Jute Mission BGREI Rashtriya Krishi Vikash Yojana and NFSM etc. are being implemented in the district. As a result farmers are encouraged to adopt upgraded technological implements for cultivation harvesting and processing. The credit flow farm mechanization for the year 2023-24 stood at ₹29914.19 lakh.

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

The gross cultivable area in the district is 329842 Ha, area under Irrigation is 10882 Ha and rainfed cultivable area is 118960 Ha. There are no major manufacturing centers for farm equipment in the district. Most of the equipment are brought from other states. Most servicing facilities are extended through dealers of power tillers and tractors. Other infrastructural gaps are lack of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance lack of dealers for tractors power tillers combine harvesters and other farm machinery in and around the district.

The Dept. Of Agriculture Govt. of Odisha has planned to support subsidy under DBT Farm mechanization for 97 tractors, 40 power tillers, 41 power threshers, 21 PHM mini rice mills, 209 pumpsets, 61 rotavators, 71 weeders, 14 pulverisers, 8 oil mills, 3 combine harvesters, 10 multi crop threshers, etc. during the year 2024-25 in

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

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

Cuttack is situated in Eastern and South Eastern Coastal plains and mid central table land and is having hot moist humid and sub humid climate suitable for mango (Athagarh, Banki and Choudwar) cashew coconut banana betel vine (Niali) and spices. Flowers and vegetables. Papaya lime guava etc. are generally grown in the backyards. Horticulture Sector due to conducive agro-climatic conditions and development of



forward and backward linkages has emerged as one of the potential agricultural enterprises in accelerating the socio-economic growth of the district. The district has good potential for cultivation of flower crops on commercial scale by virtue of its favorable location and agro climatic conditions. Floriculture is suitable in Sadar Baranga, Athagarh, Tangi-Chaudwar, Niali and Kantapada blocks. Narasinghpur, Badamba, Tigiria Athagada, Banki and Tangi blocks have enough potential for fruit cultivation whereas Banki, Dampada, Athagada, Tigiria, Badamba, Baranga, Kantapada and Sadar blocks are suitable for vegetable cultivation. Similarly, Tangi, Badamba, Tigiria and Narasinghpur blocks are suitable for spices cultivation. During the Annual Plan 2019-20, emphasis was given for integrated development of horticulture through area expansion under different fruit crops vegetables spices root and tuber crops and floriculture. New activities like poly houses and pre-cooling chambers are emerging activities in the district.

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

There are two fruit orchards at Narasinghpur and Berhampura covering 3.56 ha and 15.00 ha area under which cashew mango plants are maintained for the purpose of mother plants. Three departmental nurseries and seven private nurseries are in the district to produce grafted cashew mango and budded rose sapling. Block wise training centers for farmers have been established. One canning and preservation training center for fruits and vegetables established at Cuttack. Four cold storage units are existing and dept. plans to establish another 11 such units within next three years. Horticulture has moved from rural confines to commercial ventures. Change in consumption patterns and rising demand for vegetables fruits has fueled these changes. Increasing the area under horticulture strengthening organic cultivation and achieving certification minimizing post-harvest losses developing network of cold storages across the state creating new institutions like Growers or Farmers Association and strengthening the SHGs, WUAs, Micro Credit Groups in the villages for production processing and marketing of horticultural produces will enhance the farmers income.

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

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

As per ISFR 2019 the total forest area of Cuttack district is 80438 ha, which is 20.46 percent of the total geographical area. Out of this 22600 ha is moderately dense forest 5300 ha dense forest and the balance 52538 ha is open forest. There is one reserve forest (RF) at Dalijora and 04 numbers of partially reserved forest. Besides, the cultivable wasteland accounts for 13516 ha. The area under current fallow and other fallow constitutes about 33958 ha. The National Forest Policy 1988 envisages a forest cover of at least one-third geographical area with 60 percent coverage in hilly tracts and 20 percent in plains. As forest provides sustenance as well as livelihood to the rural poor and creates opportunities for wage employment, credit support needs to flow for raising plantations with appropriate market tie up.

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

- The district is divided into two forest divisions i.e. Cuttack (Tangi – Choudwar and Mahanga) and Athagarh division (Athgarh, Tigiria, Badamba and Narsinghpur).
- The Dept. has taken up plantation programmes under Bald Hill Plantation, Urban Plantation, Block Plantation, RDF plantation, Avenue Planation and CAMPA Gap Plantation and seedling distribution through Agro forestry Schemes.



- During last five years, a number of plantations have been raised in available vacant land of urban areas road side strip and institutional campus under various schemes. 13 nos. of Vana Sangrakhya Samitis have been formed for JFM activities.

## **2.1.6 Animal Husbandry – Dairy**

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

Livestock has important contribution to rural prosperity especially for small and marginal farmers and rural poor. It provides much needed risk mitigation measures as well as income protection. Dairy development is a traditional income generating activity in the district and about 2.06 lakh household's own livestock. Cuttack is coming under Milk route and dairy has been identified as ODOP for Cuttack district. The Cuttack Cooperative Milk Producers Union Ltd. is comprising of dairy societies of 4 districts such as Cuttack, Kendrapara, Jajapur & Jagatsinghpur. More than one lakh dairy farmers from these districts are associated with the Cuttack Cooperative Milk Producers Union Ltd. The State Federation OMFED is also situated at Arilo, Barang block, Cuttack, which has capacity of 5 lakh LPD.

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

Potential of the sector can be assessed from the fact that Cuttack caters to more than 40 percent of the total collection of milk by OMFED in the whole State. To encourage the dairy farmers in the district as well as state there is MKUY scheme of Govt. of Odisha which envisages provision of subsidy for AH-Dairy activities. The Rashtriya Gokul Mission (RGM) is being implemented for development and conservation of indigenous bovine breeds since December 2014. The scheme is important in enhancing milk production and productivity of bovines to meet growing demand of milk and making dairying more remunerative to the rural farmers of the country. GoI has setup the fund of ₹8000 crore in NABARD with an objective to modernize the milk processing plants and machinery to create additional milk processing infrastructure for processing of more milk and to bring efficiency in dairy processing plants. The State Govt. has given a huge boost to the sector by implementing schemes such as Commercial Agri Entrepreneurship (CAE) interest subvention in ST / LT credit support for milk processing feed and fodder production etc.

An Area Development Scheme under dairy sector along with banking plan involving loan component of ₹43.59 crore was launched during 2017-18 to be implemented in the district up to FY 2022. Out of 5,34,848 lakh cattle population in the district, 2,52,930 lakh are breedable (2019-20 census).

## **2.1.7 Animal Husbandry – Poultry**

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

The district is rich in small animal and poultry resources. Poultry development in the district has taken a quantum leap in the last decades. 70 percent of the poultry products and eggs are consumed in urban and semi urban areas of the district. Poultry population of the district is 58.51 lakh [Source: Office of the CDVO Cuttack]. Egg production in the district has been estimated as 43.677 million during 2022-23 and per-capita availability of egg is 50 per annum. The Dept. has a 5 years plan to increase meat production from 5.98 TMT to 26.7 TMT and egg production from 48.41 million to 240 million. Out of 101 projects sanctioned under CAE/MKUY 101 are completed. The 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 under MKUY (Source: Odisha Poultry Policy 2015).

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

There are about 1472 poultry broiler rearing farms and 65 layers farms in the district. There is a duck breeding farm in the district having about 4000 breedable ducks. Poultry feed is also prepared in the existing 2 private feed mixing plants. There are 2 Govt. poultry hatcheries in the district. Poultry marketing is done through Orissa Poultry Products Cooperative Marketing Federation (OPOLFED) and private agencies.

- The growth in poultry sector has been mainly restricted to commercial poultry.
- There are no hygienic marketing outlets for sale of poultry products in the important towns and market centers of the district.

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

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

Rearing of Sheep Goat and Piggery play an important role in rural economic development. Exports of live animals like sheep and goat over the years continued to dominate with a positive growth rate. The sheep goat and pig population in the district is 66.779 221.258 and 0.918 (in '000) respectively (Livestock census of 2012-13). Goats are highly distributed in Athagarh and Banki Sub-Division of the district. Black Bengal breed of goat and non-descript variety of sheep are reared in the district. There is capital investment subsidy assistance for development sheep goat and piggery sector. Every year sizable number of projects under the MKUY scheme of Govt. of Odisha are approved for financing by banks.

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

There are 07 commercial goat farms, 2 sheep farms in MKUY scheme, 5 municipal slaughter houses and around 918 unregistered slaughter houses in the district. Scientific slaughter houses may be established through RIDF to ensure food quality.

### **2.1.9 Fisheries**

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

The Cuttack district is bestowed with fresh water resources in the form of extensive network of major rivers-5076.08 ha, tanks and ponds- 330 ha, reservoir besides 28612 ha area under swamps jheels, where capture and culture activities are carried out. Fisheries sector is one of the most important allied sectors supporting self-employment and nutritional security. However, its present fish production 25519.03 MT (2021-22) is inadequate to meet its demand resulting in supply of fish to the district from outside. Due to rapid industrialization and changes in feeding habit of the people the present demand supply gap may increase further. The present institutional credit support in the district is mostly restricted to composite fish farming with horticulture/poultry integration seed rearing capture fisheries and marketing. But it is mostly restricted to composite fish farming and business activity. Availability of unutilized/underutilized potential water bodies has the potential to expand the sector in the district.



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

The Department of Fishery headed by DFO and supported by officials at district and block level is the nodal agency to ensure all round development of the sector through implementation of various promotional schemes facilitating supply of critical inputs and providing training and other extension services. The local KVK at Tangi and KVK in CRRI, Bidyadharpur support the sector through their promotional activities. Against the fish seed demand of 635 lakh 3 Govt. fish seed farms (Nuapatna, Narsinghpur and Kendupatana) and 2 private farms produce 352 lakh. There are 77 Primary Fishermen Co-operative Societies mostly engaged in capture and marketing activities. Pen Culture have been taken up in River Mahanadi (at Naraj) Ansupa Lake and Jaria MIP. As a measure to enhance productivity of riverine fisheries there is moved to go for rivers ranching all 14 blocks. On the line of Chilika Fresh 5 modern hygienic fish selling KIOSK in Cuttack City has been planned. Sector specific 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 Matsyajibi Unnayana Yojana, etc. are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture and culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activities under KCC scheme.

#### **2.1.10 Farm Credit – Others**

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

Bullocks and carts are important components and integral part of crop farming. The small and marginal farmers may not use tractors rather will use bullock and bullock carts. The animals or animals driven carts are employed in agricultural operations as well as in transportation of agriculture industrial goods for a short distance. Providing two wheelers to farmers for commuting between home farm and market is now considered as a farm activity and banks have launched their own schemes for the purpose. The credit flow under Agri-Farm Credit is in increasing trend and the same for the year 2022-23 was at ₹3513.28 lakh.

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

As per livestock census 2012-13, the total male cattle and buffalo population in the district is 157705 and 7382, respectively. Transportation of farm produce is still done generally with bullock carts.

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

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

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

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, live stocks, 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**

Integrated farming system projects have become one of the major activities in the district. Particularly the scheme is covered under Mukhyamantri Krushi Udyog Yojana (MKUY) with capital subsidy available to the entrepreneurs ranging from 40 to 50. The district has sanctioned 4 integrated farming projects under MKUY during 2020-21. The district has a soil testing lab for undertaking micro nutrients test of the soil. Further technical help is provided by respective departments viz. horticulture Veterinary Fishery and forest departments. The primary activity selected under integrated farming revolves around poultry fishery and vegetable cultivation.

The FPOs promoted in Cuttack district are at a very nascent stage and credit facility have not been availed by the FPOs so far. The FPOs are mostly cultivating vegetables and oilseeds. Some of the FPOs have been covered under "Potato Mission".

## **2.2 Agriculture Infrastructure**

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

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

Agricultural produce requires scientific storage and handling to minimize post-harvest losses maintain nutritional quality and for realizing fair and remunerative prices. Therefore, it is essential to develop organized scientific storage facilities market yards or mandis for transactions between buyers and sellers. It also helps in meeting the farmer's credit requirements through pledging. Support for construction of cold storages is given under National Horticulture Mission. The Ministry of Food Processing Industries (MOFPI) Govt of India has notified Designated Food Park (DFP) at Jagatpur, Cuttack. The total production of cereals was 7.40 lakh MT, Pulses 0.39 lakh MT, oil seeds was 22445 MT and vegetables about 3.55 lakh MT in the district. In spite of large production, the per capita availability of fruits and vegetables is quite low because of post-harvest losses (25 to 30). Considering at about 20 percent marketable surplus of the produce present storage capacity is insufficient.



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

All the 373 GPs are having storage facilities to store food grains allotted under various government programmes. Further, the Co-operation Dept is having 131 godowns with capacity of 13410 MT. Besides three RMCs (Banki, Kendupatna and Narsinghpur) are having their own storages (3000 MT) and three market yards (Kulia, Banki and Ghasiput) and Central Warehousing has two storage godowns with 31150 MT Capacity at Choudwar and Cuttack. The district has 4 cold storages having capacity of 21300 MT. The horticulture dept. has planned for creation of additional 11 Cold storages with capacity of 55000 MT. One Cold storage proposed to be operated through Solar Power under RMC, Kendupatna with capacity of 5000 MT is under construction. 06 Rural Godowns sanctioned under NABARD WIF having capacity of 2600 MT has been completed.

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

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

Land development comprises of activities undertaken to improve productivity of land prevent erosion and improve land quality. Out of geographical area of 3.93 lakh Ha 1.88 lakh Ha (47 percent) is under cultivation. The net shown area is 1.86 lakh Ha. Irrigation potential of 1.46 lakh ha has been created in the district. Normally six types of soil (Deltaic Alluvial Soil Alluvial Soil Lateritic Soil Red Sandy and other Alluvial Soil) found in the district. Athagarh, Banki and Tangi-Choudwar blocks are rain fed areas and without any major irrigation structures. The IWMP was implemented by the Soil Conservation Dept in 6 clusters involving 59 micro water sheds (MWS) covering 33808 ha. in Banki, Badamba, Narsinghpur, Tangi-Choudwar, Tigiria and Athagarh blocks. Activities like natural resources management and support for livelihood production system and microenterprises are provided under this programme apart from Entry Point Works i.e. Conservation of soil. As most of the land development activities are being taken up under various Govt schemes, flow of bank loan has been very minimal. Land development activities are also taken under MGNREGA. The comprehensive irrigation development plan under PMKSY of the district includes strategic action plan of land development and soil conservation with a proposed budget of ₹ 223.02 crore to take up 4336 nos. of project over a period of five years (Source: District Irrigation Plan).

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

The IWMP was implemented by the Soil Conservation Dept in 6 clusters involving 59 micro water sheds (MWS) covering 33808 ha in Banki, Badamba, Narsinghpur, Tangi-Choudwar, Tigiria and Athagarh Blocks. Activities like natural resources management, support for livelihood production system and micro enterprises are provided under this programme apart from Entry Point Works i.e. Conservation of soil. Land development activities are also taken up under MGNREGA.

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

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

The present-day intensive agriculture practices have resulted in soil degradation and gradual deterioration of soil health. To overcome these growing problems emphasis is now being given on increasing use of biological and organic inputs. Growing awareness for safe and healthy food has underlined the importance of organic



farming. Good quality compost production can be accomplished by the process of vermin composting NADEP composting etc.

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

Seed and good quality manure are important input to agricultural production system. Seed processing is a vital part of the seed production programme. There are four seed processing plants of State Seed Corporation catering to the needs of farmers.

### **2.3 Agriculture – Ancillary Activities**

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

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

Cuttack district is endowed with surplus agri produce in different sectors like agriculture horticulture forest animal husbandry etc. Further, being the commercial capital of Odisha, the surpluses from other districts also reaches Cuttack. Modern infrastructural facilities like availability of land power water road railway nearby port airport etc. coupled with surplus raw materials technical manpower as well as Cuttack/Bhubaneswar market provides a huge scope for agro units in the district. The Odisha Food Processing Policy 2016 provide fiscal and non-fiscal incentives infrastructure development skill development cluster approach for rapid establishment of agro-processing units and aims to reduce wastage increase value addition and creation of off-farm employment in rural areas. The Govt. of India has set up a Food Processing Fund (FPF) in NABARD with a corpus of ₹2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein. Accordingly, a food park is being set up at Jagatpur. Activities like Consumer Products Spices Units Grading Sorting and Packaging Units Cattle Poultry and Fish Feed Plant Modern Rice Mill etc. are in demand. A number of agro processing units viz. Soya Unit Biscuit Factory Cattle Poultry and Fish Feed Plant etc. have been sanctioned under CAE Scheme.

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

The DIC is the nodal agency for providing guidance to entrepreneurs for technology support market intelligence and implementation of IPR 2015. Eight industrial estates at Athagarh, Choudwar, Jagatpur and Khapuria, three APMCs at Kendupatna, Narsighpur and Banki and one Food Park at Jagatpur, promoted by IDCO are existing in the district. Besides, 17 food processing industries, 22 spices industries, 21 rice mills, 57 rice hullers, 12 biscuit factories and 72 bakeries totaling 199 industries are present in the district.

### 2.3.2 Agri Ancillary Activities – Others

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

The small and marginal farmers are unable to realize optimal value from their produce due to fragmentation of land holdings and lack of organizational power. Formation of a Farmer producer organization is necessary to leverage access to timely credit capacity building skill development market linkages and sharing of profits. Five FPOs have been promoted by NABARD under PRODUCE, three FPOs under PODF-ID and three FPOs under CSS by NABARD. The credit requirement of FPOs relates to working capital loan for input purchase procurement of raw material for marketing and/or value addition and investment loan for creating capital assets such as establishment of agri-input shops rural godowns creating packaging infrastructure purchase of farm machineries for the purpose of custom hiring vehicles for transport of farm produce etc. Complementary to this effort ACABC a centrally sponsored unique programme is intended to facilitate better methods of farming through advisory services on soil health cropping practices plant protection crop insurance post-harvest technology and clinical services for animals etc. Simultaneously Agri-Business Centers are commercial units of agri-ventures for maintenance and custom hiring of farm equipment sale of inputs and other services 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

About 60 numbers of POs have been formed by SFAC, OLM, Diary Union & ORMAS in the district which are involved in vegetable cultivation SRI onion cultivation. Considering the agri potential of the district the Agriculture Dept. may encourage agri-graduates to establish ACABCs and banks may provide credit to these units.

To take up micro activities, PMJDY has a provision of extending Overdraft facilities up to ₹10000/- to the eligible account holders. Considering the success of micro business, eligible account holders will avail the OD facility.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

Cuttack being the commercial capital of Odisha and because of proximity to the State capital and the enterprise friendly policy framework encompasses a huge potential for development of MSME industries. The district is endowed with surplus natural resources in different sectors like agriculture horticulture forest animal husbandry and fire and clay minerals. Tangi – Choudwar, Khapuria, Jagatpur and Athagarh regions are the developing hubs of industrial activity with many hi-tech projects. Cuttack has varieties of crafts (Cane Bamboo Silver Filigree Wood carving Golden grass etc.) with superb art and skill. Nuapatna and Maniabandha handloom is famous in tie & dye craft, which has got its own niche market. Apart from traditional activities, units under IT food and agro processing, glass and ceramics, pharmaceuticals, refractory mineral and metallurgical are the emerging MSMEs. As per the 2016 Odisha MSME Development Policy, Pharmaceuticals, Engineering &

Tools, Readymade Garments, Spices, etc. have been identified as potential MSME clusters for the district. Loan instruments (Shishu, Kishor and Tarun) under Pradhan Mantri Mudra Yojana to lend money to small business retailers, SHGs individuals etc. up to ₹10 lakh has given a boost to the new entrepreneurs. Launch of Govt schemes like Stand-up India, Make in India, Skill India, Startup India, etc. have given further thrust to the sector. The disbursement under MSME sector was ₹6040.84 crore during the FY 2023-24.

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

The district has got 8 industrial estates with 10 large 13 medium and 3373 micro and small enterprises. These micro and small enterprises have created 168203 employment opportunities. Support is provided by DRDA DIC Director of Textiles District Cottage Industries through various schemes. Schemes like PMEGP State Govt. incentives under IPR 2015 MSME development Policy 2015 and Odisha Food Policy 2016 provides enough scope for development of the sector. KVIB Director of Handicrafts and Cottages Industries provides financial assistance to Handicraft and Handloom societies. The Director of Coir Board renders all financial support to the Coir Cooperative Societies for modernization of machinery and construction of common work shed. RSETI is providing training to entrepreneurs. Clusters on Artificial Jewelry at Nischintakoili Carpet at Bahugram and Handloom at Abhimanpur has been identified by DSMS. Cluster under Pharmaceuticals Engineering Spices Readymade Garments (Tangi Govindapur) have been identified by DIC.

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Exports play an important role in the development process due to earnings in foreign currency and has a positive correlation with the prevailing industrial environment with quality standards competitive pricing and attractive packaging. Exports of agriculture produce provides an opportunity to absorb almost half the rural workforce and raise the income level of farmers with better price realization. In order to achieve the requisite growth, the export growth rate in various sectors has been envisaged by Export Promotion Council (i.e. Plastic - 15 percent Textile and Clothing - 15.17 percent Handicrafts- 18 percent Manufacturing / Engineering – 18 percent). Export Credit has been included in the Priority Sector from 2015-16 by RBI. “Make in India” campaign envisages to increase growth of GDP and tax revenues attract capital and technological investments in India promoting export. Banks provide loans to the exporters in two stages i.e. (i) Packing Credit (PC) or pre-shipment credit for working capital to purchase raw materials processing packing transporting and warehousing of goods meant for export and (ii) Post Shipment (PS) finance is provided against the shipping documents. Handloom products processed food consumer goods horticulture fisheries and dairy products spices filigree items are potential commodities for export in Cuttack.

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

Major banks like SBI, ICICI, IndusInd, Bank of India, IDBI, HDFC, etc. have export credit wings in the district. DGFT office is situated in Cuttack. The district has enough surplus product in agri-allied sector and infrastructural facilities coupled with technical manpower which provides huge scope for export. A district level steering committee has been formed to select export potential and suggest measures to enhance the credit flow to export sector.

#### 4.2 Credit Potential for Education

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

The essence of Human Resource Development is education which plays a significant and remedial role in balancing the socio-economic framework and development of the country. Education helps in empowering people with skills knowledge and addressing poverty as well as unemployment. Much needed financial support to deserving students for pursuing higher professional or technical education is provided through Education loan. The disbursement under education sector was ₹5477.60 lakh during the FY 2023-24.

Under the State Government's 5T initiative (Teamwork, Technology, Transparency Transformation and Time limit), the Department of School & Mass Education, has taken up various steps to bring about equity in the education system, thereby increasing investment and improving efficiency.



The government is continuing with its initiative of High School Transformation driven by the 5T principles building smart classrooms modern e-libraries well equipped laboratories separate usable toilets for girls and boys with provision of safe and adequate drinking water facility advanced sports infrastructure and child-friendly campuses which will definitely bear fruits in the future. Establishment of one Odisha Adarsha Vidyalaya (OAV) in every block of the state so as to provide world class education to the most promising students in rural areas is another ambitious programme of the state government.

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

The literacy rate of Cuttack district (male 90.10 percent and female 79.50 percent) is higher than the state average. Cuttack district is having good no. of educational institutions viz. SCB Medical College, National Rice Research Institute, Ravenshaw University, National Law University, Institute of Management and Information Technology (IMIT), Bhubanananda Orissa school of Engineering, Institute of Textile Technology (ITT), Dhaneshwar Rath Institute of Engineering and Management Studies (DRIEMS), Image Institute of Technology and Management (IITM), Ajay Binaya Institute of Technology (ABIT), Institute of Professional Studies and Research (IPSAR), etc. Being commercially developed, the educational awareness level is more in the district.

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

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

The housing industry of India is one of the fastest growing sectors. A large population base rising income level and rapid urbanization leads to growth in this sector. Real estate and ownership of dwelling constitute nearly 8 per cent of India's GDP. The widening gap between demand and supply of housing units and affordable housing finance solution is a major policy concern. At present urban housing shortage is 18.8 million units of which 95.6 per cent is in economically weaker sections (EWS) / low-income group (LIG) segments and requires huge financial investment to overcome. As per Census 2011 out of the total 5.76 lakh households in the district 3.88 lakh dwell in either brick stone or concrete houses and rest are having kutchha houses. Various schemes like Indira Awas Yojana, Rajiv Awas Yojana, Biju Pucca Ghar, Nirman Shramik Pucca Ghara Yojana, etc. are in implementation in the district. The Ministry of Housing and Urban Poverty Alleviation, GoI is implementing Credit Linked Subsidy Scheme "PMAY - Housing for All (Urban)" as an instrument for addressing the housing needs of the Economically Weaker Section (EWS) / Lower Income Group (LIG) segments in urban areas. NABARD had made refinance for rural housing as an eligible activity and extends refinance to banks for provision of loans to individuals/cooperative housing societies. The disbursement under housing loan sector during the year 2023-24 stood at ₹637.65 crore.

The "Mo Ghara" scheme launched in 2023 aims to provide financial support to enable rural households to construct pucca houses with RCC roof (new construction/up-gradation/extension/ completion) by way of capital subsidy to be released after completion of the house. There are four loan slabs under the scheme - ₹1 lakh, ₹1.5 lakh, ₹2 lakh and ₹3 lakh with subsidy amount being ₹30,000/-, ₹45,000/-, ₹60,000/- and ₹60,000/-, respectively, for general category and additional ₹10,000/- subsidy for special categories viz. SC/ST/PwD.



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

The banking network of the district is extended by presence of 484 branches of Commercial Banks (CBs) Rural Bank (OGB) Co-operatives and 210 Primary Co-operative Societies. Cuttack is the 5th urbanized district in the state having 28 percent of its population living in urban areas as against State average of 16.69 percent. There is a huge scope for the bankers to tap the housing loan potential which is backed by proper security. It is a tool to help save tax. The district has a number of units providing construction and building material and a large network of dealers of established brand. Easy availability of labourers and construction equipment has made the construction value chain affordable, and a large number of people are engaged in this core sector.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

The district is having one of the largest Agri trading markets in the state. However, value addition level is on the lower side. The district lacks in agri support services (ACABC, Soil testing & Agro Service Centers), storage facilities, integrated nutrients management, livestock breeding and rearing centers, artificial insemination infrastructures, fish hatcheries, animal feed plants, milk processing centers and cold chains standardization, packaging and agro processing units, food parks, industrial hubs, export support windows, etc.

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

The Rural Infrastructure Development Fund (RIDF) started since 1995-96 has emerged as a major Source of rural infrastructure financing for the States, for creation of critical rural infrastructures under Agriculture Social (Education Health Sanitation Drinking Water etc.) and Rural connectivity sectors. So far, 26400 projects involving total cost of ₹2687.27 crore and RIDF assistance of ₹2124.17 crore were sanctioned to the district, of which 25562 projects have been completed and ₹1709.01 crore has been disbursed. Implementation of these projects will create irrigation facility in 120758.21 Ha, apart from providing protection/retrieval of agricultural lands through Flood Protection Works/ Drainage Projects including road length of 428 Km and bridge length of nearly 13888 meter. Under Warehouse Infrastructure Fund (WIF) of NABARD, 6 Rural Godowns have been constructed. During 2016-17, a project for State Referral Lab for Disease Control and Strengthening of training facilities at ADRI and setting up a fully automated 5 lakh LPD dairy Plant in Baranga block was sanctioned which became operational last year. The project is expected to benefit around 1.50 lakh dairy farmers of OMFED in seven districts viz. Cuttack, Kendrapara, Jajpur, Jagatsinghpur, Puri, Khurda and Nayagarh.

#### 5.2 Social Infrastructure involving Bank Credit

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

Social Infrastructures such as education health sanitation facilities have long-term impact on socio economic status including earnings. Under Sarva Sikhya Abhiyan, the State Govt. aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations with population of more than 300 and 500, respectively. Health is a pre-requisite for human development and is an essential component for the wellbeing. NRHM seeks to provide effective healthcare to both the rural and urban population throughout the State. Presence of SCB medical college and availability of professionals in Cuttack provides immense potential for creation of health infrastructures through private participation. The Rural Water Supply and Sanitation Dept. aims at providing safe drinking water to rural people of the district. Swachha Bharat Campaign has re-emphasized the need for basic amenities of hygiene and dignity of an individual. Bank financing for social infra-activities viz. schools health care drinking water and sanitation facilities in Tier II to Tier VI centers have now been brought under the ambit of priority sector lending norms.

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

Sanitation is a big challenge for the district. The district does not have sufficient number of public toilets and pure drinking water facility. 49 percent rural population are not having access to pipe water system and 3.49 lakh households lack modern toilet facility. Banks / MFIs should finance such activities for creation of the basic amenities. Majority of the rural households lack toilets which needs to be financed.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Coal oil (petroleum) and natural gas are primary sources of energy world over which are fast depleting. Moreover, India imported approx. 215 Million Tons of crude in 2019-20 fiscal apart from huge adverse environmental impact arising out of burning of fossil fuel. Therefore, an urgent need is established for promotion of environment friendly renewable energy sources towards energy security for our future generations. Orissa Renewable Energy Development Agency (OREDA) is implementing the bio-gas programmes solar roof top plant Pumping System Parishad Model Community Chullahs Water Heating System and other GOI subsidy schemes in the district.

Renewable energy potential in Odisha is assessed at 11820 MW. In the State, SPV power plants of 48 MW, cumulative capacity one Biomass Power plants of 20 MW capacity have been installed. In Cuttack district, Odisha Gramya Bank has financed solar home light system on cluster basis in Kanpur and Judum village. In Salepur Block, a village has been adopted by a private entity for use of solar power in all houses/ street lights, etc.

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

The district receives adequate sunlight and windy which provides ample scope to the prospective entrepreneurs and individuals to tap the resources throughout the year. Further presence of sufficient number of cattle creates potential under biogas sector.

## RIDF

- 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	25479	1810.054900	1414.5059
B	Ongoing tranches	921	877.220000	709.6608
	Total (A + B)	26400	2687.274900	2124.1667



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	26195	1130.976200	910.6692
B	Rural roads & bridges	180	1261.579600	974.9579
C	Social Sector	24	261.855400	210.7691
	Total (A + B + C)	26399	2654.411200	2096.3962

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	26154	Irrigation potential	ha	140905.61
B	Rural roads	94	Road length	km	585.594
C	Bridges	86	Bridge Length	m	12522.14

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri - Other than Irrigation (Flood protection & Command area development)	4	Area Benefited /protected	Ha	10970
2	Agri related (Flood protection drainage soil conservation etc.)	61	Area Benefited /protected	Ha	233457
3	Dairy plant (Augmentation of Infrastructure of fully automated 5 LLPD Dairy Plant by OMFED)	1	Population benefitted	No.	145529
4	Socialsector (Drinking water)	24	Villages benefitted	No.	81



## Chapter 6

### Informal Credit Delivery System

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

Lending to micro finance sector has been recognized as the most effective medium to secure credit other services and combat poverty. It plays a vital role to address the issues on financial inclusion sustainable livelihood gender equalities and women empowerment etc. While spreading its outreach, SHG-BLP performs as a platform to expand economic activities, improve income level, identify appropriate livelihood opportunities, skill development, market information and leverage technology to bring qualitative change.

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

The Government of Odisha has created a separate department for looking after the SHG programme “MISSION SHAKTI” from 2021. Cuttack is one of the front runner districts, with respect to purveying of microfinance through SHGs. The programme is supported by all Banks. Odisha Livelihood Mission has been implementing intensive programmes in Badamba and Narsinghpur blocks and selected GPs of Dampada (16 GPs), Kantapada (14 GPs) and Tangi Choudwar (20 GPs) blocks and focused approach in rest parts of the district. Measures like PPIF/RF Support up to ₹15000/- per SHG in Intensive Blocks, Release of Community Investment Fund to GPLF interest subvention on regular repayment by the SHG are available.

There are total 484 bank branches and 210 PACS operating in the district to cater to the financing needs. The per capita credit disbursed under SHG BLP remains in the range of ₹2,00,000/- to ₹10,00,000/- (Average loan size is ₹4,37,000/-). There is a need for co-ordination between all stake holders (OLM Mission Shakti Banks Administration) for post credit follow up and monitoring for sustainability of the SHG. Federations need to be strengthened for effective and regular monitoring of all activities of SHGs as well as providing early signals of default. Assessment of training needs graduation to micro enterprises presence of duplicate membership etc. can be monitored effectively only by federations. The institutional credit to this otherwise neglected and unreached sections will help them reducing cost of borrowings and ensure timely credit to take up economic activities on a sustainable basis for their income growth.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- Seed Processing Plants together with storage facility, higher production of certified seeds, larger network of Seed Sale Outlets etc., are required to ensure adequate quantity of quality seeds to farmers with a view to improve the SRR.
- More Agro Service Centers are required at Block / GP levels for custom hiring of farm equipment by farmers.
- There is need for establishing adequate number of Agri-clinics and Agri-business centers, scientific soil testing labs, issue of Soil Health Card to every farmer and provision of mobile Soil Testing Laboratories.
- Line Dept. should ensure balanced use of fertilizers through INM and may encourage crop diversification for oilseed and pulses, horticulture and other cash crops.
- The JLG financing has received further fillip by propagation of “BALARAM” scheme which will help in channelizing institutional finance to small and marginal farmers, Oral lessees.
- There is a need to improve pledge financing of farm produce to provide necessary liquidity to farmers.
- Promotion of short duration paddy for water management and introducing sustainable sugarcane initiatives for sugarcane cultivation through bud chipping and raising nursery bed method to be encouraged
- Steps may be taken to bring more non loanee farmers into crop insurance fold.
- Banks may consider financing marketing of crops and pledge financing of farm produce to encourage farming community
- Banks may educate KCC holders about need-based multiple operations on sanctioned credit limits to prevent misuse of loans issued for agriculture operations.

#### 2. Water Resources

- Dept. of Water Resources and Dept. of Agriculture need to look into various factors like gaps in electrification of villages, reliability and quality of power supply, availability of diesel outlets, rigs and drilling machine for boring, provision of energy efficient pump sets, preparation of master plan for each river for construction of flood protection works, renovation of various water bodies, etc. Assured irrigation facility will ensure risk mitigation, increased production and productivity and help in providing food security, poverty alleviation and doubling of farmers' income.
- Sprinkler and drip irrigation, solar pump sets may be popularized and promoted.
- For recharge of ground water, recharge wells may be constructed by farmers availing subsidy under various land based schemes. In critical blocks viz. Tigiria, Narasinghpur, Badamba, this may be taken up under MGNREGS.



## **Cuttack, PLP 2025-26**

- Special focus on irrigation efficiency through lining of canal systems so that water is made available to the designed ayacut, especially during Rabi season.
- The bore wells under cluster approach need to be energized soon after installation.
- Participatory Community Irrigation Management (PIM) should be encouraged through formation of the Water Users Associations (WUAs) in a bigger way.
- Promotion of traditional water management practices and water literacy campaign
- Climate change emerging an important challenge for agriculture and rural livelihood sectors and particularly for the water resources sector. Specific interventions in change of design of farm pond with increased capacity, use of micro irrigation to improved water use efficiency, lining of farm ponds, use of solar power for irrigation.
- The ground water mapping may be available at each block to encourage the farmers to take up bore well scheme under cluster approach.

### **3. Farm Mechanization**

- Power tillers are suitable for medium and small holdings. These are also fuel efficient and can be put to many uses like tractors.
- Banks have not been very aggressive in financing the farm machineries with the result that private financiers have taken the benefit.
- Agricultural machines like paddy reapers are needed more in areas of labour shortage during harvest season.
- Farmers' institutions need to be involved in creating awareness about different type of machines and their utility.
- Ensuring services for tractors, power tillers etc. at block and GP level, consolidation of fragmented land holdings, live demonstrations of farm implements, community farming can complement the actions suggested.
- Banks should extend timely finance to farmers for agri equipment in hassle free mode.
- The norms followed by Nationalised banks are more stringent as compared to private financing agencies/NBFC which needs to be simplified.

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

- Emphasis on dissemination of technology through training, exposure visits, etc.
- Production and distribution of quality planting materials at subsidized rate.
- Grading and processing of horticultural crops under Post Harvest Management.



- Production of off-season vegetables, fruits and spices may be strengthened.
- Marketing and storage infrastructure may be adequately developed.
- The Department of Horticulture may motivate progressive farmers to take up commercially viable activities like formation of FPOs under CAE scheme which will help in aggregation of produce and increasing bargaining power and realization of better price.
- Training on seed production technology and nursery establishment should be organized.
- Establishment of post-harvest infrastructure such as storage, grading and packing units should be given thrust.
- Banks to encourage and finance of horticulture crops along with infrastructure for storage facilities.

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

- Unused Govt. land may be leased to SHGs for development of farm forestry.
- Quality seeds and planting materials should be available by private/Govt. nurseries.
- Encouraging forest-based industries will induce farmers to take up on commercial basis.
- Bank credit to SHGs for taking up collection, processing and trading of forest products.
- Nurseries may be bank financed for increasing availability of quality planting materials.

### **6. Animal Husbandry – Dairy**

- Strengthening of existing Veterinary Dispensaries (VD), Livestock Aid Centers (LAC) and opening of new LACs to ensure infrastructure for availability of veterinary services.
- All veterinary dispensaries should have working refrigerators to preserve vaccines.
- Govt. to lease out pasture lands to dairy cooperatives for fodder cultivation
- Contract dairy farming by milk product manufactures to be promoted.
- Banks should motivate and encourage prospective farmers to take up commercial dairy farming, fodder cultivation and calf rearing.
- Banks may provide adequate credit support for milk processing-cum-products manufacturing units, veterinary clinics, automatic milk collection units, automation and modernization of existing dairy units, electronic milk-testers, milking machines, bio-gas plants, bulk coolers, community milk parlors, private milk chilling plants, etc.
- Veterinary graduates retired veterinary doctors, Gomitras, etc. may be encouraged to set up veterinary clinics, dairy units and commercial dairies.
- Producer Organizations under dairy sector may be formed and financed.

- A cluster approach may be adopted while financing under the sector for sustainability of the activity and better marketing.

### **7. Animal Husbandry – Poultry**

- There are no hygienic marketing outlets for sale of poultry products in the district.
- Augmentation and modernization of infrastructure and establishment of hi-tech laboratories for disease diagnostics, feed and poultry processing need to be promoted.
- The banks in the district have to be more pro-active to increase their investment in rural backyard poultry. Insurance companies may extend suitable policies and schemes.
- The Dept. may support to the banks in selection of good entrepreneurs, guide them in selection of schemes, provide technological support and help banks in recovery efforts.
- Supply of quality chicks, Poultry Feed, extension of proper health and marketing facility, etc. will develop the sector.
- Insurance coverage of the scheme is required to be popularized amongst the entrepreneurs and insurers.

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

- There is a need to upgrade / modernize livestock infrastructural facilities, market yards on the pattern of APMCs. Livestock Aid Centers may be operationalized urgently.
- The pasture land available in the district (15336 ha) need to be developed for grazing. For enhancing the marketability of pigs, organized breeding facility is highly essential. Promotion of livestock insurance and better veterinary extension services is required. Banks may finance entrepreneurs on cluster approach. Group loans may be sanctioned under NRLM. Leather processing/ slaughter house by-product processing units may be financed.
- There is no Commercial goat/sheep farm in Govt. Sector. Many times, small animal farmers face difficulty in getting quality animals to start farming. There is no small animal market and a few registered slaughter houses existing in the district.

### **9. Fisheries**

- With improvement in productivity of rivers and Ansupa lake through stock manipulation and supply of quality fish seed would bring a remarkable increase in fish production of the district.
- Fish seed production may be encouraged by promoting circular as well as potable Hatchery in interior pockets.
- On the line of IFS, integrated fish farming for better return may be propagated.
- Derelict /semi-derelict ponds may be renovated and put to scientific fish farming under various schemes.
- Better coordination with banks for timely sponsoring of cases, sanction/disbursement and recovery of loans.



- Skill building of bankers on financing new technologies like Bio-floc, RSA, Cage and Pen culture.
- Seasonality discipline in sanction and disbursement may be ensured.
- Short term loans for existing fish farms and marketing activities may be covered under KCC.
- Banks may consider group mode (SHF, JLG, etc.) financing for fish farming in potential areas.
- Young entrepreneurs may be encouraged to take up modern farming practices.

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

- There is an urgent need to complete the establishment of rural godowns in all the PACS of the district and revive the defunct, closed cold storages / Rural Godowns. Bankers need to be sensitized on various aspects for financing cold storage and rural godowns. Establishment of storages, cold chain arrangements will maintain quality, extend shelf life, reduce distress sale and realize better income as well as mitigate the losses.
- It is suggested that all godowns above 1000 MT capacity should be registered with Warehousing Regulatory and Development Authority after due accreditation.
- Negotiable warehouse receipt system may be encouraged, as this will reduce distress sale. Farmers' institutions need to participate in the commodity markets to avail benefit.
- Banks to finance agri entrepreneurs under MIDH and AMI scheme for availing benefits of capital linked subsidy scheme.
- State Govt. should take necessary steps for onboarding of RMC on e-NAM platform for facilitating better price realisation by farmers for their produce
- State Government to explore the possibilities of up gradation of existing infrastructure of APMC and conversion of Rural Haat into GRAM by availing assistance under AIF.

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

- Consolidation of land holding is a precondition for implementation of land development measures and it has to be taken up in a time bound manner.
- Technical experts like civil or agricultural engineers, extension officials may create awareness and guidance.
- Establishing Soil Testing laboratories, Water harvesting structures, adopting alternate land use measures – dry land farming, dry land horticulture, Commercial organic manures units by tapping on farm and off farm bio-waste sources, vermi-culture will provide a boost to the sector and mitigate climate change impact.
- Promotion of crop diversification, green manuring under PMKSY.
- Promotion of community user groups in existing irrigation projects and awareness
- Improving soil fertility, promotion of Integrated Pest Management (IPM), Nutrient Management (INM), Integrated farming system, undertaking water use efficient technologies, rain water harvesting and recharge of existing bore wells through construction of farm ponds, etc. will increase the production, productivity and income.
- The agriculture and soil conservation department may conduct detailed survey of the land development work viz. land leveling, bunding, reclamation etc. and sponsor applications of interested farmers to various banks for financing.



## 12. Agriculture Infrastructure: Others

- There is no formal arrangement for selling the organic and vermin compost through commercial channels. Procurement system is unorganized. Bank finance to this sector is not easily available due to small and marginal nature of the farmers.
- Banks may tap the potential available under these sectors and finance the beneficiaries. Establishing vermin compost units will recycle the farm wastes and cow dung into valuable organic manure and use of quality seeds will raise agricultural output by 20 to 25 per cent.

## 13. Food and Agro. Processing

- Agro processing is a link between primary sector (agriculture) and secondary sector (manufacturing). This sector still remains largely untapped because of high packaging costs, cultural preference for fresh food, seasonality of raw materials, lack of adequate infrastructural facilities and quality control mechanism.
- Setting up of food processing units based on local resources like paddy processing, chuda, poha making, badi papad making, leaf cup and plate making, honey processing, cattle and poultry feed manufacturing, coir products, oil mills, meat processing, milk processing, mixture and namkeen making, etc. needs to be encouraged. There is further scope of new agro based industries such as conversion of milk to milk-products, packaging, grading and preserving of poultry meat, fast food items.
- DIC may devise a comprehensive plan for promotion of agro processing sector. Collaboration between the producer co-operatives and the corporate sector should be encouraged to promote agro-processing industry. Quality testing laboratory, Training and capacity building, skill development need to be addressed.
- The creation of clusters may be considered for improved processing and export oriented units. Promotion of more industrial clusters to pool infrastructure resources and providing market information, advisory service to farmers as well as entrepreneurs will lead the way. Line depts. to create more awareness on sector specific potentials and various schemes available to potential agri-entrepreneurs.

## 14. Agri. Ancillary Activities: Others

- The banks should work in close coordination with line departments to provide credit to these essential sectors which provide self-employment and provides opportunity for up scaling.
- Agriculture and line departments should popularize the agri-clinics and agribusiness scheme in rural areas.
- Banks may provide the agri-graduates sufficient finance to start the extension business.
- Since ACABC unit is eligible under MUDRA financing with Rs.10 lakh per center, banks may plan for financing these units.

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

- The district which was progressing steadily towards industrialization has received setbacks due to COVID-19 exigencies as a consequence of which a number of MSME units have run out of business due to supply chain issues and demand slow down.
- The MSMEs need timely and adequate capital infusion through term loans and working capital loans, particularly during the early and growth stages.
- Linkages relating to procurement of raw material and marketing are required to be strengthened in order to give a boost to the handloom production.
- Banks may pro-actively encourage entrepreneurs under recently launched schemes

such as PMFME, Stand up India, etc.

- One stop information (Single Window) on technological support, financial knowledge, statutory clearance and market intelligence required for different categories of industries. This may be made available to the entrepreneurs by DIC.
- There is a need to motivate entrepreneurs to take advantage of technology up gradation. Cluster based approach to lending is intended for providing a full-service approach to cater to the diverse needs of the MSME sector.
- This may be achieved through extending banking services to recognized MSME clusters. The banks have, therefore, been advised to treat it as a thrust area.
- Banks may also open more MSME focused branches at different MSE clusters which can also act as counseling Centers for MSMEs.
- Each bank of the district may adopt at least one cluster. The MSME spectrum contains highly innovative, high growth prospective in employment and income generation. Government of India has made bank loan availability easier linking it with GST and Udyog Aadhar Registration which is propelling formalization of the MSME sector driving employment.

## 16. Export Credit

- To boost the export portfolio, integrated approach is desired from all quarters. Value addition in agro products, contract farming, design development in handloom and handicrafts and creation of adequate awareness will boost the sector. Issues like availability of quality power supply, good connectivity, establishment of forex dealing bank branches need to be addressed. Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- The banks should put in place, a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame. The export credit reported by various banks in Cuttack district is shown as nil. However, the reporting mechanism under export credit needs improvement as the district has a number of units engaged in export of shrimps, handicrafts and handloom items.

## 17. Education

- The students financed by banks under professional/ study loan scheme have remain unemployed and as a result, they are not in a position to repay the bank loan which they borrowed for their education. In such a scenario, the banks have been hesitant to extend new education loans. The private banks inclination towards students of only premier institutes like IIT, IIM etc. is a major hindrance to the GLC flow.
- The trigger indicating potential for growth of the sector in the next 5 years need to be included in the State and district planning process with respect to Union Budget, State Budget, other related documents, local priorities, etc.
- Banks have been reluctant to extend loans to this sector due to high incidence of NPAs.
- The education department may play a pro-active role in sensitizing the students about benefits of higher education and loan facilities available from various banks.
- There is 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.
- There is more than one lakh enrollment in secondary schools. There are 150 colleges exiting in Cuttack district. Students of these colleges will need higher education and banks need to tap potential appropriately.
- The sector has been hampered by larger number of defaults and parents' co-guarantee may be a solution to this.
- Banks to ensure tie up arrangements with institutions for providing low cost assistance



to needy and meritorious aspiring students.

- Banks need to emphasize on faster disposal of loan applications, proper record maintenance, timely follow up and monitoring of the portfolio to leverage the vast potential available in the sector.
- Govt to review all Non Performing Accounts (NPAs) under education loan and take corrective measures.

## **18. Housing**

- Construction and real estate sector are considered to be the core sector which propels economic activity. Banks should campaign for enhancing rural housing loans at par with urban areas. Banks may also consider providing loans for renovation /repair of dwellings in rural and urban areas. Facilitating implementation of projects, private sector investments and community partnership in affordable housing will play an important role in bridging market gaps. However, this sector has not reached its full potential due to defective title deeds and lack of credit absorption capacity of borrowers.
- Awareness on Government Sponsored Housing schemes should be taken up in a mission mode by all stake holders. Availability of interest subvention schemes for lower and middle class people should be widely propagated.

## **19. Social Infrastructure**

- Line departments should provide necessary technical knowledge and capacity building for creation of these infrastructures through private investments.
- Banks / MFIs should finance such activities for creation of the basic amenities.
- Majority of the rural households lack toilets, which needs to be financed.
- Participation of beneficiaries, especially women SHGs, in water supply schemes or management of water treatment plants may help in successful implementation.
- Awareness on Government Sponsored Swachh Bharat Abhiyan is required by all stake holders.

## **20. Renewable Energy**

- Creating awareness on the utility of bio-gas plants and returns on such investments.
- Demonstration amongst progressive rural population for solar lighting and solar pumps for irrigation purpose, using of ICT tools.
- Accredited agencies be involved in taking up bio-gas installations, solar equipment's in a big way and beneficiaries may be trained to take small repairs of their units.
- Irrigation in non-electrified areas by solar pump sets will help in enhancing income.
- Incentive should be provided to establish marketing of solar products and establishment of solar equipment repair and maintenance units.
- Efforts should be made to establish solar grid which will incentivize public to tap the solar power for private as well as commercial use.

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

- Micro finance portfolio is mainly exposed to the credit risk, strategic risks and operational risk. Banks need to be proactive in managing the risk.
- Need for refresher training and capacity building of NGOs/ banks.
- Inadequate outreach, delays in opening of SHG accounts and disbursement of loans, impounding of savings by banks as collateral, non-approval of repeat loans, multiple



membership and borrowings by SHG members within and outside SHGs as well as limited SHG-banker interface are hindrances.

- The existing groups should be graduated to develop 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.
- Many groups have become dormant for various reasons. Efforts are required to study the reasons for their dormancy and to take corrective steps.
- Unique identification numbers involving promoting agencies, village, SHG name may be created using latest ICT platform. Under E Shakti project of NABARD 23493 SHG have been provided unique numbers.
- The Directorate of Mission Shakti has been designated as the Nodal department for claiming interest subvention from Government of Odisha and provide handholding support to SHGs in all blocks. Further, 8 State Department schemes will be implemented in a convergence mode by the Mission Shakti as directed by Govt. of Odisha. The future roadmap points to a bright future for SHG Bank Linkage programme in the district and state as whole.
- Simultaneously, the Odisha Livelihood Mission (OLM) has been working steadily to include more Gram Panchayats under Intensive mode. The OLM has been mandated for strengthening group dynamics of SHG by providing training on book keeping, accounting and skill development programmes for intensification of livelihood activities.
- Banks are also expected to play a big role in maintaining the SHGs on track.
- The federations need to be strengthened for effective and regular monitoring of all activities of SHGs as well as to provide early signals of default. Assessment of training needs, graduation to micro enterprises, arrest of duplicate membership, etc. can be monitored effectively only by federations. Livelihood interventions supported under OLM for taking up farm, allied (SRI/ Onion Cultivation, Poultry) and non-farm activities in targeted blocks need to be implemented with more emphasis on aggregation and marketing.
- Conduct of regular Samanwaya Melas, Village Level Programmes will help in providing timely credit, penetration of micro credit/ investment concepts amongst SHG and NPA reduction thereto.

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.



- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. 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.
2. 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.
3. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking insurance Aadhar enrolment/ updation health services PAN card and IRCTC/ Bus/ Air ticket etc. through PACS.
4. The State has adopted Model Bye Laws for PACS to standardize operations and ensure effective governance. 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.
5. The CBS operations of the DCCBs 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. In Odisha, the cooperatives play a vital role in financing to farmers at the grass root level. Out of 7651 cooperative institutions, the PACS dominate with 3345 societies (43.72%) supporting agricultural credit. Dairy cooperatives (13.66%) and LAMPS (12.55%) are also significant contributors. Fishery cooperatives account for 10.05%, while handloom and credit & thrift societies represent 4.48% and 4.38%, respectively, highlighting their role in the state's rural economy.



7. The Government of Odisha is forming 1510 new PACS at the Gram Panchayat (GP) level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) have been established to strengthen and expand the cooperative movement to the grassroot level.
8. An initiative to open branches or extension counters in GPs without existing brick-and-mortar branches is underway involving cooperation between commercial and cooperative banks. The CCBs have applied to the RBI for approval to open new branches/extension counters.
9. As per Govt. of India Notification No.6369 dated 30 May 2023, the District Co-operative Development Committee (DCDC) has been constituted vide letter No.2009 dated 19 August 2023, issued by the Office of the DRCS, Cuttack. The DCDC shall review the existing co-operative infrastructure in the district and to suggest potential for formation of multipurpose PACS in the district. The Committee shall also ensure that all GPs in the district are covered under multipurpose PACS or Primary Dairy/Fishery Co-operative Societies, as the case may be.

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

1. Three tier short term cooperative credit structure is functional in the district. It plays an important role as it accounts for 43.33% of crop loans disbursed in the district. Both the DCCBs in the district viz. Banki CCB Ltd. and Cuttack CCB Ltd. are profit making. The long term cooperative credit structure is non-operational. The number of PACS in the district is 300 out of which 286 have adopted the model bye Laws (for making them multipurpose multi-dimensional and transparent entities). Three number of PACS are defunct / non-functional.
2. The number of Gram Panchayats (GP) in the district is 373.  
Number of GPs covered by existing PACS is 373.  
Number of new MPACS which can be formed in underserved GPs is 35.  
Number of dormant or defunct PACS in the district is 3.  
Target for liquidation of Dormant/Defunct PACS is 3.
3. The Cuttack district acts as Head Quarters for two DCCBs viz. Cuttack CCB Ltd. and Banki CCB Ltd. The district has cooperative profile with 10 branches of Cuttack CCB Ltd., 11 branches of Banki CCB Ltd., 13 branches of Urban Co-operative Bank, 02 branches of OStCB and 210 PACS affiliated to the branches of both the DCCBs.
4. The Cuttack Co-operative Milk Producers' Union Ltd. is an aggregation of 1622 primary dairy societies from four districts viz. Cuttack, Kendrapara, Jagatsinghpur & Jajpur. Around 1.50 lakh dairy farmers from all these four districts have been associated with this Milk Union. The number of dairy societies registered from Cuttack district stands at 549 with 40204 registered members.
5. There are 92 Primary Fishermen Co-operative Societies in Cuttack. The district has 3 no of Govt. fish seed farms at Nuapatna, Narsinghpur and Kendupatana with total stocking area of 4 ha spread over 12 tanks. Apart from this, there is 1 private farm in Niali block producing 15 lakh lakh fries from 1 ha of WSA.

## 6. Potential for formation of cooperatives

1. In order to activate and promote PACS and draw its full potential, there is a need to draw a road map for redefining the business model at the PACS level by transforming them into one-stop shops and providing all the services that are required by their members. The business opportunities such as post-harvest marketing activities, ancillary services for creation of storage and processing facilities, custom hiring centres, collective purchase of inputs, etc. can be explored.
2. The Cuttack district presents a promising opportunity for growth in the poultry and dairy sectors, where strengthening the PACS can significantly enhance the livelihoods of local producers. With a substantial number of dairy animals including cattle and buffaloes and a sizable poultry population of over 13.25 lakh birds, the district is well-positioned for PACS to make a positive impact. By empowering farmers through better market access inputs and services, the PACS can play a pivotal role in improving the economic prospects of producers in these sectors. Moreover, integrating dairy and poultry farming with other agricultural practices such as crop rotation and pisciculture can further amplify the benefits of PACS. The district is coming under milk route. The state federation viz. OMFED is situated at Arilo, Barang block. The Cuttack Co-operative Milk Producers' Union Ltd. is an aggregation of 1622 primary dairy societies from four districts viz. Cuttack, Kendrapara, Jagatsinghpur & Jajpur. Around 1.50 lakh dairy farmers from all these four districts have been associated with this Milk Union. The number of dairy societies registered from Cuttack district stands at 549 with 40204 registered members. The district presents significant opportunities for dairy activities in Narsinghpur, Badamba, Niali Salipur, Mahanga & Kantapada blocks.
3. Cuttack is one of the major districts offering vast scope for development of inland aquaculture and capture fisheries. The district is endowed with abundant water bodies and extensive network of major rivers viz. Mahanadi, Kathajodi, Kuakhai and Birupa, making it suitable for financing fishery activity extensively. The present requirement of fingerlings is being met from the departmental farm at Kaushalyagang in Puri District, OSFDC and some private farms at Niali Nischintakoili and Raghunathpur as well as neighboring districts. Pen Culture has been taken up at Naraj in River Kathajodi, at Pratapnagari in river Kuakhai, at Ansupa Lake & Jaria MIP. There is huge potential for fishery expansion in Cuttack Sadar, Tangi-Choudwar, Niali, Kantapada, Nischintakoili and Salipur blocks.
4. In order to address the issues and promote PACS, the State government may develop a policy for providing assistance to PACS based on defined measurable parameters. Various support /assistance such as availability of land for potential PACS Scheme for clearing the long pending imbalances, etc. may be considered for strengthening of PACS.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Achinha Baba FPCL	Badamba block	Formation & nurturing of FPO- Training capacity building exposure visits appointment of CEO & Accountant marketing etc.	i) Distribution of Mini Kit & Vegetable Tray to the Farmers through Horticulture Dept. Cuttack.  ii) Groundnut cultivation in 50 acres with the support of KVK  iii) Mustard Cultivation in 24 acre with	521	Aggregation of farm produce marketing of produce at better prices elimination of middlemen better market access convergence with Govt. departments etc.



2	Collective sation	Nirmalya FPCL	Salipur block	Formation & nurturing of FPO- Training capacity building exposure visits appointment of CEO &	the support of KVK iv) Paddy Seed Demonstration Programme in 30 acre with the support of NRRI v) Potato Cultivation in 25 acre of land with the technical support of CIP vi) Demonstration Programme on Finger Millet with the support of KVK Cuttack	754	Aggregation of farm produce marketing of produce at better prices elimination of middlemen better market access convergence
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Accountant marketing etc.	Coriander Plants Distributed by Horticulture Dept. among 375 beneficiaries.	with Govt. departments etc.
	ii) 30 Qntl Potato Seed distributed by Horticulture Dept. among 60 farmers	
	iii) 230 farmers got Vegetable Tray (2 nos each) from Horticulture Dept.	
	iv) Paddy Seed demonstration Programme with the support of NRRI.	

3	Collectivisation	Kaibalya FPCL	Mahang a block	Formation & nurturing of FPO- Training capacity building exposure visits appointment of CEO & Accountant marketing etc.	1) Chilli coriander plants distributed by Horticulture Dept. among 50 beneficiaries. ii) 80 farmers got Vegetable Tray (2nos each) from Horticulture Dept.	521	Aggregation of farm produce marketing of produce at better prices elimination of middlemen better market access convergence with Govt. departments etc.
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4	Collectivisation	Kalpabata FPCL	Tangi- Choudwa r block	Formation & nurturing of FPO- Training capacity building exposure visits appointment of CEO & Accountant marketing etc.	i) Chilli & coriander plants distributed by Horticultu re Dept. among 50 beneficiar ies.  ii) 30 farmers got vegetable tray (2 no.s each) from Horticultu re Dept.	452	Aggregation of farm produce marketing of produce at better prices elimination of middlemen better market access convergence with Govt. departments etc.
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5	Collective sation	Bibhukrupa FPCL	Kantapada block	Formation & nurturing of FPO- Training capacity building exposure visits appointment of CEO & Accountant marketing etc.	i) Distribution of chilly coriander plants to the farmers through Horticulture Dept. ii) Groundnut cultivation in 10 acre with the support of Agriculture Dept.	288	Aggregation of farm produce marketing of produce at better prices elimination of middlemen better market access convergence with Govt. departments etc.
6	Collective sation	Prachitoya Organic FPCL	Niali block	Formation & nurturing of organic FPO- Training capacity building exposure visits appointment of CEO & Accountant marketing etc.	Chilli & ginger production under Spices Mission	302	Promotion of organic & aggregation of farm produce marketing of produce at better prices elimination of middlemen better market access convergence with Govt. departments etc.
7	Tribal Development t	FSPF project on Dragon fruit farming	Tangi- Choudwar block	Cultivation of dragon fruit on pilot basis at barren lands of tribal farmers inter-cropping for round the year income	Sapling provided by CHES- Bhubaneswar technical assistance by Horticulture dept. & KVK	30	Utilization of barren lands of tribal families of Patalasingada village, Garudagon GP, Tangi-Choudwar block, Creating income generating activities for the poor tribal people round the year income by introduction of inter- cropping etc.

8	Promotional Activity	FSPF project on "Preservation of indigenous rice seeds"	Niali block	Grant support for cultivation and preservation of indigenous rice seeds supply of seed bags soil testing kits establishment of vermin compost pits and distribution of seeds and dhanicha among farmers establishment of bee boxes storage facilities for seeds organization of seed mela construction of seed bank etc.	Chilli coriander production under Spices Mission	151	Awareness creation on organic farming preservation of indigenous seeds creation of storage facilities for seeds construction of seed bank for use by local farmers dissemination of knowledge on vermin compost and natural farming promotion of bee keeping aggregation of produce marketing of farm produce at better price elimination of middlemen increase in yield of paddy improved varieties of paddy etc.
9	Skill Training	Skill development training on three trades viz. Garment making GDA & CRM non-voice	Tangi-Choudwar block	Skill development training on three trades viz. Garment making GDA & CRM domestic non-voice for 235 trainees	The training programme was conducted in collaboration with Dalmia Bharat Foundation (CSR Wing of Dalmia Cement Ltd.)	235	More than 60 candidates got self-employment and wage employment in various institutes such as Shahi Export Scooby Doo Ltd. Kite Ltd. Hospital Didi etc.



10	Institution Development	Exposure visit of BoDs and Senior Management of Banki CCB Ltd. to Kerala ACSTI	Banki CCB Ltd. Banki	Exposure visit of BoDs and Senior Management of Banki CCB Ltd. to ACSTI Kerala	The total expenditure in connection with the exposure visit was shared by NABARD & Banki CCB Ltd.	20	Learning on best practices followed by Kerala State Cooperative Bank & PACS of Kerala interaction with dairy cooperative/FPO Coconut Co-op. society etc.
11	Women Empowerment	LEDP on Zardozi work at 03 GPs of Cuttack Sadar block	Cuttack Sadar block	Training and exposure visit on Zardozi work		90	Introduction of new craft under garment sector training by master trainer from UP marketing facilities for finished products establishment of 01 demonstration unit & 03 micro units for production activities etc.
12	Women Empowerment	LEDP on Petticoat making embroidery & patchwork at Cuttack Sadar block	Cuttack Sadar block	Training and exposure visit on garment making & embroidery works	Assignment of making school uniforms and National Flag by district administration Cuttack	90	Training and exposure visit on garment making & embroidery works establishment of 01 demonstration unit & micro units at other places marketing facilities through various melas/exhibitions assignment of making school uniforms by district administration etc.

13	Women Empowerment	MEDP on Footwear making at Banra	Banki-Domapd a block	Training and capacity building on footwear making using semi-automatic device	Credit linkage with IDBI bank for setting up of micro units at Banra & Pathapur	30	First ever training programme in Odisha on footwear making by SHGs credit linkage of interested groups for business expansion setting up of two micro units at Banra & Pathapur creation of own brand namely "Foot by Foot" marketing facilities through various melas/exhibitions etc.
14	Infrastructure Development	Construction of Rural Haat at Kanpur	Narsinghpur block	Grant support extended for construction of raised platforms concrete roof toilets garbage unit drinking water facility office room etc. at Kanpur Rural Haat under Narsinghpur block	The total project cost of the haat was shared by NABARD and Kanpur GP/State Govt.	5000	Permanent marketing infrastructure for traders/sellers and the residents of nearby 5 GPs provision of clean drinking water and toilets creation of market place for local products etc.
15	Promotional Activity	Sponsorship of stalls at Balijatra one of Asia's largest open trade fairs	Balijatra ground Cuttack	Grant support for stalls provision of DA to participants stakeholders meet during mela period Quiz competition on FI promotion of various handlooms & handicrafts from all the districts of Odisha sale of the products of FPOs/OFPOs/Artisans/Weavers from various districts	The mela is being conducted every year in collaboration with ORMAS.	10000	Display and sale of various products of FPOs OFPOs weavers & artisans

16	Watershed Development	Kamaladiha Watershed project	Narsinghpur block	Grant support for CBP & FIP-formation of Village Watershed Committee construction of structures for preventing soil erosion and reducing the speed of run off water awareness creation on afforestation nursery development FPO promotion banking plan for the project beneficiaries salary of project staff of the PFA etc.	Plantation of 300 Kaitha plants and 280 Karanja plants by Forest department (under Mahanadi Mission) in the project area	7000	Formation of Village Watershed Committee construction of structures for preventing soil erosion and reducing the speed of run off water such as LBCD Check dams Percolation tank CCT Farm pond etc. Awareness creation on afforestation nursery development FPO promotion development of banking plan for the project beneficiaries increase in the level ground water flood prevention increase in yield of the crops cultivated in the project area etc.
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## Success Stories

### Success Story 1: Improvement to Mahanadi left embankment from Baliput to Odasingha including protection to scoured bank (Flood protection project)



1. Scheme : RIDF
2. Project Implementing Agency: DoWR, Govt. of Odisha
3. Beneficiary :
 

No. of beneficiaries:	2000
State :	Odisha
District :	Cuttack
Block :	Narasinghpur
Village :	21

### 1.1 Support provided

The support was given as RIDF Loan amounting to ₹19.36 crore to the State Govt. for construction of flood Protection structures and improvement to Mahanadi left embankment from Baliput to Odasingha including protection to scoured bank.

### 1.2 Pre-implementation status

- It was a long cherished project of 10 Gram Panchayats under Narasinghpur Block. It was demand of the residents to construct this “Mala Bundh” to save their lives properties agricultural lands and trees from the devastating Mahanadi flood.
- The villagers of 10 no.s of GPs under Narasinghpur Block agreed to donate their land for protection work.

### 1.3 Challenges faced

Six months’ time overrun occurred due to various reasons such as rainy season cropping/agricultural activities by the local residents in the project area.

### 1.4 Impact

- The project has been protecting the households and agricultural fields from the flood thereby protecting lives and ensuring better protecting lives and ensuring better yield from the local fields. Also, it is protecting the river bank from scouring. It has benefitted around 21 villages.
- The first portion from Baliput to Panchama Nallah has been successfully completed. The embankment with river side packing has been completed in all respect.
- In Ranibhuin village washing away of houses during floods due to bank scour was saved by constructing more than 360 mtr. of RCC retain wall backed by launching and packing to the river bank.
- This has been the major achievement as the residents dismantled their backyards and wanted for construction of the RCC retaining wall to save the village from complete collapse during flood.
- The portion from RD 0.00 km to 3.626 km has been completed successfully. This is the most important portion of the total project. This portion served nearly Seven Gram Panchayats out of the ten GPs.
- It saves these Panchayats from flood furry. It was observed during August’2022 that high flood (12 lakh Cusec) did not do any harm to the Gram Panchayats.
- The 13 no.s of Spur along with launching apron with packing have been constructed on the left bank of Mahanadi in between RD 3.626 km to 7.270 km.
- It worked well and sand casting took place and it protected the river bank against scour and saved cultivable land of 3 no.s Gram Panchayats from caving into the river.
- The embankment constructed from RD 5.490 km to RD 7.270 km is saving the mango orchard and other valuable trees from flood.
- Thus, unquestionably the construction of embankments RCC retaining walls spurs and launching aprons under this project have been immensely beneficial.

## Success Story 2: Creating employment opportunities by Skill Development Programmes for rural unemployed youths



- |                                 |                                       |
|---------------------------------|---------------------------------------|
| 1. Scheme :                     | Skill Development Programme of NABARD |
| 2. Project Implementing Agency: | Dalmia Bharat Foundation              |
| 3. Duration of the project :    | 2 years                               |
| 4. Beneficiary :                |                                       |
| No. of beneficiaries:           | 235                                   |
| Community :                     | Unemployed rural youth                |
| State :                         | Odisha                                |
| District :                      | Cuttack                               |
| Block :                         | Tangi Choudwar                        |
| Village :                       |                                       |

### 4.1 Support provided

- Grant support of ₹15 lakh was given for Skill Development training for 235 rural youths of Tangi-Choudwar block with a view to create employment opportunities for them by way of self & wage employment.
- The programme was sanctioned in convergence with the CSR Wing of Dalmia Cement Ltd. i.e. Dalmia Bharat Foundation. The agency also contributed ₹15.06 lakh under this programme.

### 4.2 Pre-implementation status

- The emphasis has been given to the unemployed school/college dropouts and those youths who are detached from the education systems or are working and aspiring to upgrade their skills. The target age group of the trainees is between 18-35 years.
- Before this SDP the untrained rural youths lacked required skill which can get them assured income. They were demotivated to move outside their homeplace to search for jobs.



### **4.3 Challenges faced**

- One of the major hurdles in employment-based skilling programs is motivating trainees to relocate for job opportunities. Navigating a new environment and city can be daunting for anyone.
- Another significant hurdle for trainees joining large organizations is often the lack of communication and English language proficiency.

### **4.4 Impact**

- Over 60 of the trainees secured gainful employment leading to improved financial standards for their families. Trainees from families earning an annual income of ₹30000/- to 40000/- saw their income getting multiplied by 3-4 times after completing the programme.
- Overall, the beneficiaries are deeply satisfied with the positive impact on their socio-economic conditions and expressed their sincere gratitude to NABARD and the PIA-Dalmia Bharat Foundation.

## Appendix 1a

### Climate Action & Sustainability

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

##### 1.1. Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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

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



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

**1.6 Way Forward**

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

## Appendix 1b

### Climate Action & Sustainability

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

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

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

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

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

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

**ICAR Institutions:** ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are:



1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture.
2. ICAR-CIFA has launched “Amrit Catla” a genetically improved variety of Catla to enhance fish seed quality for India’s growing fish farming community.

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

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

**NABARD:** NABARD is proactively working on climate change in collaboration with Department of water resources Government of Odisha. Following projects are being implemented for water conservation in tribal areas of Odisha.

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

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



## Appendix 1c

### Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
  - a Keeping in view the salient features of the district there are some major sectors like Agriculture Disaster Management Water Forestry Health Fisheries and ARD where there is scope for undertaking climate action projects with a mix of adaptation and mitigation measures. Under adaptation major measures are promotion of organic farming SRI stress tolerant varieties creation of awareness disease early warning system improved feed management increase of forest cover flood protection and anti-erosion works etc. Among mitigation measures promotion of grid connected wind power maximising solar energy potential (through GEDCOL) encouraging e-vehicle usage etc. are crucial.
  - b As per the State Action Plan for Climate Change the following measures are feasible in the district-
    - a. Increase the forest cover of the state by undertaking afforestation and reforestation measures under Assisted Regeneration Programme
    - b. Enhance the density of forests by undertaking Assisted Natural Regeneration (ANR) and protecting existing forest stocks to act as a carbon sink with stronger conservation
    - c. Covering bald hills with suitable species mix
    - d. Increasing planting on non-forest land
    - e. Conservation and regeneration of bamboo forest
    - f. Sustainable management of forests
    - g. Watershed and soil conservation activities
    - h. health care professionals to be sensitized about climate change impacts
    - i. Climate Resilient practices and infrastructure promotion Financing is available through Government spending PPP mode Green Climate Fund and NAFCC, etc.
- 3.2 Any specific Climate Change initiative in the district by a
  - i. The KVK at Santhapur Tangi-Choudwar block is conducting training programmes on Climate resilient technologies for sustainable agriculture as well as demonstration on resilient varieties.
  - ii. Assisted Natural Regeneration plantation under the National Afforestation Programme (385 hectares) the Compensatory Afforestation Programme CAMPA (1600 hectares) and the Odisha Forestry Sector Development Project (OFSDP) under Ama Jungala Yojana (35 hectares) have been undertaken in the district so far. Additionally, under AR programme 83725.65 ha have been covered as on date. Millet production is encouraged along with other climate resilient crops by way of awareness creation and incentives. Integrated Farming is also considered as a climate friendly initiative.
  - iii. NABARD, through its watershed project at Kamaladiha Narsinghpur block, is working for water conservation treatment and soil conservation activities. Apart from that, flood protection projects and irrigation projects are supported under RIDF.

## 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. Odisha Ikat from the Nuapatna cluster of the district has been G.I. tagged/registered under Handloom sector since the year 2005-06. Odisha Ikat is a kind of ikat known as Bandhakala and Bandha a resist dyeing technique originating from Odisha. Traditionally known as "Bandhakala" "Bandha" "Bandha of Odisha" it is a geographically tagged product and it has been popular throughout the country. Some of the popular designs/patterns of Odisha ikat are Khandua Nabakothari Kargil sarees Tarabali Geeta Govinda Khandua Patta (offered to Lord Jagannath) etc.  
  
Cuttack is known for its silver filigree work of intricate design and fine craftsmanship. In Odia "tara" means wire and "kasi" means to design. Thus as part of Rupa Tarakasi silver bricks are transformed into thin fine wires or foils and used to create jewellery or showpieces. Cuttack is also known as the Silver City of India. Recently silver filigree items of Cuttack has been G.I. tagged.
4. NABARD has promoted one Off Farm Producer Organization in the Nuapatna cluster involving 250 weavers from three blocks viz. Banki Badamba & Tigiria of Cuttack district. The OFPO is aimed to provide training & handholding support to the weavers in new designs techniques and marketing support for Handloom garments.
5. The Odisha Golden Grass is one of the multi district products for which application for G.I. tagging is under process. The Cuttack district is one of the 13 districts which have applied for the same.

Further application has been filed for G.I. registration of Maniabandhi handloom sarees during last FY 2023-24.

Other products such as Niali Paan (Betelvine) Kunjifula sarees from Nuapatna Dahibara Aloo dam (food item) etc. may be considered as potential products from the district for G.I. tagging.

## Annexure 1

## District-Cuttack

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Brinjal/ Baingan	100	Acre	45000	Phy	618	1359	988
					BL	278.10	611.55	444.60
2	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	618	865	618
					BL	309.00	432.50	309.00
3	Cucumber/ Kakdi/ Kheera	100	Acre	26000	Phy	618	1359	988
					BL	160.68	353.34	256.88
4	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	124	185	136
					BL	124.00	185.00	136.00
5	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	1235	1482	988
					BL	395.20	474.24	316.16
6	Maize/ Makka_Irrigated	100	Acre	37000	Phy	136	210	161
					BL	50.32	77.70	59.57
7	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	6175	6916	4940
					BL	1018.88	1141.14	815.10



Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
618	618	865	618	865	1482	988	865	741	371	494	11490
278.10	278.10	389.25	278.10	389.25	666.90	444.60	389.25	333.45	166.95	222.30	5170.50
247	371	494	494	618	618	371	383	371	618	173	6859
123.50	185.50	247.00	247.00	309.00	309.00	185.50	191.50	185.50	309.00	86.50	3429.50
618	618	865	618	865	1482	988	865	741	371	494	11490
160.68	160.68	224.90	160.68	224.90	385.32	256.88	224.90	192.66	96.46	128.44	2987.40
86	99	124	99	86	185	111	161	136	111	124	1767
86.00	99.00	124.00	99.00	86.00	185.00	111.00	161.00	136.00	111.00	124.00	1767.00
371	124	161	1235	988	1359	2470	1976	1112	618	865	14984
118.72	39.68	51.52	395.20	316.16	434.88	790.40	632.32	355.84	197.76	276.80	4794.88
111	111	161	86	99	235	111			185	124	1730
41.07	41.07	59.57	31.82	36.63	86.95	41.07			68.45	45.88	640.10
1976	1112	6175	3705	6175	9386	5434	8645	7904	5681	2964	77188
326.04	183.48	1018.88	611.33	1018.88	1548.69	896.61	1426.43	1304.16	937.37	489.06	12736.05

8	Onion/ Piyaz/ Kanda	100	Acre	45000	Phy	543	865	618
					BL	244.35	389.25	278.10
9	Other Vegetables	100	Acre	35000	Phy	6916	11115	9880
					BL	2420.60	3890.25	3458.00
10	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	30	111	62
					BL	6.00	22.20	12.40
11	Potato/ Aloo_Irrigated	100	Acre	70000	Phy	618	1112	618
					BL	432.60	778.40	432.60
12	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	17000	Phy	111	185	136
					BL	18.87	31.45	23.12
13	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	16055	23465	20995
					BL	6422.00	9386.00	8398.00
14	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy	445	618	580
					BL	311.50	432.60	406.00
15	Tomato/ Tamatar	100	Acre	75000	Phy	618	1359	988
					BL	463.50	1019.25	741.00
16	Turneric/ Haldi_Irrigated	100	Acre	90000	Phy	198	222	210
					BL	178.20	199.80	189.00
17	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	6175	6916	6175
					BL	1018.88	1141.14	1018.88
						13852.68	20565.81	17294.41
	Post-harvest/HH Consumption (10%)					1385.27	2056.58	1729.44
	Repairs & maintenance of farm assets (20%)					2770.54	4113.16	3458.88
	Sub Total					18008.49	26735.55	22482.73

371	445	766	766	766	692	1359	865	790	519	618	9588
166.95	200.25	344.70	344.70	344.70	311.40	611.55	389.25	355.50	233.55	278.10	4314.60
6175	3705	2717	2717	2717	11115	5434	2470	2100	2964	3211	74224
2161.25	1296.75	930.95	930.95	930.95	3890.25	1901.90	864.50	735.00	1037.40	1123.85	25978.40
44	37	20	20	20	136	62	37	30	25	37	671
8.80	7.40	4.00	4.00	4.00	27.20	12.40	7.40	6.00	5.00	7.40	134.20
618	865	741	741	741	1112	865	865	766	618	741	10775
432.60	605.50	518.70	518.70	518.70	778.40	605.50	605.50	536.20	432.60	518.70	7542.50
111	161	111	111	111	210	111	235	227	210	210	2228
18.87	27.37	18.87	18.87	18.87	35.70	18.87	39.95	38.59	35.70	35.70	378.76
11115	18525	13585	13585	13585	24700	23465	22230	20995	12350	16055	255645
4446.00	7410.00	5434.00	5434.00	5434.00	9880.00	9386.00	8892.00	8398.00	4940.00	6422.00	102258.00
371	1112	1112	1112	1112	618	988	1359	618	86	124	9341
259.70	778.40	778.40	778.40	778.40	432.60	691.60	951.30	432.60	60.20	86.80	6538.70
618	865	618	865	865	1482	988	865	741	371	494	11490
463.50	648.75	463.50	648.75	648.75	1111.50	741.00	648.75	555.75	278.25	370.50	8617.50
111	210	111	124	124	371	111	235	227	227	62	2530
99.90	189.00	99.90	99.90	99.90	333.90	99.90	211.50	204.30	204.30	55.80	2277.00
3705	3705	2964	2964	2964	7904	4940	4693	4446	2964	3705	65208
611.33	611.33	489.06	489.06	489.06	1304.16	815.10	774.35	733.59	489.06	611.33	10759.35
9803.01	13889.87	10925.21	10925.21	10925.21	21721.85	17609.88	16409.90	14503.14	9603.05	10883.16	200324.44
980.3	1388.99	1092.52	1092.52	1092.52	2172.18	1760.99	1640.99	1450.31	960.3	1088.32	20032.44
1960.6	2777.97	2185.04	2185.04	2185.04	4344.37	3521.98	3281.98	2900.63	1920.61	2176.63	40064.89
12743.91	18056.83	14202.77	14202.77	14202.77	28238.4	22892.85	21332.87	18854.08	12483.96	14148.11	260421.77



Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>A.2 Water Resources</b>							
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	10	20	20
					BL	9.35	18.70	18.70
2	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	90	180	120
					BL	110.93	221.85	147.90
3	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy	70	70	40
					BL	61.52	61.52	35.16
4	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	20	20	20
					BL	41.16	41.16	41.16
5	Sprinkler Irrigation -Micro-1 ha (Spacing 5 m x 5m)	85	ha	74867	Phy	30	30	30
					BL	19.09	19.09	19.09
6	Sprinkler Irrigation -Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy	20	20	25
					BL	18.40	18.40	23.00
	Sub Total					260.45	380.72	285.01

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
15	35	35	20	25	36	25	40	40	35	30	386
14.03	32.73	32.73	18.70	23.38	33.66	23.38	37.40	37.40	32.73	28.05	360.94
110	85	110	110	110	200	120	95	90	75	85	1580
135.58	104.76	135.58	135.58	135.58	246.50	147.90	117.09	110.93	92.44	104.76	1947.38
60	60	30	40	50	110	50	50	30	60	70	790
52.73	52.73	26.37	35.16	43.95	96.68	43.95	43.95	26.37	52.73	61.52	694.34
10	15	15	12	12	25	20	20	20	20	20	249
20.58	30.87	30.87	24.70	24.70	51.45	41.16	41.16	41.16	41.16	41.16	512.45
30	30	30	30	30	30	30	30	30	30	30	420
19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	267.26
15	20	25	22	20	22	35	30	25	22	30	331
13.80	18.40	23.00	20.24	18.40	20.24	32.21	27.60	23.00	20.24	27.60	304.53
255.81	258.58	267.64	253.47	265.10	467.62	307.69	286.29	257.95	258.39	282.18	4086.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>A.3 Farm Mechanisation</b>							
1	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy BL	10 226.12	30 678.35	15 339.18
2	Other machinery-Other Machinery & Equipments-Rice Puffing Machine	85	No.	161000	Phy BL	10 13.69	25 34.21	15 20.53
3	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy BL	20 23.39	25 29.24	20 23.39
4	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy BL	10 32.88	30 98.63	15 49.32
5	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy BL	110 198.03	125 225.04	120 216.04
6	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy BL	15 19.23	35 44.86	25 32.05
7	Seed Drill-Seed cum Fertilizer Drill-Seed-cum-Fertiliser Drill	85	No.	82500	Phy BL	10 7.01	25 17.53	15 10.52
8	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy BL	8 17.14	15 32.14	10 21.43
9	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy BL	15 91.79	40 244.77	25 152.98
10	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy BL	55 354.51	65 418.96	60 386.73
	Sub Total					983.79	1823.73	1252.17



Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasingpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
15	10	25	15	15	30	20	15	15	10	10	235
339.18	226.12	565.29	339.18	339.18	678.35	452.23	339.18	339.18	226.12	226.12	5313.78
15	15	30	15	15	30	15	15	15	15	10	240
20.53	20.53	41.06	20.53	20.53	41.06	20.53	20.53	20.53	20.53	13.69	328.48
20	15	20	20	20	30	20	20	20	15	15	280
23.39	17.54	23.39	23.39	23.39	35.09	23.39	23.39	23.39	17.54	17.54	327.46
15	15	25	15	15	30	20	20	20	10	10	250
49.32	49.32	82.20	49.32	49.32	98.63	65.76	65.76	65.76	32.88	32.88	821.98
100	85	100	90	90	130	120	120	120	110	110	1530
180.03	153.03	180.03	162.03	162.03	234.04	216.04	216.04	216.04	198.03	198.03	2754.48
20	15	20	20	20	40	20	20	20	15	15	300
25.64	19.23	25.64	25.64	25.64	51.27	25.64	25.64	25.64	19.23	19.23	384.58
15	10	25	15	15	25	15	15	15	10	10	220
10.52	7.01	17.53	10.52	10.52	17.53	10.52	10.52	10.52	7.01	7.01	154.27
10	8	10	7	8	15	10	8	8	6	5	128
21.43	17.14	21.43	15.00	17.14	32.14	21.43	17.14	17.14	12.86	10.71	274.27
20	15	25	20	20	45	20	20	20	15	15	315
122.38	91.79	152.98	122.38	122.38	275.36	122.38	122.38	122.38	91.79	91.79	1927.53
55	55	65	60	50	70	65	60	60	55	55	830
354.51	354.51	418.96	386.73	322.28	451.19	418.96	386.73	386.73	354.51	354.51	5349.82
1146.93	956.22	1528.51	1154.72	1092.41	1914.66	1376.88	1227.31	1227.31	980.50	971.51	17636.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>A.4 Plantation &amp; Horticulture</b>							
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	4	6	4
					BL	10.38	15.57	10.38
2	Climber perennials-Betelvine- Betelvine (Deshi Variety) 0.05Ha	85	Ha	116504	Phy			
					BL			
3	Dryland Horticulture crops--1Acre ( 6.0 m x 6.0 m ) Indian Gooseberry ( Amla )	85	Acre	149141	Phy	10		
					BL	12.68		
4	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	5		2
					BL	4.04		1.62
5	Floriculture-Cut Flowers-Hibiscus (Jaba) - 0.04 Ha	85	ha	18051	Phy	5	5	5
					BL	0.77	0.77	0.77
6	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	5	5	5
					BL	3.13	3.13	3.13
7	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	40	35	40
					BL	44.19	38.66	44.19
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Banana tc	85	Acre	212155	Phy	17	12	12
					BL	30.66	21.64	21.64
9	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m ) - papaya	85	Acre	150010	Phy	5	5	5
					BL	6.38	6.38	6.38
10	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 2.0 m x 2.0 m ) - Banana Sucker	85	Acre	163500	Phy	37	49	74
					BL	51.42	68.10	102.84

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
4	4	4	4	4	6	5	5	5	4	4	63
10.38	10.38	10.38	10.38	10.38	15.57	12.97	12.97	12.97	10.38	10.38	163.47
		5	5	5		15					30
		4.95	4.95	4.95		14.85					29.70
		10					10		10		40
		12.68					12.68		12.68		50.72
	2	5	5	5	2	5	3	5	2		41
	1.62	4.04	4.04	4.04	1.62	4.04	2.42	4.04	1.62		33.14
	5	10	5	5	5	5	5	4	4	2	65
	0.77	1.53	0.77	0.77	0.77	0.77	0.77	0.61	0.61	0.31	9.99
	5	5	2	5	2	5	2	2	2		45
	3.13	3.13	1.25	3.13	1.25	3.13	1.25	1.25	1.25		28.16
40	38	38	40	40	40	40	40	40	40	40	551
44.19	41.98	41.98	44.19	44.19	44.19	44.19	44.19	44.19	44.19	44.19	608.71
12	15	17	12	15	17	12	15	15	15	12	198
21.64	27.05	30.66	21.64	27.05	30.66	21.64	27.05	27.05	27.05	21.64	357.07
5	5	7	7	5	5	5	5	5	5	5	74
6.38	6.38	8.93	8.93	6.38	6.38	6.38	6.38	6.38	6.38	6.38	94.42
37	62	37	37	49	99	62	62	62	37	37	741
51.42	86.16	51.42	51.42	68.10	137.59	86.16	86.16	86.16	51.42	51.42	1029.79



11	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m ) - Lime and Lemon	85	Acre	239430	Phy	12	10	12
					BL	24.42	20.35	24.42
13	New Orchard - Tropical/ Sub Tropical Fruits--Jack Fruit-1 Acre ( 10 X 10 )	85	Acre	150010	Phy	12	12	12
					BL	15.30	15.30	15.30
14	New Orchard - Tropical/ Sub Tropical Fruits--Mango-1 Acre ( 10.0 m x 10.0 m )	85	Acre	174000	Phy	15	25	12
					BL	22.19	36.98	17.75
12	New Orchard - Tropical/ Sub Tropical Fruits--Pineapple ( Sucker ) ( 0.6 m x 0.3 m )	85	Acre	238669	Phy	12	12	12
					BL	24.34	24.34	24.34
15	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	10	10	
					BL	18.97	18.97	
17	Other Plantation Crops-Coconut - Coconut	85	Acre	180697	Phy	2	2	2
					BL	3.07	3.07	3.07
16	Other Plantation Crops--Tamarind	85	Acre	150010	Phy	12	12	12
					BL	15.30	15.30	15.30
18	Protection Structure-Poly/ Green Housing-Capsicum under Low Cost Walk in Tunnel (Poly House)	85	sq.m.	933	Phy	4000	4000	4000
					BL	31.72	31.72	31.72
19	Protection Structure-Poly/ Green Housing-Capsicum under Naturally Ventilated Poly house	85	sq.m.	1798	Phy	4	4	4
					BL	0.06	0.06	0.06
20	Protection Structure-Poly/ Green Housing-Gerbera under Naturally Ventilated Poly house-	85	sq.m.	2094	Phy	5000		
					BL	89.00		
21	Protection Structure-Poly/ Green Housing-Rose under Naturally Ventilated Poly house	85	sq.m.	1717	Phy	5000	8000	5000
					BL	72.97	116.76	72.97

5	7	5	10	10	10	10	7	10	10	12	10	130
10.18	14.25	10.18	20.35	20.35	20.35	20.35	14.25	20.35	20.35	24.42	20.35	264.57
12	12	12	12	12	12	12	12	12	12	12	12	168
15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	214.20
12	12	12	12	25	25	12	12	12	5	7	12	185
17.75	17.75	17.75	17.75	36.98	36.98	17.75	17.75	17.75	7.40	10.35	17.75	273.65
12	12	12	12	12	12	12	12	12	12	12	12	168
24.34	24.34	24.34	24.34	24.34	24.34	24.34	24.34	24.34	24.34	24.34	24.34	340.76
10	10		10	10	10	10	10			10		90
18.97	18.97		18.97	18.97	18.97	18.97	18.97			18.97		170.73
2	2	2	5	5	2	5	5	2	2	2	2	37
3.07	3.07	3.07	7.68	7.68	3.07	7.68	7.68	3.07	3.07	3.07	3.07	56.81
12	12	12	12	12	12	12	12	12	12	12	12	168
15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	214.20
2000		5000	2000	2000	4000	5000	5000	3000	5000	10000		50000
15.86		39.65	15.86	15.86	31.72	39.65	39.65	23.79	39.65	79.31		396.51
2		5	2	2	4	5	5	3	5	10		50
0.03		0.08	0.03	0.03	0.06	0.08	0.08	0.05	0.08	0.15		0.77
								5000	3000	4000		17000
								89.00	53.40	71.20		302.60
5000	5000	10000	5000	5000	8000	5000	5000	5000	5000	5000	3000	79000
72.97	72.97	145.95	72.97	72.97	116.76	72.97	72.97	72.97	72.97	72.97	43.78	1152.95

22	Protection Structure-Poly/ Green Housing-Tomato under Naturally Ventilated Poly house-	85	sq.m.	1356	Phy	3000	7000	5000
					BL	34.58	80.68	57.63
	Sub Total					515.57	517.78	453.51
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Athagad</b>	<b>Badamba</b>	<b>Banki</b>
	<b>A.5 Working Capital - Bee Keeping</b>							
1	Apiculture_ Others_	1	10 boxes	50000	Phy	4	4	6
					BL	2.00	2.00	3.00
	Sub Total					2.00	2.00	3.00
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Athagad</b>	<b>Badamba</b>	<b>Banki</b>
	<b>A.6 Forestry</b>							
1	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	25	20	12
					BL	29.12	23.29	13.98
2	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy	1	2	1
					BL	2.93	5.86	2.93
	Sub Total					32.05	29.15	16.91



3000	3000	7000	5000	4000	7000	5000	5000	4000	2000	2000	6200
34.58	34.58	80.68	57.63	46.10	80.68	57.63	57.63	46.10	23.05	23.05	714.60
362.36	394.00	522.00	413.75	423.64	601.56	478.05	533.42	480.61	514.01	297.26	6507.52
Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
4	4	4	4	4	6	5	5	5	4	4	63
2.00	2.00	2.00	2.00	2.00	3.00	2.50	2.50	2.50	2.00	2.00	31.50
2.00	2.00	2.00	2.00	2.00	3.00	2.50	2.50	2.50	2.00	2.00	31.50
Banki-Dampara	Cuttacksadar	Narasinghpur	Tangi Choudwar	Tigiria	District Total						
10	8	25	15	20	135						
11.65	9.32	29.12	17.47	23.29	157.24						
1		2			7						
2.93		5.86			20.51						
14.58	9.32	34.98	17.47	23.29	177.75						

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athagad	Badamba	Banki
<b>A.7 Animal Husbandry - Dairy</b>							
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy 10 BL 100.13	20 200.26	15 150.20
2	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy 275 BL 783.91	425 1097.56	320 836.23
3	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	104000	Phy 12 BL 106.08	12 106.08	15 132.60
4	Milking parlour (Herringbone)--50 animals at a time	85	No.	1350000	Phy 2 BL 22.95	3 34.43	2 22.95
5	Total Mixed Ration (TMR) Wagon-- Khoa Making Unit - 1 unit	85	No.	60700	Phy 2 BL 10.32	8 41.28	5 25.80
6	Total Mixed Ration (TMR) Wagon-- Paneer Making Unit - 1 unit	85	No.	815000	Phy 2 BL 13.86	8 55.42	5 34.64
	Sub Total				1037.25	1535.03	1202.42
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athagad	Badamba	Banki
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>							
1	Cross bred Farming_ Others_	100	1+1	60000	Phy 350 BL 210.00	650 390.00	450 270.00
	Sub Total Working Capital				210.00	390.00	270.00

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
15	15	30	25	15	25	25	15	15	20	10	255
150.20	150.20	300.39	250.33	150.20	250.33	250.33	150.20	150.20	200.26	100.13	2553.36
275	170	420	520	225	320	525	270	235	320	175	4475
783.91	522.58	1045.33	1254.43	679.36	836.23	1306.66	731.68	700.27	836.23	574.81	11989.19
12	15	12	15	15	15	15	15	15	15	15	198
106.08	132.60	106.08	132.60	132.60	132.60	132.60	132.60	132.60	132.60	132.60	1750.32
2	2	5	5	2	3	5	2	2	3	2	40
22.95	22.95	57.38	57.38	22.95	34.43	57.38	22.95	22.95	34.43	22.95	459.03
5	4	10	10	5	8	10	5	5	8	5	90
25.80	20.64	51.60	51.60	25.80	41.28	51.60	25.80	25.80	41.28	25.80	464.40
5	4	10	10	5	8	10	5	5	8	5	90
34.64	27.71	69.28	69.28	34.64	55.42	69.28	34.64	34.64	55.42	34.64	623.51
1123.58	876.68	1630.06	1815.62	1045.55	1350.29	1867.85	1097.87	1066.46	1300.22	890.93	17839.81
Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
450	400	650	750	450	650	750	450	450	350	350	4290
270.00	240.00	390.00	450.00	270.00	390.00	450.00	270.00	270.00	210.00	210.00	4290.00
270.00	240.00	390.00	450.00	270.00	390.00	450.00	270.00	270.00	210.00	210.00	4290.00



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athagad	Badamba	Banki
<b>A.9 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit--20 tons per day	85	20 TPD	21500000	Phy 2 BL 365.50	5 913.75	3 548.25
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( Deep litter system ) - 1000 units	85	1000	647000	Phy 25 BL 137.49	35 192.48	25 137.49
3	Commercial Layer Farming--Hybrid Layer ( Cage) (1+2 housing)	85	10000	10731000	Phy 5 BL 456.07	8 729.71	5 456.07
4	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy 5 BL 4.85	15 14.54	15 14.54
5	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy 40 BL 40.80	55 56.10	45 45.90
	Sub Total				1004.71	1906.58	1202.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athagad	Badamba	Banki
<b>A.10 Working Capital - AH - Poultry</b>							
1	Layer Farming_ Semi-automated (Cage)_	100	1000	415000	Phy 35 BL 145.25	45 186.75	40 166.00
	Sub Total Working Capital				145.25	186.75	166.00

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
3	2	8	5	2	5	5	2	2	2	2	48
548.25	365.50	1462.00	913.75	365.50	913.75	913.75	365.50	365.50	365.50	365.50	8772.00
25	25	40	35	35	35	35	35	35	35	25	445
137.49	137.49	219.98	192.48	192.48	192.48	192.48	192.48	192.48	192.48	137.49	2447.27
5	5	10	5	5	8	5	5	5	5	5	81
456.07	456.07	912.14	456.07	456.07	729.71	456.07	456.07	456.07	456.07	456.07	7388.33
10	10	15	10	10	15	10	10	10	5	5	145
9.69	9.69	14.54	9.69	9.69	14.54	9.69	9.69	9.69	4.85	4.85	140.54
45	45	60	45	45	45	45	45	45	50	40	650
45.90	45.90	61.20	45.90	45.90	45.90	45.90	45.90	45.90	51.00	40.80	663.00
1197.40	1014.65	2669.86	1617.89	1069.64	1896.38	1617.89	1069.64	1069.64	1069.90	1004.71	19411.14
Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
40	40	60	40	40	40	40	40	40	40	35	575
166.00	166.00	249.00	166.00	166.00	166.00	166.00	166.00	166.00	166.00	145.25	2386.25
166.00	166.00	249.00	166.00	166.00	166.00	166.00	166.00	166.00	166.00	145.25	2386.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
<b>A.11 Animal Husbandry - SGP</b>								
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Ph	110	220	150
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	BL	309.23	699.21	423.52
3	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Ph	5	10	7
4	Sheep - Breeding Unit-New Shed- Sheep and Goat Breeding	85	100+5	1838000	BL	56.23	112.46	78.72
	Sub Total					25	65	40
						68.85	179.01	110.16
						7	20	10
						109.36	312.46	156.23
						543.67	1303.14	768.63
<b>A.12 Working Capital - AH - Others/SR</b>								
1	Sheep Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	20	50	25
	Sub Total Working Capital				BL	18.00	45.00	22.50
						18.00	45.00	22.50



Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
130	110	220	130	140	235	160	150	150	120	115	2140
416.84	309.23	618.46	396.66	430.27	719.36	477.32	463.89	463.89	363.04	336.13	6427.05
5	5	20	7	7	12	8	7	7	5	5	110
56.23	56.23	224.91	78.72	78.72	134.95	89.96	78.72	78.72	56.23	56.23	1237.03
30	25	95	40	40	70	45	40	40	25	25	605
82.62	68.85	261.63	110.16	110.16	192.78	123.93	110.16	110.16	68.85	68.85	1666.17
8	5	30	10	10	22	10	10	10	8	7	167
124.98	78.12	468.69	156.23	156.23	343.71	156.23	156.23	156.23	124.98	109.36	2609.04
680.67	512.43	1573.69	741.77	775.38	1390.80	847.44	809.00	809.00	613.10	570.57	11939.29
Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
35	20	35	25	25	50	25	25	25	20	20	400
31.50	18.00	31.50	22.50	22.50	45.00	22.50	22.50	22.50	18.00	18.00	360.00
31.50	18.00	31.50	22.50	22.50	45.00	22.50	22.50	22.50	18.00	18.00	360.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>A.13 Fisheries</b>							
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy BL	12 51.51	15 64.39	12 51.51
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	3550000	Phy BL	20 60.35	20 60.35	25 75.44
3	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy BL	1 39.10	1 39.10	1 39.10
4	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy BL	5 9.39	5 9.39	5 9.39
5	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy BL	3 4.59	4 6.12	3 4.59
6	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy BL	10 42.50	12 51.00	15 63.75
7	Integrated Pisciculture -With dairy-0.4	85	ha	7440000	Phy BL	10 63.24	30 189.72	20 126.48
8	Integrated Pisciculture -With Duckery-0.4	85	ha	648000	Phy BL	6 33.05	7 38.56	5 27.54
9	Integrated Pisciculture -With Paddy-0.4	85	ha	5250000	Phy BL	5 22.31	7 31.24	5 22.31
10	Integrated Pisciculture -With Poultry-0.4	85	ha	645000	Phy BL	15 82.24	7 38.38	8 43.86
11	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy BL	5 31.88	7 44.63	5 31.88
	Sub Total					401.06	572.88	495.85

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur
8	14	10	14	13	15	20	20	22
34.34	60.10	42.93	60.10	55.80	64.39	85.85	85.85	94.44
20	22	35	35	15	25	50	65	55
60.35	66.39	105.61	105.61	45.26	75.44	150.88	196.14	165.96
		1			1			1
		39.10			39.10			39.10
3	5	6	4	4	5	5	5	5
5.64	9.39	11.27	7.51	7.51	9.39	9.39	9.39	9.39
3	3	5	4	4	5	4	4	4
4.59	4.59	7.65	6.12	6.12	7.65	6.12	6.12	6.12
10	15	10	10	10	12	12	12	12
42.50	63.75	42.50	42.50	42.50	51.00	51.00	51.00	51.00
20	10	30	50	25	35	35	20	20
126.48	63.24	189.72	316.20	158.10	221.34	221.34	126.48	126.48
7	5	5	7	8	7	8	12	8
38.56	27.54	27.54	38.56	44.06	38.56	44.06	66.10	44.06
3	5	8	8	7	5	8	8	8
13.39	22.31	35.70	35.70	31.24	22.31	35.70	35.70	35.70
8	8	8	12	6	8	25	25	15
43.86	43.86	43.86	65.79	32.90	43.86	137.06	137.06	82.24
5	5	10	5	5	8	5	5	5
31.88	31.88	63.75	31.88	31.88	51.00	31.88	31.88	31.88
401.59	393.05	609.63	709.97	455.37	624.04	773.28	745.72	686.37



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
<b>A.14 Working Capital - Fisheries</b>								
1	Fish Culture - Bio floe_ Others_Scientific Pisciculture in Pvt tank/GP tank-1	100	Acre	160000	Phy	30	40	35
					BL	48.00	64.00	56.00
	Sub Total Working Capital					48.00	64.00	56.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
<b>A.15 Farm Credit</b>								
1	Solar Energy-Solar Agriculture Pump- 0.5 HP AC surface Pump with Solar PV	85	No.	66852	Phy	200	250	200
					BL	113.65	142.06	113.65
2	Solar Energy-Solar Agriculture Pump- 3HP DC submersible pump with Solar PV	85	No.	186632	Phy	70	80	70
					BL	111.05	126.91	111.05
3	Solar Energy-Solar Agriculture Pump- 7.5 HP DC submersible with Solar PV	85	No.	381230	Phy	20	50	35
					BL	64.81	162.02	113.42
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy	600	700	600
					BL	510.00	595.00	510.00
	Sub Total					799.51	1025.99	848.12
	Total Farm Credit (sum of A.1 to A.15)					19777.73	20004.21	19826.34

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
25	15	35	55	45	40	45	45	45	15	25	495
40.00	24.00	56.00	88.00	72.00	64.00	72.00	72.00	72.00	24.00	40.00	792.00
40.00	24.00	56.00	88.00	72.00	64.00	72.00	72.00	72.00	24.00	40.00	792.00
Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
360	200	400	250	360	350	200	200	150	150	200	3470
204.57	113.65	227.30	142.06	204.57	198.88	113.65	113.65	85.24	85.24	113.65	1971.82
40	20	50	55	55	80	50	50	40	35	50	745
63.45	31.73	79.32	87.25	87.25	126.91	79.32	79.32	63.45	55.52	79.32	1181.85
35	20	45	35	35	50	35	35	35	25	25	480
113.42	64.81	145.82	113.42	113.42	162.02	113.42	113.42	113.42	81.01	81.01	1555.44
560	560	600	560	600	700	600	600	600	560	550	8390
476.00	476.00	510.00	476.00	510.00	595.00	510.00	510.00	510.00	476.00	467.50	7131.50
857.44	686.19	962.44	818.73	915.24	1082.81	816.39	816.39	772.11	697.77	741.48	11840.61
19835.66	19664.41	19940.66	19796.95	19893.46	20061.03	19794.61	19794.61	19750.33	19675.99	19719.7	365493.06

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>B. Agriculture Infrastructure</b>							
	<b>B.1 Storage Facilities</b>							
1	Cold Storage-For Dairy Products - 7ft X7 ft X8 ft	85	No.	500000	Phy	2	5	3
					BL	8.50	21.25	12.75
2	Cold Storage-For Horticulture Produce-5MT	85	No.	1500000	Phy	5	25	10
					BL	6.38	31.88	12.75
3	Godown-Medium -1000mt	85	No.	5000000	Phy	3	7	5
					BL	127.50	297.50	212.50
4	Godown-Medium -2500mt	85	No.	12250000	Phy	2	7	4
					BL	208.25	728.88	416.50
5	Godown-Small-100mt	85	No.	500000	Phy	3	5	4
					BL	12.75	21.25	17.00
	Sub Total					363.38	1100.76	671.50



Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nisehinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
3	2	8	5	2	5	5	3	3	5	2	53
12.75	8.50	34.00	21.25	8.50	21.25	21.25	12.75	12.75	21.25	8.50	225.25
10	8	40	10	10	25	10	10	10	10	5	188
12.75	10.20	51.00	12.75	12.75	31.88	12.75	12.75	12.75	12.75	6.38	239.72
4	3	8	5	3	8	5	5	3	5	3	67
170.00	127.50	340.00	212.50	127.50	340.00	212.50	212.50	127.50	212.50	127.50	2847.50
3	3	8	3	3	7	3	3	3	3	2	54
312.38	312.38	833.00	312.38	312.38	728.88	312.38	312.38	312.38	312.38	208.25	5622.80
3	4	6	3	3	5	3	3	2	3	2	49
12.75	17.00	25.50	12.75	12.75	21.25	12.75	12.75	8.50	12.75	8.50	208.25
520.63	475.58	1283.50	571.63	473.88	1143.26	571.63	563.13	473.88	571.63	359.13	9143.52

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>B.2 Land Development</b>							
1	Bunding-Contour Bunding-2-4 Slope, AV Slope 3, V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy BL	35 11.65	40 13.31	10 3.33
2	Bunding-Contour Bunding-4-6 Slope, AV Slope 5, V.I- 1.12 m & H.I - 25 m	85	ha	51585	Phy BL	30 13.15	40 17.54	5 2.19
3	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I- 10x10x3m in weathered/hard rock	85	No.	74000	Phy BL	4 2.52	4 2.52	3 1.89
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy BL	3 4.37	2 2.91	2 2.91
	Sub Total					31.69	36.28	10.32

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasingpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
58	10	8	30	18	70	10	10	10	50	40	399
19.30	3.33	2.66	9.98	5.99	23.29	3.33	3.33	3.33	16.64	13.31	132.78
15				10	35				25	20	180
6.58				4.38	15.35				10.96	8.77	78.92
4	2	3	3	2	4	2	2	2	2	3	40
2.52	1.26	1.89	1.89	1.26	2.52	1.26	1.26	1.26	1.26	1.89	25.20
4	2	3	2	2	3	2	2	2	2	2	33
5.83	2.91	4.37	2.91	2.91	4.37	2.91	2.91	2.91	2.91	2.91	48.04
34.23	7.50	8.92	14.78	14.54	45.53	7.50	7.50	7.50	31.77	26.88	284.94



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athagad	Badamba	Banki
	<b>B-3 Agriculture Infrastructure - Others</b>						
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x3ft	85	No.	27200	6	8	6
					1.39	1.85	1.39
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	60	80	60
					18.36	24.48	18.36
3	Tissue Culture-Tissue Culture Plant Production and Sale- Strengthening of existing	85	No.	200000	6	10	8
					102.00	170.00	136.00
	Sub Total				121.75	196.33	155.75
	Total (B.1+B.2+B.3)				507.76	582.34	541.76

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narsinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
5	8	10	5	6	8	6	10	8	6	6	98
1.16	1.85	2.31	1.16	1.39	1.85	1.39	2.31	1.85	1.39	1.39	22.68
40	35	70	50	60	80	50	60	50	40	50	785
12.24	10.71	21.42	15.30	18.36	24.48	15.30	18.36	15.30	12.24	15.30	240.21
8	6	15	6	6	12	10	10	6	5	6	114
136.00	102.00	255.00	102.00	102.00	204.00	170.00	170.00	102.00	85.00	102.00	1938.00
149.40	114.56	278.73	118.46	121.75	230.33	186.69	190.67	119.15	98.63	118.69	2200.89
535.41	500.57	664.74	504.47	507.76	616.34	572.70	576.68	505.16	484.64	504.70	11629.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>C. Ancillary Activities</b>							
	<b>C.1 Food &amp; Agro Processing</b>							
1	Agro Processing Unit-Cashew Processing-1 nton per day	85	No.	1500000	Phy	20	45	35
					BL	255.00	573.75	446.25
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	30	70	50
					BL	76.50	178.50	127.50
3	Coconut Processing-Oil Extraction	85	No.	200000	Phy	15	50	30
					BL	25.50	85.00	51.00
4	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	20	45	35
					BL	340.00	765.00	595.00
5	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	20	45	30
					BL	34.00	76.50	51.00
6	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	8	25	15
					BL	13.60	42.50	25.50
7	Fruit Processing -Pickle-	85	No.	100000	Phy	50	90	60
					BL	42.50	76.50	51.00
8	Fruit Processing -Sorting, grading & Packing-	85	No.	200000	Phy	15	50	30
					BL	25.50	85.00	51.00
9	Honey & Honey Products-Honey Products-100KG PER HOUR	85	No.	200000	Phy	20	45	35
					BL	34.00	76.50	59.50
10	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	10	30	20
					BL	21.25	63.75	42.50
	Sub Total					867.85	2023.00	1500.25

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Kolli	Salepur	Tangi Choudwar	Tigiria	District Total
35	30	60	35	35	45	30	30	30	45	30	505
446.25	382.50	765.00	446.25	446.25	573.75	382.50	382.50	382.50	573.75	382.50	6438.75
50	85	150	50	50	70	50	50	50	85	30	870
127.50	216.75	382.50	127.50	127.50	178.50	127.50	127.50	127.50	216.75	76.50	2218.50
30	30	120	30	30	50	30	30	30	50	15	540
51.00	51.00	204.00	51.00	51.00	85.00	51.00	51.00	51.00	85.00	25.50	918.00
35	30	60	35	35	45	30	30	30	45	30	505
595.00	510.00	1020.00	595.00	595.00	765.00	510.00	510.00	510.00	765.00	510.00	8585.00
20	50	80	25	25	45	35	35	35	50	20	515
34.00	85.00	136.00	42.50	42.50	76.50	59.50	59.50	59.50	85.00	34.00	875.50
15	30	40	15	15	25	20	20	20	30	15	293
25.50	51.00	68.00	25.50	25.50	42.50	34.00	34.00	34.00	51.00	25.50	498.10
60	85	150	60	60	90	80	80	80	90	50	1085
51.00	72.25	127.50	51.00	51.00	76.50	68.00	68.00	68.00	76.50	42.50	922.25
30	30	120	30	30	50	30	30	30	50	15	540
51.00	51.00	204.00	51.00	51.00	85.00	51.00	51.00	51.00	85.00	25.50	918.00
35	35	60	35	35	45	35	35	35	40	20	510
59.50	59.50	102.00	59.50	59.50	76.50	59.50	59.50	59.50	68.00	34.00	867.00
15	15	45	15	15	30	20	20	20	15	10	280
31.88	31.88	95.63	31.88	31.88	63.75	42.50	42.50	42.50	31.88	21.25	595.03
1472.63	1510.88	3104.63	1481.13	1481.13	2023.00	1385.50	1385.50	1385.50	2037.88	1177.25	22836.13



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
<b>C.2 Ancillary Activities -</b>								
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy	2	7	5
					BL	42.50	148.75	106.25
2	Custom Service Units/ Custom Hiring Centers-Large-CSU(Large)	85	No.	10000000	Phy	8	15	10
					BL	680.00	1275.00	850.00
3	Custom Service Units/ Custom Hiring Centers-Medium-CSU(medium)	85	No.	6000000	Phy	10	20	15
					BL	510.00	1020.00	765.00
4	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy	10	20	15
					BL	2550.00	5100.00	3825.00
5	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	175000000	Phy	10	25	20
					BL	1487.50	3718.75	2975.00
6	Loans to Agri. Start-ups --Agri Startups	85	No.	20000000	Phy	10	20	15
					BL	1700.00	3400.00	2550.00
	Sub Total					6970.00	14662.50	11071.25
	Total (C.1+C2)					8147.25	15839.75	12248.50
	Total (A+B+C)					28371.65	36064.15	32472.9
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Athagad</b>	<b>Badamba</b>	<b>Banki</b>
<b>II. Micro, Small and Medium Enterprises (MSME)</b>								
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy	1	3	1
					BL	2125.00	6375.00	2125.00

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
3	2	6	4	3	8	5	4	4	5	2	60
63.75	42.50	127.50	85.00	63.75	170.00	106.25	85.00	85.00	106.25	42.50	1275.00
8	8	15	10	10	10	10	10	10	8	8	140
680.00	680.00	1275.00	850.00	850.00	850.00	850.00	850.00	850.00	680.00	680.00	11900.00
12	10	12	15	15	20	15	15	15	10	10	194
612.00	510.00	612.00	765.00	765.00	1020.00	765.00	765.00	765.00	510.00	510.00	9894.00
12	10	12	15	15	20	15	15	15	10	10	194
3060.00	2550.00	3060.00	3825.00	3825.00	5100.00	3825.00	3825.00	3825.00	2550.00	2550.00	49470.00
15	10	25	10	10	20	15	15	15	8	8	206
2231.25	1487.50	3718.75	1487.50	1487.50	2975.00	2231.25	2231.25	2231.25	1190.00	1190.00	30642.50
12	10	12	15	15	20	15	15	15	10	10	194
2040.00	1700.00	2040.00	2550.00	2550.00	3400.00	2550.00	2550.00	2550.00	1700.00	1700.00	32980.00
8687.00	6970.00	10833.25	9562.50	9541.25	13515.00	10327.50	10306.25	10306.25	6736.25	6672.50	136161.50
9864.25	8147.25	12010.50	10739.75	10718.50	14692.25	11504.75	11483.50	11483.50	7913.50	7849.75	158997.63
30088.65	28371.65	32234.9	30964.15	30942.9	34916.65	31729.15	31707.9	31707.9	28137.9	28074.15	536120.04
Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
1	5	8	2	2	3	2	1	2	8	1	40
2125.00	10625.00	17000.00	4250.00	4250.00	6375.00	4250.00	2125.00	4250.00	17000.00	2125.00	85000.00

2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	50	150	65
					BL	2125.00	6375.00	2762.50
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	Phy	10	20	15
					BL	4250.00	8500.00	6375.00
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy	8	10	8
					BL	3400.00	4250.00	3400.00
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	250	400	300
					BL	2550.00	4080.00	3060.00
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	30	45	40
					BL	2550.00	3825.00	3400.00
7	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy	1	4	2
					BL	5100.00	20400.00	10200.00
8	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	50	80	70
					BL	850.00	1360.00	1190.00
9	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	3	7	5
					BL	2040.00	4760.00	3400.00
10	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy	10	18	15
					BL	2550.00	4590.00	3825.00
11	Service Sector - Working Capital- Micro-Service Enterprises	85	No.	500000	Phy	550	700	650
					BL	2337.50	2975.00	2762.50
12	Service Sector - Working Capital- Small-Service enterprises	85	No.	20000000	Phy	12	20	15
					BL	2040.00	3400.00	2550.00
	Sub Total					31917.50	70890.00	45050.00



75	200	450	65	150	150	140	150	150	350	120	2265
3187.50	8500.00	19125.00	2762.50	6375.00	6375.00	5950.00	6375.00	6375.00	14875.00	5100.00	96262.50
10	45	55	15	15	20	20	20	20	45	10	320
4250.00	19125.00	23375.00	6375.00	6375.00	8500.00	8500.00	8500.00	8500.00	19125.00	4250.00	136000.00
6	20	25	8	8	12	8	8	8	20	8	157
2550.00	8500.00	10625.00	3400.00	3400.00	5100.00	3400.00	3400.00	3400.00	8500.00	3400.00	66725.00
250	450	500	300	300	450	300	300	300	500	250	4850
2550.00	4590.00	5100.00	3060.00	3060.00	4590.00	3060.00	3060.00	3060.00	5100.00	2550.00	49470.00
30	50	70	30	30	45	35	30	30	50	30	545
2550.00	4250.00	5950.00	2550.00	2550.00	3825.00	2975.00	2550.00	2550.00	4250.00	2550.00	46325.00
1	3	5	1	1	4	2	2	2	5	1	34
5100.00	15300.00	25500.00	5100.00	5100.00	20400.00	10200.00	10200.00	10200.00	25500.00	5100.00	173400.00
50	100	150	50	50	80	50	50	50	150	50	1030
850.00	1700.00	2550.00	850.00	850.00	1360.00	850.00	850.00	850.00	2550.00	850.00	17510.00
3	10	15	5	5	7	5	5	5	8	3	86
2040.00	6800.00	10200.00	3400.00	3400.00	4760.00	3400.00	3400.00	3400.00	5440.00	2040.00	58480.00
12	20	30	15	15	18	16	16	15	20	10	230
3060.00	5100.00	7650.00	3825.00	3825.00	4590.00	4080.00	4080.00	3825.00	5100.00	2550.00	58650.00
480	700	800	580	552	600	560	550	500	800	400	8422
2040.00	2975.00	3400.00	2465.00	2346.00	2550.00	2380.00	2337.50	2125.00	3400.00	1700.00	35793.50
11	15	30	15	15	22	18	18	18	20	12	241
1870.00	2550.00	5100.00	2550.00	2550.00	3740.00	3060.00	3060.00	3060.00	3400.00	2040.00	40970.00
32172.50	90015.00	135575.00	40587.50	44081.00	72165.00	52105.00	49937.50	51595.00	114240.00	34255.00	864586.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit-	85	No.	3000000	Phy	1	2	1
					BL	255.00	510.00	255.00
2	Export Credit -Pre Shipment Export Credit-	85	No.	3000000	Phy	1	2	1
					BL	255.00	510.00	255.00
	Total Export Credit					510.00	1020.00	510.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
	<b>IV. Education</b>							
1	Education Loans-Study abroad-	85	No.	1500000	Phy	8	15	10
					BL	102.00	191.25	127.50
2	Education Loans-Study in Country-	85	No.	100000	Phy	30	50	40
					BL	255.00	425.00	340.00
3	Education Loans-vocational Education-	85	No.	1200000	Phy	10	25	15
					BL	102.00	255.00	153.00
4	Education Loans-vocational training-	85	No.	30000	Phy	25	45	35
					BL	63.75	114.75	89.25
	Total Education					522.75	986.00	709.75

Baranga	Cuttacksadar	Narasinghpur	Tangi Choudwar	Tigiria	District Total
2	2	1	1	2	12
510.00	510.00	255.00	255.00	510.00	3060.00
2	2	1	1	2	12
510.00	510.00	255.00	255.00	510.00	3060.00
1020.00	1020.00	510.00	510.00	1020.00	6120.00

Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahangapada	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
8	8	25	10	10	15	10	10	10	8	8	155
102.00	102.00	318.75	127.50	127.50	191.25	127.50	127.50	127.50	102.00	102.00	1976.25
35	30	120	40	40	50	40	40	40	40	30	625
297.50	255.00	1020.00	340.00	340.00	425.00	340.00	340.00	340.00	340.00	255.00	5312.50
12	12	35	15	15	25	15	15	15	15	15	239
122.40	122.40	357.00	153.00	153.00	255.00	153.00	153.00	153.00	153.00	153.00	2437.80
30	20	70	35	35	45	35	35	35	30	20	495
76.50	51.00	178.50	89.25	89.25	114.75	89.25	89.25	89.25	76.50	51.00	1262.25
598.40	530.40	1874.25	709.75	709.75	986.00	709.75	709.75	709.75	671.50	561.00	10988.80



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Athagad	Badamba	Banki
<b>V. Housing</b>								
1	Loan for Affordable Housing Projects--	85	No.	60000000	Phy	1	1	1
					BL	510.00	510.00	510.00
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	350	595	450
					BL	5950.00	10115.00	7650.00
3	Repair of Dwelling Units--	85	No.	200000	Phy	500	400	395
					BL	850.00	680.00	671.50
	Total Housing					7310.00	11305.00	8831.50
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badamba	Baranga	Cuttacksadar
<b>VI. Social Infrastructure</b>								
1	Education-Schools-Secondary school	85	No.	30000000	Phy	1	1	2
					BL	255.00	255.00	510.00
2	Education-Schools-Upper primary school	85	No.	20000000	Phy	1	1	2
					BL	170.00		340.00
3	Healthcare-Hospital-	85	No.	50000000	Phy	1	1	2
					BL	425.00		850.00
4	Sanitation--	85	No.	2500000	Phy	5	2	10
					BL	106.25	42.50	212.50
	Total Social Infrastructure					956.25	297.50	1912.50

Baranga	Cuttacksadar	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Banki-Dampara	Kantapada	Tigiria	District Total
2	3	1	1	1		1	2	350	450	350	15
1020.00	1530.00	510.00	510.00	510.00	510.00	510.00	1020.00				7650.00
250	450	450	600	450	400	400	350	350	450	350	5895
4250.00	7650.00	7650.00	10200.00	7650.00	6800.00	6800.00	5950.00	5950.00	7650.00	5950.00	100215.00
200	600	300	500	350	350	252	300	400	400	300	5247
340.00	1020.00	510.00	850.00	595.00	595.00	428.40	510.00	680.00	680.00	510.00	8919.90
5610.00	10200.00	8670.00	11560.00	8755.00	7905.00	7738.40	7480.00	6630.00	8330.00	6460.00	116784.90
Narasinghpur	Niali	Salepur	Tangi Choudwar	Banki	Nischinta Koili	Tigiria	Athagad	Banki-Dampara	Kantapada	Mahanga	District Total
1	1	1	1	1	1	1	3	2	2	2	8
255.00	255.00	255.00	255.00								2040.00
1	1	1	1	1	1	1	3	2	2	2	9
170.00	170.00	170.00		170.00	170.00	170.00					1530.00
1	1	1	1	1	1	1	3	2	2	2	5
425.00	425.00										2125.00
5	2	2	2	4	2	2	3	2	2	2	45
106.25	42.50	42.50	42.50	85.00	42.50	42.50	63.75	42.50	42.50	42.50	956.25
956.25	892.50	467.50	297.50	255.00	212.50	212.50	63.75	42.50	42.50	42.50	6651.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athagad	Badamba	Banki
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy 15 BL 12.75	15 12.75	20 17.00
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy 10 BL 5.10	20 10.20	15 7.65
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy 5 BL 12.75	12 30.60	6 15.30
	Total Renewable Energy				30.60	53.55	39.95
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athagad	Badamba	Banki
<b>VIII. Others</b>							
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	100000	Phy 3500 BL 3500.00	6500 6500.00	4500 4500.00
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy 2200 BL 4400.00	3500 7000.00	2500 5000.00
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy 2500 BL 5000.00	4200 8400.00	3500 7000.00
	Total Others				9750.00	16050.00	12450.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				80751.7	87051.7	83451.7



Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
15	20	15	25	15	20	30	25	25	25	15	280
12.75	17.00	12.75	21.25	12.75	17.00	25.50	21.25	21.25	21.25	12.75	238.00
10	10	15	10	10	20	12	10	10	8	5	165
5.10	5.10	7.65	5.10	5.10	10.20	6.12	5.10	5.10	4.08	2.55	84.15
5	5	12	6	6	15	6	6	6	4	5	99
12.75	12.75	30.60	15.30	15.30	38.25	15.30	15.30	15.30	10.20	12.75	252.45
30.60	34.85	51.00	41.65	33.15	65.45	46.92	41.65	41.65	35.53	28.05	574.60
Banki-Dampara	Baranga	Cuttacksadar	Kantapada	Mahanga	Narasinghpur	Niali	Nischinta Koili	Salepur	Tangi Choudwar	Tigiria	District Total
3500	2500	6500	3500	3500	6500	5000	4010	4000	3500	3500	60510
350.00	250.00	650.00	350.00	350.00	650.00	500.00	401.00	400.00	350.00	350.00	6051.00
2180	1700	3500	2500	3000	3500	3000	3000	3000	2492	2500	38572
4360.00	3400.00	7000.00	5000.00	6000.00	7000.00	6000.00	6000.00	6000.00	4984.00	5000.00	77144.00
2000	2000	4000	3500	3500	4500	3500	3500	3500	2500	2500	45200
4000.00	4000.00	8000.00	7000.00	7000.00	9000.00	7000.00	7000.00	7000.00	5000.00	5000.00	90400.00
8710.00	7650.00	15650.00	12350.00	13350.00	16650.00	13500.00	13401.00	13400.00	10334.00	10350.00	173595.00
79711.7	78651.7	86651.7	83351.7	84351.7	87651.7	84501.7	84402.7	84401.7	81335.7	81351.7	1715420.59

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	62478.00	53415.00	30484.58	87020.14	42901.46	114279.12	96437.13		
RCBs	83200.00	81754.00	124781.00	81864.47	134977.48	93005.66	107047.12		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	5530.96	12652.31	15322.00	44792.40	1985.60	7376.04	8146.44		
Others	118.00	0.00	371.11	0.00	734.27	0.00	2891.27		
Sub total (A)	151326.96	147821.31	170958.69	213677.01	180598.81	214660.82	214521.96		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	58802.00	85408.83	66172.20	128985.57	122058.54	203284.91	175585.88		
RCBs	0.00	407.24	895.40	746.75	699.25	1236.12	11698.12		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

RRBs	4282.77	2394.13	4123.00	3304.27	5649.23	10677.41	7810.20
Others	777.00	15224.90	806.10	23207.64	2089.03	25786.23	6355.36
Sub total (A)	63861.77	103435.10	71996.70	156244.23	130496.05	240984.67	201449.56

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	121280.00	138823.83	96656.78	216005.71	164960.00	317564.03	272023.01
RCBs	83200.00	82161.24	125676.40	82611.22	135676.73	94241.78	118745.24
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	9813.73	15046.44	19445.00	48096.67	7634.83	18053.45	15956.64
Others	895.00	15224.90	1177.21	23207.64	2823.30	25786.23	9246.63
Sub total (A)	215188.73	251256.41	242955.39	369921.24	311094.86	455645.49	415971.52

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	463547.00	350432.52	537160.01	536724.61	686175.29	641004.85	886344.49
RCBs	9796.70	3825.05	202.50	210.49	3931.05	241.27	27627.28
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6974.07	13561.53	20040.00	20904.30	31758.16	6721.70	37967.26
Others	1285.00	4106.48	6547.80	3231.36	11743.91	2692.05	27354.66
Sub total (A)	481602.77	371925.58	563950.31	561070.76	733608.41	650659.87	979293.69



Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	36273.00	26543.62	67380.50	23644.10	75869.37	47382.45	152375.56
RCBs	1794.80	21.73	21.10	165.97	434.65	3449.74	12861.68
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1212.20	4010.32	4198.00	14962.03	3511.45	106060.44	8985.34
Others	3120.00	1704.60	820.70	6788.08	1298.50	11363.10	5951.11
Sub total (A)	42400.00	32280.27	72420.30	45560.18	81113.97	168255.73	180173.69

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	621100.00	515799.97	701197.29	776374.42	927004.66	1005951.33	1310743.06
RCBs	94791.50	86008.02	125900.00	82987.68	140042.43	97932.79	159234.20
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	18000.00	32618.29	43683.00	83963.00	42904.44	130835.59	62909.24
Others	5300.00	21035.98	8545.71	33227.08	15865.71	39841.38	42552.40
Sub total (A)	739191.50	655462.26	879326.00	976552.18	1125817.24	1274561.09	1575438.90

## Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	53415.00	81754.00	0.00	12652.31	0.00	147821.31	87020.14	81864.47	0.00	44792.40	0.00	213677.01

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	114279.12	93005.66	0.00	7376.04	0.00	214660.82	96437.13	107047.12	0.00	8146.44	2891.27	214521.96

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	53415.00	81754.00	0.00	12652.31	0.00	147821.31	87020.14	81864.47	0.00	44792.40	0.00	213677.01
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	114279.12	93005.66	0.00	7376.04	0.00	214660.82	96437.13	107047.12	0.00	8146.44	2891.27	214521.96
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH-D						0.00						0.00
AH-P						0.00						0.00
AH-SGP						0.00						0.00
FD						0.00						0.00
F&W						0.00						0.00
SG&MF						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	203284.91	1236.12	0.00	10677.41	25786.23	240984.67	175585.88	11698.12	0.00	7810.20	6355.36	201449.56
Grand Total (I+II)	317564.03	94241.78	0.00	18053.45	25786.23	455645.49	272023.01	118745.24	0.00	15956.64	9246.63	415971.52

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH - Dairy Development
AH - P	AH - Poultry Development

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agro Processing Unit	Cashew Processing		No.	1500000
3	Agro Processing Unit	Leaf plate making		No.	300000
4	Animal/Poultry Feed Unit			20 TPD	21500000
5	Bee Keeping	Boxes		No.	305232
6	Biomass Energy	Community Bio Gas Plant		No.	100000
7	Bore Well	New		No.	110000
8	Bulk Milk Cooling Unit			No.	1178000
9	Bunding	Contour Bunding	2	ha	39144
10	Bunding	Contour Bunding	4	ha	51585
11	Climber perennials	Betelvine		Ha	116504
12	Coconut Processing	Oil Extraction		No.	200000
13	Cold Storage	For Dairy Products		No.	500000
14	Cold Storage	For Horticulture Produce		No.	150000
15	Combine harvester	Self propelled belt type	Combined Harvester 68	No.	2660200
16	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system )	1000	647000
17	Commercial Layer Farming			10000	10731000
18	Composite Fish Culture	Composite Fish Culture		ha	355000
19	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000



20	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
21	Compost/ Vermi Compost	Vermi Compost		No.	36000
22	Cottage Industry	Masala Making		No.	2000000
23	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
24	Crossbred Cattle Farming			1+1	246000
25	Crossbred Cattle Farming			5+5	1229000
26	Custom Service Units/ Custom Hiring Centers	Large		No.	10000000
27	Custom Service Units/ Custom Hiring Centers	Medium		No.	6000000
28	Dal/ Pulses Mill	Mini		No.	200000
29	Drip Irrigation			ha	145000
30	Dryland Horticulture crops			Acre	149141
31	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
32	Dug Well	New		No.	103400
33	Education	Schools		No.	20000000
34	Education	Schools		No.	30000000
35	Education Loans	Study abroad		No.	1500000
36	Education Loans	Study in Country		No.	1000000
37	Education Loans	vocational Education		No.	1200000
38	Education Loans	vocational training		No.	300000
39	Export Credit	Post Shipment Export Credit		No.	30000000
40	Export Credit	Pre Shipment Export Credit		No.	30000000
41	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000

42	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
43	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
44	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
45	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
46	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
47	Floriculture	Cut Flowers	Gladiolus	ha	95065
48	Floriculture	Cut Flowers	Hibiscus (Jaba)	ha	18051
49	Floriculture	Rose	Rose	ha	73668
50	Fruit Processing	Pickle		No.	100000
51	Fruit Processing	Sorting, grading & Packing		No.	200000
52	Goat	Rearing Unit	New Shed	10+1	158000
53	Goat	Rearing Unit	New Shed	40+2	633000
54	Godown	Medium		No.	12250000
55	Godown	Medium		No.	5000000
56	Godown	Small		No.	500000
57	Healthcare	Hospital		No.	50000000
58	Heifer Rearing			20	1040000
59	Honey & Honey Products	Honey Products		No.	200000
60	Indigenous Poultry Farming	Dual purpose		250	120000
61	Integrated Pisciculture	With dairy		ha	744000
62	Integrated Pisciculture	With Duckery		ha	648000

63	Integrated Pisciculture	With Paddy		ha	525000
64	Integrated Pisciculture	With Poultry		ha	645000
65	Intensive Fish farming	Biofloc technology		No.	750000
66	Lift Irrigation Schemes			No.	242110
67	Loan for Affordable Housing Projects			No.	600000000
68	Loan to MFIs for Onlending to for Agri. Purposes			No.	300000000
69	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	175000000
70	Loans to Agri. Start ups			No.	200000000
71	Loans to Distressed Persons	Jan Dhan		No.	10000
72	Manufacturing Sector	Term Loan	Medium	No.	2500000000
73	Manufacturing Sector	Term Loan	Micro	No.	50000000
74	Manufacturing Sector	Term Loan	Small	No.	500000000
75	Manufacturing Sector	Working Capital	Medium	No.	500000000
76	Manufacturing Sector	Working Capital	Micro	No.	12000000
77	Manufacturing Sector	Working Capital	Small	No.	100000000
78	Milking parlour (Herringbone)			No.	13500000
79	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
80	New Orchard	Tropical/ Sub Tropical Fruits		Acre	150010
81	New Orchard	Tropical/ Sub Tropical Fruits		Acre	163500
82	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
83	New Orchard	Tropical/ Sub Tropical Fruits		Acre	238669

84	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
85	New Orchard	Tropical/ Sub Tropical Fruits	Jack Fruit	Acre	150010
86	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
87	Other machinery	Other Machinery & Equipments		No.	137600
88	Other machinery	Other Machinery & Equipments		No.	161000
89	Other machinery	Other Machinery & Equipments		No.	386800
90	Other Plantation Crops			Acre	150010
91	Other Plantation Crops			Acre	223130
92	Other Plantation Crops	Coconut		Acre	180697
93	Pig Breeding Unit	New Shed		20+4	1323000
94	Pig Rearing Unit	New Shed		3+1	324000
95	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
96	Plantation	Casuarina	water hole based watering system o	ha	344536
97	Power Tiller			No.	211800
98	Protection Structure	Poly/ Green Housing		sq.m.	1717
99	Protection Structure	Poly/ Green Housing		sq.m.	1798
100	Protection Structure	Poly/ Green Housing		sq.m.	933
101	Protection Structure	Poly/ Green Housing	Gerbera under Naturally Ventilated Poly house	sq.m.	2094



102	Protection Structure	Poly/ Green Housing	Tomato under Naturally Ventilated Poly house	sq.m.	1356
103	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
104	Reapers, Binders and Balers	Self Propelled		No.	150800
105	Repair of Dwelling Units			No.	200000
106	Rice Processing	Rice Huller	0.4	No.	250000
107	Sanitation			No.	2500000
108	Seed Drill	Seed cum Fertilizer Drill	Seed	No.	82500
109	Service Sector	Term Loan	Medium	No.	600000000
110	Service Sector	Term Loan	Micro	No.	2000000
111	Service Sector	Term Loan	Small	No.	80000000
112	Service Sector	Working Capital	Medium	No.	300000000
113	Service Sector	Working Capital	Micro	No.	500000
114	Service Sector	Working Capital	Small	No.	20000000
115	Sheep	Breeding Unit	New Shed	100+5	1838000
116	SHGs/ JLGs	Others		No.	200000
117	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
118	Solar Energy	Solar Agriculture Pump		No.	186632
119	Solar Energy	Solar Agriculture Pump		No.	381230
120	Solar Energy	Solar Agriculture Pump		No.	66852
121	Solar Energy	Solar Pump Sets		No.	300000
122	Sprinkler Irrigation	Micro		ha	74867
123	Sprinkler Irrigation	Mini		ha	108254

124	Thresher	Multicrop Power Threshers	No.	252100
125	Tissue Culture	Tissue Culture Plant Production and Sale	No.	2000000
126	Total Mixed Ration (TMR) Wagon		No.	607000
127	Total Mixed Ration (TMR) Wagon		No.	815000
128	Tractor	Without Implements & Trailer	No.	719900
129	Tractor	Without Implements & Trailer	No.	758300
130	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	No.	100000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_		50000
2	Brinjal/ Baingan			45000
3	Chilli/ Mirch	Irrigated		50000
4	Cross bred Farming	Others_		60000
5	Cucumber/ Kakdi/ Kheera			26000
6	Fish Culture	Bio floc_Others_Scien tific Pisciculture in Pvt tank/GP tank_1		160000
7	Ginger/ Adrak	Irrigated		100000
8	Groundnut/ Moongfali	Irrigated		32000
9	Layer Farming	Semi_automated (Cage)_	1000	415000
10	Maize/ Makka	Irrigated		37000
11	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
12	Onion/ Piyaz/ Kanda			45000
13	Other Vegetables			35000
14	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
15	Potato/ Aloo	Irrigated		70000
16	Rapeseed/ Toria/ Laahi	Irrigated		17000
17	Rice/ Chaval/ Dhan	HYV		40000
18	Sheep Farming	Rearing Unit _ Semi_intensive_		90000
19	Sugarcane/ Ganna	Irrigated		70000
20	Tomato/ Tamatar			75000
21	Turmeric/ Haldi	Irrigated		90000
22	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
CRRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres



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





### **Name and address of DDM**

Name	Praxima Parida
Designation	DDM, NABARD
Address 1	Flat No.201, Second Floor, Metro Avenue Apartment,
Address 2	Plot No.155, Khata No.4, Chauliaganj,
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