



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



देवगढ़ जिला
Deogarh District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Deogarh

State: Odisha



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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

FOREWORD

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

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

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

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

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

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

Dr. Sudhanshu K K Mishra

Chief General Manager

Date- 23rd October 2024

Deogarh, PLP 2025-26

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NABARD

Deogarh

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."

Index

Sr. No.	Particulars	Page No.
1	Foreword	3
2	Executive Summary	10
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)	14
	Part A	18
4	District Map	20
5	Broad Sector wise PLP projection for the year 2025-26	22
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26	23
7	Sector/ Sub-sector wise PLP Projections for year 2025-26	
8	District profile	25
9	Banking Profile	64
	Part B	69
10	Chapter 1	Important Policies and Developments
11	Chapter 2	Credit Potential for Agriculture
12	2.1	Farm Credit
13	2.1.1	Crop Production, Maintenance & Marketing
14	2.1.2	Water Resources
15	2.1.3	Farm Mechanization
16	2.1.4	Plantation & Horticulture, including Sericulture
17	2.1.5	Forestry & Waste Land Development
18	2.1.6	Animal Husbandry – Dairy
19	2.1.7	Animal Husbandry – Poultry
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery
21	2.1.9	Fisheries
22	2.1.10	Farm Credit – Others
23	2.1.11	Sustainable Agricultural Practices
24	2.2	Agriculture Infrastructure
25	2.2.1	Construction of Storage and Marketing Infrastructure
26	2.2.2	Land Development, Soil Conservation and Watershed Development
27	2.2.3	Agri. Infrastructure – Others
28	2.3	Agriculture – Ancillary Activities
29	2.3.1	Food & Agro Processing

30	2.3.2	Agri Ancillary Activities – Others	99
31	Chapter 3	Credit potential for MSMEs	100
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	101
33	Chapter 5	Credit Potential for Infrastructure	104
34	5.1	Infrastructure – Public Investments	104
35	5.2	Social Infrastructure involving Bank Credit	105
36	5.3	Renewable Energy	107
37	Chapter 6	Informal Credit Delivery System	110
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	112
39	Chapter 8	Status and prospects of Cooperatives	122
40	Chapter 9	NABARD's Projects and Interventions in the District	126
41	Success Stories		130
42	Appendix 1a	Climate Action - Scenario at Global & National Level	139
43	Appendix 1b	Climate Change Scenario – At the State Level	143
44	Appendix 1c	Climate Change Scenario - At the District Level	147
45	Appendix 2	Potential for Geographical Indication (GI) in the district	149
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	150
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	190
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	193
49	Annexure 4	Unit costs for major activities fixed by NABARD	197
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	202
51	Abbreviations		204
52	Name and address of DDM		208

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	Deogarh district is situated in the western part of Odisha with its headquarters at Deogarh. It is bounded by Sambalpur in the west Sundargarh in the north and Angul in the south-east.
2	Type of soil	The agroclimatic zone of Deogarh district in Odisha is the Northwestern Plateau. The district is covered by different types of soil including red brown forest red and yellow and mixed red and black. The entire district is characterized by low rainfall lateritic soil.
3	Primary occupation	Deogarh district is mainly agrarian with agriculture supporting about 75% of the districts workforce. The main crops grown in the district are paddy green gram black gram vegetables and various fruits.
4	Land holding structure	In this agrarian district 83% of the landholdings are SF/MF with low capital base.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement has seen growth with achievement of 122.24% of its target of ₹722.24 crore during 2023-24
2	CD Ratio	CD Ratio of 51.9% in the district (as on 31 March 2024) is well below the recommended level of 60%.
3	Investment credit in agriculture	The investment credit in agriculture is ₹208.93 crore as against a target of ₹122.51 crore during 2023-24.
4	Credit flow to MSMEs	The credit flow to MSMEs is ₹179.77 crore as against a target of ₹171 crore during 2023-24.
5	Other significant credit flow, if any	Similarly ₹56.31 crore is credit flow to other priority sector during 2023-24 as against a target of ₹142.60 crore.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	2025-26
2	Projection for agriculture and its components	Projection for agriculture and its components is ₹906.31 crore.
3	Projection for MSMEs	Projection under MSMEs is ₹231.22 crore.
4	Projection for other purposes	Projections under other priority sector is ₹154 crore.

5. Developmental Initiatives

1. As part of its efforts for enhancement of ground level credit flow NABARD is implementing various developmental initiatives in the district.
2. The major developmental initiatives of NABARD include promotion of Farmer Producers Organizations (FPOs).
3. Training to SHG members for establishment of micro enterprises (MEDPs) and training for livelihood enterprise (LEDPs).
4. The other major developmental initiatives are watershed development programme, tribal development through WADI programme etc.
5. Development of infrastructure for irrigation rural connectivity rural drinking water supply, social infrastructure etc. are supported under Rural Infrastructure Development Fund (RIDF).

6. Thrust Areas

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

7. Major Constraints and Suggested Action Points

1. The major constraints for increasing the credit flow to agriculture and allied activities in the district are availability of irrigation facility to farmers during off-season. Hence increasing the area under assured irrigation will support in the cause.
2. Reducing the gap between potential yield and actual yield at farmer level by adoption of latest and appropriate agricultural input technologies.
3. Crop diversification from traditional to high value crops like horticultural crops in clusters formation of production clusters and creation of marketing avenues.
4. Creation of more scientific storage structures to avoid distress sale and provide remunerative price.

8. Way Forward

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

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

Deogarh, PLP 2025-26

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		Study the cropping pattern;
		Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	MI potential is the area that can be brought under irrigation by ground and surface water;
		Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

		Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		Adjustment of tractor potential with land holdings; and
		Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;
		Feasibility and possibility of shifting from food crops to plantation crops.
		Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	Collection of data on number of milch animals as per the latest census;
		Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes;
		40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and
		30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and
		1/6th of the animals are assumed to be good quality animals and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

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

1	Bankers	Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		Potential High Value Projects/ Area Based schemes; and
		Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	Infrastructure required to support credit flow for tapping the exploitable potential;

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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	88270.61
1	Crop Production, Maintenance and Marketing	69438.02
2	Term Loan for agriculture and allied activities	18832.59
B	Agriculture Infrastructure	1804.61
C	Ancillary activities	555.90
I	Credit Potential for Agriculture A+B+C)	90631.12
II	Micro, Small and Medium Enterprises	22781.70
III	Export Credit	0.00
IV	Education	807.50
V	Housing	2873.00
VI	Social Infrastructure	684.25
VII	Renewable energy	461.55
VIII	Others	15108.00
	Total Priority Sector	133347.12

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	68544.23
2	Water Resources	682.53
3	Farm Mechanisation	4493.79
4	Plantation & Horticulture with Sericulture	6284.84
5	Forestry & Waste Land Development	686.79
6	Animal Husbandry – Dairy	1295.40
7	Animal Husbandry – Poultry	788.82
8	Animal Husbandry - Sheep, Goat, Piggery	4051.59
9	Fisheries	547.90
10	Farm Credit- Others	894.72
	Sub total	88270.61
B	Agriculture Infrastructure	
1	Construction of storage	1661.75
2	Land development, Soil conservation, Wasteland development	41.67
3	Agriculture Infrastructure – Others	101.19
	Sub total	1804.61
C	Ancillary activities	
1	Food & Agro. Processing	492.15
2	Ancillary activities – Others	63.75
	Sub Total	555.90
II	Micro, Small and Medium Enterprises	
	Total MSME	22781.70
III	Export Credit	0.00
IV	Education	807.50
V	Housing	2873.00
VI	Social Infrastructure	684.25
VII	Renewable energy	461.55
VIII	Others	15108.00
	Total Priority Sector	133347.12

Note : Details indicated at Annexure 1 at page 111

District Profile
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2940.00
2	No. of Sub Divisions	1
3	No. of Blocks	3
4	No. of revenue villages	773
5	No. of Gram Panchayats	70

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	Medium
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Deogarh
3	Agro-climatic Zone 1	PAZ7 - Eastern Plateau and Hills Region
4	Climate	Extreme hot humid and cold
5	Soil Type	Red and Black Soil

3. Land Utilisation [Ha]**Sources**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	294000
2	Forest Land	156000
3	Area not available for cultivation	227000
4	Barren and Unculturable land	6000
5	Permanent Pasture and Grazing Land	5000
6	Land under Miscellaneous Tree Crops	1000
7	Cultivable Wasteland	6000
8	Current Fallow	0
9	Other Fallow	2000

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	41879	76	38420	57
2	>1 to <=2 ha	10187	18	17259	26
3	>2 to <=4 ha	2714	5	8272	12
4	>4 to <=10 ha	466	1	2670	4
5	>10 ha	31	0	379	1
6	Total	55277	100	67000	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	44.00
2	Of the above, Small/ Marginal Farmers	36.00
3	Agricultural Labourers	55.00
4	Workers engaged in Household Industries	1.00
5	Workers engaged in Allied agro activities	25.00
6	Other workers	22.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	312.00	158.00	154.00	290.00	22.00
2	Scheduled Caste	42.00				
3	Scheduled Tribe	92.00				
4	Literate	226.00	129.00	97.00	208.00	18.00
5	BPL	200.00	101.00	99.00	185.00	15.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	58.00
2	Rural Households	54.00
3	BPL Households	44.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	35.00
2	Having source of drinking water	33.00
3	Having electricity supply	22.00
4	Having independent toilets	6.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	711
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	58
4	Villages having Banking Facilities	21
5	Villages having Primary Schools	607
6	Villages having Primary Health Centres	8
7	Villages having Potable Water Supply	
8	Villages connected with Paved Approach Roads	711

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	800
2	Primary Health Centres	8
3	Dispensaries	4
4	Hospitals	2
5	Hospital Beds	118

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	27
2	Registered FPOs	10
3	Soil Testing Centres	1
4	Approved nurseries	2
5	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	30558.00
2	Irrigation Potential Created	19561.00
3	Net Irrigated Area (Total area irrigated at least once)	18558.00
4	Area irrigated by Canals/ Channels	12783.00
5	Area irrigated by Wells	1575.00
6	Area irrigated by Tanks	3390.00
7	Area irrigated by Other Sources	810.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	28105.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
Sources	Railway Line [km]	0
2	Public Transport Vehicle [Nos]	1201
3	Goods Transport Vehicles [Nos.]	1248

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	23	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle – Indigenous	128338	80531	47807
2	Buffaloes	1571	929	642
3	Sheep – Indigenous	2007	700	1307
4	Goat	101691	34707	66984
5	Pig – Indigenous	832	385	447

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	4
2	Artificial Insemination Centers	20
3	Fishermen Societies	5
4	Fish Markets	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	4620.00	MT	42	gm/day
2	Egg	152.00	Lakh Nos.	73	nos/p. a.
3	Milk	25000.00	MT	210	gm/day
4	Meat	808.00	MT	7	gm/day

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
1.(a) Additional Information	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
2. Soil & Climate	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
3. Land Utilisation [Ha]	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
4. Ground Water Scenario (No. of blocks)	Ground Water Report-2018
5. Distribution of Land Holding	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
6. Workers Profile [In 'ooo]	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
7. Demographic Profile [In 'ooo]	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
8. Households [In 'ooo]	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
9. Household Amenities [Nos. in 'ooo Households]	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
10. Village-Level Infrastructure [Nos.]	Agriculture Khariff Strategy Booklet- 2024 by O/o CDAO Deogarh
11. Infrastructure Relating to Health & Sanitation [Nos.]	www.poshantracker.in
12. Infrastructure & Support Services for Agriculture [Nos.]	Agriculture Startegy-2024 booklet of O/o of CDAO Deogarh
13. Irrigation Coverage ['ooo Ha]	Agriculture Startegy-2024 booklet of O/o of CDAO Deogarh
14. Infrastructure for Storage, Transport & Marketing	VAHAN Website
15. Processing Units	Agriculture Startegy-2024 booklet of O/o of CDAO Deogarh
16. Animal Population as per Census [Nos.]	AH Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	CDVO Office Deogarh
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	CDVO Office Deogarh

District Profile
Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2024
1	Land Holdings - SF (%)	57.00
2	Land Holdings - MF (%)	26.00
3	Rainfall -Normal (mm)	1540
4	Rainfall - Actual (mm)	1357
5	Cropping Pattern	Paddy, pulses, oilseeds and cash crops

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	28908.25	46432.00	64678.45

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)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Prod. ('000 MT)
1	Rice	32.35	95.29	2947	95.29	32.50	95.73	2947	95.74	32.50	95.74	2945.85	95.74
2	Maize	2.15	6.19	2900	6.19	2.15	6.19	2900	3.07	1.12	3.07	2741.07	3.07
3	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram								1.56	1.70	1.56	917.65	1.56
4	Mungbean	8.81	4.28	486	4.28	8.81	4.28	486	4.13	8.50	4.13	485.88	4.13
5	Urdbean	1.20	0.432	360	0.432	0.14	0.049	340	2.57	5.56	2.57	462.23	2.57
6	Cowpea								1.18	1.48	1.18	797.30	1.18
7	Groundnut	0.93	2.457	2650	2.457	0.14	0.414	3000	4.42	2.76	4.42	1601.45	4.42
8	Sorghum								0.06	0.06	0.06	1000.00	0.06

Deogarh, PLP 2025-26

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)			0.45
2	Net sown area (lakh ha)			0.32
3	Cropping intensity (%)	138.05	138.10	140.625

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	120.07	108.69	142.62
2	Fertilizer consumption - Rabi (kg/ha)	75.32	90.26	53.33

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
1	GLC flow (₹ lakh)	603.00	129.00	393.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
1	Net Irrigation Potential ('000 ha)		67	67
2	Net Irrigated Area ('000 ha)		51	51
3	Gross Irrigated Area ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Deogarh by SLBC through LDM Deogarh
Table 2: Irrigated Area & Potential	Agriculture Strategy Booklet-2024 by O/o CDAO Deogarh

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024 4
1	GLC flow (₹ lakh)	656.34	577.00	3949.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	No. of tractors			117
2	Power Tillers			294
3	Threshers/Cutters			98

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Deogarh by SLBC through LDM Deogarh
Table 2: Mechanisation in District	Agriculture Strategy Booklet-2024 by O/o CDAO Deogarh

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	64.00	17.00	578.55

Table 2: Production Clusters

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

Table 3: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name			Tamarind

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Deogarh by SLBC through LDM Deogarh
Table 2: Production Clusters	APC Annual Report 2023-24
Table 3: Crop Identified for One District-One Product	ODOP Data
Table 4: Production and Productivity	AREA AND PRODUCTION OF HORTICULTURE CROPS-2023-24 (Final Advance Estimate)

Table 4: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Bael					0.13	0.84
2	Banana					0.24	5.28
3	Guava					0.20	1.64
4	Jackfruit					0.16	4.08
5	Litchi					0.69	3.58
6	Mango					6.48	14.05
7	Papaya					0.04	0.83
8	Pineapple					0.01	0.24
9	Pomegranate					0.01	0.07
10	Lemon					0.84	11.79
11	Bitter Gourd					0.27	3.31
12	Bottle Gourd					0.16	2.36
13	Brinjal					2.12	39.04
14	Cabbage					0.71	13.62
15	Cucumber					0.11	1.44
16	Onion	0.25	.625	0.30	0.75	1.24	14.02
17	Potato	0.53	5.07	1.70	1.41	0.84	12.09
18	Tomato					1.08	17.08
19	Carrot					0.01	0.02
20	Cauliflower					0.34	5.15
21	Garlic					0.22	0.34

22	Okra							1.39	14.38
23	Pumpkin							0.48	10.90
24	Radish							0.54	6.00
25	Ridge Gourd							0.01	0.10
26	Pointed Gourd							0.08	1.25
27	Yam Bean							0.86	7.98
28	Marigold							0.24	1.25
29	Rose							0.10	198.57
30	Cashew							1.26	0.54
31	Coconut							0.11	17.48
32	Chilli							2.26	36.19
33	Coriander							0.87	1.10
34	Ginger							0.57	6.32
35	Turmeric							0.21	0.61

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	111.00	164.00	82.12

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)			156
2	Waste Land ('000 ha)			65
3	Degraded Land ('000 ha)			16

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Deogarh by SLBC through LDM Deogarh
Table 2: Area under Forest Cover & Waste Land	Agriculture strategy Booklet-2024 by O/o CDAO Deogarh

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)	262.00	1032.00	2671.06

Table 2: Processing Infrastructure

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Deogarh
Table 2: Processing Infrastructure	Agriculture strategy Booklet-2024 by O/o CDAO Deogarh

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	162.00	453.00	1840.74

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Deogarh

Animal Husbandry -SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	16.00	2393.00	1735.17

Deogarh, PLP 2025-26

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Deogarh

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	292.00	273.00	1391.76

Table 2: Inland Fisheries Facilities

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Deogarh
Table 2: Inland Fisheries Facilities	Agriculture strategy Booklet-2024 by O/o CDAO Deogarh

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	121.00	380.00	299.42

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)			1
2	Cold Storages (Capacity - '000 MT)			35
3	Storage Godowns (No.)			1
4	Storage Godowns (Capacity - '000 MT)			8

Deogarh, PLP 2025-26

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			1
6	Market Yards [Nos] / Wholesale Market (No.)			3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Deogarh
Table 2: Agri Storage Infrastructure	GoO Database

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2022 3	31/03/2022 4
1	GLC flow (₹ lakh)	0.54	2.00	268.57

Table 2: NABARD's interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Deogarh
Table 2 : NABARD's interventions	NABARD

Table 3: Traditional activities

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)	24.00	31.00	13.98

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	9995.00	9518.00	11036.00
2	Pesticides Consumption ('000 kg)	0.00	0.00	8.67

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)			40161
2	Bio-Fertilizers ('000 kg)			2
3	Bio-Pesticides ('000 kg)			11
4	Vermi Compost ('000 kg)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Deogarh
Table 2: Fertilizer Consumption	Agriculture Strategy -2024 booklet by O/o CDAO Deogarh
Table 3: Production of inputs	Agriculture Strategy -2024 booklet by O/o CDAO Deogarh

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

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (₹ lakh)	3529.00	3150.00	7801.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Deogarh

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (₹ lakh)	6762.00	10781.00	13835.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Udyog Aadhar Registrations (No.)			17

Table 3: Skill Development Trainings

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)			5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Deogarh
Table 2: MSME units - Cumulative	Udyam Portal
Table 3: Skill Development Trainings	NABARD

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)	0.00	0.00	0.00
2	GLC under Education (₹ lakh)	48.00	201.00	189.00
3	GLC under Housing (₹ lakh)	4055.00	1023.00	1802.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	No. of units sanctioned	390	120	995
2	Amt of subsidy released (₹ lakh)			

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	No. of units sanctioned			
2	Amt of subsidy released (₹ lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Deogarh
Table 2: Progress under PMAY	PMAY Database of GoI
Table 3: Progress under SBM	

Public Infrastructure Investments Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹ lakh)			
2	Amt of RIDF assistance (₹ lakh)	1588.88	7481.81	41760.42

Deogarh, PLP 2025-26

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

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

Sources

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

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	0.00	0.00	227.00

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Deogarh
Table 2: Projects (Cumulative)	

Renewable Energy

Deogarh, PLP 2025-26

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	4.00	457.00
2	Assistance under Green Climate Fund (₹ lakh)			
3	Assistance under other Renewable Energy Initiatives (₹ lakh)			

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table 3: Renewable Energy Potential

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

Deogarh, PLP 2025-26

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Deogarh
Table 2: Go Green Initiatives	
Table 3: Renewable Energy Potential	

Informal Credit Delivery Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	7504.08	11584.62	17071.44
2	JLG Bank Linkage (₹ lakh)			
3	Loans through SHPIs (₹ lakh)			
4	Loans under zero interest scheme/ similar schemes (₹ lakh)			

Table 2: Promotional Interventions

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

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	No. of intensive blocks	3	3	3
2	No. of SHGs formed			
3	No. of SHGs credit linked (including repeat finance)	4335	4402	4774
4	Bank loan disbursed (₹ lakh)	7504.08	11584.62	17071.44
5	Average loan per SHG (₹ lakh)	1.38	1.73	3.58
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Deogarh
Table 2: Promotional Interventions	
Table 3: Status of SHGs	DCC Agenda Note-March 2024

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

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

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)		29	41
2	Multi state cooperative societies (No.)			

Sources

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

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector or Societies	No of Societies	Spread
1	Odisha	Deogarh	Barkote							Fishing Societies	1	Average
2	Odisha	Deogarh	Barkote							Weaving Societies	1	Deficient
3	Odisha	Deogarh	Reamal							Weaving Societies	2	Deficient
4	Odisha	Deogarh	Tileibani							Fishing Societies	4	Average

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/ JLGs	BCs/ BF	Village s	Househ olds	
Commercial Banks	18	33	15	18	0	0	6633	8	25	0	
Regional Rural Bank	1	8	7	1	0	0	1322	1	20	0	
District Central Coop. Bank	1	3	2	1	0	0	659	0	175	0	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0	
Primary Agr. Coop. Society	41	41	41	0	0	0	0	0	0	0	
Others	0	0	0	0	0	0	0	0	0	0	
All Agencies	61	85	65	20	0	0	8614	9	0	0	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2025	31/03/2022	31/03/2023	31/03/2024	31/03/2025		
	2	3	4	5	2	3	4	5		

Commercial Banks	0	0	0	0	0	123749.35	132596.00	152440.00	15.0	75.77
Regional Rural Bank	0	0	0	0	0	13715.07	14513.00	16593.00	14.3	8.25
Cooperative Banks	0	0	0	0	0	27506.81	30143.00	32165.00	6.7	15.99
Others	0	0	0	0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	164971.23	177252.00	201198.00	13.5	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Grow th (%)	Shar e (%)	31/03/2022	31/03/2023	31/03/2024	Grow th (%)	Shar e (%)
Commercial Banks	0	0	0	0	0	65256.63	54236.00	70296.00	29.6	67.78
Regional Rural Bank	0	0	0	0	0	7339.88	3713.00	4839.00	30.3	4.67
Cooperative Banks	0	0	0	0	0	21993.78	26478.00	28584.00	8.0	27.56
Others	0	0	0	0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	94590.29	84427.00	103719.00	22.9	100.00

4. CD Ratio

Agency	CD Ratio %
	No. of accounts

	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	52.7	40.9	46.1
Regional Rural Bank	53.5	25.6	29.2
Cooperative Banks	80.0	87.8	88.9
Others	0	0	0
All Agencies	57.3	47.6	51.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	126163	285162	106386	31955
Regional Rural Bank	21415	15452	6220	3359
Cooperative Banks	0	476	146	0
Others	0	0	0	0
All Agencies	147578	301090	112752	35314

6. Performance on National Goals

Agency	31/03/2024		Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	56048.94	79.7	33131.20	47.1		0.0		0.0		0.0		0.0
Regional Rural Bank	4080.77	84.3	3390.81	70.1		0.0		0.0		0.0		0.0
Cooperative Banks	28156.44	98.5	28156.44	98.5		0.0		0.0		0.0		0.0
Others	0.00	0	0.00	0		0		0		0		0
All Agencies	88286.15	85.1	64678.45	62.4	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [t[%] in last 3 years
	Target [₹lak h]	Ach'ment [₹lak h]	Ach'm ent [%]	Target [₹lak h]	Ach'ment [₹lak h]	Ach'm ent [%]	Target [₹lak h]	Ach'ment [₹lak h]	Target [₹lak h]	Ach'ment [₹lak h]	Ach'm ent [%]	Ach'm ent [%]	
Commercial Banks	33816.78	29576.79	87.5	53038.02	42409.96	80.0	56706.67	56048.94	98.8	88.8			
Regional Bank	3647.93	2174.48	59.6	3871.02	3141.69	81.2	5855.53	4080.77	69.7	70.2			
Cooperative Banks	15356.30	12085.73	78.7	10720.02	15809.10	147.5	9662.07	28156.44	291.4	172.5			
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0			
All Agencies	52821.01	43837.00	83.0	67629.06	61360.75	90.7	72224.27	88286.15	122.2	98.6			

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 [₹lak h]	Ach'ment [₹lak h]	Ach'm ent [%]	Target [₹lak h]	Ach'ment [₹lak h]	Ach'm ent [%]	Target [₹lak h]	Ach'ment [₹lak h]	Target [₹lak h]	Ach'ment [₹lak h]	Ach'm ent [%]	Ach'm ent [%]	
Crop Loan	17626.40	20099.47	114.0	26064.31	38142.00	146.3	28613.86	43785.12	153.0	137.8			
Term Loan (Agri.)	14324.49	8808.78	61.5	14758.79	8290.00	56.2	12250.81	20893.33	170.5	96.1			
Total Credit	31950.89	28908.25	90.5	40823.10	46432.00	113.7	40864.67	64678.45	158.3	120.8			
MSME	15640.00	10006.79	64.0	16220.01	10006.79	61.7	17100.01	17977.19	105.1	76.9			
Other Priority Sectors*	10230.12	4921.96	48.1	10585.95	4921.96	46.5	14259.59	5630.51	39.5	44.7			

Total Priority Sector	57821.01	43837.0 0	75.8	67629.0 6	61360.75	90.7	72224.27	88286.15	122.2	96.2
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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		0			0			0		0.0
Cooperative Banks		0			0			0		0.0
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	DCC-March 2024 March 2023 March 2022 Agenda Note
2	174th and 175th SLBC Agenda Note
3	LDM Deogarh

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

Deogarh, PLP 2025-26

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. Jan Samarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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 Jan Jati 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.

Deogarh, PLP 2025-26

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

Deogarh, PLP 2025-26

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

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

Deogarh, PLP 2025-26

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 2020²¹.

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to ₹3.00 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.

Deogarh, PLP 2025-26

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

Deogarh, PLP 2025-26

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

Deogarh, PLP 2025-26

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 Jalandidhi for bringing more area under assured irrigation and State incentive for micro irrigation

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

Deogarh, PLP 2025-26

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of the district is predominantly agrarian with majority of the population dependent on agriculture and allied sector for employment and income. More than 85 of the district's total labour force depends on agriculture for their livelihood. Out of the total geographical area of 2.940 lakh ha the gross cropped area and net sown area are 0.959 lakh ha and 0.669 lakh ha respectively with a cropping intensity of 142. The 1357.4 mm normal rainfall of the district is mostly (80%) contributed by South-West monsoon. 57 of the net sown area is under rain fed farming. Only 17 of the GCA is covered under irrigation. The agriculture in the district is characterized by small land holdings rain fed agriculture on slow shift in cropping pattern to cash crop low productivity and traditional method of farming. Paddy and cereal are the main crops grown followed by pulses (black gram Mung Arhar). Other crops grown in the district includes oil seeds and vegetables (Chilly Onion). Crop productivity in the district has scope for improvement it has been increasing in the last 3 years. As per Agriculture Census 2015-16 there were a total number of 55277 operational holdings in the district. This includes 43958 individual holdings 1445 joint holdings and 2041 institutional holdings. The percentage of operational holdings in marginal, small, semi-medium, medium and large category were 55.76%, 18.43%, 4.91%, 0.84% and 0.06% respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

In order to increase crop production productivity and increase the per capita income of farmers banks provide concessional loans to them under KCC scheme as per Government directives. Under this all crop loans up to ₹ 3.00 lakh are provided at 7% to farmers. Upon timely repayment PRI of 3% is provided to farmers. State Government is also providing IS of 2% on crop loans. Notified crops are covered under PMFBY crop insurance scheme. Along with this the State Government has also launched CM-Kisan scheme and BALARAM a flagship programme to provide institutional credit to landless farmers in association with NABARD. Further affordable and quality agricultural implements are being supplied to farmers by OAIC. There are 41 PACS in the district providing credit and marketing support to farmers by acting as paddy procurement centres. There is one KVK in the district that provides technology based advisory-cum-extension services and training/exposure visits to farmers. There are two soil testing laboratory. There are 6 FPOs promoted by NABARD in the district acting as aggregation centres supply chain management units with forward and backward linkages. The irrigation potential of the district is around 37931 ha which is 52% of GCA. With the current scale of production in the district small scientific storage godown of 100 to 1000 MT can be constructed which would provide primary processing storage as well as marketing facilities.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation is the most critical and essential factor for augmenting agricultural production and productivity. Development of water resources for irrigation is a priority area of Governments. In Deogarh 37931 ha irrigation potential constituting

13% of the gross sown area were created under various schemes. As per the survey of Directorate of Groundwater survey and Investigation all Blocks in the district are under SAFE category with ground water development of 13.55% only. The study has indicated the feasibility of developing additional irrigation potential through dug wells and bore wells in the entire district. Minor irrigation activities like shallow tube well bore wells and pump sets are traditionally financed by banks. The district is prone to regular heat wave and drought which has been making the availability of water scarce (source: CRIDA website). Intelligent irrigation systems like drip and sprinklers as well as solar powered pumping system are the emerging activities for financing. Implementation of National Mission for Sustainable Agriculture including Micro irrigation by Government of India will enable farmers to adopt new water saving devices by availing bank credit. The credit flow to the sector has been negligible in the past years because of availability of subsidy and own involvement of capital by farmers themselves.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Apart from Water Resources Dept. Minor Irrigation Dept. OLIC other Depts. /Agencies i.e. Agriculture Dept. OAIC Soil Conservation Dept. Horticulture Dept. DRDA and ITDA are involved in creating irrigation potential under various schemes/programmes of Government including funding under RIDF. The OAIC is the principal agency in the district for supply of all brands of oil and electric pump sets. It also undertakes after-sales-service in respect of all types of pump sets. There is one medium irrigation project viz. Gohira irrigation project with designated ayacut area of 8165.00 ha. Besides there are 30 minor irrigation projects 170 lift irrigation projects 518 MRLPs and 3992 bore wells and other water resources such as DW/ WHS/ Tank natural streams etc. which contribute to irrigation potential of the district. OLIC is implementing cluster deep bore well scheme with participation of farmer's contribution and river lift irrigation projects. Agriculture department is implementing subsidy linked schemes like dug well/ bore well and low lift irrigation points under Jananidhi.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization contemplates use of modern machinery and equipment for various agricultural operations. Mechanisation of selected farm operations is a key factor in successful implementation of an intensive farming system. Use of farm implements will enable timely completion of various agricultural operations and reduce dependence on farm laborers. As per land holding pattern 83 land holdings are small and marginal farmers having less than 02 ha land. These small land holders are potential for power tillers and small farm implements. Further the potential for tractors rotavator combine harvester etc. lies on the extent of bigger land holdings only. In view of more rain fed area to be brought under irrigation every year on completion of various irrigation projects the demand for farm machinery and equipment will increase further. The new agriculture policy of Government of Odisha allows subsidy mechanization. There is a rising demand for farm implements from farmers every year.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Due to the DBT Scheme in Farm Mechanization in the state district is having 117 tractors, 294 power tillers, 5 reapers, 83 threshers, 11 rotavators, 22 paddy transplanters, 141 pump sets, 159 power weeders, 15 brush cutters, 2 oils mills and 25 mini rice mills etc. (source: Khariff Strategy Booklet-2024 from O/o CDAO). The gross cultivable area in the district is 67000 Ha area under Irrigation is 37931 Ha. The critical gaps are unavailability of major manufacturing centers for farm equipment in the district lack of technical experts for creating awareness and guidance lack of dealers for tractors power tillers combine harvesters and other farm machinery in and around the district. Department of Agriculture and Farmers welfare is the nodal agency for promotion of farm mechanization in the district. OAIC acts as facilitator between farmers and dealers subsidy release and implementation of promotional programs. Farm mechanization will continue to play pivotal role in view of decrease in land holding and lack of availability of labor during peak season. Dept. Of Agriculture Govt of Odisha will support subsidy under DBT Farm mechanization for 38 tractors, 52 power tillers, 10 threshers, 5 transplanters, 5 rotavators, 79 pump sets, 27 weeders, 5 mini rice mills etc. during the year 2024-25 in the district. The district has limited network of private dealers for power tillers and tractors and providing after sale service.

2.1.4 Plantation & Horticulture, including Sericulture**2.1.4.1 Status of the Sector in the District**

The congeniality of agro-climatic zone – North Eastern Plateau – climate is hot moisture and sub-humid undulating topography and high elevation in most parts of the district provide an ideal situation for commercial development of a host of plantation and horticultural crops. Out of the total cultivated area of 67000 ha about 35405 ha (53%) constitutes upland area which can be utilized for raising horticultural crops. Horticulture department is encouraging the farmers to take up fruit orchards in uplands under National Horticulture Mission (NHM). Fruit crops like mango citrus banana litchi jack-fruit and papaya are grown in almost all the blocks of the district. Barkote block is popular for Tasar rearing. With awareness amongst the farmers on horticulture crops and bankers interest for financing the sector the credit demand will increase.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Department of Horticulture is the nodal department to promote the sector in the district. They have two Farms at Deogarh and Barkote and a transit nursery at Deogarh for supply of planting material of mango lime and other fruit crops. In their action plan for the sector production of planting material seed infrastructure establishment of new orchards flower gardens spices protected cultivation promotion of IPM INM and organic farming creation of post-harvest management infrastructure etc. are the major activities identified. Further the department has been promoting protected cultivation and vegetable clusters in the district. The local KVK supports the sector through technology dissemination and demonstration. The hilly terrains of all the three blocks in the district has potential for crops like Mango Banana Jackfruit Orange Citrus Litchi etc. District's soil and climatic conditions are suitable for successful cultivation of flowers like rose tuberose marigold and gladiolus. Demand for flowers is also growing rapidly in the district. Deogarh is also suitable for Tasar and mulberry silk worm rearing. The mushroom spawn unit at KVK need to be run smoothly for continuous supply of mushroom spawns to the SHGs and other farmers engaged in mushroom cultivation. At least one cold storage at Deogarh and one onion godown at Reamal needs to be established for providing remunerative price to producers of fruits vegetables and onions.

2.1.5 Forestry & Waste Land Development**2.1.5.1 Status of the Sector in the District**

The district of Deogarh has a forest area of about 1.56 lakh ha which constitutes more than 50% of the total geographical area. The wasteland coverage of the district is 0.35 lakh ha as per Wasteland Atlas 2019. In view of the huge wasteland the need for development of farm forestry assumes importance to meet the growing demand for fire-wood timber and fodder by people of this district. Commercially viable species which may be taken up in the district under Agro Forestry are Eucalyptus Neem Bamboo Teak Babool Seesam etc. The objective of developing waste and forest land is to effectively utilize these lands to make a significant dent on rural poverty and side by side regenerating the bio-mass resource base of the society. Though the credit flow to the sector is insignificant there is scope for investment to bring waste and unusable land into productive use by adopting appropriate technology and practices.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Divisional Forest Officer Deogarh with Rangers at the Block level is the main extension agency in the district for popularisation of wasteland development scheme through commercial forestry. The Dept. has a nursery at Deogarh to raise seedlings and supply the same to farmers. Eco-tourism can be developed in Pradhanpat waterfall area in Public Private Participation (PPP) mode. The Soil Conservation Department has been supporting plantation of economically important species like Cashewnut Eucalyptus etc. on wastelands. At present there is no forest-based industry in the district. Aggregation of non-timber forest products (NTFP) at village level by providing them storage and tie up with buyers/ organizing melas will ensure better livelihood to the forest dependents.

2.1.6 Animal Husbandry – Dairy**2.1.6.1 Status of the Sector in the District**

The breedable female crossbred cows indigenous cows and buffalo population as per 20th Livestock Census 2019 data is 47807, 80531, and 1571 respectively. The estimated milk production in the district is around 27450 MT which is lower in comparison to other districts of Odisha. There is a scope for enhancing milk production in the district as dairy is being practised by farmers as a household activity and not as a commercial activity. With extension of milk route to Reamal bankers are evincing interest to finance to dairy sector.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Dairy development activities are monitored by Chief District Veterinary Officer (CDVO) in the district head quarter who is assisted by other officers at the district/block level. There are 4 Veterinary Dispensaries and 20 Livestock Aid Centers (LACs), 3 Mobile Veterinary Units, 20 AI Centers and 32 Mobile AI Centers in the district. State Livestock Breeding Farm Chipilima with units of breeding farms for cattle pigs and sheep and Central Cattle Breeding Farm (CCBF) with breeding unit of Red Sindhi and crossbred (Red Sindhi and Jersey) cows are located in neighboring Sambalpur district. There are three animal markets at Ballam Kalla and Reamal. Extension of Chhendipada milk route to Reamal would facilitate dairy development in Reamal area. Since the major milk chilling plant is in Goshala the focus is in the nearby blocks.

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

Poultry is another important activity allied to agriculture, which has got ample scope for development in the district. It provides nutritious food to the growing population. Eggs have become a popular dietary item amongst majority of the population. As per Livestock Census 2020, there are 144872 poultry birds in the district. As rearing of Vanaraja chicks is cost effective and affords remunerative price SHGs prefer to have backyard poultry as one of their livelihood activities. Besides growing demand for meat/ egg also encourages rural entrepreneurs for poultry project. Implementation of National Mission for Protein Supplement (NMPS) will provide enough scope to poultry farmers for expansion of the activity. Coordinated efforts of Animal Husbandry department and district administration for adopting poultry as a livelihood for rural poor are getting focused attention.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The veterinary dept. headed by CDVO and assisted by VDs and LACs is the nodal department to promote the sector through implementation of various promotional schemes. The CPDO at Bhubaneswar and other private agencies supply the Day-Old Chicks. Private companies also provide backward and forward linkages to entrepreneurs under various business models. In order to give a boost to this sector Government of Odisha has taken a number of initiatives viz. (a) Poultry is declared as Agriculture (b) OERC has reduced the power tariff for poultry farms (c) Finance Dept. has issued VAT exemptions on poultry feed supplements and additives (d) State Level Apex Committee on poultry development formed to ensure better co-ordination etc. Under MKUY special thrust is given to promote establishment of layer units. The existing veterinary institutions mentioned in dairy section also provide clinical and extension facilities to poultry farms. The district is dependent on outside agencies for chicks and raw materials such as feed. The extension services vaccination & de-beaking (for layers) facilities are made available by hatchery owners that supply Chicks as a follow-up service. Govt. poultry farm at Chipilima in the neighboring Sambalpur district supplies hybrid layer pullets to the farmers. The department provides necessary extension services and imparts training to the new entrepreneurs through CBRSETI. The presence of KVK and CDVO also provides necessary guidance to farmers.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

All the blocks of the district are potential areas for rearing of goats and sheep due to availability of vast forest area and degraded land for grazing these animals. Animals reared are of local non-descript varieties. As per 20th Livestock Census 2019, there are 256372 goats, 1936 sheep and 832 pigs in the district. Farmers procure goats and sheep from local markets and neighboring districts. Pigs are available locally and are also procured from State Livestock Breeding Farm (SLBF) Chipilima. Rearing of goat sheep and pig is an economic activity mostly for tribals agricultural laborers and small/marginal farmers as it provides them an additional source of income and gainful employment. Goat rearing is one of the most opted livelihood activities by the poorest of the poor in the district particularly SHGs and JLGs. The sector therefore has enough importance for sustenance of the poor.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The veterinary dept. through its VDs and LACs provides extension support and also administers the central program of NMPS for protein supplement and herd improvement. Majority of animals available in the district are of local breeds and mostly reared at subsistence level. Veterinary institutions mentioned in dairy chapter also provide health care and extension services for sheep rearing goateries and piggery units. There is no organized slaughter house in the district. Chipilima has Goat and Pig Farms. There is no unit for processing of leather/ skin of the animals. The National Livestock Mission launched by the Govt. of India in 2014 aims at increasing livestock production and productivity which includes the contributions from sheep goat and piggery. There is capital investment subsidy assistance available for development of sheep goat and piggery sector. In order to promote small scale units in rural area Govt. of Odisha has relaxed ban for grazing of sheep and goats in forest areas. Concentrate feed and feed ingredients required for sheep goats & pigs are available in local markets. The district has 6000 ha of pasture and other grazing land which provides scope for goat rearing. Goat development programme has been taken up through the NGO BAIF a Pune based organization for genetic upgradation. CBRSETI provides training on goateries development to the goat farmers.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Being a land locked district fisheries sector in Deogarh is confined to freshwater culture and capture fisheries in potential water bodies in the form of 698 ponds/tanks 17706.16 ha reservoir/MIPs and stretches of rivers and canals. The total fish production of 5636 MT (2019-20) is inadequate to meet its demand. There are 3966 fishermen mostly belonging to BPL category. Considering the change in feeding habits and increase in purchasing power of people the demand for fish is increasing. Traditional activities for financing the sector in the district are fish farming in new and renovated ponds capture fisheries and fish seed rearing. In recent years integrated fish farming with horticulture/poultry/duck and fish seed rearing in seasonal ponds is gaining popularity. On account of the gap in demand and supply introduction of sector-friendly policy thrust accorded and above all availability of unutilized/underutilized resources the sector has potential for development.

Deogarh, PLP 2025-26**2.1.9.2 Infrastructure and linkage support available, planned and gaps**

Department of Fisheries headed by the DFO and assisted by block level technical staff is the nodal agency to ensure all round development of the sector through implementation of various subsidy oriented programs arranging need based skilling and ensuring availability of critical inputs. The local KVK supports the sector through their promotional activities. The district has Rengali reservoir (second largest in the State) and Gohira reservoir with water area of 25000 ha and 1049 ha respectively. Culture-cum-capture fisheries is practiced in small reservoirs/MIPs by stocking fingerlings. The district does not have any fish seed hatchery. The seed rearing farm (20 acre area) at Barkote with seed production capacity of 100 lakh is the only source to meet the demand. There are four primary fishermen cooperative societies in the district taking up capture fisheries in Rengali and Gohira Reservoir. At present the ice requirement of the sector is met from the neighboring district. Sector specific schemes of both Government of India and State Government are PMMSY Matsya Pokhari Yojana (Mo Machha Pokhari) MKUY Matsyajibi Unnayana Yojana etc are under implementation. Around 16 ha water area is proposed to be developed for fisheries activity through subsidy supported under Blue Revolution Scheme and CAE Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture of GIFT Tilapia are encouraged.

2.1.10 Farm Credit – Others**2.1.10.1 Status of the Sector in the District**

In Deogarh district SF and MF account for 94% of farm households with 83% of the land area. The farmers in rural areas still adopt the traditional methods of cultivation with plough and bullocks as the major implements. Bullock-driven carts which form an inseparable part of rural transport system are used for transportation of farm yard manure to the field transporting agricultural produce to the market transport of construction materials etc. There are also specialized farm operations for which farmers prefer bullocks. Bullocks are reared as an additional income activity in rural pockets. With the present population of bullocks in the district being less there is need for alternate source of cultivation irrigation and marketing by way of promoting solar enabled pump sets and credit linkage of FPOs for agro service centres aggregation and marketing.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Farm machinery and agriculture implements are mostly used for ploughing after use of bullocks and transportation is mostly carried out by tractors. Still bullock carts are popular in the district in majority of rural pockets. Transport vehicles which includes two wheelers and electric vehicles are slowly gaining popularity and are sponsored by government departments under various schemes like Crop diversification programme etc. NABARD is also providing rural cart and transport vehicle facilities to FPOs for transport of their produce to nearby towns and cities.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Under the prevailing agro-climatic conditions and extent of irrigation coverage in the district mostly mono-cropping is adopted with thrust on crop production which is subject to uncertainty of income and employment. In this context the integration of various agricultural enterprises has great potential to supplement farmers' income and creation of gainful family employment. 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". Assessment of farm incomes indicate that diversified farms with more than two enterprises get more income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. Under this system the various components - crops livestock birds and trees are judiciously combined. The crops may have subsystems like monocrop mixed/intercrop multi-tier crops of cereals legumes (pulses) oilseeds forage etc. The livestock components may be milch animals goat sheep poultry bees fish and the tree components may include fruits timber fuel and fodder. The IFS components and their composition varies on the basis of prevailing field conditions and category of farmer (SF/MF medium and big farmers).

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The State Government is focusing on promotion of Integrated Farming System (IFS) in the State. The district has soil testing facilities which provides necessary infrastructural support for promotion of such projects. The major line departments like Veterinary Horticulture and Fisheries play a vital role in providing or facilitating vital inputs like fingerlings saplings of fruits and border plantations. The Veterinary department also provides necessary facilitation for procuring calves in these integrated projects. It is proposed to promote models of Integrated Farming System (IFS) in the district with assistance from the State Plan funds provided by the Government's Agriculture Department so that there will be demonstration effect which will help in replication of the projects. The proposed model will have the following components – pisciculture in the farm pond cross breed/improved milch cow apiculture boxes with bees vermin-compost units duckery unit with Khaki Campbell birds poultry unit with colour birds along with taking up crop production. Government of Odisha is supporting IFS projects through Department of Agriculture and also private IFS can be developed through MKUY.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Adequate scientific storage and marketing infrastructure is essential for development of an agrarian district like Deogarh as the farmers are constrained to dispose-off their produce at a very low price immediately after the harvest. Creation of storage facilities for surplus grains seasonal vegetables and MFP etc. is indispensable to arrest the trend. Further pledge loan facility to farmers against their stored produce will bring down distress sale to a great extent. In the district production of Paddy Pulses and vegetables are reported at 140.43 MT, 15.34 MT and 131.37 MT respectively. Creation of desired storage space for these products would ensure remunerative price to farmers. As the production units are dispersed such facilities should be developed at block level.

Deogarh, PLP 2025-26

In private sector Rice Mills have developed storage capacity for their own consumption as well as the need to store rice processed under Paddy procurement scheme of the State Government.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The storage space available in the district is short of requirement. District Regulated Market Committee (RMC) is having one storage godown at district level and 03 market yards at different places for storage of paddy with total capacity of 8000 MT. Each Gram Panchayat (GP) is having one Rural Godown of capacity 300 MT for storage of paddy/rice. A small scale Cold Storage (30 MT) has been developed in private sector. In private sector a rural godown of capacity 500 MT was developed with bank finance. Considering around 21117 MT of surplus cereal production in the district there is need for developing additional storage space. Onion Godowns are required for storage of surplus onion in remote pockets of the district. Operation of existing RMCs may be streamlined by the district administration.

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

In the Eastern Plateau and Hills - Eastern Plane (Zone 7) medium to deep black, red and yellow soils are found in Deogarh. The share of SF/MF in total land holding is 94%. Out of net cultivated area of 67000 ha, 35405 ha are highland, 20100 ha are medium land and 11495 ha are low land. More than 75% of its net sown area is under rainfed agriculture. The cultivable wasteland with current fallow and other fallow can be brought under cultivation by using different land development activities. The district has a normal rainfall of 1582.5 mm of which more than 80% is received during June to September. On account of the high slope topography much of the rain water is lost as quick surface run-off resulting in water stress for standing crops large-scale soil erosion loss of valuable fertile top soil from the farms and siltation of rivers and reservoirs downstream thereby resulting in flood. Some of the land development activities that can be taken up to improve the productivity of land are on-farm development works like land levelling flow channels check basins and drainage channels soil improvement through special reclamation procedures fodder development and pasture land management use of gypsum and organic manures etc.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Soil Conservation Department is the nodal department to promote various activities to control soil erosion water management water harvesting structures and integrated activities under watershed development projects. Watershed Department is functioning at Burla headed by a Project Director. They are implementing watershed projects in different clusters of the district through their team of officers stationed at sub-divisional and block headquarters. The department is implementing watershed projects under IWMP for treatment of degraded/eroded area. Departments of Agriculture Horticulture Forest Animal Husbandry OAIC and KVK are also associated with the sector. Agriculture and Horticulture Depts. and NGOs are involved in the promotion of organic farming. Due to the excessive use of chemical fertilizers and pesticides the soil health in the district particularly irrigated patches has deteriorated sharply over the years. There is need of awareness building in respect of importance of increasing organic content in the soil. There is also assistance from the State Govt. under Odisha State Agriculture Policy for acid soil management vermi compost units etc. The traditional activities under land development are land levelling construction of water harvesting structures etc. The soil testing laboratory of Agriculture Dept. is engaged in testing and issue of soil health cards. Some farmers are practicing organic farming in the district in a limited way.

Deogarh, PLP 2025-26

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Seed pesticide and fertilizer are the trinity for improving the production and productivity of crops. Better seed replacement coupled with high quality seeds can improve productivity. Excessive use of nitrogenous fertilizer by the farmers in the district has shifted the NPK ratio. In comparison application of organic manures bio-fertilizers and bio-pesticides shows enhancement in productivity while preserving the soil quality. Use of such inputs makes the soil healthier by enhancing its bio-content/humus and the crops are also safe for human consumption. A growing number of individuals and institutions are taking interest in the production and marketing of Vermi-compost. Some of them have ventured into commercial production as well. The credit flow to these activities is very less. In many cases they are sanctioned as additional component of major projects under Horticulture and Animal Husbandry.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Various departments are engaged in popularizing organic farming soil health management use of vermicompost bio fertilizer etc. Some of the farmers in the district have taken up organic farming on a low scale. With the growth in horticultural activities in the district the required vermicompost is sourced from outside. The availability of huge agro-biomass is an advantage for production of organic manure on a commercial scale. There are various schemes of both Govt. of India and State Government to promote these activities. Assistance is provided under Odisha State Agriculture Policy for acid soil management vermicompost units etc.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agro-industry provides the crucial farm-industry linkages which helps accelerate agricultural development by creating forward linkages (processing and marketing) adding value to the farmers produce generating employment opportunities and increasing farmers' net income. Agro and Food Processing industry includes the entire value chain from crop harvesting to making the food products available in a consumable form to consumers. It includes operations viz. grading packing branding storage transportation bulk processing/ stabilization consumer products food packaging and food retailing. Logistics of food handling from farmers to consumers is another important component of food processing sector. Recent decision of Government of Odisha to set up Mega Food Park in Deogarh will boost the sector in the district. Deogarh district has various challenges in promotion of food processing units. A few products with specific geographic characteristic has not got its recognition due to lack of an organized market the aggregation of the produce for processing.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There are 25 agro based industries but most of them are not running successfully. By and large there are no post-harvest activities except few sporadic value addition activities like paddy and oil seed processing. But surplus food grains oilseeds and pulses are available in the district for processing. Small and Medium nurseries being developed under NHM will provide necessary support to the farmers for raising fruits and vegetables. The Industrial Training Centre (ITC) and one Agri-polytechnic institute functioning in the district can support skill building. RSETI has been playing a pivotal role in imparting training on food processing and value addition. Because of

Deogarh, PLP 2025-26

surplus food grains fruits and vegetables there is potential for rice processing units Tomato processing units Mango Pulp/Jelly/Jam Litchi Drinks Mudhi Mills water melon processing units Oil Extraction units Cattle and Poultry Feed etc. The scope of aggregation and processing of NTF products of the district is immense. At present the storage capacity for various products is very poor. Power supply is erratic. On account poor processing facility the perishable products can be linked to processing units in neighboring district through Refrigerated vans and pre-cooled mobile vans.

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

Agriculture Ancillary activity provides the necessary vigor and deepening of the agriculture sector activities. It provides necessary spread and requisite linkages for the sector to establish strengthen and grow. Indian farmers are unable to realize optimal value from their produce due to fragmentation of land holdings and lack of organization. Public extension in Agriculture is not adequate to serve the large and geographically scattered farmers. There is shortage of staff strength particularly the VAWs in the district. In view of the above establishment of the Agro-Clinic and Agri-Business Centers (ACABC) for providing extension and other services to farmers on payment basis are encouraged. The recent initiative for promoting FPOs would facilitate farmers to procure inputs at a lower price and realize more value for their produce through aggregation sorting grading and collective marketing. The MFIs over the last few years have been able to establish themselves as major players in the Rural Financial System. These entities are providing small loans to the rural poor households for meeting their emergent credit needs with weekly/fortnightly/monthly repayments. Due to their low cost operations and proximity to the rural poor they have subsequently expanded their credit portfolio to extend loans for rural housing and sanitation among others. Some of them avail bulk credit from banks for on-lending to agriculture.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The concept of collectivization has been propagated to ensure better returns to small and unorganized producers. GOI had established “Producer Organisation Development and Upliftment Corpus (PRODUCE) Fund” of ₹200 crore with NABARD for promotion of 2000 FPOs. Subsequently NABARD has promoted 6 FPOs in Deogarh district out of its own fund and 4 FPOs have been promoted through CSS for 10000 FPOs scheme of GoI. The farmers of Deogarh district take up vegetable crops in both Kharif and Rabi covering an area of 10801 ha. Financial support to these FPOs will help them establish their common procurement center and allow them to aggregate the produce for selling at competitive prices. The accounts under PMJDY are eligible for small overdraft of ₹10000/- per account as envisaged under PMJDY. Skill Development is another pivotal area for growth. The National Skill Development Corporation has been set up by GoI for skill enhancement of the unemployed poor youth. Apart from this skill training is also imparted by RSETI OLM NABARD and other CSR players in the district. Credit needs of such trainees can be extended through the group mode and may give impetus to growth in the MSME sector and ‘Make in India’ campaign.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME sector in Deogarh district is distinctly agro-based being heavily dependent on food crops like paddy and horticultural crops like vegetables mandarin mango litchi water melon chilies etc. Service Sector activities like transport storage communication repair/servicing units and engineering units are also important constituents of MSME sector in the district. There are 405 small scale industries in Deogarh as per MSME data. In view of the availability of raw materials infrastructural facilities like transport communication skilled labour etc. and its locational advantage i.e. two National Highways passing through the district the district has immense potential for development of MSME sector. Some activities viz. weaving dhokra casting bamboo crafts NTFP processing units and agro-based SSIs assume greater significance in the district. As per the 2016 Odisha MSME Development Policy NTFP Cluster (Leaf Cup & Plate Making) has been identified as potential MSME cluster for the district.

3.2 Infrastructure and linkage support available, planned and gaps

DIC headed by a GM with supporting 3 IPOs looks after industrial development of the district. The Assistant Director of Textiles Sundergarh and Assistant Director of Sericulture Deogarh look after the Handloom and Sericulture development programmes respectively. RSETI Deogarh promoted by Central Bank of India is providing training on entrepreneurship development and skill development on various activities. The district has a good network of roads with 190.16 km of National Highway and 110.07 km of State Highway which have the scope for non-farm based activities like tyre retreading Dhaba and motor vehicle repairing. The vast forest cover is a resource for principal forest produce (timber and bamboo etc.) and minor forest produce (Siali leaves Kusum seeds Sal seeds Honey lac Mohua flower and seeds etc.). The possible small scale industries based on forest produce are saw mills wooden furniture electrical accessories carpentry units bamboo crafts tent poles agricultural implements lac processing leaf plates out of Sal and Siali leaves and rope making. There is scope for animal husbandry based industries sericulture development and weaving. The vast forest cover presence of Pradhanpat waterfall Brahmani River alongwith the Rengali Reservoir are source for developing tourism. Two Primary Weavers Cooperative Society at Suguda and Basaloi are defunct for last ten years.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export plays an important role in the economy of a country. Maintaining the country's export growth leads to a healthy balance of payments sustainable growth in trade and foreign exchange reserves. Export as a whole affects the industrial environment positively. To compete internationally the industry should have quality products competitive prices and good packaging. As reliance on exporting raw material and import of finished goods has detrimental effects on the economy the 'Make in India' campaign was introduced to improve self-reliance and establish BRAND INDIA image. Banks provide export credit both for Pre-shipment/Packing Credit and Post-shipment Credit. GoI has rationalized the documentation process to improve ease of doing export business. It is expected that the Export Policy by Government of India will diversify Indian exports market and products and give a boost to India's exports. At present the district is not in the national export map. But the State supplies large quantity of fish harvested from reservoirs quality fruits and vegetables and forest produce to other States.

4.1.2 Infrastructure and linkage support available, planned and gaps

The vast forest cover of the district is a pristine source of natural resources like Siali leaves Sal leaves Mohua flower etc. Besides agriculture and horticulture produce have export potential. Aggregation value addition and above all establishing linkage with importers will put the district on the exporter map of India. To facilitate exports export promotion schemes in existence are Advance Authorisation Scheme (AAS) to allow duty free import of input which is physically incorporated in export product Export Promotion of Capital Goods (EPCG) Scheme to facilitate import of capital goods for producing quality goods and services to enhance India's export competitiveness Financial Assistance Scheme (FAS) introduced by APEDA to assist businesses in export infrastructure development quality development and market development.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is one of the basic requirements of life. Government of India has enacted Right to Education Act on 1st April 2010 and is continuously striving to provide the compulsory and free education to all children up to the age of 14. In terms of literacy the district is behind the State average. Over the years changing preference of the people to seek admission to private schools provides immense scope for education sector to grow exponentially. In a district with dominance of SF/MF role of banks is very important to facilitate higher professional/technical education for their children. Educational Loan Scheme aims at providing financial support from bank to deserving/meritorious students for pursuing higher education in India and abroad. In order to facilitate the access a dedicated portal - Vidya Lakshmi was launched.

4.2.2 Infrastructure and linkage support available, planned and gaps

In terms of educational infrastructure this district has a poor position. It has only one private ITC. The proximity of Sambalpur (its parent district) facilitates students from Deogarh to go to different Degree Engineering/ Medical/Pharmacy Colleges to pursue their higher studies. On an average 10385 students are enrolled in +2 level institutions every year in Deogarh.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a basic requirement for human survival as well as for a decent life. Public housing essentially aims to provide the basic requirements of functional space for a family that is a core house or a starter house. While it provides essential dwelling space in a limited area it is complete in all respects including a toilet. For a SF/MF a house is not only a place of living but also a base for his livelihood. With changes in the economic condition of families and their aspirations there is a growing need for houses. The Ministry of Rural Development (MoRD) has estimated that there is a shortage of

439.30 lakh houses during the XII Plan period in rural India. The urban housing requirement in 2012 was estimated at 187.80 lakh out of which more than 95 is in the Economically Weaker Group or Low Income Group. According to the NSSO about 66 per cent financing of new construction in rural areas in 2010-11 was done with their own resources followed by 27 per cent with support of non-institutional agencies such as money lenders family and friends. Only 9 per cent of new construction was financed by institutional channels such as Government schemes banks and so on. Due to recovery related issues Bank credit is not forthcoming at desired level.

4.3.2 Infrastructure and linkage support available, planned and gaps

As per Census 2011 out of the total 58324 Households in Deogarh 53983 are in rural and 4341 are in urban area. Schemes like Pradhan Mantra Awas Yojana (PMAY) of MoRD GOI is being implemented in the district. So far the progress under construction of rural houses during 2020-21 has been cumulatively 1533 houses as against a target of 3074 rural houses. Further there is increase in urbanization in Deogarh town and block headquarters. Therefore demand for housing loan will increase in the coming years. The outlets for sale of construction materials

i.e. steel cement sand stone glass brick wood sanitary fittings etc. are available in all block headquarters and towns. Rising land and construction costs and inadequate availability and reach of non-formal source of finance are adversely affecting the sector.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

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

5.1.2 Infrastructure and linkage support available, planned and gaps

Infrastructure requirement under major sectors in the district and the potential block/ regions or locations in the district for the said infrastructure needs to be identified. The departments concerned may examine the same and initiate the process for provision of the same. The capital investment required by Govt. agencies and private companies for setting up dry storage and cold storage could be arranged from NABARD under warehousing scheme. Agriculture Infrastructure Fund envisages private participation in creating post-harvest agri-infrastructure through interest subvention by GoI.

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. With increased focus on human development and for attainment of Sustainable Development Goals the social sectors have gained greater focus in the overall development process. As per revised Priority Sector lending guidelines "Social Infrastructure" covering schools health care facilities drinking water and sanitation facilities in Tier II to Tier VI centers are covered under the ambit of Priority Sector lending. This policy change would enhance private participation in the sector. The present credit support to the sector has seen an increasing trend.

5.2.2 Infrastructure and linkage support available, planned and gaps

Changes in living standard and urbanization has resulted in increasing demand for these infrastructure. More and more private participation with bank finance is seen in urban and semi-urban areas. The twin sectors - health and education - are considered as sunrise sector in Deogarh district as it is envisaged that more and more people would reside in and around upcoming towns. Further the urbanization of block headquarters and communication facility improvement due to RIDF projects (roads bridges flood protection etc.) has driven the engine of growth in rural areas. The

Deogarh, PLP 2025-26

private schools like Saraswati Vidya Mandir Aurobindo School and English Medium Schools are slowly opening their branches at block and Gram Panchayat level. As per 2011 Census status of piped water supply and availability of modern toilet facility is poor at village level. With comparatively better services from private health care providers there is demand for opening more such facilities in important towns and centers of the district. The outlets for sale of construction materials i.e. steel cement sand stone glass brick wood sanitary fittings etc. are available in all block headquarters. There is a fairly good network of branches of commercial banks including RRBs in the district to support the sector. Further the unit cost of toilet under government programme does not include the cost towards water supply. This gap in provision can be a potential area for bank credit.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Use of Coal Petroleum and Natural Gas not only results in huge national expenses but also causes adverse environmental impact. Moreover these primary sources of energy are fast depleting. Therefore an urgent need is established for ensuring environment and energy security of our future generations through development of environment-friendly renewable energy sources. Deogarh district has abundant scope to harness solar energy with 300 mean sunny days available in a year. Further the district produces huge biomass which has the potential to be converted to energy source. However credit flow to this sector is not encouraging and there is no system of measuring and monitoring the credit flow to the sector under the present LBR regime.

5.3.2 Infrastructure and linkage support available, planned and gaps

Odisha Renewable Energy Development Agency (OREDA) is the nodal agency for National Project on Bio-gas Development (NPBD). On the lines of target set by the Ministry of New and Renewable Energy Govt. of India the Government of Odisha has envisaged to achieve a production target of 2750 MW from non-conventional sources with prime focus on Solar Power and Biomass. The district has planned to install solar pump sets in interior villages for drinking water supply. At present the district does not have any solar panel supplier/distributor. But people in rural areas prefer the solar lighting model to avoid intermittent power cuts.

Deogarh, PLP 2025-26

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	3161	162.743500	108.4741
B	Ongoing tranches	779	647.805900	240.9322
	Total (A + B)	3940	810.549400	349.4063

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	3873	157.300600	112.2293
B	Rural roads & bridges	40	231.050400	174.6509
C	Social Sector	27	422.198400	62.5261
	Total (A + B + C)	3940	810.549400	349.4063

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	3873	Irrigation potential	ha	11814.45
B	Rural roads	24	Road length	km	151.05
C	Bridges	16	Bridge Length	m	962.56

Deogarh, PLP 2025-26

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri Related	1	Flood Protection	Ha	57
2	Social	27	Providing portable drinking water to rural areas	No.of villages	502
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

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

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

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

6.2 Infrastructure and linkage support available, planned and gaps

District Monitoring Unit (DMU) of OLM under NRLM programme of Govt. of India is the nodal agency to ensure all round development of the sector. In order to strengthen the moment Government of Odisha has a special Department (Mission Shakti) that operates through block level functionaries. NABARD has been a strong stake holder in promoting nurturing and bank- linkage of SHGs. As on 31 March 2024, 4774 SHGs got credit linked for an amount of ₹17071.44 lakh. The average loan size to SHGs during FY 2023-24 was ₹ 3.58 lakh. Over the years due to targeted approach handholding support and post disbursement follow-up by the banks the level of NPAs has gone down under SHG financing.

The SHGs have been federated at GP and Block levels. Further SHGs are being developed as Producer Groups for aggregating their produce and marketing.

NABARD provides grant supports skill development of SHGs through specialized programme like MEDP, LEDP, GRLTP and marketing support through interventions like setting up of Rural Mart, Gram Dukaan etc. for FPO and SHG products with the sole thrust on promoting feasible livelihoods by SHG members. However, per SHG ticket size of availed credit is still low at ₹ 3.58 lakh which needs to be enhanced to ₹ 5.00 lakh by active participation of line departments and bankers.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

- 1 As regards the availability of surface water for development of Lift Irrigation sector the available discharge of Bramhani river can be utilized. Moreover the surplus discharge of drainage channel can also be utilized for irrigation through Lift Irrigation system.
- 2 Waterlogging has great impact upon the socio-economic status of the district due to agrarian nature of the district. To overcome the difficulties in poor drainage of rain and flood water and retrieval of the waterlogged area with a view to increasing the agricultural production drainage needs priority. Remedial measures for which renovation of major drains and lateral drains needs periodic investment on operation and maintenance dredging of outfall points at regular intervals for effective functioning of the system.
- 3 Banks may extend credit facilities for taking up water management activities like creation of farm ponds de-silting and renovation of dug wells micro irrigation methods like drip and sprinkler irrigation systems.

3. Farm Mechanization

- 1 Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC JLG Farmers' Producers Organisations mode and also financing for replacement of agricultural implements.

Deogarh, PLP 2025-26

- 2 Promoting custom hiring Centres for farm equipment which will reduce the burden on SF/ MF. The network of PACs can be utilised for this.
- 3 Vegetable Crop production holds the promise to be mechanized from seedbed preparation planting irrigation spraying to harvesting transplanting of seedling inter culture picking and digging.
- 4 Being a major rice growing belt there is a tremendous scope for improving and modernizing the existing rice mills and establishing primary processing centre for rice and pulses to dry the wet kharif and mini rice and dal mills to make the farmer from a mere producer to a producer – primary processor.

4. Plantation and Horticulture

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

5. Forestry/ Waste Land Development

- 1 Bamboo Plantation may be done. Farm bunds may be done in waste lands for future cultivation.

6. Animal Husbandry - Dairy

- 1 Banks may encourage farmers in taking up dairying and other animal husbandry activities which provides regular income to farmers. Banks may extend KCC for meeting the working capital requirement of farmers taking up

Deogarh, PLP 2025-26

Animal Husbandry and Fisheries.

- 2 Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics cultivation of improved varieties silage making enrichment of crop residues by alkali treatment etc.
- 3 Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system.
- 4 Lack of access to organized markets and meagre profits distract farmers from investing into improved technologies and quality inputs. Activity specific Farmer Producer Organizations may be formed on the lines of milk cooperatives for acting aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments.

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is demand for setting up of goat rearing units of size 20+1 and 40+2 especially among small and marginal farmers and other poor sections of the society.
- 2 There is a need to step up institutional credit for sheep and goat rearing which is currently limited.
- 3 A cold storage plant is proposed with a capacity for storing at least 100 MT of meat in the district to supply continuous meat to nearby big markets.

9. Fisheries

- 1 Development of critical infrastructure on cluster basis for brackish water culture and at marine landing center would improve overall production and export earnings.

Deogarh, PLP 2025-26

- 2 Liaison with banks for identifying entrepreneurs timely sanction/disbursement and recovery of bank loan.
- 3 Arranging infrastructure for promotion of cluster based brackish water farming and in marine landing sites.
- 4 Coordinate with all stakeholders to ensure sustainable growth and safeguard of Small and Marginal Farmers.
- 5 Ensure supply of quality seeds feeds and maintenance of sustainable culture practices.
- 6 Pursue for insurance cover for fish farmers.
- 7 Expedite the process of registration with CAA and facilitate flow of bank loan.

10. Construction of Storage and Marketing Infrastructure

- 1 Small scientific storage godowns of 100 to 1000 MT should be constructed at each of the revenue villages or Panchayats.
- 2 Accreditation of godowns will facilitate registration of godowns with the Warehousing Development and Regulatory Authority. These registered godowns can issue Negotiable Warehouse Receipts (NWR) to help farmer in obtaining loans from banks against such NWR to avoid distress sale of agriculture produce. It will also entail the benefits of interest subvention of 3% for pledge loans issued through KCC up to ₹3 lakh per farmer for a period of six months.
- 3 Negotiable warehouse receipt system may be encouraged as this will reduce distress sale immediately after harvest.
- 4 PACS in the district do not have having godowns. Where there is demand more space they should be motivated for construction of additional godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.

11. Land Development, Soil Conservation and Watershed Development

- 1 The average productivity of major crops in the district is lower than potential yield. The reason may be due to decline in organic matter content of the soil of the State leading to low soil fertility. There is a need to promote usage of organic inputs among the farmers.
- 2 There is a need to promote farm ponds in the district mission mode.
- 3 Banks may encourage and extend the required financial support for setting up of biofertilizer and bio-pesticide production units vermi-composting units coir pith composting units etc. through credit linked subsidy schemes available.
- 4 Banks need to propagate and popularize subsidy scheme for establishment of soil testing labs under National Project on Organic Farming (NPOF).

Deogarh, PLP 2025-26**12. Agriculture Infrastructure: Others**

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

- 1 Processing units and Custom Hiring centers may be set up with the help of various departments involving Farmer Producers organizations and SHG federations. Agri-Clinic & Agri Advisory centers with demonstration unit of popular trades or activities may be set up and extension services may be provided through these centers through weekly chart of Agri & Allied sector experts from Block and district level.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Technology Transfer Centres may be established in the district for providing guidance technical know-how etc. to entrepreneurs.
- 2 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.
- 3 Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity
- 4 Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.
- 5 Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments
- 6 Organizing the Milk/Horticulture Producers' PO with robust equity base so that they can undertake pooling value addition functions under Post Harvest Management sector.

Deogarh, PLP 2025-26

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

16. Export Credit

- 1 Freezer units may be established to store crab meat shrimp and other products.
- 2 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 3 Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.

17. Education

- 1 There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through colleges.
- 2 To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.
- 3 Private sector should make investment in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages research faculty etc.
- 4 Awareness creation of schemes at the grass root level.

18. Housing

- 1 Land Records need to be updated to enable banks to finance the sector. Banks should take a liberal view in financing the sector.

19. Social Infrastructure

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

20. Renewable Energy

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

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

- a. A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.
- b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 62.68% of crop loans disbursed in the district. The DCCB in the district is profit making. The long term cooperative credit structure is non-operational. There is no Urban Cooperative Bank in the district.
2. The number of PACS/LAMPS 41 in the district is who have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). All the PACS are functional.
3. In Deogarh district, there are total 49 societies out of which Tileibani block has 13, Reamal block has 18 and Barkote block has 18 societies.
4. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. Wings and Roots respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization).
5. 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.
6. The number of Gram Panchayats (GP) in the district is 70. Number of GPs covered by existing PACS is 70. As per the target set by MoC, 10 new MPACS can be formed in underserved GPs.
7. 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.

Deogarh, PLP 2025-26

8. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far, PACS have started providing CSC services to rural citizens in the district which will also increase the income of these PACS.
9. 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.

6. Potential for formation of cooperatives

1. 9 new PACS have been formed in the district. The new societies along with few existing ones has been identified as Multi service centres and Customer service centres on pilot basis.
2. 10 new M-PACS are targeted to formed in the district as per Min. of Cooperation, GoI.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Formation and Promotion of FPOs under NABARDs own fund PODF-ID	Promoted 7 FPOs in all 3 blocks	NABARD is promoting FPOs through partner agencies (NGOs)	The FPOs are at the centre of all schemes extended by government and line department s. The FPOs are part of CDP REWARD Millet Mission etc.	3500	Aggregation of produce increase in bargaining capacity with traders during sale of the produce better marketing opportunities set up of customer hiring centres and input business through business outlets by FPOs have been the greatest success of FPOs in extending support to farmer shareholders.
2	Promotional Activity	Gram Vikas Nidhi (GVN)	Tileibani and Reamal block	NABARD has provided financial support for a mobile van to one FPO each in Tileibani and Reamal Rural Mart in Reamal block	Convergence with Horticulture Agriculture department	500	Marketing of Produce of FPOs and SHGs through mobile van and rural mart.

3	Skill Training	Livelihood Entrepreneurs Development Programme	All blocks of Deogarh	NABARD has provided financial support for skill enhancement trainings demo units exposure visits and sustainability	Convergence with Horticulture Department DIC	500	Sleeper Chappal making plate making goat rearing are some of activities which is taken up for enhancing income
4	Women Empowerment	Micro Entrepreneurs Development Programme	All blocks of Deogarh	Training on skill enhancement on a particular trade for earning extra income by SHG groups	Support from all line departments for nurseries vermi compost mushroom cultivation tailoring jute bag making bamboo craft mahua value addition applique work etc.	500	The programme has helped several SHG members in taking up activities like nursery raising vermi compost unit mushroom cultivation jute bag making bamboo craft mahua value added products making. These activities have enabled the SHG members in gaining additional income through sale of such farm and off farm finished goods.

5	Tribal Development	WADI Project/Tribal Development Fund project	NABARD is implementing 01 TDF-WADI project in Tileibani block	Each tribal family is provided grant support in the form of planation crops like mango cashew Training and capacity building by Project implementing agencies and irrigation support in dry areas along with facilities of intercropping and vegetable cultivation is also being extended to these tribal families.	Supply of quality seeds and samplings by Horticulture department provision of irrigation facilities by Odisha Agro-Industries Corporation and active participation by line departments in imparting training to these tribal households.	500	The WADI project has highly reduced the rate of migration among tribal families as each tribal farmer now grows around 40 to 50 planation crop in his own farmland. This has also inspired other tribal farmers to undertake such plantation and livelihood activities in the area. Income enhancement and food security problem in the poorest of poor areas of the district is being addressed through this programme.
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6	Watershed Development	Watershed Development Fund project	Reamal and Barkote blocks	NABARD is providing grant support in dry and arid areas for construction of various structures for water retention increasing ground water level and promotion of agriculture in these dry areas through watershed development.	Convergence with Horticulture and Agriculture department for cash crop cultivation during projects.	500	The watershed project has enabled farmers in the area to cultivate various crops and undertake multi cropping practices. Millet cultivation in watershed area has become a success story. With increase in water table and water retention through ponds and percolation tanks has solved the issue of water scarcity in summer season.
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Success Stories

Success Story 1: Enhancing livelihoods of tribal through Agri-Horticultural Intervention in Tileibani Block of Deogarh District under TDF.



1. Scheme :	Tribal Development Fund	
2. Project Implementing Agency :	Social Action for Rural Community	
3. Duration of the project :	2019-2025	
4. Beneficiary :		
No. of beneficiaries :	583	
Community :	Kisan and Gond community	
State :	Odisha	
District :	Deogarh	
Block :	Tileibani	
Village :	Salohi, Rukuda, Chilantikhol, Kadalimunda, Jharmunda, CheliaMendhia, Jharagogua, Durijangal, Surupa	

1.1 Support provided

- Financial support for Land preparation (Cleaning of field, plugging and leveling) and Layout, digging of pits, filling back of pits for plantation. Procurement of Plant material like cashew, Mango, Boarder plant & Plantation and, arrangement fencing of the WADI patch.
- Water Resource Development, digging of Bore well, farm pond, Renovation of WHS, Solarisation, Overhead Tank, Construction of Half Moon Structure & Soil conservation measure

- Training, capacity Building & Exposure Visit, Farmer scientist intervention, Health and Sanitation, Institution Building. Introduction of best agricultural practices like intercrop in WADI, Drip & sprinkler irrigation, solar pump sets, mulching, high value crops, judicious use of water resource.
- Community mobilization & empower the UVS and regular meetings with UVS. Regular interaction, field visit by Horticulture, Agriculture, KVK, OUAT, RRTTS, CHES to address the issue.
- Marketing Support through Promotion & Strengthening of Farmer Producer Company through marketing of Produces. The FPO is promoted by mobilising 540 farmer, 5.15 lakh equity and 52.88 lakh transaction last year.

1.2 Pre-implementation status

- No Agriculture & Horticulture activity has been taken up in waste land. Average income of the house was below 20,000/-. Migration, food in- securities, Lack of irrigation, Adoption of mono cropping, Low crop productivity, Lack of Marketing and Value Addition, Low credit absorption.
- Lack of Access to Government to schemes and programme.

1.3 Challenges faced

- Staff Retention in the project area is difficult due to remoteness of the area, Credit linkage to farmer due to only one bank branch, Elephant & wild animals' menace, Laziness of the People towards community contribution, Communication problem in the field,
- Availability of qualities of cashew plant nearby the area, Frequent Power cut impact irrigation in the field

1.4 Impact

- ? The social Engineering process under NABARD initiative played a pivotal role in bringing the fragmented community into a cohesive one based on their available resources, strength / Capacity, creativity and own actions.
- ? The community has learnt the "Art of living" by the means of the rooted advocacy for upholding their legitimate rights.
- ? WADI intervention was instrumental in promoting and strengthening of peoples organization like SHG, Farmers club, WADI Udhyan Bikash Samiti and ultimately farmer producer company as a sustainable model for the tribal .
- ? NABARD intervention helped the community in enhancing their livelihood status.
- WADI intervention program has become very fruit full to for marginalized community, tribals through ensuring steady flow of supplementary income throughout the year by means of inter cropping, IGA and orchard development.
- Before implementation of the project, tribal families had an average income of 18-24 thousand. After implementation of WADi project along with convergence with other govt. schemes like vegetable, oil seed, pulses, papaya, ginger and turmeric, farmers are getting 35-40 thousand as monthly income.
- Child immunization percentage has increased from 70% to 95%. Institution delivery in the project area has increased from 78% to 100%. Maternal Mortality rate has reduced up to 49%. People consciousness on health and hygiene has increased. Sanitation practice has increased from 65% to 90%.
- Reduced dropout rate of the student from school with 1.97% in primary, 2.4% in upper Primary and 16.49 % in higher Primary. Financial Literacy PMJDY, PMJJBJ, PMSBY and

Deogarh, PLP 2025-26

APY percentage has increased in the project area. Female Literacy has increased to 70% to 74 %.

- Crop Diversification from paddy to non-paddy has increased. Drip Irrigation has been adopted by 118 acre and Sprinkle irrigation 75 acre from 0. High value Crop Cultivation increase in WADI area from 2 acre to 25 acre.
- Pulses production has increased from 3 quintal per acre to 5 quintal per acre, oil production also increased from 2 quintal per acre to 4 quintal per acre and papaya production has increased to 30 MT by introducing yielding seeds and improve agriculture practices.
- The WADI Farmers are selling their products through Producer Company to Enam Kuchinda, RMC, Sambalpur, Chhatrabajar, Cuttack and Ranchi Market in Competitive Prices.

Deogarh, PLP 2025-26

• Success Story 2: A GIRL BECAME A SMALL ENTERPRINURE AFTER MEDP TRAINING



1. Scheme : Micro Enterprise Development Program
2. Project Implementing Agency : CENTER FOR SUSTAINABLE DEVELOPMENT AND RESEARCH
3. Duration of the project : 15 days
4. Beneficiary :
 - No. of beneficiaries: 30.
 - Community : SHG Members
 - State : Odisha
 - District : Deogarh
 - Block : Barkote
 - Village : Kalla

2.1 Support provided

- Skill enhancement training for preparation of fancy and decorative items from waste paper through its proper management.

2.2 Pre-implementation status

- Before MEDP programme, she was Painting & Drawing for their family expenditure. She has lack of knowledge on waste paper product. She was earning ₹ 25000.00 to ₹ 30000.00 per annum.

2.3 Challenges faced

- It was really challenging to consolidate 30 SHG women to learn the nuances of waste paper management to prepare decorative items as it was a completely new learning experience for most of the beneficiaries.

Deogarh, PLP 2025-26

2.4 Impact

- One of the beneficiary from the training, Jogamaya Karigar is making different fancy crafts from waste paper such as wall hangings, statue, key rings, bangles box, home decors and also gift item etc. Her production was around the year. She has established small production unit at her home.
- She is selling her items in different Mela like Misson Shakti Mela, ORMAS, MSME Mela, Pradhanpat Mohastava, Yatra and Local Festival also. She is earning ₹ 50000.00 to 70000.00 per year. After increasing her income, she was capable to study at Bhubaneswar Art College.
- She is a Young Successful Entrepreneur of Kalla village in Barkote Block of Deogarh District. Different line departments like Misson Shakti, OLM, and NGO are in touch with her. She has been able to get her net income nearly Rs 100000/- per annum.

Success Story 3: ATRIBAL HOUSE WIFE TO A SUCCESS ENTREPRENEUR



1. Scheme : Micro enterprise Development Program
2. Project Implementing Agency : CENTER FOR SUSTAINABLE DEVELOPMENT AND RESEARCH
3. Duration of the project : 15 days
4. Beneficiary :

No. of beneficiaries :

Community : SHG women

State : Odisha

District : Deogarh

Block : Tileibani

Village : Kardapal

3.1 Support provided

- NABARD provided skill development training through its MEDP program for preparation and marketing of jute products by SHG women.

3.2 Pre-implementation status

- The beneficiaries were mainly dependent on agriculture with stagnated income and did not have any skill set to diversify and earn more income.

3.3 Challenges faced

- As the beneficiaries were novice to the skill set of just product making, hence it was challenging to make them understand the benefits initially.

3.4 Impact

- The training on Jute Product Making will be a game changer in Kripa Minz' s Life. After training she gained theory & practical knowledge and interested on making jute item.
- She started making jute item and later she started making different products like table cloth, purse, Bag, wall hanging, file, folder water bottle bags etc. Her production is around the year. She has established small production unit at her home.
- She is selling her items in different training programme , Mela like Misson Shakti Mela, Pradhanpat Mohastava, and different programme of NABARD She is earning ₹ 50000.00 to 60000.00 per year. After increasing her income she was capable to give education to her children.
- She is a Successful women Entrepreneur of Kardapal village in Tileibani Block of Deogarh District. Kripa Minz is now a role model. Her success inspired other women of her village.

Success Story 4: Livelihood enhancement of farmers through development of watershed



1. Scheme : Watershed Development Fund
2. Project Implementing Agency: SAMBANDH
3. Duration of the project : 4 years
4. Beneficiary :

No. of beneficiaries:	150.00
Community :	Farmers
State :	Odisha
District :	Deogarh
Block :	Reamal
Village :	Salrapal

4.1 Support provided

- Mobilization through thematic training programme and exposure. Support a farm pond in fallow land laying for years. Crop planning as per the land capability with Kapila (the beneficiary). Introduce diversified cropping, crop rotation practice & fisheries. Promotion of Horticulture and tuber crop,
- Mobilizing for second crop in rabi season for judicious use of waters, Promote vegetable cultivation in upland both kharif and rabi season for economic purpose, Linkage with other line department for horticultural plantation.

4.2 Pre-implementation status

Deogarh, PLP 2025-26

- The farmers being small and marginal were predominantly dependent on paddy cultivation. The earning was not sufficient for livelihood of a 4 to 5 member family.

4.3 Challenges faced

- A marginal farmer having 2acrs land 50% land was fallow. Degraded & sloppy land scape more than 10%.Water scarcity, mono cropping practices. Water scarcity, mono cropping practices. Limited exposure on new agriculture intervention and land use.

4.4 Impact

- Water storage capacity increased in the farm pond & support to Kharif and Rabi crop. Started vegetable cultivation like Parball, Tomato & brinjal. The farmers also started cultivating in their uplands with orange cultivation with convergence from Horticulture department.
- The farmers started cultivating maize as an inter crop with orange and introduced fishery in farm ponds. Hence the annual income increased to around ₹ 65000-70000 additionally.

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

1 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

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

b. 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.

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

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

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

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a Deogarh situated in the North Western Plateau agroclimatic zone of Odisha. The climate is mainly hot and moist sub humid making it drought-prone and part of a rain-shadow region. As a result agriculture in this district is heavily affected with farmers primarily focusing on monoculture.
 - b This extreme climatic condition has led to lower crop productivity and a rise in farmer migration to other areas. To mitigate these challenges and ensure sustainable productivity and income growth for farmers several climate action initiatives are being implemented across Deogarh.
- 3.2 Any specific Climate Change initiative in the District by
 - a World Bank Funded OIIPCRA Project: The Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA) coordinated by the Department of Horticulture in collaboration with Micro Irrigation and the Agriculture Department is addressing climate-resilient farming. This project focuses on Use of organic agricultural inputs Creation of irrigation facilities Promotion of climate-smart intensification and diversification of production and adoption of new technologies aimed at increasing resilience to climate variability.
 - b The Krishi Vigyan Kendra (KVK) of Deogarh is actively promoting indigenous climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local resilient varieties and Promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.
 - c The Agriculture Department is implementing crop diversification programs particularly in areas served by the mega lift irrigation projects. This initiative aims to Promote the cultivation of multi-crop systems encourage farmers to grow climate-resilient crops such as pulses and vegetables and enhance income through diversified and sustainable agricultural practices.
 - d NABARD is promoting 3 watersheds and 1 WADI projects in the district.

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 Deogarh district being the Cultural and Agriculture hub of western Odisha has appreciable potentials in the field of Geographical Indication with respect to various items.
- 4 Dokra item prepared in Bhitrapada village under Reamal block can be considered for GI registration.

Annexure 1 District-Deogarh (₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
	I.Agriculture								
	A. Farm Credit								
	A.1 Crop Production, Maintenance, Marketing								
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy 864 BL 432.00	667	938	2469	1234.50
2	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani	100	Acre	15000	Phy 1111 BL 166.65	1408	1186	3705	555.75
3	Dragon Fruit	100	Acre	60000	Phy 37 BL 22.20	50	37	124	74.40
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	13000	Phy 150 BL 19.50	110	494	754	98.02
5	Fodder	100	Acre	40000	Phy 37 BL 14.80	50	37	124	49.60
6	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy 172 BL 172.00	271	420	863	863.00
7	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy 1749 BL 559.68	800	612	3161	1011.52

8	Groundnut/ Rainfed	100	Acre	28000	Phy 721	1620	1413	3754
9	Litchi	100	Acre	50000	BL 201.88	453.60	395.64	1051.12
10	Maize/ Makka_Irrigated	100	Acre	37000	Phy 37	50	37	124
11	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	BL 18.50	25.00	18.50	62.00
12	Mesta	100	Acre	20000	Phy 1310	247	84	1641
13	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	BL 484.70	91.39	31.08	607.17
14	Onion/ Piyaz/ Kanda	100	Acre	45000	Phy 390	185	501	1076
15	Other Vegetables	100	Acre	35000	BL 97.50	46.25	125.25	269.00
16	Pearl Millet/ Bajra/ Cumbu_Irrigated	100	Acre	20000	Phy 37	37	50	124
17	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	BL 7.40	7.40	10.00	24.80
18	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Unirrigated/ Rainfed	100	Acre	17000	Phy 3600	6200	4600	14400
19	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	BL 1260.00	2170.00	1610.00	5040.00
					Phy 37	50	37	124
					BL 7.40	10.00	7.40	24.80
					Phy 1110	1037	592	2739
					BL 222.00	207.40	118.40	547.80
					Phy 1013	1532	395	2940
					BL 172.21	260.44	67.15	499.80
					Phy 16680	24330	16500	57510
					BL 6171.60	9002.10	6105.00	21278.70

20	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	3000 0	Phy 3155	5890	12850	21895
21	Sericulture_Tussar	100	Acre	12000 0	BL 946.50 Phy 50	1767.00	3855.00	6568.50
22	Sesame/ Til/ Sesamum/ Gingelly_Unirrigated/Rainfed	100	Acre	1300 0	BL 60.00 Phy 6758	224.77	2631	11118
23	Sorghum/ Jowar_Unirrigated/ Rainfed	100	Acre	1700 0	BL 3.40 Phy 20	0.85	20.91	1445.34
24	Strawberry	100	Acre	25000 0	BL 92.50 Phy 37	125.00	92.50	148
25	Sugarcane/ Ganna_Ratoon	100	Acre	5000 0	BL 18.50 Phy 37	25.00	18.50	25.16
26	Tomato/Tamatar	100	Acre	7500 0	BL 540.00 Phy 720	540.00	540.00	124
27	Turmeric/ Haldi_Irrigated	100	Acre	9000 0	BL 189.00 Phy 210	239.40	264	2160
28	Ube/ Purple Yam/ Ratalu	100	Acre	10000 0	BL 123.00 Phy 123	148.00	222	1620.00
29	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	1650 0	BL 929.45 Phy 5633	1023.33	3854	740
							635.91	666.00
								493
								493.00
								15689
								2588.69

30	Watermelon/ Tarbuj	100	Acre	35000	Phy 480 BL 168.00	480	168.00	480	1440
	Post-harvest/HH Consumption (10%)								
	Repairs & maintenance of farm assets (20%)								
	Sub Total								
							</		

Sr. No.	Sr. Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tilebani	District Total
	A.3 Farm Mechanisation							
1	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy 10 BL 226.12	10 226.12	10 226.12	30 678.36
2	Other machinery-Other Machinery & Equipments-Oil Mill	85	No.	197300	Phy 40 BL 67.08	40 67.08	40 67.08	120 201.24
3	Power Tiller--Power Tiller 13 Hp	85	No.	202200	Phy 200 BL 343.74	200 343.74	200 343.74	600 1031.22
4	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy 50 BL 64.09	50 64.09	50 64.09	150 192.27
5	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy 200 BL 246.50	200 246.50	200 246.50	600 739.50
6	Tractor-Without Implements & Trailer-Mini Tractor (12.5 PTO HP)	85	No.	286000	Phy 50 BL 121.55	50 121.55	50 121.55	150 364.65
7	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy 60 BL 386.73	60 386.73	60 386.73	180 1160.19
8	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy 50 BL 42.12	50 42.12	50 42.12	150 126.36
	Sub Total				1497.93	1497.93	1497.93	4493.79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tileibani	District Total
A.4 Plantation & Horticulture								
1	Dryland Horticulture crops--1 Acre (3.0 m x 3.0 m) Indian Gooseberry (Amla)	85	Acre	202675	Phy 25 BL 43.07	25 43.07	25 43.07	75 129.21
2	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy 150 BL 165.70	150 165.70	150 165.70	450 497.10
3	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy 25 BL 38.20	25 38.20	25 38.20	75 114.60
4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Bananata	85	Acre	212155	Phy 185 BL 333.61	185 333.61	185 333.61	555 1000.83
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (5.0 m x 5.0 m) - Orange	85	Acre	210123	Phy BL	375 669.77		375 669.77
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy 100 BL 203.52	100 203.52	100 203.52	300 610.56
8	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (1.0 m x 2.0 m)	85	Acre	209385	Phy 25 BL 44.49	25 44.49	25 44.49	75 133.47
7	New Orchard - Tropical/ Sub Tropical Fruits--Litchi 1 Acre (6.0m x 6.0m)	85	Acre	191214	Phy 37 BL 60.14	18 29.26	50 81.27	105 170.67
9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy 250 BL 369.75	250 369.75	250 369.75	750 1109.25
10	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy 250 BL 474.15	250 474.15	250 474.15	750 1422.45

11	Protection Structure--Onion Storage	85	sq.m.	282975	Phy 40 BL 96.21	40	40	120
12	Protection Structure-Poly/ Green Housing-Tomato under Naturally Ventilated Poly house-	85	sq.m.	1356	Phy 4000 BL 46.10	4000	4000	12000
	Sub Total				1874.94	2513.83	1896.07	6284.84
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	District Total			
A.5 Working Capital - Bee Keeping								
	Sub Total							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barkote	Reamal	Tileibani	District Total
A.6 Forestry								
1	Nursery/ Propagation unit-Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy 80 BL 26.25	80	26.25	24078.75
2	Plantation--Avenue plantation-18 month old seedling-spacing 4 m-250 no	85	No.	188825	Phy 90 BL 144.45	90	144.45	270433.35
3	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy 50 BL 58.23	50	58.23	150174.69
	Sub Total				228.93	228.93	228.93	686.79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
	A.7 Animal Husbandry – Dairy								
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy3	30.04	3	3	9
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	5+5	1229000	Phy7	73.13	7	7	21
3	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy7	61.88	7	7	21
4	Indigenous Cattle Farming--Dairy – Indigenous cows(Sahiwal/Gir) – 10 LPD	85	5+5	1386000	Phy7	82.47	7	7	21
5	Integrated Dairy Farming-With Biogas & Vermi-Compost-Integrated Dairy Farming – 12 LPD (5+5)	85	No.	1452000	Phy10	123.42	10	10	30
6	Total Mixed Ration (TMR) Wagon--Paneer Making Unit - 1 unit	85	No.	815000	Phy2	13.86	2	2	6
7	Veterinary Clinic--Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy2	17.00	2	2	6
	Sub Total					401.80	401.80	401.80	1205.40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tileibani	District Total
A.8 Working Capital - AH - Dairy/Drought animal								
1	Cross bred Farming_ Others_	100	1+1	60000	Phy 50 BL 30.00	50 30.00	50 30.00	90 90.00
	Sub Total Working Capital				30.00	30.00	30.00	90.00
								00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barkote	Reamal	Tileibani	
A.9 Animal Husbandry – Poultry								
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system)	85	1000	647000	Phy 3 BL 16.50	3 16.50	3 16.50	
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	1073100	Phy 1 BL 91.21	1 91.21	1 91.21	9 49.
3	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy 50 BL 51.00	50 51.00	50 51.00	50 3
	Sub Total				158.71	158.71	158.71	273

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani
	A.10 Working Capital - AH – Poultry							
1	Broiler Farming_ Others_	100	1000	208450	Phy 50	50	50	50
	Sub Total Working Capital				BL 104.23	104.23	104.23	104.23
					104.23	104.23	104.23	104.23
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani
	A.11 Animal Husbandry – SGP							
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Ph 400 y	400	400	400
					BL 1142.83	1142.83	1142.83	1142.83
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Ph 50 y	50	50	50
					BL 137.70	137.70	137.70	137.70
	Sub Total				1280.53	1280.53	1280.53	1280.53

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
	A.12 Working Capital - AH - Others/SR								
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	150	150	150	450
					BL	52.50	52.50	52.50	157.50
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	50	50	50	150
					BL	17.50	17.50	17.50	52.50
	Sub Total Working Capital					70.00	70.00	70.00	210.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Phy	Barkote	Reamal	Tileibani	District Total
	A.13 Fisheries								
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	12.87	1	1	3
					BL	15	4.29	4.29	12.87
2	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	10.83	5	5	15
					BL	1	3.61	3.61	10.83
3	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	460000	Phy	39.10			1
					BL	15			39.10
4	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	28.17	5	5	15
					BL	15	9.39	9.39	28.17
5	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	50000	Phy	63.75	5	5	15
					BL	3	21.25	21.25	63.75
6	Integrated Pisciculture-With Poultry-0.4	85	ha	64500	Phy	16.44	1	1	3
					BL	15	5.48	5.48	16.44
7	Intensive Fish farming-Biofloc technology-7	85	No.	75000	Phy	95.64	5	5	15
					BL	266.80	31.88	31.88	95.64
	Sub Total					3	75.90	75.90	266.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tilebani	District Total
A.14 Working Capital – Fisheries								
1	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	200000	Phy 10 BL 20.00	10 20.00	10 20.00	30 60.00
2	Integrated Farming_Fisheries with Poultry_ With Boiler-250 birds	100	Acre	232000	Phy 10 BL 23.20	10 23.20	10 23.20	30 69.60
3	Integrated Farming_Others_Fish farming with dairy (1+1)	100	Acre	252500	Phy 20 BL 50.50	20 50.50	20 50.50	60 151.50
	Sub Total Working Capital				93.70	93.70	93.70	281.10
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tilebani	District Total
A.15 Farm Credit								
1	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1500000	Phy 4 BL 51.00	4 51.00	4 51.00	12 153.00
2	Solar Energy-Solar Agriculture Pump-3HP DC submersible pump with Solar PV	85	No.	186632	Phy 100 BL 158.64	100 158.64	100 158.64	300 475.92
3	Solar Energy-Solar Agriculture Pump-5HP DC submersible with Solar PV	85	No.	260602	Phy 40 BL 88.60	40 88.60	40 88.60	120 265.80
	Sub Total				298.24	298.24	298.24	894.72
	Total Farm Credit (sum of A.1 to A.15)				28765.37	28765.37	28765.37	88270.61

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
	B. Agriculture Infrastructure								
	B.1 Storage Facilities								
1	Cold Storage-Mini Unit-	85	No.	400000	Phy 1	340.00	1	1	3
					BL	340.00	340.00	340.00	1020.00
2	Godown-Large-5000mt	85	No.	2450000	Phy 1	208.25	1	1	3
					BL	208.25	208.25	208.25	624.75
3	Low Cost Storage-Fruit/ Vegetable-	85	No.	50000	Phy 1	4.25	2	1	4
					BL	4.25	8.50	4.25	17.00
	Sub Total					552.50	556.75	552.50	1661.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
	B.2 Land Development								
1	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy 10	7.60	10	10	30
					B	7.60	7.60	7.60	22.80
					L				
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond 1-10x10x3m in weathered/hard rock	85	No.	74000	Phy 10	6.29	10	10	30
					B	6.29	6.29	6.29	18.87
					L				41.67

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
B-3 Agriculture Infrastructure - Others									
1	Compost/ Vermi Compost-NADEP Compost-10ft x 6ft x3ft	85	No.	27200	Phy 40 BL 9.25	40	40	40	120
2	Compost/ Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy 80 BL 24.48	80	24.48	80	240
	Sub Total					33.73	33.73	33.73	101.19
	Total (B.1+B.2+B.3)					600.12	600.12	600.12	1804.61
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
C. Ancillary Activities									
C.1 Food & Agro Processing									
1	Agro Processing Unit-Leaf plate making-200 per hr.	85	No.	30000	Phy 1 BL 2.55	1	1	1	3
2	Fruit Processing -Pickle-	85	No.	10000	Phy 80 BL 68.00	80	80	80	240
					Phy 40 BL 68.00	40	68.00	40	204.00
3	Fruit Processing -Sorting, grading & Packing-	85	No.	20000	Phy 1 BL 68.00	1	68.00	1	204.00
4	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	300000	Phy 1 BL 25.50	1	25.50	1	76.50
	Sub Total					164.05	164.05	164.05	492.15

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Barkote	Reamal	Tileibani	District Total
	C.2 Ancillary Activities -								
1	Agri Clinic & Agri Business Centers-Small-acab	85	No.	2500000	Phy 1	21.25	1	1	3
	Sub Total				BL	21.25	21.25	21.25	63.75
	Total (C.1+C2)					21.25	21.25	21.25	63.75
	Total (A+B+C)					185.30	185.30	185.30	555.90
						29550.79	29550.79	29550.79	90631.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)		Reamal	Barkote	Tileibani	District Total
	II. Micro, Small and Medium Enterprises (MSME)								
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	25000000	Phy 1 BL 2125.00	0	0	1	2125.00
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy 40 BL 1700.00	40	1700.00	120	5100.00
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	5000000	Phy 1 BL 425.00	1	425.00	3	1275.00
4	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy 2 BL 20.40	2	20.40	6	61.20
5	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy 3 BL 255.00	3	255.00	9	765.00
6	Service Sector - Term Loan-Medium-Turnover	85	No.	60000000	Phy BL 0	1	5100.00	1	5100.00
7	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy 70 BL 1190.00	80	1360.00	220	3740.00
8	Service Sector - Term Loan-Small-Turnover	85	No.	8000000	Phy 2 BL 1360.00	2	1360.00	6	4080.00
9	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy 2 BL 8.50	2	8.50	6	25.50
					Phy 1 BL 170.00	1	170.00	3	510.00
10	Service Sector - Working Capital-Small-Service enterprises	85	No.	2000000					
	Sub Total				7253.90	10398.90	5128.90	22781.70	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	District Total			
	III. Export Credit							
	Total Export Credit							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tileibani	District Total
	IV. Education							
1	Education Loans-Study in Country-	85	No.	1000000	Phy 30 BL 255.00	35	30	95
	Total Education				255.00	297.50	255.00	807.50
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tileibani	District Total
	V. Housing							
1	Purchase/ Construction of a Dwelling	85	No.	2000000	Phy 55 BL 935.00	50	64	169
	Unit (Individual)--			0	935.00	850.00	1088.00	2873.00
	Total Housing				935.00	850.00	1088.00	2873.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tileibani	District Total
VI. Social Infrastructure								
1	Education-Schools-Upper school	85	No.	200000	Phy 1 BL 170.00	1 170.00	1 170.00	3 510.00
2	Healthcare-Diagnostic Lab-Clinic	85	No.	100000	Phy 4 BL 34.00	5 42.50	4 34.00	13 110.50
3	Sanitation--	85	No.	250000	Phy 1 BL 21.25	1 21.25	1 21.25	3 63.75
	Total Social Infrastructure				225.25	233.75	225.25	684.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tileibani	District Total
VII. Renewable Energy								
1	Biomass Energy-Community Gas Plant-	85	No.	100000	Phy 10 BL 8.50	10 8.50	10 8.50	30 25.50
2	Solar Energy-Rooftop Solar PV System without Battery-	85	No.	60000	Phy 80 BL 40.80	80 40.80	95 48.45	255 130.05
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy 40 BL 102.00	40 102.00	40 102.00	120 306.00
	Total Renewable Energy				151.30	151.30	158.95	461.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (₹)	Barkote	Reamal	Tilebani	District Total
	VIII. Others							
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy 9000 BL 900.00	9000 900.00	10000 1000.00	28000 2800.00
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	20000	Phy 500 BL 1000.00	500 1000.00	500 1000.00	1500 3000.00
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	20000	Phy 1612 BL 3224.00	1505 3010.00	1333 2666.00	4450 8900.00
4	State Sponsored Organisation for SCs--	85	No.	16000	Phy 100 BL 136.00	100 136.00	100 136.00	300 408.00
	Total Others				5260.00	5046.00	4802.00	15108.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				41921.89	41707.89	41463.89	133347.12

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	6530.37	7945.12	13874.19	20395.06	18632.95	15645.62	24510.18	
RCBs	9306.53	11567.12	10670.12	15791.78	8340.07	27446.64	26675.56	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	1789.50	587.23	1520.00	1955.16	1640.84	692.86	5365.56	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	17626.40	20099.47	26064.31	38142.00	28613.86	43785.12	56551.30	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	8311.43	7328.23	13725.85	7711.46	10695.47	17485.58	11503.92	
RCBs	4994.04	518.61	30.93	17.32	371.37	709.80	166.93	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

RRBs	1019.02	961.94	1002.01	561.22	1183.97	2697.95	122.95
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	14324.49	8808.78	14758.79	8290.00	12250.81	20893.33	11793.80

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	14841.80	15273.35	27600.04	28106.52	29328.42	33131.20	36014.10	
RCBs	14300.57	12085.73	10701.05	15809.10	8711.44	28156.44	26842.49	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	2808.52	1549.17	2522.01	2516.38	2824.81	3390.81	5488.51	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	31950.89	28908.25	40823.10	46432.00	40864.67	64678.45	68345.10	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	14819.61	9416.10	15581.00	9416.10	14929.03	17815.68	17078.70	
RCBs	279.78	0.00	9.00	0.00	518.37	0.00	147.20	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	540.61	590.69	630.01	590.69	1652.61	161.51	1314.10	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	15640.00	10006.79	16220.01	10006.79	17100.01	17977.19	18540.00	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	9155.37	4887.34	9856.98	4887.34	12449.22	5102.06	13641.81	
RCBs	775.95	0.00	9.97	0.00	432.26	0.00	297.26	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	298.80	34.62	719.00	34.62	1378.11	528.45	737.91	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	10230.12	4921.96	10585.95	4921.96	14259.59	5630.51	14676.98	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	38816.78	29576.79	53038.02	42409.96	56706.67	56048.94	66734.61	
RCBs	15356.30	12085.73	10720.02	15809.10	9662.07	28156.44	27286.95	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	3647.93	2174.48	3871.02	3141.69	5855.53	4080.77	7540.52	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	57821.01	43837.00	67629.06	61360.75	72224.27	88286.15	101562.08	

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
(₹ lakh)

Table 1: Crop Loan										
Particulars	2021-22					2022-23				
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	Total
CL	7945.12	11567.12	0.00	587.23	0.00	20099.47	20395.06	15791.78	0.00	38142.00

Table 1: Crop Loan										
Particulars	2023-24					2024-25				
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	Total
CL	15645.62	27446.64	0.00	692.86	0.00	43785.12	24510.18	26675.56	0.00	56551.30

Table 2: Term Loan										
Particulars	2021-22					2022-23				
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	Total
CL	7945.12	11567.12	0.00	587.23	0.00	20099.47	20395.06	15791.78	0.00	38142.00
WS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH-D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH-P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

135 of 150

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
CL	15645.62	27446.64	0.00	692.86	0.00	43785.12	24510.18	26675.56	0.00	5365.56	0.00	56551.30
WS	261.47	0.00	0.00	0.00	0.00	261.47	584.74	10.35	0.00	10.75	0.00	605.84
LD	17.98	0.00	0.00	0.00	0.00	17.98	292.26	4.62	0.00	0.00	0.00	296.88
FM	3840.10	203.72	0.00	20.75	0.00	4064.57	2786.19	12.21	0.00	2.19	0.00	2800.59
P & H	5110.45	0.00	0.00	0.00	0.00	5110.45	2306.26	44.82	0.00	57.25	0.00	2408.33
AH-D	1200.52	19.51	0.00	0.00	0.00	1220.03	638.21	2.89	0.00	2.42	0.00	643.52
AH-P	753.20	0.00	0.00	0.00	0.00	753.20	446.43	3.95	0.00	2.77	0.00	453.15
AH - S G P	3799.00	0.00	0.00	1.95	0.00	3800.95	1494.23	27.73	0.00	4.71	0.00	1526.67
FD	390.99	10.38	0.00	0.00	0.00	401.37	1004.37	18.95	0.00	21.87	0.00	1045.19
F & W	652.47	0.00	0.00	0.00	0.00	652.47	237.23	6.50	0.00	0.00	0.00	243.73
S G & M F	248.51	0.00	0.00	0.00	0.00	248.51	928.26	2.49	0.00	0.79	0.00	931.54
A & F	784.19	0.00	0.00	0.00	0.00	784.19	565.86	20.46	0.00	0.00	0.00	586.32
OTH	426.70	476.19	0.00	2675.25	0.00	3578.14	219.88	11.96	0.00	20.20	0.00	252.04
Sub total	17485.58	709.80	0.00	2697.95	0.00	20893.33	11503.92	166.93	0.00	122.95	0.00	11793.80
Grand Total(I +II)	33131.20	28156.44	0.00	3390.81	0.00	64678.45	36014.10	26842.49	0.00	5488.51	0.00	68345.10

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	Leaf plate making		No.	300000
3	Biomass Energy	Community Bio Gas Plant		No.	100000
4	Bore Well	New		No.	132000
5	Bulk Milk Cooling Unit			No.	1178000
6	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
7	Cold Storage	Mini Unit		No.	40000000
8	Combine harvester	Self-propelled belt type	Combined Harvester 68	No.	2660200
9	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
10	Commercial Layer Farming			10000	10731000
11	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
12	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
13	Compost/ Vermi Compost	Vermi Compost		No.	36000
14	Crossbred Cattle Farming			5+5	1229000
15	Dryland Horticulture crops			Acre	202675
16	Dug Well	New		No.	162800
17	Education	Schools		No.	20000000
18	Education Loans	Study in Country		No.	1000000
19	Electric Pump Sets			No.	35200

20	Farm Ponds/ Structures	Water	Harvesting	Dugout Pond	Farm Pond I	No.	74000
21	Finance to FPOs/FPCs			Procurement & Marketing		No.	1500000
22	Fish marketing			Motorcycle with Ice Box		No.	85000
23	Fish Seed Hatchery			Circular fish seed hatchery		ha	4600000
24	Fish Seed Rearing			Fry to Fingerling in New Pond		ha	221000
25	Fishing craft			Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
26	Fruit Processing			Pickle		No.	100000
27	Fruit Processing			Sorting, grading & Packing		No.	200000
28	Goat			Rearing Unit	New Shed	10+1	158000
29	Goat			Rearing Unit	New Shed	40+2	633000
30	Godown			Large		No.	24500000
31	Healthcare			Diagnostic Lab		No.	1000000
32	Heifer Rearing					20	1040000
33	Indigenous Cattle Faming					5+5	1386000
34	Indigenous Poultry Farming			Dual purpose		250	120000
35	Integrated Dairy Farming			With Bio	gas & Vermi	No.	1452000
36	Integrated Pisciculture			With Poultry		ha	645000
37	Intensive Fish farming			Biofloc technology		No.	750000
38	Lift Irrigation Schemes					No.	242110
39	Loans to Distressed Persons			Jan Dhan		No.	10000
40	Low Cost Storage			Fruit/ Vegetable		No.	500000

41	Manufacturing Sector	Term Loan	Medium	No.	250000000
42	Manufacturing Sector	Term Loan	Micro	No.	5000000
43	Manufacturing Sector	Term Loan	Small	No.	50000000
44	Manufacturing Sector	Working Capital	Micro	No.	1200000
45	Manufacturing Sector	Working Capital	Small	No.	10000000
46	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
47	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
48	New Orchard	Tropical/ Sub Tropical Fruits		Acre	191214
49	New Orchard	Tropical/ Sub Tropical Fruits		Acre	210123
50	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
51	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
52	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	209385
53	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
54	Nursery/ Propagation unit	Traditional Nursery		No.	38596
55	Other machinery	Other Machinery & Equipments		No.	197300
56	Other Plantation Crops			Acre	223130
57	Pig Rearing Unit	New Shed		3+1	324000
58	Plantation		Avenue plantation	No.	188825
59	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017

60	Power Tiller				No.	202200
61	Protection Structure				sq.m.	282975
62	Protection Structure	Poly/ Green Housing		Tomato Naturally Ventilated Poly house	sq.m.	1356
63	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
64	Reapers, Binders and Balers	Self Propelled			No.	150800
65	Rice Processing	Puffed Rice			No.	3000000
66	Sanitation				No.	2500000
67	Service Sector	Term Loan		Medium	No.	600000000
68	Service Sector	Term Loan		Micro	No.	2000000
69	Service Sector	Term Loan		Small	No.	800000000
70	Service Sector	Working Capital		Micro	No.	500000
71	Service Sector	Working Capital		Small	No.	200000000
72	SHGs/ JLGs	Others			No.	200000
73	Solar Energy	Roof Top Solar PV System without Battery			No.	60000
74	Solar Energy	Solar Agriculture Pump			No.	186632
75	Solar Energy	Solar Agriculture Pump			No.	260602
76	Solar Energy	Solar Pump Sets			No.	300000
77	Sprinkler Irrigation	Micro			ha	85398
78	State Sponsored Organisation for SCs				No.	160000
79	Thresher	Multicrop Threshers	Power		No.	145000
80	Total Mixed Ration (TMR) Wagon			Paneer Making Unit	No.	815000

81	Tractor	Without Implements & Trailer		No.	286000
82	Tractor	Without Implements & Trailer	PTO 42	No.	758300
83	Veterinary Clinic		Private Veterinary Clinic	No.	1000000
84	Weeder	Power Weeder		No.	99100

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_	1000	208450
2	Chilli/ Mirch	Irrigated		50000
3	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_		15000
4	Cross bred Farming	Others_		60000
5	Dragon Fruit			60000
6	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
7	Fodder			40000
8	Ginger/ Adrak	Irrigated		100000
9	Goat Farming	Rearing Unit Semi_intensive_		35000
10	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
11	Groundnut/ Moongfali	Irrigated		32000
12	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
13	Integrated Farming	Fisheries with Poultry_With Boiler_250birds		232000
14	Integrated Farming	Others_Fish farming with dairy (1+1)		252500
15	Litchi			50000
16	Maize/ Makka	Unirrigated/ Rainfed		25000
17	Maize/ Makka	Irrigated		37000
18	Mesta			20000
19	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
20	Onion/ Piyaz/ Kanda			45000
21	Other Vegetables			35000
22	Pearl Millet/ Bajra/ Cumbu	Irrigated		20000

Deogarh, PLP 2025-26

23	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed	17000
24	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated	20000
25	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed	30000
26	Rice/ Chaval/ Dhan	Irrigated	37000
27	Sericulture	Tussar	120000
28	Sesame/ Til/ Sesamum/ Gingelly	Unirrigated/ Rainfed	13000
29	Sheep Farming	Rearing Unit Semi_intensive_	35000
30	Sorghum/ Jowar	Unirrigated/ Rainfed	17000
31	Strawberry		250000
32	Sugarcane/ Ganna	Ratoon	50000
33	Tomato/ Tamatar		75000
34	Turmeric/ Haldi	Irrigated	90000
35	Ube/ Purple Yam/ Ratalu		100000
36	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed	16500
37	Watermelon/ Tarbuj		35000

Abbreviations

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

Deogarh, PLP 2025-26

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Ground 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

Deogarh, PLP 2025-26

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



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



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Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉: ho@nabfins.org 🌐: www.nabfins.org	



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES Pan India Presence with offices in 31 State/UTs	<ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring 	<ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services
Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419 ✉: headoffice@nabcons.in Corporate Office: NABCONS, 7 th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103 🌐: www.nabcons.com		



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)– provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

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




Name and address of DDM

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State	Odisha
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NATIONAL BANK FOR
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DEVELOPMENT

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