



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



ढेंकानाल जिला
Dhenkanal District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Dhenkanal

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

Dhenkanal, PLP 2025-26

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NABARD

Dhenkanal

PLP Document finalized by: Odisha Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Dhenkanal district is situated in the central part of Odisha extending from 20°29'N to 21°11'N latitude and from 85°08'E to 86°02'E longitude with an area 4.3 lakh Ha.
2	Type of soil	The major part of the district is covered by Alfisols, which include red sandy soil, red loamy soil, red gravelly, and old alluvial soils.
3	Primary occupation	The Dhenkanal District is primarily an agrarian economy with very strong presence of Industry. Paddy, maize, ground-nut, cashew-nut, potato, mango, jackfruit, sugarcane and vegetables are some of the major crops grown in the district.
4	Land holding structure	86% of the farmers are small and marginal farmers

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Rs.285551.73 Lakh
2	CD Ratio	66.40%
3	Investment credit in agriculture	Rs.60555.54 Lakh
4	Credit flow to MSMEs	Rs.84161.27 Lakh
5	Other significant credit flow, if any	Rs.35295.58 Lakh

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs.447981.11 Lakh
2	Projection for agriculture and its components	Rs.204375.66 Lakh
3	Projection for MSMEs	Rs.210631.70 Lakh
4	Projection for other purposes	Rs.32973.75 Lakh

5. Developmental Initiatives

1. Lot of initiatives have been taken to put in place adequate irrigation infrastructure to aid and augment the agriculture sector in the District.
2. Since elephant menace is a major problem in the district, a lot of initiatives have been taken to install solar fencing in several places of the district to protect the Crops from the elephant attacks. The fencings are mostly funded by the farmers.
3. Banks have been proactive in lending to the SHGs. The District is one of the best performing districts when it comes to SHG credit linkage.
4. The district is a leading producer of mango, cashew and mushroom.
5. Investment credit has taken a major leap forward in agri and allied sector activities i.e. dairy, poultry, fishery and food processing etc. The Mukhyamantri Krushi Udyog Yojna (MKUY) has been a major contributor to this success story.
6. Mega Piped Water Supply projects are under construction which will provide piped water supply to the rural population of Dhenkanal district.
7. Promotion of millet production through Millet Mission.

6. Thrust Areas

1. Diversification of agriculture.
2. Popularization of farm machinery
3. Development of sound rural infrastructure i.e. roads, bridges, irrigation projects and piped drinking water projects etc.

Dhenkanal, PLP 2025-26

4. Promotion and strengthening of SHGs.
5. Strengthening of the MSME sector.
6. Promotion of agriculture sector with higher investment credit support from banks.

7. Major Constraints and Suggested Action Points

1. Elephant menace is posing a major challenge to the agriculture sector.
2. Inadequate storage facility for the agri produce.
3. The district is a major producer of mango but there is lack of adequate mango processing units.
4. High NPA in crop loan segment is a major challenge for the banks.

8. Way Forward

1. To promote integrated Farming to increase the farmers income.
2. To facilitate optimum utilization of the available water resources to maximize the crop production.
3. To put greater focus on creation of better storage infrastructure for the agri produce of the district.
4. To promote setting up of adequate number of food processing units.
5. To constantly work with the farmers to deal with the elephant menace.
6. To put greater focus on investment credit in agriculture sector.

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 priorities resource requirement for the purpose.

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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;

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

5. Agency wise Use

Utility

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

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

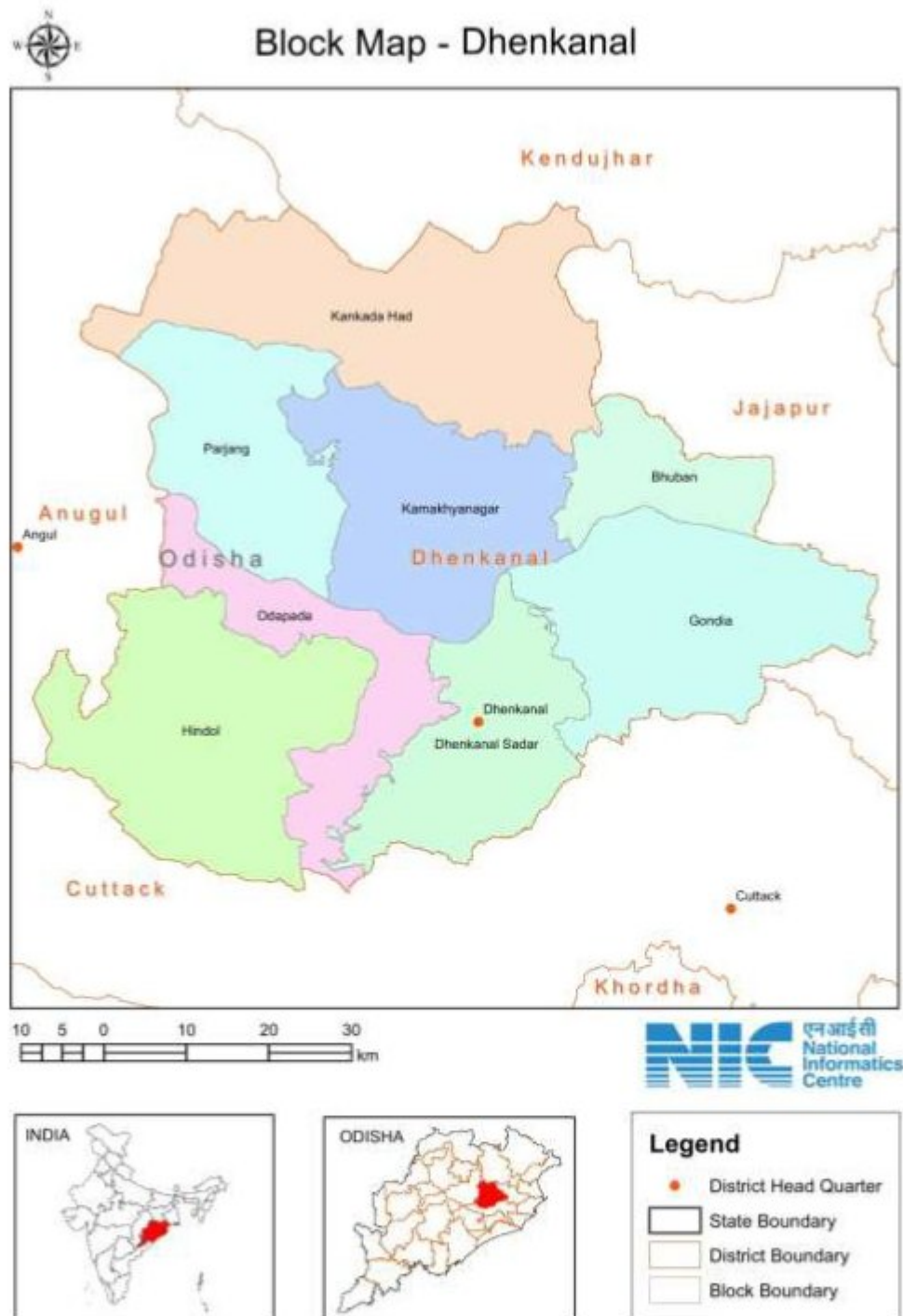
3	Individual/ Business entities	- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
		- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes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

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	175042.84
1	Crop Production, Maintenance and Marketing	110034.00
2	Term Loan for agriculture and allied activities	65008.84
B	Agriculture Infrastructure	1966.22
C	Ancillary activities	27366.60
I	Credit Potential for Agriculture A+B+C)	204375.66
II	Micro, Small and Medium Enterprises	210631.70
III	Export Credit	255.00
IV	Education	1683.00
V	Housing	2108.00
VI	Social Infrastructure	68.00
VII	Renewable energy	3259.75
VIII	Others	25600.00
	Total Priority Sector	447981.11

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	110034.00
2	Water Resources	3919.52
3	Farm Mechanisation	15987.14
4	Plantation & Horticulture with Sericulture	0.00
5	Forestry & Waste Land Development	303.68
6	Animal Husbandry - Dairy	17725.12
7	Animal Husbandry - Poultry	21378.72
8	Animal Husbandry - Sheep, Goat, Piggery	1819.60
9	Fisheries	880.98
10	Farm Credit- Others	2994.08
	Sub total	175042.84
B	Agriculture Infrastructure	
1	Construction of storage	476.00
2	Land development, Soil conservation, Wasteland development	1326.96
3	Agriculture Infrastructure - Others	163.26
	Sub total	1966.22
C	Ancillary activities	
1	Food & Agro. Processing	27366.60
2	Ancillary activities - Others	0.00
	Sub Total	27366.60
II	Micro, Small and Medium Enterprises	
	Total MSME	210631.70
III	Export Credit	255.00
IV	Education	1683.00
V	Housing	2108.00
VI	Social Infrastructure	68.00
VII	Renewable energy	3259.75
VIII	Others	25600.00
	Total Priority Sector	447981.11

Note : Details indicated at Annexure 1 at page 98

District Profile
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	UCO Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	4305
2	No. of Sub Divisions	3
3	No. of Blocks	8
4	No. of revenue villages	1076
5	No. of Gram Panchayats	212

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
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%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Dhenkanal
3	Agro-climatic Zone 1	AZ63 - East and South Eastern Coastal Plain
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	

7	Agro-climatic Zone 5	
8	Climate	Dry sub-humid
9	Soil Type	Red laterite Sandy loam and Alluvial

3. Land Utilisation [Ha]

Sr. No.	Particulars	Ha.
1	Total Geographical Area	430500
2	Forest Land	144561
3	Area not available for cultivation	54149
4	Barren and Unculturable land	43278
5	Permanent Pasture and Grazing Land	14135
6	Land under Miscellaneous Tree Crops	9955
7	Cultivable Wasteland	40297
8	Current Fallow	58629
9	Other Fallow	35016

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	8
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	80487	50	40570	49
2	>1 to <=2 ha	57962	36	25906	32
3	>2 to <=4 ha	22541	14	15504	19
4	>4 to <=10 ha		0		0
5	>10 ha		0		0
6	Total	160990	100	81980	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	161
2	Of the above, Small/ Marginal Farmers	138
3	Agricultural Labourers	164
4	Workers engaged in Household Industries	14
5	Workers engaged in Allied agro activities	7
6	Other workers	129

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1193	613	580	1075	118
2	Scheduled Caste	197	100	97	183	14
3	Scheduled Tribe	136	69	67	131	5
4	Literate	842	472	370	738	104
5	BPL	610	-	-	-	-

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	222
2	Rural Households	203
3	BPL Households	233

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	116
2	Having source of drinking water	12
3	Having electricity supply	118
4	Having independent toilets	33

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1053
2	Villages having Agriculture Power Supply	--

3	Villages having Post Offices	244
4	Villages having Banking Facilities	1060
5	Villages having Primary Schools	862
6	Villages having Primary Health Centres	42
7	Villages having Potable Water Supply	1050
8	Villages connected with Paved Approach Roads	1040

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Odisha economic survey 2023-24
1.a Additional Information	Odisha economic survey 2023-24
2. Soil & Climate	Odisha economic survey 2023-24
3. Land Utilisation [Ha]	Odisha economic survey 2023-24
4. Ground Water Scenario (No. of blocks)	Odisha economic survey 2023-24
5. Distribution of Land Holding	Odisha economic survey 2023-24
6. Workers Profile [In '000]	Odisha economic survey 2023-24
7. Demographic Profile [In '000]	Odisha economic survey 2023-24
8. Households [In '000]	Odisha economic survey 2023-24
9. Household Amenities [Nos. in '000 Households]	Odisha economic survey 2023-24
10. Village-Level Infrastructure [Nos.]	Odisha economic survey 2023-24

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1121
2	Primary Health Centres	35
3	Primary Health Sub-Centres	10
4	Dispensaries	41
5	Hospitals	7
6	Hospital Beds	487

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

Sr. No.	Particulars	Nos.
1	Fertilizer/Seed/Pesticide Outlets	159
2	Registered FPOs	16
3	Agro Service Centres	8
4	Soil Testing Centres	1
5	Approved nurseries	16
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	187848
2	Irrigation Potential Created	90000
3	Net Irrigated Area (Total area irrigated at least once)	51700
4	Area irrigated by Canals/ Channels	35700
5	Area irrigated by Wells	20000
6	Area irrigated by Tanks	18000
7	Area irrigated by Other Sources	1000
8	Irrigation Potential Utilized (Gross Irrigated Area)	74700

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1450
2	Railway Line [km]	51
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	10749

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	48	5000
2	Sugarcane (Gur/ Khandsari/ Sugar)	1	100
3	Fruit (Pulp/ Juice/ Fruit drink)	0	
4	Spices (Masala Powders/ Pastes)	0	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	6	1000
6	Cotton (Ginning/ Spinning/ Weaving)	0	
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	8114.00		
2	Cattle - Indigenous	268195.00		
3	Buffaloes	10073.00		
4	Sheep - Cross bred	13709.00		
5	Sheep - Indigenous			
6	Goat	125802.00		
7	Pig - Cross bred	275.00		
8	Pig - Indigenous	1226991.00		
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved			
12	Poultry - Indigenous			

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	21
2	Veterinary Dispensaries	21
3	Disease Diagnostic Centres	86
4	Artificial Insemination Centers	153
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	12
9	Milk Collection Centres	17
10	Fishermen Societies	31
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	13157.02	MT	1096	gm/day
2	Egg	1020.00	Lakh Nos.	84	nos/p. a.
3	Milk	74.80	MT	60	gm/day
4	Meat	10.30	MT	23.2	gm/day
5	Wool	--	MT	--	

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Veterinary Dept.
12. Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Dept.
13. Irrigation Coverage ['000 Ha]	Agriculture Dept.
14. Infrastructure For Storage, Transport & Marketing	Agriculture Dept.
15. Processing Units	Agriculture Dept.
16. Animal Population as per Census [Nos.]	Veterinary Dept.
17. Infrastructure for Development of Allied Activities [Nos.]	Line depts.
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Veterinary Dept.

District Profile
Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	19.00	18.00	18.00
2	Land Holdings - SF (%)	55.00	55.00	55.00
3	Land Holdings - MF (%)	35.00	35.00	35.00
4	Rainfall -Normal (mm)	1428	1428	1428
5	Rainfall - Actual (mm)	1428	1428	1428
6	Cropping Pattern	Rice, millet, maize, pulses, oil seeds and spices	Rice, millet, maize, pulses, oil seeds and spices	Rice, millet, maize, pulses, oil seeds and spices

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	717.04	814.80	1055.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
111		89.15	271.90	3050	90.75	277.15	3054	91.85	282.53	3076
1	Paddy									
22	Maize	5.01	11.99	2393	5.01	11.99	2393	5.01	11.99	2393
3		2.97	2.821	950	2.97	2.821	950	2.97	2.821	950
	Millets									
4	Pulses	35.60	22.53	633	35.60	22.53	633	35.60	22.53	633
5	Oilseeds	14.10	10.99	780	14.10	10.99	780	14.10	10.99	780
6	Vegetables	30.25	332.15	10980	30.25	332.15	10980	30.25	332.15	10980
7	Spices	4.350	19.25	4425	4.350	19.25	4425	4.350	19.25	4425
8	Sugarcane	0.65	31.13	47892	0.65	31.13	47892	0.65	31.13	47892

Table 4: Cropped Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	263.00	263.00	263.00
2	Net sown area (lakh ha)	155.00	155.00	155.00
3	Cropping intensity (%)	169.68	169.68	169.68

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	37.5	38	38
2	Fertilizer consumption - Rabi (kg/ha)	21.95	22	22.91

Table 6: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area insured (ha)	21640	22453	24029

Water Resources**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	100.00	120.00	140.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	90	90	90
2	Net Irrigated Area ('000 ha)	51	51	52
3	Gross Irrigated Area ('000 ha)	74	75	75

Sources

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

Farm Mechanization**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	173604.53	254001.11	285551.74

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	No. of tractors	1401	1434	1589
2	Power Tillers	1345	1388	1401
3	Threshers/Cutters	1267	1289	1356

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Mechanisation in District	Agriculture Dept.

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3879.20	4423.50	4633.57

Table 2: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Crop Name	Mango	Mango	Mango
2	Area cultivated (Ha)	39965	39970	39975
3	Processing Units (No.)	0	0	0
4	Value of products (Rs.)	620000000	650000000	700000000

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Crop Identified for One District-One Product	Horticulture department



Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Cashew	82	2.20	6.5	82	2.20	6.8	82	2.20	6.8

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)
1	Mango	39.00	46.00	39.40	48.00	39.97	50.00			
2	Cashew	3.10	9.00	3.20	9.25	3.28	9.28			
3	Banana	0.50	70.00	0.50	70.00	0.50	70.20			

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	650.50	702.65	761.40

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)	17210	17300	17400
2	Waste Land ('000 ha)	400	400	400
3	Degraded Land ('000 ha)	100	100	100

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Wholesale/retail	22	25	28

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Area under Forest Cover & Waste Land	Forest dept.
Table 3: Nurseries (No.)	Forest dept.

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)	800.00	900.00	1000.00
2	KCC for working capital (₹ lakh)	100.00	120.00	150.00
3	KCC for working capital (No.)	1000	1200	1500
4	Finance under group mode (₹lakh)	50	130	180

Table 2: Processing Infrastructure

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Veterinary department
Table 2: Processing Infrastructure	Veterinary department

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2000.00	3000.00	4500.00
2	KCC for working capital (₹ lakh)	200.00	300.00	450.00
3	KCC for working capital (No.)	100	150	225
4	Finance under group mode (₹lakh)	0	0	0

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	200000	250000	350000
2	Of the above, male (No.)	100000	125000	175000
3	Of the above, female (No.)	100000	125000	175000
4	Broiler Farms (No.)	35	45	50
5	Hatcheries (No.)	2	2	2
6	Popular breeds	Desi, improved	Desi, improved	Desi, improved

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Poultry	Veterinary department

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	20255	22564	24120
2	Finance under group mode (₹lakh)	120	230	250

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Kendrapada, Bolangir, Koraput, Ganjam
2	Popular goat breed(s)	Black bengal, Sirohi
3	Popular pig breed(s)	Native, Landrace, Yorkshire

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Popular Breed(s)	Veterinary dept.

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1987.00	2134.00	3148.00
2	Finance under group mode (₹ lakh)	108	155	210

4	KCC for working capital (₹ lakh)	255	344	390
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Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	150	150	150
2	Reservoirs (No.)	7	7	7
3	Cage Culture/ Bio-floc technology (No.)	40	50	65
4	Fish Seed Hatchery (No.)	2	2	2

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Inland Fisheries Facilities	Fisheries Dept
Table 3 : Marine Fisheries (No.)	NA
Table 4 : Brackish Water Fisheries	NA
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NABARD

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	122	145	155

2	Credit to bullocks (₹ lakh)	15	18	25
3	Credit to bullock carts (₹ lakh)	0	0	0
4	Credit to Two wheelers (₹ lakh)	1500	1658	1734

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Area under IF ('000 ha)	1	1.5	2.2
2	Area under homestead based IF ('000 ha)	1.1	1.3	2.5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Area under Integrated Farming	Agriculture dept.

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	695.00	750.25	842.55
2	Loans for Storage Godowns (₹ lakh)	350	375	400
3	Loans for Cold Storages (₹ lakh)	0	0	0
4	Loans for Other Agri Infrastructure (₹ lakh)	345	375.25	442.55

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	20	20	20
4	Storage Godowns (Capacity - '000 MT)	20	20	20
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	40	40	40
6	Market Yards [Nos] / Wholesale Market (No.)	8	8	8

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7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	3	3	3
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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Agri Storage Infrastructure	Agriculture dept.

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	200.50	234.50	273.45
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹lakh)	0	0	0

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Area requiring soil & water conservation treatment ('000 ha)	10	12	14
2	Area treated for soil & water conservation treatment ('000 ha)	10	12	14
3	Gap ('000 ha)	0	0	0

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Watershed Projects (No.)	0	0	0
2	Watershed Projects - Area treated ('000 ha)	0	0	0
3	Wadi Projects (No.)	1	0	0
4	Wadi Projects - Area of plantation ('000 ha)	500	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Area requiring Soil Treatment & Area Treated	Agriculture dept.
Table 3: NABARD's interventions	NABARD

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

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	22500.00	35600.00	46700.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	120.00	150.00	180.00
2	Pesticides Consumption ('000 kg)	50.00	60.00	70.00

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	5	7	9
2	Bio-Fertilizers ('000 kg)	10	12	16
3	Bio-Pesticides ('000 kg)	0.05	0.06	0.07
4	Vermi Compost ('000 kg)	2000	3000	4500

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Plant tissue culture facility (No.)	15	20	30
2	Pack Houses (No.)	1	1	1
3	Food Parks (No.)	1	1	1
4	Ripening chambers	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Agriculture department
Table 2: Fertilizer Consumption	Agriculture department
Table 3: Production of inputs	Agriculture department
Table 4: Facilities Available	Agriculture department

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2000.00	2400.00	2800.00
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0	0	0
3	MUDRA Loans (Rs. lakh)	300	450	500

Table 2: Procurement

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Procurement by Civil Supplies Corporation (MT)	90000	91600	95200
2	Procurement through PACS and LAMPS (MT)	90000	91600	95200

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Procurement	CSC
Table 3: Other Ancilliary Services	DRCS

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (Rs. lakh)	51590.83	83175.00	84161.00
2	No. of units financed	13789	17682	18190
3	Loans under Stand Up India Scheme (Rs. lakh)	0	0	0
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0	0	0

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
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1	MSME Clusters (No.)	4	4	4
2	Micro Units (No.)	7000	7500	8791
3	Small Units (No.)	350	390	411
4	Medium Units (No.)	4	5	6
5	Udyog Aadhar Registrations (No.)	200	230	270

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	6	6	6
3	Weavers' Coop. Societies (No.)	1	1	1

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	8	8	8

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	300	350	400
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	100	120	130

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0	0	0

2	GLC under Education (Rs. lakh)	1390.50	1456.50	1670.24
3	GLC under Housing (Rs. lakh)	10168.00	12265.90	13298.80

Sources

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

Public Infrastructure Investments Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0	0	0
2	Amt of RIDF assistance (Rs. lakh)	102	110	115

Sources

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

Social Infrastructure Investments Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	1.20	1.50	2.90

Sources

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

Renewable Energy**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0	0	0
2	Assistance under Green Climate Fund (Rs. lakh)	0	0	0
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0	0	0

Table 3: Renewable Energy Potential

Particulars	31/03/2024					Total MW
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	
Potential	20000	0	0	0	0	0
Developed	0	0	0	0	0	0
Under Developed	6000	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	14000	0	0	0	0	0

Sources

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

Informal Credit Delivery Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	39800	42000	45000
2	JLG Bank Linkage (Rs. lakh)	100	120	150
3	Loans through SHPIs (Rs. lakh)	0	0	0
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0	0	0

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 (Rs. lakh)	0	0	0
2	Mission Shakti (SRLM) (Rs. lakh)	4000	4500	5000
3	NRLM (Rs. lakh)	4000	4500	5000
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0	0	0
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0	0	0

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	8	8	8
2	No. of SHGs formed	14000	14300	14500
3	No. of SHGs credit linked (including repeat finance)	11800	11900	12045
4	Bank loan disbursed (Rs. lakh)	39800	42000	45000
5	Average loan per SHG (Rs. lakh)	2.5	3.2	3.8
6	Percentage of women SHGs %	100	100	100

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Promotional Interventions	Mission Shakti, OLM
Table 3: Status of SHGs	Mission Shakti, OLM

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	54	54	54

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.)	80	116	116
2	Multi state cooperative societies (No.)	0	4	4

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Line departments
Table 2: Details of credit cooperative societies	DRCS

Banking Profile

1. Network & Outreach

Agency	No. of Banks/Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	19	101	42	33	26	NA	NA	NA	NA	NA	NA
Regional Rural Bank	1	30	23	5	2	NA	NA	NA	NA	NA	NA
District Central Coop. Bank	1	6	0	5	1	NA	NA	NA	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	NA	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	80	80	80	0	0	NA	NA	NA	NA	NA	NA
Others	7	11	0	3	8	NA	NA	NA	NA	NA	NA
All Agencies	108	228	145	46	37	NA	NA	NA	NA	NA	NA

2. Deposits Outstanding

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

Commercial Banks	5.2	5.4	5.6	0	0	551871.96	643222.30	730827.2618	13.6	81.67
Regional Rural Bank	2.5	2.7	2.9	0	0	54058.72	63006.96	71588.32	13.6	8.00
Cooperative Banks	1.1	1.1	1.1	0	0	68924.87	80333.87	91275.108	13.6	10.20
Others	0	0	0	0	0	878.45	1023.86	1163.3102	13.6	0.13
All Agencies	8.8	9.2	9.6	0	0	675734.00	787586.99	894854.00	13.6	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	1.12	1.17	1.20	0	0	437443.30	519951.24	485587.77	-6.6	81.67
Regional Rural Bank	0.16	0.17	0.18	0	0	42849.84	50931.92	47565.84	-6.6	8.00
Cooperative Banks	1.02	1.03	1.06	0	0	54633.55	64938.20	60646.45	-6.6	10.20
Others	0.00	0.00	0.00	0	0	696.31	827.64	772.94	-6.6	0.13
All Agencies	2.30	2.37	2.44	0	0	535623.00	636649.00	594573.00	-6.6	100.00

4. CD Ratio

Agency	CD Ratio %	
	No. of accounts	

	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	55.74	65.00	64.00
Regional Rural Bank	52.02	42.00	45.00
Cooperative Banks	234.30	222.50	210.00
Others	2634.72	2423.56	2390.80
All Agencies	71.47	80.84	66.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	56089	24748	7983	2357
Regional Rural Bank	6908	2425	782	231
Cooperative Banks	5643	3091	997	294
Others	0	39	13	4
All Agencies	68640	30303	9775	2886

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 [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	205420.58	42.3	48548.10	10.0	0.00	0.0	0.00	0.0	0.00	0.0
Regional Rural Bank	28737.33	60.4	7387.75	15.5	0.00	0.0	0.00	0.0	0.00	0.0
Cooperative Banks	51393.83	84.7	49603.49	81.8	0.00	0.0	0.00	0.0	0.00	0.0
Others	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
All Agencies	285551.74	48.0	105539.34	17.8	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 [%] in last 3 years
	Target [Rs.lakh]	Ach'm ent [Rs. lakh]	Ach'm ent [%]	Target [Rs.lakh]	Ach'm ent [Rs. lakh]	Ach'm ent [%]	Target [Rs.lakh]	Ach'm ent [Rs. lakh]	Ach'm ent [%]	
Commercial Banks	181354.74	123506.82	68.1	240843.81	190453.78	79.1	261446.08	205420.58	78.6	75.3
Regional Rural Bank	25397.31	11237.23	44.2	18011.66	24871.20	138.1	19116.34	28737.33	150.3	110.9
Cooperative Banks	81930.7	38860.4	47.4	44676.53	38676.13	86.6	45214.72	51393.83	113.7	82.6
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
All Agencies	288682.05	173604.52	60.1	303532.00	254001.11	83.7	325777.14	285551.74	87.7	77.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	123105.79	71704.36	58.2	123137.00	81480.08	66.2	123731.88	105539.35	85.3	69.9
Term Loan (Agri.)	47445.66	30222.14	63.7	47447.00	56143.20	118.3	48752.08	60555.54	124.2	102.1
Total Agri. Credit	170551.45	101926.50	59.8	170584.00	137623.28	80.7	172483.96	166094.89	96.3	78.9
MSME	66512.49	51590.83	77.6	72803.00	83175.71	114.2	87966.50	84161.27	95.7	95.8
Other Priority Sectors*	51618.31	20087.20	38.9	60145.00	33202.12	55.2	65326.68	35295.58	54.0	49.4
Total Priority Sector	288682.25	173604.53	60.1	303532.00	254001.11	83.7	325777.14	285551.74	87.7	77.2
*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy										
Source(s)										
1	LDM									

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

iii. **JanSamarth Portal:**

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

ii. 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 efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

Disbursement of agriculture credit during 2023-24 was Rs.25.10 lakh crore as against target of Rs.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 Rs.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 Maschayajibi Kalyan Yojana, 'Blue Revolution' for integrated development & management of fisheries.

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt. Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Dhenkanal district revolves around agriculture. Contribution of Agriculture is around 15.8% of GDP of the district. Agriculture including allied activities provides direct and indirect employment to about 70% of the total population. Therefore, it is absolutely essential to enhance production and productivity of agriculture in a bid to increase per capita income of farmers and ensure food security. The major crops that are grown in the district are paddy sugarcane green gram black gram and groundnut. Out of the total geographical area of 4.31 lakh ha in Dhenkanal district the net sown area is 1.84 lakh ha (43). Out of this net sown area paddy is grown in 95730 ha area (52 of NSA). Gross sown area of the district is 277816 Ha with cropping intensity of 151. Crop production in the district is mostly dependent on monsoon. The district receives average 1428.8 mm rainfall.

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 Kisan Credit Card (KCC) scheme as per Government directives. Under the present KCC scheme all crop loans up to Rs. 3.00 lakh are provided at 7% RoI to farmers. Upon timely repayment of KCC loan prompt repayment incentive of 3% is provided to farmers. State Government is also providing interest subvention of 2% on crop loans thereby reducing the financial burden on the farmers as well as acting as an incentive for banks/FIs to lend for crop production. Notified crops are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme. Further quality agricultural implements are being supplied to farmers at affordable rates by Odisha Agro Industries Corporation. There are 143 PACS in the district which not only provide credit to farmers but also act as paddy procurement centres and provide marketing support to the farmers. There is one KVK in the district that provides advisory-cum-extension services and training/exposure visits to farmers and thus helps in agri-technology transfer based on lab-to-farm approach.

2.1.2 Water Resources**2.1.2.1 Status of the Sector in the District**

The district is endowed with abundant ground water and surface water resources. The drainage system is controlled by river Brahmani and canals. The average rainfall in the district is 1472.0 mm.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The district has Brahmani River which provides enough scope for lift irrigation structures. Besides, dug wells and bore wells can also be constructed. In the hilly tribal tract like Kankadahad block water flowing down in streams from hillocks can be harvested in series of ponds and irrigation facility can be provided to nearby farmers. The district has a good number of irrigation projects. The projects are being constructed with the help of financial support from Govt./ NABARD.

2.1.3 Farm Mechanization**2.1.3.1 Status of the Sector in the District**

In Dhenkanal District mechanization in agriculture is 15%. Being a purely rainfed area traditional tools are being used till date. With the change in cropping pattern from subsistence farming to cash crop cultivation farm mechanization is the need of the hour starting from field preparation to processing of agri produce. Tractors, power tillers, combine harvesters and rice trans-planters are some of the equipment's for which a surge in demand has been witnessed over the past few years. Government of Odisha is encouraging farmers for adoption of farm mechanization by way of providing subsidy in each of the farm implements. DA&FW is promoting farm mechanization under different schemes and educating farmers about the advantage and cost effectiveness in mechanizing farming activities. Farmers evinced interest to establish Agro Service Centres (ASC) to cater to the local needs of farmers.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Agro Engineering Department and private dealers provide tractors and combine harvesters on hire in public/private sector.

Major manufacturers of tractors and other implements are having their sales centres and service centres in the district. Availability of service centres ensure timely supply of spares and repairing of the machineries. There are adequate diesel outlets and no shortage of diesel is faced by the farmers.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Dhenkanal district is situated in mid central agro climatic zone with hot and moist sub-humid summer followed by wet and humid monsoon with mild winter having average rainfall of 1428.8 mm. The major horticulture crops in the District are mango cashew and mushroom. The District ranks amongst the top 3 producer of mango cashew and mushroom in Odisha.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 11 mushroom spawn units in Dhenkanal Lambodarapur Gudiakateni Hindol Asarada and Indipur. Average annual production of mushroom in the district is 1927 MT (Source: Directorate of Horticulture GOO). There are two departmental nurseries in the district one at Saptasajya and another at Nilakathapur Kamakshyanagar. They supply about 1.5 lakh nurseries (mango, bael and lemon) in every year. Besides there are about 15 private nurseries in the district. Inadequate storage and processing facilities for perishable produce lack of awareness about latest technology in horticultural crop production and management and lack of Regulated Markets even for major horticultural produce of the district are the major infrastructure gap in the district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

As per ISFR (2019) Dhenkanal district has a forest area of 1445.61 square km which is 32.47 of the geographical area. The per capita forest area is 0.15 ha which is close to the state average. The major products of these forests are timber fire wood bamboo kendu leaf etc. Species like Sal Teak Sisu Asan Kendu etc. are found in these forests. The minor forest products include Mahua flower Lac Kendu leaf Sal seed Siali and Sal leaf etc.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are 15 nurseries in private sector apart from the nurseries of the Forest department. Forest based industries are not popular in the district.

Bamboo plantation is done at lower scale by private individuals which they sell in the local market for day to day use of general households. There is scope for export of bamboo products by promoting bamboo cultivation at a larger scale.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The climatic condition of the district is suitable for cross bred cows & graded Murrah buffaloes. Fodder cultivation is done moderately. The per capita milk availability in the district is 172 gms per day against standard requirement of 280 grams per day and national per capita consumption of 427 grams per day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has permanent pastureland of 14135 ha. Private grazing land is shrinking each year because of rapid urbanization and industrialization of the district. The district has 21 veterinary hospital and dispensaries. There are 170 Artificial Insemination centres in the District.

A 30000 litre per day chilling plant has been set up by OMFED in Dhenkanal. All the 08 blocks are having 01 Mobile veterinary units each.

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

In Dhenkanal district poultry meat and the eggs have always been a great source of nutrition which have been providing nourishment to the people of the district. From investment point of view poultry schemes are quite remunerative. There are more than 12 lakh poultry birds in the district. Egg production in the district is 1020 lakh per annum.

Ground level credit flow to the sector is not encouraging. Many farmers are setting up small units with their own finance. Also SHG members are availing funds for the purpose under SHG-Bank linkage. Lack of management skill fear of diseases and objection of villagers to the units spoiling of the village hygiene are the dampening factors.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is a poultry hatchery unit in the private sector in the district namely 'Eastern Hatcheries Pvt Ltd.' which caters to the needs of the poultry farmers viz. supply of day old layer and broiler hybrid chicks, feed vaccination & debeaking (of layers only) of birds and extension support. Odisha is one of the leading states to have declared poultry as agriculture and initiated many promotional efforts viz. reduction of electricity tariff for poultry farming supply of egg in mid-day meal scheme at Primary school level and reimbursement of VAT on maize and broken rice used for poultry feed. Mukshyamantri Krushi Udyog Yojana – Availability of subsidy for AH sector.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Similar to poultry meat and eggs meat of sheep goat & pig also provides nourishment to the human body. Hence projects on the above activities have importance in the society. The ICMR recommendation for consumption of meat is 30 grams per day per person including chicken meat. The per capita availability of meat in Dhenkanal district is only 4.13 gm per day. From investment point of view such schemes are also quite remunerative. These schemes provide subsidiary income and also gainful employment to SF/MF and agricultural labourers. Goatery is mostly preferred in the district under various schemes. Black Bengal variety of goats is most popular in the district. Many SHG group members also prefer to take up this activity as it is cost-effective and relatively easier to manage. It is expected that the disbursement under this sector will see a quantum jump in the coming years.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

VAS are in place in every block to take care of animal health and guidance.

Grazing fields are decreasing in size in most of the blocks. Nearby forest areas provide fodder for goats/sheep.

Banks have been advised by the DCC to finance at least 10 Sheep goat pig and rabbit units.

There is a need for goat/sheep breeding farms in the district. There is a need for establishing an organized market for sheep goat pig and rabbit in the district.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector is one of the key economic allied sector having potential for income generation in the district. Being a land locked district the sector is confined to capture and culture activities in freshwater resources that includes 2761 ha ponds/tanks 2040 ha reservoirs MIPs 223 km rivers and canals. The present fish production of the district at 13157.02 MT is grossly inadequate to meet its demand. The per capita availability of fish is 30.22 gram per day in the district against that of 53.29 gram per day for the state as a whole.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries Dept. with DFO as head and officials /technical personnel at block level is the nodal agency for developing the sector through implementation of various subsidy linked programs facilitating backward and forward linkages and arranging training and other extension services.

The local KVK supports the sector through their promotional interventions. The present seed production of 40 lakh is inadequate to meet the demand of the district (200 lakh).

There are 34 number of Fish farmer societies with 2695 members mostly engaged in capture fishery and marketing activity.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Farmers in the district are unable to get optimum value of farming activities due to small size of land holdings. Aggregation of small farmers and forming of producer groups is the new strategy for better linkages to markets in order to get cheaper farm inputs and realize efficient price of farm produce. Realizing the importance of collectivization and role of FPOs in enhancing the producer's income through collective action Govt. of India has framed a new policy for promotion of 10000 Farmer Producer Organizations (FPOs). This initiative will go a long way in addressing the initial requirements of the emerging Farmer Producer Organizations which in turn would provide new business opportunities for financing institutions to support them with credit. In order to further boost the flow of bank credit to FPOs RBI has included lending to FPO by commercial banks and Regional Rural Banks as lending under Priority Sector.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

There are 11 CSS FPOs and 6 other FPOs in the District. There is not even a single off-farm sector FPO in the District. The DMC has planned for approving the formation of at least 1 Off-farm sector FPO in each block.

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

A state-level meeting was held for integrating Natural Farming practices with BPKP Odisha Millet Mission PKVY on 19 November 2020 and a roadmap on the promotion of Natural Farming was prepared. Under the Odisha Millet Mission Natural Farming practices—such as seed treatment through Beejamrit application of Jivamrit handi khata for soil health and promotion of cycle weeders—are practiced.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

As part of the efforts for natural farming millet mission is being implemented in the district which promotes cultivation of millet by natural ways.

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

Over a period of time Dhenkanal district has become a major producer of vegetables and mango. In absence of any cold storage facility farmers resort to distress sale of these products during the production season. Food grains are also stored by the farmers in their homes as per convenience. On account of poor storage methods, a lot of food grains get wasted by rats, insects etc. Proper and scientific storage would save considerable amount of food grains. PACS and now SHGs which are given preference for paddy procurement on behalf of State Government also require storage space. Emphasis is being laid in every forum urging banks to persuade entrepreneurs having sound financial strength to go for the above activities.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Building materials and skilled manpower for construction of scientific storage facilities is available in the district and nearby districts.

Transportation facilities for agricultural produce are good in the district.

Interest subvention is available for construction of storage godowns under AIF. Capital subsidy is available under AMI for construction of storage godowns.

Availability of pledge loan/ warehouse receipt loan facilities need to be promoted.

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

Dhenkanal district has extensive hilly terrain and due to removal/depletion of vegetation most of the rich top soil is gradually eroded. There are three major types soils are found in the district i.e. red laterite sandy loam and alluvial soil. Around 50% of net sown area is high land and undulated and prone to soil erosion. Such land needs treatment of proper leveling not only to arrest soil erosion but also to retain soil moisture.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district has offices of various departments dealing with land development like Soil Conservation Watershed Horticulture and Agriculture etc. There are two soil testing centres in Dhenkanal district one in KVK and another in Agriculture Department. There is a need for at least two more soil testing centres in the district. The agriculture department is planning to cover all the farmers in it's soil testing mission.

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

Besides regular land development initiatives as indicated above other activities like vermi composting seed processing and water management are also essential to retain soil fertility and increase agricultural productivity in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Seed replacement rate in the district is very low. FPOs in the district are being supported for possible convergence with eligible Government schemes like Agriculture Marketing Infrastructure Seed village promotion for quality seed production etc.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food processing is one of the important sectors in the district of Dhenkanal in terms of production and consumption. Rapid urbanization and rising income levels in the developing economies create the demand for processing foods. The food processing sector covers fruit and vegetables spices meat and poultry milk and milk products fisheries plantation grain processing and other consumer products. Dhenkanal is endowed with vast natural and human resources which can be used for setting up of food and agro processing units.

The food processing sector is gradually gaining momentum in the state. Dhenkanal district having good potential for various agriculture and horticulture products has witnessed trends in crop diversification & commercialization. Availability of skilled and unskilled labour force in the district creates opportunity for food and agro-processing promotion. The major variety under Dried and Preserved Vegetable products is Mushroom (Button Mushroom Oyster Mushroom Paddy straw mushroom and milky mushroom). Agro-based Industries: Dehydration of fruits and vegetables mini rice milling Rice mills Flour mills Dry mushroom processing Jam jelly sauce making potato processing confectionery Cashew processing and packing units Mango soft drink etc.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Along with other industrial activities the District Industries Centre is looking after the agro and food processing industries sector.

The policy of State Government provides financial incentives infrastructure development cluster approach for development of the sector.

To promote investment in Agriculture and allied sectors under Mukhyamantri Krishi Udyog Yojana (MKUY) upto 50% capital investment subsidy (maximum of Rs.50 lakh) is available for promotion of agro-based industries/food processing industries including commercial agriculture/horticulture/animal husbandry/fisheries.

New enterprise to be exempted from payment of electricity charges for 10 years.

Govt. provides incentives for mega food parks and sea food parks. Ministry of Food Processing Industries (MoFPI) in partnership with the States has launched an all India centrally sponsored "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial technical and business support for up gradation of existing micro food processing enterprises.

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

Dhenkanal district having good potential for various agriculture and horticulture products has also witnessed trends in crop diversification & commercialization. Value addition to these produce will not only reduce the wastage but also place higher income in the hands of the producers. Even though paddy production has increased farmers are losing interest because of falling prices of paddy. Value addition by way of poha, idli rice, papad etc. can make the agriculture remunerative. In this context agri-clinics agro-processing and agro-industrial developments in the district assume importance.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is huge shortage of technical staff at ground level especially in Agriculture Dept. Animal Resources Dev. Dept. Soil Conservation Horticulture dept. and Fisheries departments. Hence, there is lot of scope for promotion of ACABC scheme to provide technical support and extension services to farmers from private sources.

Promotion of large number of FPOs, ACABCs hold the key in solving burning problems related to extension services marketing of agricultural produce to a large extent.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Dhenkanal district is a land locked district connected by NH-55 and rail to other commercial centres of the state. The natural endowments of the district may be classified on the basis of availability of raw materials from agriculture forests and mines. Accordingly, there is potential for Agro based/Agro processing units, forest product based units and mineral based units in the district. Due to rapid industrialization and urbanization in the adjoining districts the demand for new type of materials increased volume of consumer durables construction materials etc. is increasing day by day. A large number of people from the district are migrating to other places, viz. Angul, Cuttack, Bhubaneswar and Sambalpur for working in industries and services sector. They bring more disposable income to the district which creates demand for consumer items and services. To cope up with the changing demand there is a need to set up new units covering a wide spectrum of activities in the coming years. Besides local skilled workers and artisans in different pockets of the district are engaged in production of various types of handcraft items handloom/ power loom fabrics and other products. The same are required to be upscaled and redesigned as per changing tastes and demand. As per the 2016 Odisha MSME Development Policy Power loom Fly Ash Bricks manufacturing Readymade Garment Engineering Brass & Bell metal have been identified as potential MSME clusters for the district.

3.2 Infrastructure and linkage support available, planned and gaps

There is a District Industries Center running with efficient staff to look into the industrial advancement in the district. There are three large industries in the district namely Shakti Sugar Ltd., Orissa Poly Fibers Ltd. and Nav Bharat Ferro Alloys Ltd. Besides there are medium industries functioning in the district like Utkal Asbestos Ltd IPISTEEL (P) Ltd Neelachal Refractory Ltd., Kalinga Jute Mill and Kalinga Spinning Mill etc. The industries that are expected to come up in the district are Refractory item Industry, Fly Brick mfg. unit, water treatment unit, safety belt manufacturing unit, Transformer manufacturing unit, M.S pipe manufacturing unit etc. In order to create more employment opportunities, the district needs to have more MSME units.

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**

Even though there is great scope for export of products like mango the district has not been performing to its full potential as far as export is concerned. During FY 2023-24 a small consignment of mango was exported to Dubai.

4.1.2 Infrastructure and linkage support available, planned and gaps

There is no specific infrastructure available in the district for promotion of export credit but Govt. of Odisha has been encouraging export of farm produce through the FPOs.

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

Higher education has been growing at a fast pace in recent years partly fuelled by increasing school completion rates and partly by rising aspirations. However, liberalization of the economy has made it difficult to find public resources that match the increasing demand for expansion and quality improvement of the system. Rising and prohibitive costs of procuring higher education threaten to leave out a large section of the aspiring population from the ambit of higher education. It is this search for alternatives that has led India also to adopt student loan as a possible means of higher education funding. The education loan scheme is in operation in the district of Dhenkanal and the banks have been involved in implementing the scheme. In this context there is an urgent need for education loan to augment resources for higher education within an appropriate framework of inclusiveness.

4.2.2 Infrastructure and linkage support available, planned and gaps

Reluctance of banks to lend for education loan except to students of premier institution like Synergy Institute of Engineering and Technology Dhenkanal. Employability has gone down due to poor demand for IT sector. The bankers have been advised by the DCC to give education loans proactively.

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

As far as Dhenkanal district is concerned the banks have not been that proactive in disbursing Housing loans. But it is expected that with the arrival of Mo Ghara scheme there will be a great improvement in sanction and disbursement of Housing loans by the banks.

4.3.2 Infrastructure and linkage support available, planned and gaps

The outlets for sale of construction materials i.e. steel, cement, sand, stone, glass, brick, wood, sanitary fittings etc. are available in all block headquarters.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Dhenkanal district has good public infrastructure. All the 8 blocks are well connected to the District head quarter by good quality roads. All the Gram Panchayats are well connected to the respective block headquarters. Mega Piped Water Supply projects are under construction in all the 8 blocks. The district has over the years improved in all other public infrastructure sectors as well.

5.1.2 Infrastructure and linkage support available, planned and gaps

Most of the ongoing public infrastructure projects in the district i.e. roads bridges irrigation projects and river embarkment projects are funded under RIDF of NABARD.

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

Mega piped water supply projects funded under RIDF is going to be a big boon for the people of Dhenkanal district. River embarkment project on the banks of Brahmani River in Bhubana Block will protect the soil in that area from getting eroded and will in effect protect farm land of so many farmers from getting eroded by the river water.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The district is quite adequate when it comes to social infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

Most of the social infrastructure projects have been constructed with funding by the State government either with its own fund or funded under RIDF.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The District has a long long way to go when it comes to renewable energy.

5.3.2 Infrastructure and linkage support available, planned and gaps

Shortage of electricity for farm use in village areas is a perennial problem. Government of India is promoting Solar Photo Voltaic (SPV) pump sets for irrigation. The cost of investment on SPV pump sets being very high the scheme envisages participation of financial intermediaries in the purchase and installation of SPV pump sets. The district has about 5000 ha waste land which can provide good opportunity for bio-fuel plantations. NABARD has advised banks to extend financial assistance to farmers for meeting the lease fee of the farmers and is also extending 100 percent refinance to banks for such loans. Public awareness may be created to popularize renewable sources of energy.

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	559	469.537100	380.6415
B	Ongoing tranches	298	933.263400	838.1392
	Total (A + B)	857	1402.800500	1218.7807

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	243	152.614900	148.1392
B	Rural roads & bridges	52	358.664900	293.07
C	Social Sector	3	421.983600	396.93
	Total (A + B + C)	298	933.263400	838.1392

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	0	Irrigation potential	ha	0
B	Rural roads	0	Road length	km	0
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social - Drinking Water	1	will provide piped water supply to residents of Hindola and Odapada block	0	0
2	Social - Drinking Water	1	will provide piped water supply to residents of Gondia block	0	0
3	Social - Drinking Water	1	will provide piped water supply to residents of Bhubana block	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

Apart from the formal credit delivery system there is also an informal **credit** delivery system that is active in the district. There are a number of MFIs that are functioning in the district which form the core of the informal delivery system. Since these MFIs do not report any data to the LDM there is no formal data available with the DCC regarding the list of MFIs functioning in the district.

6.2 Infrastructure and linkage support available, planned and gaps

Although there are a number of MFIs that are lending to the SHG members it is observed that they are charging very high interest rates ranging from 20% to 30% per annum. Since the SHG members are very poor it is desirable that they should be guided back to the formal credit delivery system.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 To improve Seed Replacement Ratio (SRR) for Paddy and other crops. State Government may augment production of seeds locally.
- 2 There is a need to promote PACS as multi service centres and equip them with all type of modern farm equipment to help farmers in timely completion of all agricultural activities.
- 3 There is a need to encourage farmers for crop diversification to oilseed, pulses, horticulture, and other cash crops.

2. Water Resources

- 1 There is a need for promotion demonstration and popularization of micro irrigation systems.
- 2 Drip irrigation kits may be popularized among the small and marginal farmers.
- 3 Low cost solar pumps may be financed in group/individual mode.

3. Farm Mechanization

- 1 FPOs and JLGs may be motivated for purchase of Tractors and Power Tillers for custom hiring amongst the members.
- 2 Group financing for Tractors and other agricultural equipment may be encouraged under SHG Federation to operate on custom hiring basis.

4. Plantation and Horticulture

- 1 Agro processing units in and around the district is to be promoted to boost the sector.
- 2 Agri-clinics may be promoted in the district for supplementing private extension services for horticulture crops along with other crops.
- 3 Banks may scout for proposals for setting up of processing units for horticultural crops which will add value to such crops and encourage more farmers to go for such activities.

5. Forestry/ Waste Land Development

- 1 Farmers may be encouraged to cultivate new and viable species like Casuarina, Teak etc. for better returns.
- 2 The Forest department should educate farmers having barren waste and uncultivated land to go for forest species which is very remunerative and offer buy back agreement.
- 3 Timber or forest product based enterprises may be promoted in the district.

6. Animal Husbandry - Dairy

- 1 Private Entrepreneurs may be encouraged to establish milk chilling plants and promote milk routes in various areas of the district which are not covered by the existing milk routes of OMFED.
- 2 Banks should finance for biogas plants, feed mixing plants, chaff cutters, milking machines, mobile milking units, community milking parlors, urea-molasses block making units etc.
- 3 Farmers should be encouraged for fodder cultivation. They should be educated not to let out the milch cows and buffaloes for grazing in pasture which not only reduces milk production but also exposes the animals to breeding by stray bulls.

7. Animal Husbandry – Poultry

- 1 Since the poultry farming is remunerative and the demand for poultry products shows a rising trend on account of inclusion of eggs in the mid-day meal programme, banks may finance for the activity proactively.
- 2 Poultry Feed plants, egg & broiler carts, duck farming, fish-cum-poultry farming etc. projects may be financed.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is a need for goat/sheep breeding farm as well as market in the district.
- 2 Modern meat processing unit may be financed by banks. Rearing units may be financed to SHGs and in CC form as credit flow under ATL is very low in the district. Integrated goat and sheep rearing units need to be encouraged and financed.

9. Fisheries

- 1 There is a need to promote production and supply of quality fish seed in the district.
- 2 Skill building of bankers on financing new technology/culture practices like Bio flock, RSA cage and Pen culture to ensure increased credit flow to fisheries sector.

10. Construction of Storage and Marketing Infrastructure

- 1 State Government may develop rural haats and gramin agriculture market.
- 2 Wide publicity may be made on the availability of subsidy for storage godowns and cold storages which will attract entrepreneurs to go for this activity.

11. Land Development, Soil Conservation and Watershed Development

- 1 Departments and Banks may educate the farmers, especially the KCC holders to understand the importance of improving soil health for increased productivity.
- 2 Banks should come forward to provide loans for land development activities.

12. Agriculture Infrastructure: Others

- 1 Banks should lend for vermi compost and seed processing units.

13. Food and Agro. Processing

- 1 There is an urgent need for setting up of mango processing units in the district.
- 2 Banks should proactively lend for the projects for processing and value addition of rice, dal, spices mango and cashew.

14. Agri. Ancillary Activities: Others

- 1 Loans given by MFIs may be monitored regularly by the regulator so as to check high rate of interest and exploitative recovery practices. Over financing issue may also be monitored regularly.

Dhenkanal, PLP 2025-26**15. Micro, Small and Medium Enterprises (MSME)**

- 1 Infrastructural support by arranging communication, power, water, land etc. to create enabling environment to set up new industries in the district.
- 2 Banks should proactively support MSME projects as they promote faster economic growth of the district, state and country.

16. Export Credit

- 1 Dhenkanal being one of the leading districts of Odisha in horticulture sector, export of cashew, mango and other horticulture produce should be promoted.

17. Education

- 1 The current performance of banks in lending education loans is not encouraging.
- 2 Banks need to proactively lend education loans.

18. Housing

- 1 The performance of the banks in lending housing loans in Dhenkanal District has not been up to the mark.
- 2 Banks need to proactively lend more housing loans.
- 3 There is a huge scope for sanction & disbursement of more housing loans that fall under priority sector.

19. Social Infrastructure

- 1 Government line departments should provide necessary technical skill/capacity building for creation of social infrastructures i.e. private schools nursing homes, medical clinics and public toilets through private investments. Banks / MFIs may finance such activities.
- 2 Village Water and Sanitation Committees under each gram panchayat may be formed for better utilization of the resources.

20. Renewable Energy

- 1 Public awareness may be created to popularize renewable sources of energy.
- 2 Banks should proactively lend for renewable energy projects, i.e. solar powered pumps, installation of rooftop solar panels and biogas projects etc.

21. Informal Credit Delivery System

- 1 The DCC needs to keep a close watch on the informal credit delivery system that is active in the district so that the poor people do not get exploited with very high interest rates.
- 2 People who are borrowing from the informal credit delivery system should be encouraged to go to the formal credit delivery system.

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. 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.

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.

The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets LPG Distributorship PM Bharatiya Jan Aushadhi Kendra Pradhan Mantri Kisan Samriddhi Kendras (PMKSK) membership to National Level Multi-State Societies (Seed Organic farming Exports) etc. for diversification of business.

5. 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 25 of crop loans disbursed in the district. The Angul United CCB which is the DCCB of the district is profit making. The long term cooperative credit structure is non-operational. The number of PACS in the district is 80 out of which 5 have been identified to adopt the model bye Laws (for making them multipurpose multidimensional and transparent entities). All the 80 PACS are functional.

Approximately 55 PACS have registered profits during the past years. Audit of all the PACS are in arrears.

The CBS operations of DCCB and functional PACS are run under two soft-wares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerization scheme (Strengthening of PACS through Computerization).

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. Potential for formation of cooperatives

1. The number of Gram Panchayats (GP) in the district is 212. Number of GPs covered by existing PACS is 160
Number of new MPACS which can be formed in underserved GPs is 15.
Number of dormant or defunct PACS in the district is zero. Target for liquidation of Dormant/Defunct PACS is zero.

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	Tribal Development	TDF project at Hindola	500 Acres of Hindola block	Grant support of Rs.299000000.00	Nil	500	This project will help in increasing income levels of the beneficiaries by Rs.4000.00 to Rs.5000.00 per month.
2	Skill Training	MEDP on honeybee keeping.	1 village of Kankadaha block	Grant support of Rs.900000.00	Nil	30	This project will help in increasing income levels of the beneficiaries by Rs.2000.00 to Rs.3000.00 per month.
3	Skill Training	LEDP on ceramic teracotta pottery	2 villages of Gobindpur GP of Sadara Block	Grant support of Rs.1080000.00	Nil	90	This project will help in increasing income levels of the beneficiaries by Rs.3000.00 to Rs.5000.00 per month.
4	RIDF project	MPWS project	159 villages in Bhuban block	RIDF loan of Rs.360810000.00	Nil	239000	The project will help provide piped portable water to 159 villages of Bhuban Block

5	RIDF project	MPWS project	208 villages in Gondia block	RIDF loan of Rs.478003000.00	Nil	313000	The project will help provide piped portable water to 208 villages of Gondia Block
6	RIDF project	Construction of flood protection Embankment on bank of Brahmani river from Dighi to Gobindpur in Bhuban Block	10 villages	RIDF loan of Rs.206882000/-	Nil	25000	This project will help prevent soil erosion along the bank of Brahmani river from Dighi to Gobindpur during floods
7	Skill training	MEDP on Mango split production by pit method	Bhanranali village of Odapada Block	Grant support of Rs.900000.00	Nil	30	This will help the 30 women SHG beneficiaries to have an additional income of Rs.2000.00 per month during the summer when mango plants start giving fruit.
8	Skill training	MEDP on Mushroom Cultivation	Sogar village, Kamakhya nagar Block	Grant support of Rs.900000.00	Nil	30	This will help the 30 women SHG beneficiaries to have an additional income of Rs.2000.00 to Rs.3000.00 per month .

9	FPO	Datree FPO in Kankadaha block with NABCON S as CBBO	Kankadaha	Grant support of Rs.3300000.00 from GOI under CSS FPO scheme	Nil	750	The formation of the FPO has helped the farmers to learn efficient methods of farming through different capacity building trainings provided through the FPO. Further, the FPO has got license for Fertilizer and Pesticide outlets. This has helped the farmers to get farm inputs in time at cheaper price compared to earlier times. Further, the FPO has taken initiatives for marketing of the produce of the member farmers which has helped the farmers to get better price for their produce.
10	FPO	Kalsidebi FPO in Parjanga block with NABCON S as CBBO	Parjanga	Grant support of Rs.3300000.00 from GOI under CSS FPO scheme	Nil	750	The formation of the FPO has helped the farmers to learn efficient methods of farming through different capacity building trainings provided through the FPO. Further, the FPO has got license for Fertilizer and Pesticide outlets. This has helped the farmers to get farm inputs in time at cheaper price compared to earlier times. Further, the FPO has taken initiatives for marketing of the produce of the member farmers which has helped the farmers to get better price for their produce.

Success Stories

Success Story 1: FPO success story of Mahima Alekha FPO



1. Scheme :	PODF ID
2. Project Implementing Agency :	New Orissa
3. Duration of the project :	3 years
4. Beneficiary :	
No. of beneficiaries:	550
Community :	Farmers
State :	Odisha
District :	Dhenkanal
Block :	Gondia
Village :	Karamula

The formation of the FPO has helped the member farmers to work in an organized manner. They have received capacity building training on scientific agricultural practices with help of the budget sanctioned by NABARD for the same. This has helped the farmers in earning greater productivity from their farms. Further, NABARD has provided a pick-up van with grant support under Rural Mart scheme. The FPO members are now able to use the pick up van for marketing their produce. The FPO has now become the largest ground nut producing cluster in the district. The FPO has also availed working capital from NABKISHAN for augmenting their agricultural activities as well as marketing. As a result, Mahima Alekha FPO has today come out to be one of the most successful FPOs of Dhenkanal District.

Success Story 2: LEDP on Goat Rearing

1. Scheme :	LEDP
2. Project Implementing Agency :	Mission
3. Duration of the project :	2 years
4. Beneficiary :	
No. of beneficiaries:	90
Community :	Women SHG members
State :	Odisha
District :	Dhenkanal
Block :	Kankadahada
Village :	Bahadapal

90 Women SHG members of Bahadapal village, Kankadahada Block, Dhenkanal District received training for goat rearing under NABARD's LEDP scheme in FY 2021-22, which was implemented by NGO, Mission. With the help of the learning from this LEDP programme, the beneficiary SHG members started goatary activities with help of self financing or bank credit linkage. Because of this, the SHG members have been able to earn an additional income for their families ranging from Rs.50000/- to Rs.70000/- per annum.

Photos:



Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the District by

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

ICAR Institutions: ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote

sustainable agriculture. 2. ICAR-CIFA has launched “Amrit Catla” a genetically improved variety of Catla to enhance fish seed quality for India’s growing fish farming community.

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

1. Odisha is the first state to implement Climate Change Budget Coding publishing an annual Climate Budget document alongside its regular budget. This initiative aims to guide policy planners by analyzing the climate relevance and sensitivity of public expenditure in sectors identified in SAPCC through a comprehensive budget coding exercise. 2. State Government has taken an initiative to grant land rights to thousands of slum dwellers under the scheme “Odisha 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.

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 Rs.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. Rs. 20 crore allotted under NAFCC of Government of India. 3. Two climate resilience project for Rs.2 lakh each implemented in Balasore and Bhadrak from NABARD’s Climate Fund

Other Agencies: Government of India serves as a critical catalyst in nudging state governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are: 1. Govt. of India launched Amrit Dharohar initiative in 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

The district has significant potential for climate action considering its rich biodiversity natural resources. Some climate actions in the district are promoting organic farming practice, developing, and promoting climate resilient crop varieties, agroforestry practice, planting native species which can restore degraded forest, enhancing carbon sink and biodiversity. Sustainable forest management, community led forest management, watershed development, rain water harvesting, promotion of drip and sprinkler irrigation, small hydro power projects, solar irrigation systems, climate change awareness, community led climate planning, climate resilient livelihood such as eco- tourism are some of the climate actions at district level.

3.2 Any specific Climate Change initiative in the District by

Odisha government has taken several initiatives on climate change like millet-based farming, sustainable agricultural practice like organic farming, agroforestry to enhance soil health and bio diversity plantation under national mission on plantation.

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 Dhokra craft of Sadeibereni village of Sadara block Dhenkanal District has a great potential for Geographical Indication(GI). About 400 artisans are producing dhokra craft artifacts. Since last 60 years the artisans from this area have been producing Dhokra artifacts.
- 4 Magaji ladu of Gondia block of Dhenkanal District has already received GI tag in 2023.

Annexure 1

District-Dhenkanal

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Banana/ Kela_Irrigated	100	Acre	75000	Phy	69	69	69
					BL	51.75	51.75	51.75
2	Banana/ Kela_Ratoon	100	Acre	50000	Phy	59	59	59
					BL	29.50	29.50	29.50
3	Banana/ Kela_Tissue Culture	100	Acre	100000	Phy	63	63	63
					BL	63.00	63.00	63.00
4	Cashew/ Kaju_Irrigated	100	Acre	45000	Phy	102	102	102
					BL	45.90	45.90	45.90
5	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	100	100	400
					BL	32.00	32.00	128.00
6	Guava/ Amrood_High Density	100	Acre	90000	Phy	100	100	100
					BL	90.00	90.00	90.00
7	Jasmine/ Chamelee/ Mallige/ Mogra	100	Acre	50000	Phy	31	31	31
					BL	15.50	15.50	15.50

Hindol	Kamakhyan aga r	Kankada Had	Odapada	Parjang	District Total
69	69	69	69	69	552
51.75	51.75	51.75	51.75	51.75	414.00
59	59	59	59	59	472
29.50	29.50	29.50	29.50	29.50	236.00
63	63	63	63	63	504
63.00	63.00	63.00	63.00	63.00	504.00
102	102	102	102	102	816
45.90	45.90	45.90	45.90	45.90	367.20
100	100	50	50	100	1000
32.00	32.00	16.00	16.00	32.00	320.00
100	100	100	100	100	800
90.00	90.00	90.00	90.00	90.00	720.00
31	31	31	31	31	248
15.50	15.50	15.50	15.50	15.50	124.00

8	Lemon/ Nimboo__	100	Acre	55000	Phy/BL	99	99	99
9	Maize/ Makka_Irrigated	100	Acre	37000	Phy/BL	50	50	50
10	Mandarin/ Santra/Citrus/ Sweet Orange__	100	Acre	55000	Phy/BL	18.50	18.50	18.50
11	Mango/ Aam__	100	Acre	45000	Phy/BL	66	66	66
12	Mushroom/ Kukaramutta__	100	Bag	53	Phy/BL	36.30	36.30	36.30
13	Other Flowers__	100	Acre	45000	Phy/BL	248	249	248
14	Other Vegetables__	100	Acre	35000	Phy/BL	111.60	112.05	111.60
15	Papaya/ Papita__	100	Acre	75000	Phy/BL	524	524	524
16	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy/BL	0.28	0.28	0.28
17	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	17000	Phy/BL	62	62	62
18	Rapeseed/ Toria/ Laahi_Unirrigated/Rainfed	100	Acre	14000	Phy/BL	27.90	27.90	27.90
19	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy/BL	1600	1600	1600
						560.00	560.00	560.00
						201	201	201
						150.75	150.75	150.75
						200	200	200
						40.00	40.00	40.00
						200	200	200
						34.00	34.00	34.00
						50	50	50
						7.00	7.00	7.00
						23000	23000	23000
						9200.00	9200.00	9200.00

99	99	99	99	99	99	792
54.45	54.45	54.45	54.45	54.45	54.45	435.60
50	50	50	50	50	50	400
18.50	18.50	18.50	18.50	18.50	18.50	148.00
66	66	66	66	66	66	528
36.30	36.30	36.30	36.30	36.30	36.30	290.40
249	248	249	248	249	249	1988
112.05	111.60	112.05	111.60	112.05	112.05	894.60
524	524	524	524	524	524	4192
0.28	0.28	0.28	0.28	0.28	0.28	2.24
62	62	62	62	62	62	496
27.90	27.90	27.90	27.90	27.90	27.90	223.20
1600	1500	1200	1500	1500	1500	12100
560.00	525.00	420.00	525.00	525.00	525.00	4235.00
201	201	201	201	201	201	1608
150.75	150.75	150.75	150.75	150.75	150.75	1206.00
200	200	200	200	200	200	1600
40.00	40.00	40.00	40.00	40.00	40.00	320.00
200	200	150	200	200	200	1550
34.00	34.00	25.50	34.00	34.00	34.00	263.50
50	50	50	50	50	50	400
7.00	7.00	7.00	7.00	7.00	7.00	56.00
23000	23000	22000	23000	23000	23000	183000
9200.00	9200.00	8800.00	9200.00	9200.00	9200.00	73200.00

20	Rose/ Gulab__	100	Acre	60000	Phy/BL	31	31	31
						18.60	18.60	18.60
21	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy/BL	90	90	90
						63.00	63.00	63.00
22	Tomato/ Tamatar__	100	Acre	75000	Phy/BL	6	6	6
						4.50	4.50	4.50
	Post-harvest/HH Consumption (10%)					10654.53	10654.98	10750.53
	Repairs & maintenance of farm assets (20%)					1065.45	1065.5	1075.05
	Sub Total					2130.91	2131	2150.11
						13850.89	13851.48	13975.69
Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
A.2 Water Resources								
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy/BL	215	215	215
						201.03	201.03	201.03
2	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy/BL	73	73	73
						40.33	40.33	40.33
3	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy/BL	167	167	167
						146.78	146.78	146.78

4	Sprinkler Irrigation -Micro-0.4 ha (Spacing 5 m x 5m)	85	ha	37620	Phy BL	119	119	119
5	Water Harvesting/ Recharge structure--20x20x3 m	85	No.	15000	Phy BL	50	50	50
	Sub Total					489.94	489.94	489.94

31	31	31	31	31	31	248
18.60	18.60	18.60	18.60	18.60	18.60	148.80
90	90	80	90	90	90	710
63.00	63.00	56.00	63.00	63.00	63.00	497.00
6	6	6	6	6	6	48
4.50	4.50	4.50	4.50	4.50	4.50	36.00
10654.98	10619.53	10083.48	10603.53	10619.98		84641.54
1065.5	1061.95	1008.35	1060.35	1062		8464.15
2131	2123.91	2016.7	2120.71	2124		16928.31
13851.48	13805.39	13108.53	13784.59	13805.98		110034
Hindol	Kamakhyanagar	Kankada Had	Odapada	Parjang	District Total	
215	215	215	215	215		1720
201.03	201.03	201.03	201.03	201.03		1608.24

73	73	73	73	73	73	584
40.33	40.33	40.33	40.33	40.33	40.33	322.64
167	167	167	167	167	167	1336
146.78	146.78	146.78	146.78	146.78	146.78	1174.24
119	119	119	119	119	119	952
38.05	38.05	38.05	38.05	38.05	38.05	304.40
50	50	50	50	50	50	400
63.75	63.75	63.75	63.75	63.75	63.75	510.00
489.94	489.94	489.94	489.94	489.94	489.94	3919.52

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhuban	Dhenkanal Sadar	Gondia
A.3 Farm Mechanisation							
1	Combine harvester-Self propelled belt type-Combined Harvester 100 Hp	85	No.	2583400	39 856.40	39 856.40	39 856.40
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	18 7.80	18 7.80	18 7.80
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	73 240.01	73 240.01	73 240.01
4	Reapers, Binders and Balers-Self Propelled-Balers(rectangular) (above 18-20kg/bale)	85	No.	1345000	20 228.65	20 228.65	20 228.65
5	Thresher-Multicrop Power Threshers-Power Pulse Thresher (Motor)	85	No.	80000	52 35.36	52 35.36	52 35.36

6	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy BL	100 123.25	100 123.25	100 123.25
7	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy BL	130 278.57	129 276.43	129 276.43
8	Tractor-With Implements & Trailer-PTO 27-30 HP Tractor	85	No.	800000	Phy BL	34 231.20	34 231.20	34 231.20
	Sub Total					2001.24	1999.10	1999.10

Hindol	Kamakhyana Sagar	Kankada Had	Odapada	Parjang	District Total
39	39	39	39	39	312
856.40	856.40	856.40	856.40	856.40	6851.20
18	18	18	18		126
7.80	7.80	7.80	7.80		54.60
73	73	73	73	73	584
240.01	240.01	240.01	240.01	240.01	1920.08
20	20	20	20	20	160
228.65	228.65	228.65	228.65	228.65	1829.20
52	52	52	52	52	416
35.36	35.36	35.36	35.36	35.36	282.88
100	100	100	100	100	800
123.25	123.25	123.25	123.25	123.25	986.00
129	129	129	129	129	1033
276.43	276.43	276.43	276.43	276.43	2213.58
34	34	34	34	34	272
231.20	231.20	231.20	231.20	231.20	1849.60
1999.10	1999.10	1999.10	1999.10	1991.30	15987.14

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total	
A.4 Plantation & Horticulture							
	Sub Total						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total	
A.5 Working Capital - Bee Keeping							
	Sub Total						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhuban	Dhenkanal Sadar	Gondia
A.6 Forestry							
1	Nursery/ Propagation unit- Traditional Nursery-Raising casurina seedlings (06 month old) - 1000 number	85	No.	18726	Phy	136	136
					BL	21.65	21.65
2	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	14	14
					BL	16.31	16.31
	Sub Total				37.96	37.96	37.96

Hindol	Kamakhyan agar	Kankada Had	Odapada	Parjang	District Total
136	136	136	136	136	1088
21.65	21.65	21.65	21.65	21.65	173.20
14	14	14	14	14	112
16.31	16.31	16.31	16.31	16.31	130.48
37.96	37.96	37.96	37.96	37.96	303.68

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
	A.7 Animal Husbandry - Dairy							
1	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	214	214	214
					BL	1283.02	1283.02	1283.02
2	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	100	100	100
					BL	884.00	884.00	884.00
3	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy	22	22	22
					BL	48.62	48.62	48.62
	Sub Total					2215.64	2215.64	2215.64
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	District Total			
	A.8 Working Capital - AH - Dairy/Drought animal							
	Sub Total Working Capital							

Hindol	Kamakhyan agar	Kankada Had	Odapada	Parjang	District Total
214	214	214	214	214	1712
1283.02	1283.02	1283.02	1283.02	1283.02	10264.16
100	100	100	100	100	800
884.00	884.00	884.00	884.00	884.00	7072.00
22	22	22	22	22	176
48.62	48.62	48.62	48.62	48.62	388.96
2215.64	2215.64	2215.64	2215.64	2215.64	17725.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
A.9 Animal Husbandry - Poultry								
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy BL	11 60.49	11 60.49	11 60.49
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	1073100	Phy BL	6 547.28	6 547.28	6 547.28
3	Commercial Layer Farming--Hybrid Layer (Cage) (1+1+5 housing)	85	50000	4857800	Phy BL	5 2064.57	5 2064.57	5 2064.57
	Sub Total					2672.34	2672.34	2672.34
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
A.10 Working Capital - AH - Poultry								
	Sub Total Working Capital							

Hindol	Kamakhyan agar	Kankada Had	Odapada	Parjang	District Total
11	11	11	11	11	88
60.49	60.49	60.49	60.49	60.49	483.92
6	6	6	6	6	48
547.28	547.28	547.28	547.28	547.28	4378.24
5	5	5	5	5	40
2064.57	2064.57	2064.57	2064.57	2064.57	16516.56
2672.34	2672.34	2672.34	2672.34	2672.34	21378.72

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
	A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy BL	155	155	155
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy BL	7	7	7
	Sub Total					19.28	19.28	19.28
						227.45	227.45	227.45
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.12 Working Capital - AH - Others/SR							
	Sub Total Working Capital							

Hindol	Kamakhyan aga r	Kankada Had	Odapada	Parjang	District Total
155	155	155	155	155	1240
208.17	208.17	208.17	208.17	208.17	1665.36
7	7	7	7	7	56
19.28	19.28	19.28	19.28	19.28	154.24
227.45	227.45	227.45	227.45	227.45	1819.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhuban	Dhenkanal Sadar	Gondia
	A.13 Fisheries						
1	Boat Building/Repair Yards-Accessories for Fishing Gear-Craft and gear boats appropriate size	85	No.	100000	Phy 2 BL 1.70	2 1.70	1 0.85
2	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy 1 BL 2.55	1 2.55	1 2.55
3	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy 1 BL 0.72	1 0.72	1 0.72
4	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy 2 BL 78.20	2 78.20	2 78.20
5	Integrated Pisciculture -With dairy-0.4	85	ha	744000	Phy 1 BL 6.32	1 6.32	1 6.32
6	Semi Intensive Pisciculture-Other-Fattening of mudcrab 0.4 ha	85	ha	581000	Phy 2 BL 9.88	2 9.88	2 9.88
7	Semi Intensive Pisciculture	85	ha	670000	Phy 2 BL 11.39	2 11.39	2 11.39
	Sub Total				110.76	110.76	109.91

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.14 Working Capital - Fisheries				
	Sub Total Working Capital				

Hindol	Kamakhyanagar	Kankada Had	Odapada	Parjang	District Total
1	1	1	1	1	10
0.85	0.85	0.85	0.85	0.85	8.50
1	1	1	1	1	8
2.55	2.55	2.55	2.55	2.55	20.40
1	1	1	1	1	8
0.72	0.72	0.72	0.72	0.72	5.76
2	2	2	2	2	16
78.20	78.20	78.20	78.20	78.20	625.60
1	1	1	1	1	8
6.32	6.32	6.32	6.32	6.32	50.56
2	2	2	2	2	16
9.88	9.88	9.88	9.88	9.88	79.04
2	2	2	2	2	16
11.39	11.39	11.39	11.39	11.39	91.12
109.91	109.91	109.91	109.91	109.91	880.98

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
	A.15 Farm Credit							
1	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1500000	Phy	1	1	1
					BL	12.75	12.75	12.75
2	Solar Energy-Solar Agriculture Pump-0.5 HP (PMDC) Submersible pump with Solar PV	85	No.	86660	Phy	410	410	410
					BL	302.01	302.01	302.01
3	Solar Energy-Solarisation of Grid Connected Agri. Pump-Per KW Off-Grid Rooftop Solar Power System (RSPS)	85	No.	102935	Phy	68	68	68
					BL	59.50	59.50	59.50
	Sub Total					374.26	374.26	374.26
	Total Farm Credit (sum of A.1 to A.15)					21924.78	21924.78	21924.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Godown-Small-100mt	85	No.	500000	Phy	4	4	4
					BL	17.00	17.00	17.00
2	Godown-Small-500mt	85	No.	2500000	Phy	2	2	2
					BL	42.50	42.50	42.50
	Sub Total					59.50	59.50	59.50

Hindol	Kamakhyan aga r	Kankada Had	Odapada	Parjang	District Total
1	1	1	1	1	8
12.75	12.75	12.75	12.75	12.75	102.00
410	410	410	410	410	3280
302.01	302.01	302.01	302.01	302.01	2416.08
68	68	68	68	68	544
59.50	59.50	59.50	59.50	59.50	476.00
374.26	374.26	374.26	374.26	374.26	2994.08
21924.78	21924.78	21924.78	21924.78	21924.78	175042.84

Hindol	Kamakhyan aga r	Kankada Had	Odapada	Parjang	District Total
4	4	4	4	4	32
17.00	17.00	17.00	17.00	17.00	136.00
2	2	2	2	2	16
42.50	42.50	42.50	42.50	42.50	340.00
59.50	59.50	59.50	59.50	59.50	476.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
B.2 Land Development								
1	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	85	ha	391440	Phy BL	65 21.63	65 21.63	65 21.63
2	Bunding-Contour Bunding-Contour cum Field Bunding- 0.5-3 % slope	85	ha	60690	Phy BL	64 33.02	64 33.02	64 33.02
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-Shaping-4.0 to 6.0%, Slope(steep) A V slope 5.0%	85	ha	225590	Phy BL	58 111.22	58 111.22	58 111.22
	Sub Total					165.87	165.87	165.87
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
B.3 Agriculture Infrastructure - Others								
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x 3ft	85	No.	27200	Phy BL	23 5.32	23 5.32	23 5.32
2	Compost/ Vermi Compost- Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy BL	25 7.65	25 7.65	25 7.65

3	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	3500000	Phy	1	1
	Sub Total				BL	29.75	29.75
	Total (B.1+B.2+B.3)					42.72	42.72
						268.09	268.09
							238.34

Hindol	Kamakhyan agar	Kankada Had	Odapada	Parjang	District Total
65	65	65	65	65	520
21.63	21.63	21.63	21.63	21.63	173.04
64	64	64	64	64	512
33.02	33.02	33.02	33.02	33.02	264.16
58	58	58	58	58	464
111.22	111.22	111.22	111.22	111.22	889.76
165.87	165.87	165.87	165.87	165.87	1326.96
Hindol	Kamakhyan agar	Kankada Had	Odapada	Parjang	District Total
23	23	23	23	23	184
5.32	5.32	5.32	5.32	5.32	42.56
25	25	25	25	25	200
7.65	7.65	7.65	7.65	7.65	61.20

					2
					59.50
12.97	12.97	12.97	12.97	12.97	163.26
238.34	238.34	238.34	238.34	238.34	1966.22

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy BL	14 23.80	14 23.80	14 23.80
2	Oil Extraction-Oil Mill-Fully Automatic 600-650 Kg/hour only plant and machi	85	No.	2000000	Phy BL	20 3400.00	20 3400.00	20 3400.00
	Sub Total					3423.80	3423.80	3423.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	C.2 Ancillary Activities -				
	Sub Total				
	Total (C.1+C2)				27366.60
	Total (A+B+C)				204375.66

Hindol	Kamakhyagar	Kankada Had	Odapada	Parjang	District Total
14	14	14	14		98
23.80	23.80	23.80	23.80		166.60
20	20	20	20	20	160
3400.00	3400.00	3400.00	3400.00	3400.00	27200.00
3423.80	3423.80	3423.80	3423.80	3400.00	27366.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	25000000	Phy BL	5 10625.00	5 10625.00	4 8500.00
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy BL	70 2975.00	95 4037.50	80 3400.00
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	5000000	Phy BL	23 9775.00	23 9775.00	23 9775.00
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	5000000	Phy BL	5 2125.00	5 2125.00	4 1700.00
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy BL	70 714.00	95 969.00	80 816.00
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy BL	23 1955.00	23 1955.00	23 1955.00
	Sub Total					28169.00	29486.50	26146.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhuban	District Total
	III. Export Credit					
1	Export Credit - Post Shipment Export Credit-	85	No.	300000	1	1
				00	255.00	255.00
	Total Export Credit				255.00	255.00

Hindol	Kamakhyagar	Kankada Had	Odapada	Parjang	District Total
4	4	4	4	4	34
8500.00	8500.00	8500.00	8500.00	8500.00	72250.00
80	80	50	58	58	571
3400.00	3400.00	2125.00	2465.00	2465.00	24267.50
23	23	23	23	23	184
9775.00	9775.00	9775.00	9775.00	9775.00	78200.00
4	4	4	4	4	34
1700.00	1700.00	1700.00	1700.00	1700.00	14450.00
80	80	50	58	58	571
816.00	816.00	510.00	591.60	591.60	5824.20
23	23	23	23	23	184
1955.00	1955.00	1955.00	1955.00	1955.00	15640.00
26146.00	26146.00	24565.00	24986.60	24986.60	210631.70

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
IV. Education								
1	Education Loans-Study abroad-	85	No.	1500000	Phy	18	18	16
	Total Education				BL	229.50	229.50	204.00
						229.50	229.50	204.00
V. Housing								
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	200000	Phy	15	15	15
					B	255.00	255.00	255.00
					L			
2	Repair of Dwelling Units--	85	No.	20000	Phy	5	5	5
					B	8.50	8.50	8.50
					L			
	Total Housing					263.50	263.50	263.50
VI. Social Infrastructure								
					Phy	1	1	1

1	Healthcare-Diagnostic Lab-Clinic	85	No.	100000	BL	8.50	8.50
	Total Social Infrastructure					8.50	8.50

Hindol	Kamakhyan aga r	Kankada Had	Odapada	Parjang	District Total
16	16	16	16	16	132
204.00	204.00	204.00	204.00	204.00	1683.00
204.00	204.00	204.00	204.00	204.00	1683.00
Hindol	Kamakhyan aga r	Kankada Had	Odapada	Parjang	District Total
15	15	15	15	15	120
255.00	255.00	255.00	255.00	255.00	2040.00
5	5	5	5	5	40
8.50	8.50	8.50	8.50	8.50	68.00
263.50	263.50	263.50	263.50	263.50	2108.00
Hindol	Kamakhyan aga r	Kankada Had	Odapada	Parjang	District Total
1	1	1	1	1	8
8.50	8.50	8.50	8.50	8.50	68.00
8.50	8.50	8.50	8.50	8.50	68.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
VII. Renewable Energy								
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	50	50	50
					BL	42.50	42.50	42.50
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	150	150	150
					BL	76.50	76.50	76.50
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	115	115	115
					BL	293.25	293.25	293.25
	Total Renewable Energy					412.25	412.25	412.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhuban	Dhenkanal Sadar	Gondia
VIII. Others								
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	1600	1600	1600
					BL	3200.00	3200.00	3200.00
	Total Others					3200.00	3200.00	3200.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					55096.97	55096.97	55096.97

Hindol	Kamakhyan agar	Kankada Had	Odapada	Parjang	District Total
50	50	50	50	50	400
42.50	42.50	42.50	42.50	42.50	340.00
150	150	150	150	150	1200
76.50	76.50	76.50	76.50	76.50	612.00
115	115	100	115	115	905
293.25	293.25	255.00	293.25	293.25	2307.75
412.25	412.25	374.00	412.25	412.25	3259.75
Hindol	Kamakhyan agar	Kankada Had	Odapada	Parjang	District Total
1600	1600	1600	1600	1600	12800
3200.00	3200.00	3200.00	3200.00	3200.00	25600.00
3200.00	3200.00	3200.00	3200.00	3200.00	25600.00
55096.97	55096.97	55096.97	55096.97	55096.97	447981.11

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	37905.84	29351.83	71787.00	38209.72	72133.81	48548.10	74147.89	
RCBs	77633.85	38641.57	44037.00	38458.46	44249.74	49603.49	52673.67	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	7566.10	3710.96	7313.00	4811.90	7348.33	7387.75	9023.41	
Others								
Sub total (A)	123105.79	71704.36	123137.00	81480.08	123731.88	105539.34	135844.97	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	39769.30	29599.04	44187.00	55918.07	45131.91	59949.98	49723.56	
RCBs	2879.56	51.40	123.00	22.50	402.11	25.56	489.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

RRBs	4796.80	571.70	3137.00	202.63	3218.06	580.00	12459.67
Others							
Sub total (A)	47445.66	30222.14	47447.00	56143.20	48752.08	60555.54	62672.23

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	77675.14	58950.87	115974.00	94127.79	117265.72	108498.08	123871.45
RCBs	80513.41	38692.97	44160.00	38480.96	44651.85	49629.05	53162.67
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	12362.90	4282.66	10450.00	5014.53	10566.39	7967.75	21483.08
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	170551.45	101926.50	170584.00	137623.28	172483.96	166094.88	198517.20

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	56614.37	46240.58	70030.00	74985.15	84615.94	75745.14	91178.90
RCBs	986.36	0.00	15.00	0.00	18.12	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	8911.76	5350.25	2758.00	8190.56	3332.44	8416.13	33861.11
Others							
Sub total (A)	66512.49	51590.83	72803.00	83175.71	87966.50	84161.27	125040.01

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	47065.23	18315.37	54839.81	21340.84	59564.43	21177.35	48867.78	
RCBs	430.43	167.50	501.53	195.17	544.74	1764.78	634.82	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	4122.65	1604.32	4803.66	11666.11	5217.51	12353.45	11478.58	
Others	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	51618.31	20087.19	60145.00	33202.12	65326.68	35295.58	60981.18	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	181354.74	123506.82	240843.81	190453.78	261446.09	205420.57	263918.13	
RCBs	81930.20	38860.47	44676.53	38676.13	45214.71	51393.83	53797.49	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	25397.31	11237.23	18011.66	24871.20	19116.34	28737.33	66822.77	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	288682.25	173604.52	303532.00	254001.11	325777.14	285551.73	384538.39	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCAR DB	RRBs	Others	CBs	RCBs	SCAR B	RRBs	Others	
CL	29351.83	38641.57	0.00	3710.96		71704.36	38209.72	38458.46	4811.90		81480.08

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCAR DB	RRBs	Others	CBs	RCBs	SCAR B	RRBs	Others	
CL	48548.10	49603.49	0.00	7387.75		105539.34	74147.89	52673.67	9023.41		135844.97

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCAR DB	RRBs	Others	CBs	RCBs	SCAR B	RRBs	Others	
CL	29351.83	38641.57	0.00	3710.96		71704.36	38209.72	38458.46	4811.90		81480.08
WS	556.16	0.00		0.00		556.16	1023.17	2.00	8.00		1033.17
LD	108.74	0.00		0.00		108.74	156.00	4.00	42.00		202.00
FM	3591.80	0.00		1.00		3592.80	6670.29	1.00	3.00		6674.29
P & H	3244.49	1.00		14.25		3259.74	6046.57	1.00	8.00		6055.57
AH-D	2749.88	5.53		0.00		2755.41	5114.68	1.00	3.00		5118.68

AH - P	6254.37	40.00		99.55		6393.92	11871.89	1.00		5.00		11877.89
AH - S G P	608.07	18.00		14.80		640.87	1184.53	3.00		3.00		1190.53
F D	379.37	3.40		0.80		383.57	679.55	1.00		32.00		712.55
F & W	459.78	0.00		0.00		459.78	812.13	0.00		42.00		854.13
S G & M F	627.53	0.00		0.00		627.53	1151.75	5.00		9.00		1165.75
A & F	3681.57	0.00		0.00		3681.57	6831.20	3.00		5.00		6839.20
OTH	5099.05	0.00		2663.00		7762.05	14376.31	0.50		42.63		14419.44
Sub total	27360.81	67.93		2793.40		30222.14	55918.07	22.50		202.63		56143.20
Grand Total (I +II)	56712.64	38709.50		6504.36	0.00	101926.50	94127.79	38480.96	0.00	5014.53	0.00	137623.28

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	
CL	48548.10	49603.49	0.00	7387.75		105539.34	74147.89	52673.67	0.00	9023.41		135844.97
WS	1045.00	2.00		12.00		1059.00	1089.00	23.00		204.00		1316.00
LD	189.00	4.00		59.00		252.00	198.00	45.00		302.00		545.00
FM	6789.00	1.00		6.00		6796.00	6980.00	22.00		156.00		7158.00
P & H	6190.00	1.00		9.00		6200.00	6230.00	24.00		178.00		6432.00
AH - D	5290.00	1.00		5.00		5296.00	5489.00	34.00		290.00		5813.00
AH - P	1290.00	1.00		9.00		1300.00	1490.00	26.00		189.00		1705.00
AH - S G P	1267.00	3.00		6.00		1276.00	1390.00	39.00		268.00		1697.00
FD	689.00	1.00		58.00		748.00	781.00	18.00		308.00		1107.00
F & W	918.00	0.00		89.00		1007.00	988.00	28.00		456.00		1472.00
S G & M F	1167.00	5.00		20.00		1192.00	1234.00	19.00		208.00		1461.00
A & F	6989.00	3.00		16.00		7008.00	7023.00	15.00		402.00		7440.00
OTH	28126.98	3.56		291.00		28421.54	16831.56	196.00		9498.67		26526.23
Sub total	59949.98	25.56		580.00		60555.54	49723.56	489.00		12459.67		62672.23
Grand Total (I + II)	108498.08	49629.05	0.00	7967.75	0.00	166094.88	123871.45	53162.67	0.00	21483.08	0.00	198517.20

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	Biomass Energy	Community Bio Gas Plant		No.	100000
2	Boat Building/Repair Yards	Accessories for Fishing Gear		No.	100000
3	Bore Well	New		No.	110000
4	Bunding	Contour Bunding	2	ha	39144
5	Bunding	Contour Bunding	Contour cum Field Bunding	ha	60690
6	Combine harvester	Self propelled belt type		No.	2583400
7	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
8	Commercial Layer Farming			10000	10731000
9	Commercial Layer Farming			50000	48578000
10	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
11	Compost/ Vermi Compost	Vermi Compost		No.	36000
12	Crossbred Cattle Farming			1+1	246000
13	Crossbred Cattle Farming			5+5	1229000
14	Dal/ Pulses Mill	Mini		No.	200000
15	Drip Irrigation			ha	65000
16	Dug Well	New		No.	103400
17	Education Loans	Study abroad		No.	1500000
18	Export Credit	Post Shipment Export Credit		No.	300000000

19	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
20	Fish marketing	Autorickshaw with Ice Box		No.	300000
21	Fish marketing	Motorcycle with Ice Box		No.	85000
22	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
23	Goat	Rearing Unit	New Shed	10+1	158000
24	Godown	Small		No.	2500000
25	Godown	Small		No.	500000
26	Healthcare	Diagnostic Lab		No.	1000000
27	Heifer Rearing			20	1040000
28	Heifer Rearing			5	260000
29	Integrated Pisciculture	With dairy		ha	744000
30	Manufacturing Sector	Term Loan	Medium	No.	250000000
31	Manufacturing Sector	Term Loan	Micro	No.	5000000
32	Manufacturing Sector	Term Loan	Small	No.	50000000
33	Manufacturing Sector	Working Capital	Medium	No.	50000000
34	Manufacturing Sector	Working Capital	Micro	No.	1200000
35	Manufacturing Sector	Working Capital	Small	No.	10000000
36	Nursery/ Propagation unit	Traditional Nursery	Raising casurina seedlings (06 month old)	No.	18726
37	Oil Extraction	Oil Mill	Fully Automatic 600	No.	20000000
38	Other machinery	Other Machinery & Equipments		No.	386800
39	Other machinery	Other Machinery & Equipments		No.	51000

40	Pig Rearing Unit	New Shed			3+1	324000
41	Plantation	Bamboo		Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
42	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
43	Reapers, Binders and Balers	Self Propelled		Balers(rectangular) (above 18	No.	1345000
44	Repair of Dwelling Units				No.	200000
45	Seed Processing	All Seed Types			No.	3500000
46	Semi Intensive Pisciculture	Other			ha	581000
47	Semi Intensive Pisciculture	Seabass			ha	670000
48	SHGs/ JLGs	Others			No.	200000
49	Soil Conservation Activities/ Erosion Control activities	Land Leveling		Shaping	ha	225590
50	Solar Energy	Roof Top Solar PV System without Battery			No.	60000
51	Solar Energy	Solar Agriculture Pump			No.	86660
52	Solar Energy	Solar Pump Sets			No.	300000
53	Solar Energy	Solarisation of Grid Connected Agri. Pump		Per KW Off	No.	102935
54	Sprinkler Irrigation	Micro			ha	37620
55	Thresher	Multicrop Power Threshers			No.	145000
56	Thresher	Multicrop Power Threshers			No.	252100
57	Thresher	Multicrop Power Threshers			No.	80000
58	Tractor	With Implements & Trailer		PTO 27	No.	800000
59	Water Harvesting/ Recharge structure				No.	150000

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	Banana/ Kela	Tissue Culture		100000
2	Banana/ Kela	Ratoon		50000
3	Banana/ Kela	Irrigated		75000
4	Cashew/ Kaju	Irrigated		45000
5	Groundnut/ Moongfali	Irrigated		32000
6	Guava/ Amrood	High Density		90000
7	Jasmine/ Chamelee/ Mallige/ Mogra			50000
8	Lemon/ Nimboo			55000
9	Maize/ Makka	Irrigated		37000
10	Mandarin/ Santra/ Citrus/ Sweet Orange			55000
11	Mango/ Aam			45000
12	Mushroom/ Kukaramutta			53
13	Other Flowers			45000
14	Other Vegetables			35000
15	Papaya/ Papita			75000
16	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
17	Rapeseed/ Toria/ Laahi	Unirrigated/ Rainfed		14000
18	Rapeseed/ Toria/ Laahi	Irrigated		17000
19	Rice/ Chaval/ Dhan	HYV		40000
20	Rose/ Gulab			60000
21	Sugarcane/ Ganna	Irrigated		70000
22	Tomato/ Tamatar			75000

Abbreviations

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

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

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





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