



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गजपति जिला
Gajapati District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Gajapati

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

Gajapati, PLP 2025-26

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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	Located in North Eastern Ghat Agro climatic zone Gajapati District has hot and moist sub-humid climate.
2	Type of soil	The district primarily has red loamy soil laterite soil and black soil.
3	Primary occupation	Agriculture is the predominant economic activity in Gajapati. Around 80% of the people directly or indirectly depend on agriculture.
4	Land holding structure	Out of 62049 ha land holdings 72% belongs to small and marginal farmers. As irrigation coverage is poor agricultural operations depend mostly on rainfall.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The district had achieved 79% of the overall priority sector target under ACP whereas the achievement under agri & allied sector was 76% of the target during 2023-24.
2	CD Ratio	The Credit Deposit (CD) ratio of banks in the district improved during 2023-24 from 46% to 50%, still below the RBI recommended threshold of 60%.
3	Investment credit in agriculture	The share of investment credit was 38% of total agriculture credit, which is contributing towards capital formation in agriculture and allied sector.

4	Credit flow to MSMEs	The MSME achievement was 91%, rebounding from the setback of COVID-19 pandemic. There exists huge potential under the sector which needs to be tapped by bankers.
5	Other significant credit flow, if any	Significant credit flow is taking place through NBFCs and NBFC-MFIs in the district especially in the hilly areas and interior pockets. Further due to poor credit history informal credit from traders and money lenders far outweighs bank credit in large areas of the district.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	A financial projection of ₹172737 lakh has been made for 2025-26.
2	Projection for agriculture and its components	Total agriculture projection of ₹88774 lakh has been made of which crop loan of ₹53869 lakh, agricultural term loan of ₹21404 lakh, agriculture infrastructure of ₹2795 lakh and ancillary activities of ₹10705 lakh
3	Projection for MSMEs	MSME loan potential of ₹54268 lakh has been assessed
4	Projection for other purposes	Potential assessed under other sectors are Export Credit ₹255 lakh, Education ₹1904 lakh, Housing ₹7293 lakh, Social Infrastructure involving Bank Credit ₹570 lakh, Renewable Energy ₹162 lakh and Others ₹19512 lakh

5. Developmental Initiatives

1. NABARD has been implementing various pilot projects on farm off-farm and micro-finance sectors.
2. With the district being identified as an Aspirational District NABARD has converged multiple tribal development projects watershed development projects FPOs and enterprise development training programmes for rural populace along with capacity building and marketing support.

Gajapati, PLP 2025-26

3. NABARD has been refinancing banks at concessional rates to promote sustainable economic activities enabling deepening of institutional credit and upscaling of livelihoods in rural areas.
4. NABARD has launched a concessional refinance scheme for transformation of PACS into Multi Service Centres (MSC) with an objective of PACS acting as enabling institutions for meeting the national goal of enhancing farmers' incomes.
5. Strengthening of FPOs through capacity building to staff of POPI and FPO BoD and farmers at village level including credit linkage for both members and FPOs and extension of financial support to FPOs through NABARD's subsidiaries is being actively promoted.

6. Thrust Areas

1. The district has been identified as an aspirational district under the NITI Aayog framework. Further 2 blocks viz. Gumma and R Udayagiri have been identified under the aspirational blocks programme.
2. One of the major thrust areas for 2025-26 will be collectivization of farm produce through FPOs under the new Central Sector Scheme for promotion and formation of 10000 FPOs across the country.
3. It will ensure credit flow to FPOs and backward linkages so that they may graduate into sustainable business entities.
4. Transformation and formation of new cooperative societies and M-PACS will also be a major thrust area for the upcoming year.
5. Propagation of integrated farming practices is another major area which will ensure income throughout the year and would act as a risk mitigation measure for the farmers especially for small and marginal farmers.
6. Focus will also remain on financing of SHGs and JLGs creation of post-harvest infrastructure by leveraging on the AIF food processing and value addition by leveraging on the PM-FME scheme renewed thrust on developing pineapple value chain which has been identified for the district under ODOP.
7. Pilot projects on springshed development and palm jaggery production and marketing will also be major focus areas. However the overall progress as envisioned depends on effective addressing of the constraints encountered in the district.

7. Major Constraints and Suggested Action Points

1. Due to lack of established value chain and cold storages there are huge price fluctuations especially for perishable crops like fruits and vegetables leading to loss of investment for farmers.
2. Private investment in post-harvest infrastructure food processing and agriculture value chain should be encouraged dovetailing Government schemes like AIF PM-FME MIDH and other State Government schemes.
3. Off Farm Sector viz. handlooms handicrafts rural tourism etc. need branding and formal market for realising their full potential.
4. SHGs and rural youth need to be trained and facilitated for employment or self-enterprise.
5. Formation and promotion of JLGs under GoO's BALARAM scheme will boost JLG mode of financing thereby ensuring flow of credit for the oral lessees share croppers and tenant farmers who are otherwise depending on informal sources for their credit needs at usurious rates of interest.

8. Way Forward

1. Banks to actively participate in various block level and district level fora created under the lead bank scheme as well as other special programmes for discussing and resolving operational issues
2. Accurate compilation and timely submission of various lead bank reports and priority sector returns are also crucial for monitoring the progress and taking correctives steps wherever required besides helping apex level institutions in appropriate policy formulation.
3. Deepening of financial awareness and literacy through the help of Centres for Financial Literacy supported by NABARD under FIF will enable wider banking penetration and augment the credit flow especially under priority sectors.
4. Converging of programmes under the aspirational district and blocks framework will help accelerate the rate of progress.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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 draught 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; 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	75273.38
1	Crop Production, Maintenance and Marketing	56203.11
2	Term Loan for agriculture and allied activities	19070.27
B	Agriculture Infrastructure	2795.31
C	Ancillary activities	10705.34
I	Credit Potential for Agriculture A+B+C)	88774.03
II	Micro, Small and Medium Enterprises	54268.27
III	Export Credit	255.00
IV	Education	1904.00
V	Housing	7293.00
VI	Social Infrastructure	569.50
VII	Renewable energy	161.67
VIII	Others	19512.00
	Total Priority Sector	172737.47

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	53869.05
2	Water Resources	1177.46
3	Farm Mechanisation	6217.93
4	Plantation & Horticulture with Sericulture	2505.44
5	Forestry & Waste Land Development	502.75
6	Animal Husbandry - Dairy	3149.74
7	Animal Husbandry - Poultry	2207.03
8	Animal Husbandry - Sheep, Goat, Piggery	3480.09
9	Fisheries	1869.89
10	Farm Credit- Others	294.00
	Sub total	75273.38
	B Agriculture Infrastructure	
1	Construction of storage	1370.66
2	Land development, Soil conservation, Wasteland development	1024.13
3	Agriculture Infrastructure - Others	400.52
	Sub total	2795.31
	C Ancillary activities	
1	Food & Agro. Processing	7794.09
2	Ancillary activities - Others	2911.25
	Sub Total	10705.34
	II Micro, Small and Medium Enterprises	
	Total MSME	54268.27
	III Export Credit	255.00
	IV Education	1904.00
V	Housing	7293.00
	VI Social Infrastructure	569.50
	VII Renewable energy	161.67
	VIII Others	19512.00
	Total Priority Sector	172737.47

Note : Details indicated at Annexure 1 at page 117

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	4325
2	No. of Sub Divisions	1
3	No. of Blocks	7
4	No. of revenue villages	1612
5	No. of Gram Panchayats	149

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Gajapati
3	Agro-climatic Zone 1	AZ64 - North Eastern Ghat
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Hot & Moist Sub-Humid

9	Soil Type	Red Loamy (52) Laterite (25) and Black Soil (22)
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3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	432500
2	Forest Land	247713
3	Area not available for cultivation	12000
4	Barren and Unculturable land	68000
5	Permanent Pasture and Grazing Land	11990
6	Land under Miscellaneous Tree Crops	7582
7	Cultivable Wasteland	3619
8	Current Fallow	0
9	Other Fallow	6000

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	44761	66	22375	36
2	>1 to <=2 ha	16482	24	22258	36
3	>2 to <=4 ha	5330	8	13389	22
4	>4 to <=10 ha	746	1	3865	6
5	>10 ha	8	0	162	0
6	Total	67327	99	62049	100

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	65.06

Gajapati, PLP 2025-26

2	Of the above, Small/ Marginal Farmers	61.24
3	Agricultural Labourers	153.20
4	Workers engaged in Household Industries	5.37
5	Workers engaged in Allied agro activities	
6	Other workers	70.30

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	577.82	282.88	294.94	507.15	70.67
2	Scheduled Caste	39.18	19.04	20.14	29.54	9.64
3	Scheduled Tribe	313.71	151.90	161.81	308.87	4.85
4	Literate	262.54	153.66	108.87	213.16	49.38
5	BPL	68.76				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	128.52
2	Rural Households	112.37
3	BPL Households	8.97

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	
3	Having electricity supply	49.07
4	Having independent toilets	

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1499
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	150
4	Villages having Banking Facilities	1534
5	Villages having Primary Schools	907
6	Villages having Primary Health Centres	14
7	Villages having Potable Water Supply	1612

8	Villages connected with Paved Approach Roads	419
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Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District at a Glance 2023 (Directorate of Economics & Statistics Govt. of Odisha)
1.a Additional Information	Census 2011/NITI Aayog/RBI PSL Master Directions (Updated as on 21 June 2024)/Risk & Vulnerability Assessment of Indian Agriculture to Climate Change ICAR-CRIDA 2019
2. Soil & Climate	Department of Agriculture 2024
3. Land Utilisation [Ha]	District at a Glance 2023 (Directorate of Economics & Statistics Govt. of Odisha)
4. Ground Water Scenario (No. of blocks)	CGWB Report 2024
5. Distribution of Land Holding	Agriculture Census 2015-16
6. Workers Profile [In '000]	Census 2011/District Statistical Handbook 2020
7. Demographic Profile [In '000]	Census 2011/District Statistical Handbook 2020
8. Households [In '000]	Census 2011/District Statistical Handbook 2020
9. Household Amenities [Nos. in '000 Households]	Census 2011/District Statistical Handbook 2020
10. Village-Level Infrastructure [Nos.]	Census 2011/District Statistical Handbook 2020

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2443
2	Primary Health Centres	22
3	Primary Health Sub-Centres	136
4	Dispensaries	13
5	Hospitals	8
6	Hospital Beds	273

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	324
2	Registered FPOs	28
3	Agro Service Centres	14
4	Soil Testing Centres	7
5	Approved nurseries	6
6	Agriculture Pumpsets	2650
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	33.40
2	Irrigation Potential Created	58.79
3	Net Irrigated Area (Total area irrigated at least once)	33.40
4	Area irrigated by Canals/ Channels	5.46
5	Area irrigated by Wells	2.75
6	Area irrigated by Tanks	15.83
7	Area irrigated by Other Sources	9.37
8	Irrigation Potential Utilized (Gross Irrigated Area)	45.20

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14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	5895
2	Railway Line [km]	50
3	Public Transport Vehicle [Nos]	1280
4	Goods Transport Vehicles [Nos.]	4900

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	334	63550
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	65	79286
6	Cotton (Ginning/ Spinning/ Weaving)	25	
7	Milk (Chilling/ Cooling/ Processing, etc.)	4	9000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	2	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	12905		
2	Cattle - Indigenous	154759	99032	55727
3	Buffaloes	5454	2227	3227
4	Sheep - Cross bred			
5	Sheep - Indigenous	9853	3430	6423
6	Goat	139274	47959	91315
7	Pig - Cross bred			
8	Pig - Indigenous	7657	3301	4356
9	Horse/Donkey/Camel	4		
10	Rabbit			
11	Poultry - Improved	54430		
12	Poultry - Indigenous	310053	125525	184528

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	10
3	Disease Diagnostic Centres	59
4	Artificial Insemination Centers	54
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	
7	Fodder Farms	1
8	Dairy Cooperative Societies	17
9	Milk Collection Centres	4
10	Fishermen Societies	5
11	Animal Husbandry Training Centres	
12	Animal Markets	4
13	Fish Markets	0
14	Livestock Aid Centers (No.)	59
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	5800	MT	25	gm/day
2	Egg	121	Lakh Nos.	18	nos/p. a.
3	Milk	20400	MT	87	gm/day
4	Meat	2340	MT	11	gm/day
5	Wool	0	MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance 2023 (Directorate of Economics & Statistics Govt. of Odisha)
12. Infrastructure & Support Services For Agriculture[Nos.]	Department of Agriculture 2024
13. Irrigation Coverage ['000 Ha]	Department of Agriculture 2024
14. Infrastructure For Storage, Transport & Marketing	District at a Glance 2023 (Directorate of Economics & Statistics Govt. of Odisha)/Vahan Dashboard 2024
15. Processing Units	DIC 2024
16. Animal Population as per Census [Nos.]	Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department 2024/Odisha Economic Survey 2023-24
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry Department 2024/Odisha Economic Survey 2023-24

District Profile
Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	35.87	35.87	35.87
3	Land Holdings - MF (%)	36.06	36.06	36.06
4	Rainfall - Normal (mm)	1403	1403	1403
5	Rainfall - Actual (mm)	1428	1468	1538
6	Cropping Pattern	Mostly rainfed	Mostly rainfed	Mostly rainfed

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	19727.00	33454.00	39177.00

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)
1	Rice	29.49	118.17	4007.12	28.53	124.87	4376.80	37.91	129.70	3421.26
2	Maize	11.02	19.28	1749.55	11.09	29.30	2642.02	11.52	36.15	3138.02
3	Finger Millet	5.07	6.86	1353.06	5.33	9.46	1774.86	6.31	8.32	1318.54

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.34	1.34	1.34
2	Net sown area (lakh ha)	0.72	0.77	0.76
3	Cropping intensity (%)	186.11	174.03	176.32

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	53.55	58.22	64.24
2	Fertilizer consumption - Rabi (kg/ha)			

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC through KCC (₹ lakh)	19727.00	33454.00	39177.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	41151	44497	48538

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	7	7	7
2	Soil Health Cards Issued (No.)	4100	6373	4614

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	48375	39843	66733

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Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	59.00	76.00	59.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Agriculture Census 2015-16/District at a Glance 2023 (Directorate of Economics & Statistics, Govt. of Odisha)
Table 2: GLC under Agriculture	Lead Bank 2024
Table 3: Major Crops, Area, Production, Productivity	Department of Agriculture 2024
Table 4: Irrigated Area, Cropping Intensity	Department of Agriculture 2024
Table 5: Input Use Pattern	Department of Agriculture 2024
Table 6: Trend in procurement/marketing	RMC 2024
Table 7: KCC Coverage	Lead Bank 2024
Table 8: PM Kisan & Other DBTs	PMFBY Portal 2024
Table 9: Soil testing facilities	Department of Agriculture 2024
Table 10: Crop Insurance	Department of Agriculture 2024
Table 11: Seed Replacement Ratio %	Department of Agriculture 2024

Water Resources Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	549.00	817.00	533.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	56.61	58.79	58.79
2	Net Irrigated Area ('000 ha)	32.43	32.43	33.40
3	Gross Irrigated Area ('000 ha)	43.12	43.12	45.20

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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Irrigated Area & Potential	Department of Agriculture 2024
Table 3: Block level water exploitation status	CGWB Report 2024

Farm Mechanisation Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1017.00	2507.00	4973.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	180	90	162
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	14	14	14
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Mechanisation in District	Vahan Dashboard 2024
Table 3: Service Centers	Department of Agriculture 2024

Plantation & Horticulture including Sericulture Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	714.00	523.00	791.00

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Gajapati	Gosani	Safe	Safe	Safe
2	Odisha	Gajapati	Gumma	Safe	Safe	Safe
3	Odisha	Gajapati	Kasinagar	Safe	Safe	Safe
4	Odisha	Gajapati	Mohana	Safe	Safe	Safe
5	Odisha	Gajapati	Nuagada	Safe	Safe	Safe
6	Odisha	Gajapati	R.Udayagiri	Safe	Safe	Safe
7	Odisha	Gajapati	Rayagada	Safe	Safe	Safe

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Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	Pineapple Cashew Mango	Pineapple Cashew Mango	Pineapple Cashew Mango

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Pineapple	Pineapple	Pineapple
2	Area cultivated (Ha)	538	542	685
3	Processing Units (No.)	2	2	2
4	Value of products (Rs.)			

Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)			
2	Production - kg			

Table 8: Weavers Clusters

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: High Tech Orchards	
Table 3: Production and Productivity	Department of Horticulture 2024
Table 4: NHM Schemes (Cumulative Nos.)	
Table 5: Production Clusters	Department of Horticulture 2024
Table 6: Crop Identified for One District-One Product	Department of Horticulture 2024
Table 7: Sericulture	
Table 8: Weavers Clusters	

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Forestry & Waste Land Development Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	67.00	996.00	113.00

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)	248	248	248
2	Waste Land ('000 ha)	123	123	123
3	Degraded Land ('000 ha)	28	28	28

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Acid Lime	1.98	14.67	1.98	14.68	2.01	14.93
2	Jackfruit	1.13	29.36	1.13	29.37	1.16	29.80
3	Pineapple	0.54	6.16	0.54	6.17	0.69	8.25
4	Mango	8.26	31.23	8.29	31.23	8.47	32.62
5	Brinjal	2.82	45.18	2.82	45.18	2.92	46.78
6	Tomato	2.48	32.01	2.48	32.01	2.56	33.09
7	Chilli	3.26	35.41	3.26	35.41	3.59	50.39
8	Cashew	8.98	3.97	8.98	3.97	10.17	4.25

Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	6	6	6

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Area under Forest Cover & Waste Land	District at a Glance 2023 (Directorate of Economics & Statistics Govt. of Odisha)/Wasteland Atlas of India 2019
Table 3: NTFP	
Table 4: Nurseries (No.)	Department of Horticulture 2024

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)	553.00	831.00	2560.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	4	4	4

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Processing Infrastructure	GGGMU/OMFED 2024
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	

Animal Husbandry - Poultry Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	350.00	607.00	1974.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	310053	310053	310053
2	Of the above, male (No.)	125525	125525	125525
3	Of the above, female (No.)	184528	184528	184528
4	Broiler Farms (No.)			
5	Hatcheries (No.)	0	0	0
6	Popular breeds			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Poultry	Livestock Census 2019

Animal Husbandry - SGP Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	27.00	1740.00	2962.00
2	Finance under group mode (₹ lakh)			

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Ganjam
2	Popular goat breed(s)	Ganjam Black Bengal
3	Popular pig breed(s)	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Popular Breed(s)	Animal Husbandry Department 2024

Fisheries Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	28.00	518.00	1869.00
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)			

4	KCC for working capital (₹ lakh)			
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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.)			
2	Reservoirs (No.)	1	1	1
3	Cage Culture/ Bio-floc technology (No.)	4	4	4
4	Fish Seed Hatchery (No.)	0	0	0

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Inland Fisheries Facilities	Fisheries Department 2024
Table 3 : Marine Fisheries (No.)	
Table 4 : Brackish Water Fisheries	
Table 5: Fisheries Infrastructure Development Fund (FIDF)	

Farm Credit - Others & Integrated Farming Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1894.00	66.00	30.00

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2	Credit to bullocks (₹ lakh)			
3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)			

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	1	2
2	Area under homestead based IF ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Area under Integrated Farming	Department of Agriculture 2024

Agri. Infrastructure Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	249.00	776.00	131.00
2	Loans for Storage Godowns (₹ lakh)			
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	24	31	31
4	Storage Godowns (Capacity - '000 MT)	24	25	25
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)			

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

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Agri Storage Infrastructure	OSCSC/OSWC/OSAMB 2024

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)	33.00	288.00	921.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

Table 2: Area requiring Soil Treatment & Area Treated

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

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	10	10	11
2	Watershed Projects - Area treated ('000 ha)	7	7	8
3	Wadi Projects (No.)	5	5	5
4	Wadi Projects - Area of plantation ('000 ha)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Area requiring Soil Treatment & Area Treated	

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)	290.00	161.00	390.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	10215.00	10944.00	11430.00
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	813	701	753
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Plant tissue culture facility (No.)	0	0	0
2	Food Parks (No.)	0	0	0
3	Ripening chambers	0	0	0
4	Agri-Economic Zones (No.)	65	65	65
5	Cashew Processing Units (No.)	65	65	65
6	Agri Start-Ups (No.)	79	79	79
7	Cashew Processing Capacity ('000 MT)	79	79	79

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Fertilizer Consumption	Department of Agriculture 2024
Table 3: Production of inputs	Department of Agriculture 2024

Table 4: Facilities Available	Department of Agriculture 2024
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Agri Ancillary Activities - Food & Agro Processing & Others Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6291.00	6228.00	4887.00
2	Loans to MFIs for Agri. & Non- Agri activities (₹ lakh)			
3	MUDRA Loans (₹ lakh)			

Table 2: Procurement

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

Table 3: Other Ancillary Services

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Procurement	
Table 3: Other Ancillary Services	

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	17262.00	33208.00	27954.00
2	No. of units financed			
3	Loans under Stand Up India Scheme (₹ lakh)			
4	Loans to Weavers' Coop. Societies (₹ lakh)			

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Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	460	484	125
2	Micro Units (No.)	7666	7666	7666
3	Small Units (No.)	67	67	67
4	Medium Units (No.)	3	3	3
5	Udyog Aadhaar Registrations (No.)	860	860	860

Table 3: Traditional activities

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

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	Cashew processing horn craft cane craft	Cashew processing horn craft cane craft	Cashew processing horn craft cane craft

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)			
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	8	7	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: MSME units - Cumulative	DIC/Udyog Aadhaar dashboard 2024
Table 3: Traditional activities	DIC
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	DIC/NABARD 2024

Export/ Education/ Housing Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	0.00	0.00	0.00
2	GLC under Education (₹ lakh)	219.00	1445.00	911.00
3	GLC under Housing (₹ lakh)	1647.00	5050.00	4132.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	587	332	11156
2	Amt of subsidy released (₹ lakh)			

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	11198	11198	11198
2	Amt of subsidy released (₹ lakh)	8400.00	8400.00	8400.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank 2024
Table 2: Progress under PMAY	PMAY Dashboard 2024
Table 3: Progress under SBM	SBM Dashboard 2024

Public Infrastructure Investments Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹ lakh)			
2	Amt of RIDF assistance (₹ lakh)	18677.00	8246.00	11850.00

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD 2024
Table 2: Progress under Govt. investments (Type and number of projects)	

Social Infrastructure Investments Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	2.00	26.00	0.31

Table 2: Projects (Cumulative)

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

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Projects (Cumulative)	

Renewable Energy Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	0.00	16.00	0.00
2	Assistance under Green Climate Fund (₹ lakh)			
3	Assistance under other Renewable Energy Initiatives (₹ lakh)			

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Small Hydro Electric Project	4	4	4



Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Wasteto Energy MW	Total MW
Potential		0	0	0	0	0
Developed		0	0	8	0	0
Under Developed		0	0	0	0	0
Planned		0	0	0	0	0
Gap		0	0	0	0	0

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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Go Green Initiatives	Gridco Dashboard 2024
Table 3: Renewable Energy Potential	Gridco Dashboard 2024

Informal Credit Delivery Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	8704.00	13433.00	21498.00
2	JLG Bank Linkage (₹ lakh)			
3	Loans through SHPIs (₹ lakh)			
4	Loans under zero interest scheme/ similar schemes (₹ lakh)			

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh)	1.00		
2	Mission Shakti (SRLM) (₹ lakh)			
3	NRLM (₹ lakh)		5920.00	7802.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	18.00	11.00	7.00
5	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)			

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	5	5	5
2	No. of SHGs formed	6707	6707	6707
3	No. of SHGs credit linked (including repeat finance)	5083	6075	6390
4	Bank loan disbursed (₹ lakh)	8704.00	13433.00	21498.00
5	Average loan per SHG (₹ lakh)	1.71	2.21	3.36
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank 2024
Table 2: Promotional Interventions	DAY-NRLM Dashboard/NABARD 2024
Table 3: Status of SHGs	Mission Shakti Department/OLM 2024

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	22	22	22
2	Consumer Stores (No.)			
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)			
5	Marketing Societies (No.)	1	1	1
6	Labour Societies (No.)			
7	Industrial Societies (No.)	9	9	9
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)	13	13	13
11	Total (No)	46	46	46

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.)	50	50	100
2	Multi state cooperative societies (No.)			

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Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DRCS2024
Table 2: Details of credit cooperative societies	DRCS2024
Table 3: Block wise, sector wise distribution of cooperative societies in the district	DRCS2024
Table 4: Status/ progress under various schemes of MoC in the district	DRCS2024

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Odisha	Gajapati	Gosani	Milk Societies	6	Average	Milk Societies	6	Average	Milk Societies	6	Average
10	Odisha	Gajapati	Rayagada	Industrial Societies	2	Average	Industrial Societies	2	Average	Industrial Societies	2	Average
11	Odisha	Gajapati	Kasinagar	Fishery Societies	1	Average	Fishery Societies	1	Average	Fishery Societies	1	Average
2	Odisha	Gajapati	Gosani	Fishery Societies	3	Average	Fishery Societies	3	Average	Fishery Societies	3	Average
3	Odisha	Gajapati	Gosani	Housing Societies	1	Average	Housing Societies	1	Average	Housing Societies	1	Average
4	Odisha	Gajapati	Gosani	Marketing Societies	1	Average	Marketing Societies	1	Average	Marketing Societies	1	Average
5	Odisha	Gajapati	Kasinagar	Milk Societies	11	Average	Milk Societies	11	Average	Milk Societies	11	Average
6	Odisha	Gajapati	Mohana	Fishery Societies	1	Average	Fishery Societies	1	Average	Fishery Societies	1	Average
7	Odisha	Gajapati	Mohana	Industrial Societies	1	Average	Industrial Societies	1	Average	Industrial Societies	1	Average
8	Odisha	Gajapati	Nuagada	Industrial Societies	3	Average	Industrial Societies	3	Average	Industrial Societies	3	Average
9	Odisha	Gajapati	R.Udayagiri	Industrial Societies	3	Average	Industrial Societies	3	Average	Industrial Societies	3	Average

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFIs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	18	50	25	25	0		4530	130		
Regional Rural Bank	1	10	9	1	0		1796	16		
District Central Coop. Bank	1	5	3	2	0		64	0		
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0		0	0		
Primary Agr. Coop. Society	100	100	100	0	0		0	0		
Others	0	0	0	0	0		0	0		
All Agencies	120	165	137	28	0	0	6390	146		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	240509.00	249583.00	289783.00	16.17	88.27
Regional Rural Bank	223			0	0	23062.00	23271.00	26939.00	15.8	8.21
Cooperative Banks				0	0	10578.00	10820.00	11588.00	7.1	3.53
Others				0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	274149.00	283674.00	328310.00	15.7	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	93318.00	111332.00	142015.00	27.6	86.52

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Regional Rural Bank				0	0	3464.00	4520.00	5939.00	31.4	3.62
Cooperative Banks				0	0	12692.00	13789.00	16178.00	17.3	9.86
Others				0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	109474.00	129641.00	164132.00	26.6	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	38.8	44.6	49.0
Regional Rural Bank	15.0	19.4	22.0
Cooperative Banks	120.0	127.4	139.6
Others	0	0	0
All Agencies	39.9	45.7	50.0

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	0	0	0

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks		0.0		0.0		0.0		0.0		0.0
Regional Rural Bank		0.0		0.0		0.0		0.0		0.0
Cooperative Banks		0.0		0.0		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Commercial Banks	84529.25	56461.00	66.8	132825.00	96524.00	72.7	105101.16	88541.00	84.2	74.6
Regional Rural Bank	10715.00	5479.96	51.1	9488.00	2640.00	27.8	9280.81	5370.00	57.9	45.6
Cooperative Banks	4056.00	2762.98	68.1	24504.00	7851.00	32.0	17426.87	10163.00	58.3	52.8
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	99300.25	64703.94	65.2	166817.00	107015.00	64.2	131808.84	104074.00	79.0	69.5

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8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Crop Loan	37865.00	19727.01	52.1	57513.00	33454.00	58.2	53817.84	39177.00	72.8	61.0
Term Loan (Agri.)	25776.25	11004.28	42.7	56147.00	14713.00	26.2	29614.38	24003.00	81.1	50.0
Total Agri. Credit	63641.25	30731.29	48.3	113660.00	48167.00	42.4	83432.22	63180.00	75.7	55.5
MSME	25116.00	17262.35	68.7	25921.00	33208.00	128.1	30660.00	27954.00	91.2	96.0
Other Priority Sectors *	10543.00	16710.30	158.5	27236.00	25640.00	94.1	17716.62	12940.00	73.0	108.5
Total Priority Sector	99300.25	64703.94	65.2	166817.00	107015.00	64.2	131808.84	104074.00	79.0	69.5

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	
Commercial Banks			0			0	142015.00	15772.00	11.1	3.7
Regional Rural Bank			0			0	5939.00	102.00	1.7	0.6
Cooperative Banks			0			0	16178.00	0.00	0.0	0.0
Others			0			0	0.00	0.00	0	0.0
All Agencies			0			0	164132.00	15874.00	9.67	3.22

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

Source(s)	
1	Lead Bank
2	SLBC
3	

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. 70 of 223 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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

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

i. Agri Stack:

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

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ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

ii. 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

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture in Gajapati is the mainstay of majority of the populace and thus, holds the key to socio-economic development of the district. The agriculture in the district is characterized by traditional rain fed farming and fragmented land holdings. The normal rainfall is 1403 mm. The major cropping patterns in the district are paddy-vegetables, paddy-oilseeds, paddy-pulses, paddy-fallow, maize-vegetables, maize-fallow, millets-vegetables, millets-fallow, cotton-fallow. The gross cropped area of the district was 1.34 lakh ha and the net sown area was 0.76 lakh ha with cropping intensity of 176%.

The growth in credit flow may be attributed to increase of limit to ₹1 lakh under interest free crop loan due to interest subvention schemes of state and central government on prompt repayment. However, further growth is hampered due to erratic rainfall, expectation for farm loan waiver, fragmented land holdings, low technology assimilation capacity (especially in the tribal areas), low level of mechanization, tribal land holdings, etc. There is good scope for adoption of new packages and practices by the farmers as also diversification to more remunerative crops like vegetable cultivation and oil seeds from usual paddy cultivation.

Potential for 2025-26 estimated at ₹172737.47 lakh, sector and subsector wise detail potentials indicated in the Annexure-1

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2.1.1.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure: Of total land holdings, 36.06% and 35.87% are of MF & SF respectively. The irrigation coverage of the district is 60% in Kharif and 22% during Rabi season. Irrigation potential created is around 58,790 ha from various sources (Mega Lift: 5,410 ha, Minor Flow: 28,210 ha, Minor Lift: 16,220 ha, Other Sources: 8,950 ha). The district had 31 godowns with 25,000 MT capacity maintained by RMC, FCI, PACS, etc. Inputs like seed and fertilizer is provided by Agriculture Department through registered suppliers and PACS. RMC has procurement and selling outlet in Paralakhemundi which is on e-NAM platform. The quality seed requirement in the district is fulfilled through 103 outlets of OSSC Ltd., LAMPS, PACS and approved private dealers. 7,530 qtl of certified seed of paddy was utilised during Kharif 2023 at 59% Seed Replacement Ratio. The fertiliser consumption during Kharif was 5,364 MT at 64.24 kg/ha. There is one KVK under OUAT in the district at R Udayagiri for transfer of technology, training and demonstration in the farmer's field.

b. Critical gaps: Non-availability of adequate seed/quality planting materials, lack of adequate irrigation and lack of storage and processing facilities are bottlenecks for enhancing production and productivity. The issue of soil health cards is delayed and there is lack of awareness on its usage.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is the most crucial input required for crop production. Water Resources projects can be classified into three categories viz; Major, Medium & Minor. The topography of Gajapati district is varied with hilly (Gumma, R Udayagiri, Rayagada, Mohana and Nuagada Blocks) and plain (Kashinagar and part of Gosani Block) areas. As such, small MIPs along with check dams are found in the hilly areas and big reservoirs in plain areas. Further, a part of Gumma and Kashinagar Block having major valleys with perennial nallah are raised with major diversion weir (D/W) under MIPs. As on date only 33% of the ground water resources has been exploited. All the 7 blocks of the district are classified under "safe" category. There is a scope for increasing the irrigation coverage further as net irrigation potential of 58,790 ha has been created in the district, of which net irrigated area is only 33,400 ha. Irrigation potential utilized in the district (gross irrigated area) is 43,200 ha.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure: There are three MI subdivisions in the district, the headquarters of which are located at Kashinagar, R Udayagiri and Paralakhemundi, working under MI Division, Paralakhemundi. In Gajapati District, under RIDF (all tranches), projects of major, medium, minor, lift irrigation, flood control and drainage works, with irrigation potential of 23,524 ha, have been created. Pradhan Mantri Krishi Sinchayee Yojana with aim to water every farm ("Har Khet Ko Pani") and improving water use efficiency ("Per Drop More Crop") is under implementation.

b. Critical gaps

Unsteady and erratic supply of electricity in the villages, lack of maintenance and service network.

Lack of awareness about sprinkler and drip irrigation systems.

Inadequate number of Water Harvesting Structures (WHS) and reservoirs.

Lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility.

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2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The term “Farm Mechanization” refers to a wide range of mechanized farming activities which leads to increased crop production and productivity. It optimizes utilization of irrigation potential and other inputs and facilitates multiple cropping patterns leading to increased cropping intensity. Farm mechanization also helps in reduction of post-harvest losses and add value thorough cleaning, grading and packaging operations. As production increases with mechanization of the farm operations, it creates a good scope for commercialization of agriculture. The three important types of farm machinery viz. Tractors, Power Tillers and power driven agricultural implements e.g., rotavators, reapers, fertilizer-cum-seed drill, irrigation pumps, threshers, dusters & sprayers, etc., are presently considered for financing by the banks.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure: The size of land holdings above 2 ha forms 9.04% of the total land holdings in the district. The Orissa Agro Industries Corporation (OAIC) at Paralakhemundi is engaged in supply of tractor/power tiller and other implements in the district. OAIC also takes up servicing of units supplied by them. Various tractor manufacturers have opened their outlets at Paralakhemundi for supply of tractors and agriculture implements. There are six small repair and service points in Paralakhemundi which attend to minor repairs. In order to take up timely agricultural operations, 14 Agro-service Centres have been established in Gajapati to make available necessary farm equipment to small and marginal farmers on custom hiring basis. The District is also having 2,088 tractors of various make.

b. Critical gaps

There are no major manufacturing centers for farm equipment in the district. Most of the equipment are brought from other states. Most servicing facilities are extended through dealers of power tillers and tractors.

Other infrastructural gaps are lack of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance, lack of dealers for tractors, power tillers, combine harvesters and other farm machinery in and around the district.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The District comes under North Eastern Ghat Agro-climatic-zone, with hot and moist sub-humid climate which is suitable for fruit crops like mango, papaya, banana, cashew, etc. In addition, all types of vegetables and some spices like chillies, turmeric, garlic and large varieties of medicinal and aromatic crops like aloe-vera, tulsi, lemon grass, etc., can be grown in the district. In terms of area Mango, Cashewnut, Coconut and Citrus are the major horticulture crops. Amongst the vegetables, Brinjal, Cabbage, Cauliflower, Chilli and Tomato are the major crops.

The district is the largest producer of Pineapple in the state, for which the crop has been identified for the district under the “One District One Product” scheme for value chain development. Queen and Simhachalam variety of pineapple are predominantly grown in the district, with the queen variety being very high in demand.

As per the Wastelands Atlas of India 2019, 28,460 ha degraded land is there in the district, which can be developed with suitable plantation and horticulture crops.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure

Horticulture Department is situated at Paralakhemundi and there is one KVK at R Udayagiri.

There are 5 Govt. nurseries and 1 private nursery present in the District to cater to the requirement of the farmers.

There is a Regional Centre of Central Silk Board at Chandragiri to look after development of sericulture in the district.

Mostly Private traders provide market support for horticulture produce in the district.

One cold storage is there at Paralakhemundi managed by Horticulture department, but the same is not functional.

The RMC has developed a Fruit Market Yard at Mandalsahi, but the yard is lying idle as no trading is done there due to the absence of cold chambers for storing fruits. Another market yard has been newly developed in Gumma with provision of subjee cooler (zero energy cooling chamber).

b. Critical gaps

Though some nurseries are coming up in the private sector in the district, their capacity is inadequate to supply quality planting material to support the ongoing development activities.

Insufficient processing and value addition centres in the district and absence of market information strategy to the producers such as ACABCs.

Lack of marketing network, post-harvest management infrastructure such as processing units, ripening chambers, cold storages, cool chambers, pack houses, onion godowns, solar dryers, grading machines, etc.

Drip and sprinkler irrigation availability is also inadequate in the district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The term 'Forest Cover' as used in ISFR refers to all patches of land more than one hectare in area with a tree canopy of more than 10%, irrespective of land use, ownership and species of trees. The total recorded forest area of the district is 2477.13 sq. km which is 57% of the geographical area of the district, and the 8th largest in the state. Further, the district has 1230.46 sq. km of wasteland, which is 28.4% of the district's geographical area and the 4th largest in the state. The wastelands can be put to use by commercialization of tree crops cultivation in the district through agro forestry.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure: Office of the Divisional Forest Officer (DFO) is at Paralakhemundi with Range Offices situated at different convergent points of the district. Most of the government sponsored programmes which directly or indirectly address wasteland development like NAP through FDA, NREGS, OFSDP and CAMPA etc. are in operation in Paralakhemundi Forest Division. The district falls under the industrial catchment of M/s J.K. Papers Ltd., Rayagada. The paper Mill situated at Rayagada is readily purchasing trees for pulp purpose. The company is also engaged in developing captive plantation of eucalyptus by providing quality planting materials, technical guidance and buy-back support to farmers.

b. Critical gaps

Absence of awareness among the local people for profit oriented farm forestry.

Lack of quality hi-tech nurseries to provide healthy seedlings.

Non-availability of forest based industries.

Lack of land availability to commence any plantation project.

Low value addition in NTFPs (Non Timber Forest Products).

Low involvement of bank in providing credit.

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

Dairy is a traditional economic activity in two blocks, viz. Gosani and Kashinagar. Due to extensive milk routes in these two blocks and existence of a number of milk producers' societies and chilling plants, the farmers of these two blocks prefer dairy. Agro-climatic conditions are suitable for rearing of CB cows and Graded Murrah buffaloes in these two blocks. The promotion of dairy in other blocks are slowly picking up. The per capita milk availability in the district is 87 gm/day against ICMR requirement of 280 gm/day. As per the 20th Livestock Census 2019, the district has 1,73,118 bovine population, out of which 7% are crossbred. The milk production in the district is estimated at 20,400 MT.

In pursuance of Atma Nirbhar Bharat Abhiyan stimulus package for ensuring growth in several sectors, the Cabinet has approved setting up of Animal Husbandry Infrastructure Development Fund (AHIDF) worth ₹15,000 crore. Further, GoI has set up Dairy Processing and Infrastructure Development Fund (DIDF) of ₹8,000 crore in NABARD with an objective to modernize the milk processing plants and machinery, to create additional milk processing infrastructure for processing of more milk and to bring efficiency in dairy processing plants.

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2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Greater Ganjam Gajapati Milk Union (GGGMU) has a target to organise 25 dairy Cooperative societies in the district under Integrated Dairy Development Programme (IDDP). Intensive dairy training and exposure visits have been taken up by GGGMU under IDDP and ATMA assistance. Input supply programmes viz, promoting fodder cultivation, vaccination, supply of veterinary medicines, liquid nitrogen containers, electronic milk testers, and supply of balanced cattle-feed at subsidised price, intensifying veterinary services in society areas, breeding facilities and cold chain facilities have been taken up by GGGMU under various programmes.

Orissa Livestock Resources Development Society (OLRDS) has strengthened semen banks in Chipilima and Berhampur. OMFED has made arrangement to purchase milk from small producers and provide support services.

Critical gaps:

As per the recommendation of National Commission on Agriculture (1 veterinary dispensary/ 5000 adult animals), there is need of additional 7 veterinary dispensaries.

Presently the milk produced by farmers in Kashinagar and Gosani block is procured by Visakha Dairy and sent to Andhra Pradesh for processing due to non-availability of adequate procurement facility and good remunerative price for the farmers.

As against dry fodder requirement of 2.34 lakh MT, there is availability of only 1.37 lakh MT (41% gap). Similarly, as against green fodder requirement of 5.66 lakh MT, there is availability of only 4.51 lakh MT (20% gap).

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Gajapati district offers good scope for poultry activities to cater to its local demand and provide gainful occupation to the rural population. There is growing demand for eggs and chicken in the district because of the number of small and medium industries and hotels set up in the towns. Agro-climatic condition of the district is fairly suitable for poultry farming. There are 3,10,053 birds (1,25,525 male and 1,84,528 female) in the district. There are two organized broiler farms viz. one in Gumma with 4,000 birds and one in Mohana with 1,000 birds. The district has a hatchery (5,000 chicks) in the campus of CDVO. The egg production in the district was 121 lakh, resulting in per capita availability of 18 eggs per annum compared to national average of 79 eggs per annum.

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2.1.7.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure

Contract farming is fast picking up in Odisha. About 50% of the farmers opted for contract farming due to frequent outbreaks of Bird-flu in neighboring states and the price drop. M/s Suguna Farms, Eastern Hatcheries, Pasupati breeding farm and Venkys are engaged in contract farming in the state.

NECC, Berhampur declares rates of eggs in daily newspaper.

M/s Venkateswar Hatcheries through their franchise M/s Eastern Hatcheries have a breeding farm and hatchery which covers Gajapati district also. Both commercial hybrid layer and broiler day old chicks are available from the hatchery along with vaccination facility for birds and extension support for the farmers.

Layer chicks are also brought from Hyderabad.

Maize as a poultry feed is readily available in the district as well as neighbouring places.

There is good demand in the district for cull birds and broilers.

b. Critical gaps

Absence of private consultancy services for educating poultry farmers.

Absence of organised systems for procuring cull birds from the farmers.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Amongst the allied activities, rearing of goat, sheep and piggery are the most sought after activities in the district. There are professional shepherds having large flocks of sheep and goats in the district. They usually rear Ganjam breed goats apart from some local variety goats and sheep. Local variety of pigs are usually reared by tribal farmers. There are 9,853 sheep, 1,39,274 goats and 7,657 pigs in the district as per 20th Livestock Census 2019. As per the available data the meat production in the district is around 2,340 MT. The per capita meat consumption in the district is 4.05 kg as against nutritional requirement of 11 kg per year recommended by ICMR. The climatic condition is also suitable for sheep, goat and pig rearing.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure: The district is endowed with vegetation and climate is suitable for the activity. People have required skill for sheep goat and pig rearing. The district has 11990 ha pasture land. The local Ganjam goat is a very good breed. There is good demand for goat meat both from public and growing hotel industries. Animal Resource Development (ARD) provides extension support for sheep goats and pigs. Department of Animal Husbandry is the nodal agency to ensure development of the sector.

b. Critical gaps

Existing veterinary dispensaries and AI centres lack modernisation and manpower planning.

Awareness on scientific rearing methods and preventive measures to control outbreak of diseases is poor in rural areas.

Non-availability of quality goat rearing farms to supply quality stocks in the district.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector in the district is associated with capture and culture activities in freshwater resources in the form of 2,712.58 ha tanks/ponds/reservoirs/MIPs and 101 km of rivers. As larger part of the district is hilly having laterite soil, this sector has limited scope for development. The present fish production of 5,800 MT is inadequate to meet its demand resulting in net import of fish. In terms of per capita consumption (9.12 kg) the district is below the state average. At present, institutional lending to the sector is mostly related to composite fish farming, seed production and net and boat for capture fishery. In recent years people have shown interest in taking up integrated fish farming and production and rearing of seed. On account of the gap in demand and supply, introduction sector friendly policies, thrust accorded and above all availability of unutilized/underutilized resources, the sector has potential for further development.

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2.1.9.2 Infrastructure and linkage support available, planned and gaps

Department of Fisheries, headed by the DFO and supported by technical staff at block level, is the nodal department to ensure all round development of the sector, including facilitating supply of critical inputs. The local KVK also supports the sector through their promotional interventions.

The Fish Seed Hatchery at Paralakhemundi with a fish fry production capacity of 3.5 million does not meet the estimated requirement of 5 million fry. The balance is met from outside sources i.e. private fish seed producers of the district and suppliers from Ganjam and Andhra Pradesh.

Most of the existing ponds in the District are deeply silted and have totally lost their potential for fish culture. In order to enhance water holding capacity and taking up fish farming, with RIDF assistance, State Govt. has taken up renovation of existing large water bodies.

There is no organized fish market in the district. Majority of the fish produced are marketed in fresh condition locally.

Department has started cage culture in Harabhangi reservoir under the managerial co-operation of PFCS. Sector specific schemes of both Government of India and State Government - Pradhana Mantri Mashya Sampada Yojana (PMMSY), Matsya Pokhari Yojana (Mo Machha Pokhari), Mukhyamantri Krushi Udyog Yojana, Matsyajibi Unnayana Yojana, etc., are under implementation. Promotion of Intensive Aquaculture through introduction of Bio-floc Technology has also started through SHGs in the district.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Of the total operational land holdings in the district, around 61,243 holdings (91%) are less than 2 ha. The average size of landholding is also only 0.92 ha. Notwithstanding the availability of tractors and power tillers, most of the small holdings are tilled by bullocks. With upward social mobility, farmers are now opting for two wheelers as primary transportation mode. Further, FPOs are also operating in the district which are in need of 4 wheeler transport vehicles and credit for their business operations.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

There are 28 FPOs operating in the district formed by NABARD and other entities under various support mechanisms and schemes.

Two wheeler and four wheeler dealerships exist in Paralakhemundi and other major towns of the district for purchasing transport vehicles for agriculture.

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

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various sustainable agricultural practices has great potential to supplement farmers' income and increase family labour employment. Most significant among them is Integrated Farming System (IFS), which is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services". Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The IFS helps in Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income, higher food production to equate the demand of the exploding population. The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Government of Odisha has launched a "Special programme for promotion of integrated farming (SPPIF) in tribal areas" in 20 GPs of 2 Blocks i.e. Mohana and R Udayagiri, with focus on rainfed production systems targeting Agriculture, Horticulture, Livestock, and Fisheries in an area-based approach. ATMA is the district level nodal agency for SPPIF. Project is implemented by FPOs with support of NGOs at cluster level (10 GPs), State Secretariat (NCDS & WASSAN), ATMA and Directorate of Agriculture & Food Production, Odisha as per the guidelines of SPPIF. (<http://integratedfarming.in/project-brief>)

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

There is a need for Storage godowns, Market yards, Cold Storages etc. to provide the farming community with facilities for scientific storage so that wastage and quality deterioration are avoided and also to enable it to meet its credit requirements without being compelled to sell the produce at a time when the prices are low.

2.2.1.2 Infrastructure and linkage support available, planned and gaps**a. Availability of Infrastructure**

The only cold storage in the district is not put to use.

There is one cotton market yard established at Paralakhemundi RMC.

State Government has approved a proposal for establishment of Farmers' Facilitation Centre (FFC) in Gajapati for marketing of maize through e-auction with Technical and Market Access Support services by NCDEX e Markets Ltd (NeML).

About 50% of the PACS/LAMPS affiliated to Berhampur Central Cooperative Bank had godowns constructed for storage purposes under NCDC project during last decade with World Bank assistance. Almost 90% of them are now defunct or in dilapidated condition due to want of maintenance.

There is one Regional Co-operative Marketing Society and one wholesale cooperative store in Gajapati district.

There are 45 PPC in the district having Mandis/Market facilities.

Luhagudi Market yard proposed for online marketing of maize.

b. Critical gaps

Unsteady supply of electricity is discouraging individual entrepreneurs to go for cold storages. Lack of market contacts, awareness among the users as well as entrepreneurs also responsible for limited storage facilities.

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

Gajapati District comes under "North Eastern Ghat Agro Climatic Zone" with light textured brown forest soil, which is highly acidic in nature (about 70%) with medium percentage of Nitrogen, Phosphorous and Potash. The District is characterized by undulating topography where the temperature varies from 10 to 37 degrees in tribal blocks and 16 to 39 degrees in plain blocks with high humidity. In the district 69,647 ha of cultivated area requires Soil and Water Conservation treatment.

The average land holding size in the district varies from 0.08 to 0.8 ha. Normal annual rainfall is 1,403 mm. Land sliding occurs in hilly tracks of Gumma, Nuagada, R Udayagiri, Mohana and some parts of Rayagada Block. Medium to heavy gully structures have formed during last two years. Soil conservation measures like gully control structures, loose boulder structures with a cover crop like moong, biri, arhar, groundnut have been suggested with bio-structures for checking soil and water conservation measures for stabilizing the crop production and livelihood development.

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2.2.2.2 Infrastructure and linkage support available, planned and gaps

- a. Availability of Infrastructure: The PD, Watersheds, Gajapati headquartered at Paralakhemundi is looking after the watershed programme in the district. He is assisted by PIA in the Block with WMT Members. There are 79 Nos. of watersheds in eight clusters in operation in the Tribal Area Sub Plan blocks with treatable area of 42,923 hectares under the scheme IWMP. Now the scheme has been renamed as Pradhan Mantri Krishi Sinchayee Yojana (PMKSY). 2 new generation watersheds are also being implemented in Mohana and Rayagada Blocks. Under these projects various interventions include, Gully control, check dam with boulder structure, diversion based irrigation structure, percolation tank, NREGS plantation creation of water check dam along with livelihood development of stakeholders for sustainable living. Additional irrigation potential of 2160.72 ha is developed due to watershed intervention under IWMP. Further, there are 10 watershed projects implemented by NABARD in Nuagada, R Udayagiri and Mohana Blocks of the District. 2 watersheds in Nuagada are completed and post-watershed climate proofing projects implemented. A pilot springshed project is also sanctioned by NABARD in Rayagada Block.
- b. Critical gaps: Proper coordination among Government departments to take up various activities in the watershed projects. Awareness needs to be created by involving the community and consolidating the resources available with various agencies prior to the commencement of the project.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Other important agricultural infrastructure activities include production of bio-pesticides, bio-fertilisers, plant tissue culture facility, seed production and vermi-composting. The consumption of fertilisers in the district stands at 64.24 kg/ha. Promotion of organic farming through use of bio-fertilisers, bio-pesticides and vermi compost is necessary for sustainable agriculture development and to maintain soil health.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

With the growth in horticulture activities in the district, the requirements for planting material has shoot up and are being met from outside/neighbouring districts. One of the critical inputs for increasing productivity of food crops is quality seed. There is a need for establishing seed processing units in the district to ensure availability of quality seed material round the year. No bio-fertiliser, bio-pesticides production unit is available in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management play a crucial role in value addition to agricultural produce. Realizing the potential, GoI has provided the required thrust to this sector and bank credit for food processing will be treated as priority sector advance. Govt. of Odisha released Food Processing Policy 2022 with provision of incentives, Capital investment and working capital loan, etc. In recent years, a lot of initiatives have been taken by GoI to boost the sector viz. Zero excise duty on processed food based on fruit, vegetable, dairy, meat, fish and poultry etc.

A dedicated Food Processing Fund (FPF) was setup in NABARD with a corpus of ₹2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein. Accordingly, Industrial Estate, Paralakhemundi (promoted by IDCO) has been notified in the MoFPI list of designated Food Parks. 6 food processing units have been allocated land in the Industrial Estate. Gajapati is having potential for processing of Mango, cashew, pineapple, tamarind, palm gur, pulses, spices and other horticultural crops.

The Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored PM-FME Scheme for providing financial, technical and business support for upgradation of existing and setting up of new (under ODOP) micro food processing enterprises.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

a. Availability of Infrastructure: Due to plantation of 1820 acres of wadi by NABARD, a lot of fruit crops like mango, cashew nut, guava, pineapple, lime and litchi will be marketable surplus and this gives scope for processing industry in the District. RMC godown at Mandalsahi can be used for horticultural produce. There are 65 Cashew processing units which need modernisation. SFURTI maize cluster is set up at Chheligarh with 729 associated producers, but is defunct. There are 9 palmgur societies involved in the production of date palm jaggery in the district. A common facility centre has been set up at Lubursing in R Udayagiri Block.

b. Critical gaps

Transportation bottleneck due to hilly/inaccessible areas.

Post-harvest infrastructure viz. Rural Godowns and Cold storage for preservation of perishable commodities are not uniformly located. Adequate number of collection centres, godowns, storage facilities, common service centres are required.

Most of the Agro/Food Processing Units are in the unorganized sector and use low level of technology for production.

Low capacity utilization due to seasonal nature of agricultural produce.

Lack of supporting infrastructure like quality testing labs, cold chains, etc.

Supply side bottlenecks - Small and dispersed marketable surplus due to fragmented holdings, low farm productivity, high seasonality, perishability and intermediation result in lack of distribution on supply and quality, and in turn, impede processing and exports.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Loans to Co-operative societies of farmers for disposing of their produce: The members of PACS and LAMPS are provided with crop loan based on the scale of finance, areas cultivated and type of crops. Based on the revenue receipts of lands cultivated their names are registered at the time of cultivation itself. The paddy is procured by the PACS and LAMPS after harvest, which is managed through 45 PPCs and 21 SHGs. The financing to PACS/LAMPS is done through Berhampur CCB branches.

Agri clinic/Agri-business Centres (ACABC)

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

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

Loans to MFIs for on lending to agriculture: The MFIs in Gajapati District give finance for various agricultural and non-agricultural purposes.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

One of the two ACABC Nodal Training Institutes in the state is present in the district at Centurion University of Management and Technology. Appropriate awareness programme and necessary infrastructure support like strengthening of staff and hand holding to the agripreneur would supplement the efforts for all round development of the Agriculture in the district.

Chapter 3**Credit potential for MSMEs****3. Credit potential for MSMEs****3.1 Status of the Sector in the District**

The contribution of the Micro, Small and Medium Enterprises sector to output, employment and exports of the country is quite significant. Not only the sector plays an important role in providing employment opportunities but also help in industrialization of rural and backward areas, thereby reducing regional imbalances. The sector has a huge potential to contribute significantly in value addition, employment generation, export promotion and overall growth & development of States' economy.

The Occupational distribution of the workforce in Gajapati district reveals that 78% are engaged in agriculture and 2% in artisan activity. The remaining 20% are engaged in industrial activities. Of the total workforce engaged in agricultural sector, 58% belong to small/marginal farmers and agricultural labourers who require focused attention for additional livelihood development under Rural Non-Farm sector.

Major units under manufacturing sector are Cashew processing (65 units), Fabrication (14 units), Granite crusher and polishing (5 units) and rice mills (56 units). Major units under services sector are Photo copy (25 units), Flex banner (3 units), DTP (15 units), Electrical repairing (5 units), Auto servicing (7 units) and TV repairing and readymade garments.

3.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure:

District Industries Centre (DIC) is the nodal agency at the district level to undertake industrial promotion activities. It has identified traditional arts/crafts and arranges skill development training/EDP for the artisans/entrepreneurs. It also assists the entrepreneurs to obtain the clearances from various Organization/Agencies/Corporations/Boards through single window mechanism. Further, it processes the eligible cases to avail different incentives under MSME and Industrial Policies.

The PMEGP is being implemented in the District through 3 Agencies viz. KVIC, KVIB and DIC. During the last three years, around 100 entrepreneurs have been assisted under the scheme. The existing Khadi and Village Industries / Artisans of Gajapati district are: Pottery including brick, Gur and Khandasari, Carpentry, Blacksmithery, Palmgur, Cane craft, Dhokra casting, Carpet weaving, Oil ghani, Horn craft, Processing of cereals and pulses, bamboo-craft, etc. Industrial Estate has been promoted by IDCO in Paralakhemundi covering 20.52 acres, wherein 22 units have been allotted land. A new MSME Park is being set up at Talasing covering around 40 acres.

Critical gaps:

Better Road Connectivity and Reliable Electricity Supply are the basic needs in the district
Lack of adequate storage facilities, common service centers are also the constraints
Severe shortage of skilled labour and need for demand specific training facilities for the MSMEs

Dearth of master trainers for skilling in traditional Handicrafts and Handloom sectors

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in accelerating the economic growth of the country. While the infrastructure associated with exports is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Incremental advances made by banks under Export Credit up to the sanctioned limit of ₹40 crore per borrower have been brought under the ambit of Priority Sector as per the guidelines issued by the RBI. These include pre-shipment and post-shipment export credit. The items financed for export varies from a host of manufactured items through the MSMEs, a variety of agro processed products, as well as IT services.

To facilitate exports, export promotion schemes of GoI in existence are Advance Authorisation Scheme (AAS) to allow duty free import of input, Export Promotion of Capital Goods (EPCG) Scheme to facilitate import of capital goods for producing quality goods and services, Financial Assistance Scheme (FAS) introduced by APEDA to assist businesses in export infrastructure development, quality development and market development.

Export Import Bank of India (EXIM) is the principal financial institution coordinating the working of institutions engaged in export import finance in India. ECGC Ltd. is the principal organisation for promoting exports by covering the risks of exporting on credit.

The Odisha Export Promotion Policy, 2022 focusses on measures like single window for information dissemination, online grievance redressal mechanism, branding of Made in Odisha products in national and international platforms, etc. As per Ministry of Commerce Dashboard, value of exports from Gajapati District during 2021-22 and 2022-23 was ₹28 lakh and ₹5.37 crore respectively. Major products exported are cotton and granite.

4.1.2 Infrastructure and linkage support available, planned and gaps

There is no specialized branch of any bank in the district to guide the exporters. Bolstering the availability of export finance, especially in key sectors such as MSME and agriculture, is critical for improving the competitiveness of India's exports and propelling exports on a higher growth trajectory. As commercial banks form a major source for export finance in India, an essential first step would be enhancing the quantum of finance being extended through the banking channels. The trends suggest that Export Credit in the State is concentrated on few sectors like Mining and Fisheries while the remaining sectors remain largely untapped.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Investment in education is vital for sustainable development and empowerment of any nation. Under the Right to Education Act, 2009, free and compulsory education is provided as a fundamental right to children aged 6 to 14. Sustainable Development Goal (SDG4) aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030.

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Bank credit plays an important role in promoting higher education and development of skilled professionals required by the economy. Socioeconomic profile of students and cost of education are the key factors driving education finance. In terms of RBI's Priority Sector Guidelines, educational loans up to ₹20 lakh, including vocational courses, are classified under priority sector.

GoI measures include Central Sector Interest Subsidy (CSIS) Scheme for Education Loans up to maximum ₹10 lakh under the Model Education Loan Scheme of IBA, creation of Vidya Lakshmi Education Loan Portal, initiation of Credit Guarantee Fund Scheme for Education Loans (CGFSEL) through the National Credit Guarantee Trustee Company Ltd. (NCGTC).

Odisha has made effective policy interventions centred around the 5T initiative to promote and ensure inclusive, equitable and quality education. The state has launched the Kalinga Sikhya Sathi Yojana (KSSY) in 2016 (dovetailed with the CSIS) to provide education loans up to ₹10 lakh at only 1% interest rate for 5 years beyond moratorium to students with annual parental income less than ₹6.00 lakh for pursuing higher education.

4.2.2 Infrastructure and linkage support available, planned and gaps

The district has 657 primary schools, 277 middle schools, 174 secondary schools and 40 colleges. The district has one university. In the absence of adequate facilities for college education within the district, students seek greener pastures in other districts/states.

Banks are inclined to finance students of only premier institutes like IIT, IIM, NIT, AIIMS, etc. Often, students remain unemployed beyond the phase of education, and as a result, repayment is delayed making banks hesitant to expand the portfolio.

There is need for customisation of loan products to suit the requirements of wider spectrum of students, accommodating various courses and skilling.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing has been recognized as a basic human need for survival. Several initiatives at the Central and State Government levels have focused on housing as an integral part of the growth process as it has a direct impact on employment and income generation across multiple industries. Sustainable Development Goal (SDG-11) aims to "make cities and human settlements inclusive, safe, resilient and sustainable" and ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums by 2030.

In terms of RBI's Priority Sector Guidelines, housing loans up to ₹35 lakh in metropolitan areas and ₹25 lakh in other areas for purchase/construction and ₹10 lakh in metropolitan areas and ₹6 lakh in other areas for repairs to dwelling units, are classified under priority sector. GoI has launched the PMAY (Gramin and Urban) with the aim of providing pucca house to 4.14 crore households in rural and urban areas. In order to expand institutional credit flow, credit linked subsidy scheme is under implementation in multiple slabs based on income classification.

GoO has launched the Biju Pucca Ghar Yojana and AWAAS-Odisha Urban Housing Mission to ensure housing for all in rural and urban areas respectively. Additionally, Biju Pucca Ghar Yojana (Mining) covering all the 705 mining affected villages of nine mineral bearing districts, Nirman Shramik Pucca Ghar Yojana (NSPGY) covering building and other construction workers in rural areas, and Jaga Mission, a comprehensive slum redevelopment programme are also being implemented.

MO GHARA Subsidy Scheme has been launched in 2023 to provide capital subsidy for pucca house construction/up-gradation/extension/addition with RCC roof. There are four loan slabs under the scheme - ₹1 lakh, ₹1.5 lakh, ₹2 lakh, ₹3 lakh with subsidy amount being ₹30,000, ₹45,000, ₹60,000, ₹60,000 respectively for general category and additional ₹10,000 subsidy for special categories viz. SC/ST/PwD.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector is less developed in the district. Under PMAY(G), against a target of 2062, only 587 houses have been completed. Under BPGY and state schemes, against a target of 1214, only 407 houses have been completed. Critical gaps are:

Absence of clear land title in rural areas, especially in scheduled areas

Difficulty in assessing the income and repayment capacity of rural borrowers

Lack of individual credit histories of borrowers

Banks and housing finance institutions have limited reach in rural areas

Financial institutions also face difficulty in obtaining tangible marketable securities for housing loans, and encounter difficulties in enforcing the securities in rural areas

As residential housing loans do not create direct additional income, recovery of the loan also proves to be difficult even though the loan may be adequately secured

Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are not easily available in the district

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure facilities are the catalysts for development. Rural connectivity, power, storage, facilities for shelter, sanitation, education etc. are some of the critical infrastructure that require either direct investment by the State or investment by a combination of private and PPP sector. RIDF support from NABARD has emerged as an important source of fund for public investments. This chapter covers Public Investment in infrastructure.

5.1.2 Infrastructure and linkage support available, planned and gaps

Setting up of Rural Infrastructure Development Fund (RIDF) in NABARD for financing of the ongoing and new infrastructure projects was a milestone in strengthening the rural infrastructure in India. NABARD provides finance to State Government, State owned Corporation and undertaking, PRIs and other local bodies for investment in rural connectivity, minor irrigation structure/ watershed/ wasteland development, flood control and drainage, cold storage in public sector, marketing infrastructure, infrastructure for livestock development, plantation and horticulture etc. under RIDF. The RIDF projects sanctioned so far in the district include irrigation projects, roads and bridges etc. The disbursement against RIDF loan sanctioned stands at 62%. The Departments need to improve the utilization efficiency so as to bridge the disbursement gap and enhance the off-take of drawal claims.

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

Total 1104 projects have been sanctioned under RIDF in the district covering bridges, drinking water, flood protection, irrigation and roads. The bridge length sanctioned under RIDF is 579.67 m. The road length sanctioned stood at 318.67 km. Irrigation potential creation of 27,401 ha has been sanctioned. As many as 1246 villages are envisaged to be directly benefited covering a population of 1.92 lakh. Closer monitoring and supervision is needed for successful and timely completion of the ongoing projects.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. In India Social Infrastructure covering schools, health care facilities, drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of Priority sector lending norms. With increased focus on human development and for attainment of Millennium Development Goals, the social sectors viz. education, health, sanitation etc. have gained greater focus in the overall development process.

5.2.2 Infrastructure and linkage support available, planned and gaps

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

There is fairly good network of branches of commercial banks including RRB in the district.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The growing consumption of energy has resulted in the country becoming increasingly dependent on fossil fuels such as coal, oil and gas. India is heavily importing crude which, apart from huge fiscal impact, has adverse environmental impact arising out of burning of fossil fuel. Therefore, an urgent need is established for promotion of environment friendly renewable energy sources for future energy security, climate change mitigation and disaster risk reduction.

As per RBI Priority Sector guidelines, bank loans up to a limit of ₹30 crore to borrowers (₹10 lakh for individual households) for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification, etc., will be eligible for Priority Sector classification.

The cost of production of renewable energy, especially wind and solar energy, has sharply declined, leading to commercial viability. The Odisha Government has formulated the Odisha Renewable Energy Policy (OREP), 2022 for maximising the development of RE potential in the state.

OREDA and GEDCOL are the two nodal agencies for development of renewable energy in the state. Major initiatives of OREDA are installation of on and off-grid Rooftop Solar panel systems in residential, commercial as well as government buildings, solarisation of agricultural pump sets under PM-KUSUM (Central Scheme) and Soura Jananidhi (State Scheme) and Konark Solarisation.

PM-KUSUM: The scheme has three separate subsidy components viz. installation of solar energy-based power plants, installation of standalone solar agriculture pumps of capacity up to 7.5 HP in off-grid areas by individual farmers (CFA of 30% of total cost from centre and additional state subsidy of 30%) and solarisation of grid connected agriculture pumps (CFA of 30% of total cost from centre and additional state subsidy of 30%).

5.3.2 Infrastructure and linkage support available, planned and gaps

As per MNRE data, the state had 1,32,733 off-grid renewable energy systems/devices as on 31 March 2021 (17,955 street lighting system, 5,274 home lighting system, 99,843 solar lanterns, 9,661 solar pumps). Besides, OREDA has installed 13,219 solar drinking water systems to energise existing tube wells in remote/unserved areas and ensure piped drinking water supply.

As of 2021-22, contracted capacity of renewable power by GRIDCO from various sources was 1460.7 MW, out of which 109.2 MW is from 8 small Hydro-electric Projects, 1010 MW from Solar PV Projects, including 25 MW from roof-top solar, 20 MW from one Biomass Power Project and 321.5 MW from wind sources. Odisha is on track to meet the Renewable Power Obligation (RPO) trajectory notified by Govt. of India wherein 43.33% of energy needs have to be met from renewable sources by 2030, for which the renewable energy production gap needs to be fulfilled, thereby indicating substantial potential under the sector at least till 2030.

Critical gaps: Maintenance and post installation supervision/servicing/repairs by the agency/government department is absent and lack of awareness about existing schemes, financial benefits, long term savings and environmental benefits among rural population on use of solar devices and also among the bankers about the need for financing such activities.

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RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	466	125.088700	96.215
B	Ongoing tranches	638	536.046700	438.2444
	Total (A + B)	1104	661.135400	534.4594

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	1028	212.320300	181.8125
B	Rural roads & bridges	63	289.260100	223.51
C	Social Sector	13	159.555000	129.1369
	Total (A + B + C)	1104	661.135400	534.4594

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	1019	Irrigation potential	ha	24273
B	Rural roads	41	Road length	km	319
C	Bridges	22	Bridge Length	m	580

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Flood Protection	9	Irrigation Potential	ha	3128
2	Drinking Water	13	Villages Benefitted	No.	116
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Microfinance has a crucial role to play in development of Indian economy through enhancing credit access for rural households. Among the various models, the SHG-Bank Linkage Programme (BLP) helped extensively to empower the poor, especially rural women, through providing savings and credit windows from banks. The bank led SHG-BLP, pioneered by NABARD, has metamorphosed from a small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world today, with an outreach spanning more than 12 crore rural households.

NABARD has been constantly experimenting alternative policies, systems and procedures, savings and designing of loan products that could fulfil the aspirations and requirements of the poorest, especially the women members of such households. The role played by NABARD in development of micro-credit sector are:

Promotional grant assistance to Self Help Promoting Institutions (SHPIs) and Joint Liability Group Promoting Institutions (JLGPI).

Skill upgradation and livelihood promotion of SHG members through Enterprise Development Programmes.

Capacity building of SHG leaders through intensive workshops and grassroots level training programmes.

Supporting Marketing Interventions for the products of SHG members by providing them free Marketing platform in Exhibitions/Melas/Fairs organised at Regional and National level.

6.2 Infrastructure and linkage support available, planned and gaps

In Gajapati, Mission Shakti Department is working for promotion of SHGs and credit linkage. The entire banking network with 65 branches and 100 PACS/LAMPS are helping in the microfinance movement by bringing these groups into the formal banking fold.

Gaps in credit linkage of SHG:

Manual book keeping not to the satisfaction of banks; lack of transparency in groups; absence of group cohesion; inadequate quantum of loan & unavailability of credit history of SHG members.

Inability of banks to do proper appraisal and monitoring of SHGs post disbursement of loans.

Lack of co-ordination between Block Officials and Banks.

Lack of awareness of groups on maintenance of books and internal lending.

Bank reluctance to finance SHG loan due to NPA apprehension because of poor recovery.

Lack of training on SHG to branch managers who are posted as BM for the first time.

Gaps in credit linkage of JLG:

No unified portal of land use records accessible to bankers for verifying land patta use to ensure only one crop loan per land patta. This can lead to possibility of duplicate financing on same piece of land under crop loan and under JLG.

No credit guarantee scheme available to secure the loans considering historically higher NPAs.

CIBIL verification/charges is a hindrance in easy access to credit.

Lack of awareness on the JLG model at the ground level.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1 The net income from paddy cultivation is decreasing every year due to increase in input cost and labour wages. To overcome this issue farmers should be encouraged for practicing organic farming which will help them in producing the inputs in their farm itself and help them in reducing the input cost. Farmers should also be motivated to diversify their crops by promoting cash crops.

2 Banks have to make efforts for covering all farmers under KCC scheme as desired by Govt. of India. While extending the credit under KCC banks have to follow RBI guidelines of extending 10 for household consumption & post-harvest expenses 20 for maintenance/repair of farm assets and also insurance cost in addition to the Scale of Finance.

3 Upgradation of PACS/LAMPS into Multi-Service Centres (MSC) for meeting the various requirement of farmers.

4 Oilseeds marketing centre for groundnut sunflower and til involving MARKFED NAFED or any other State-level federation for selling oilseeds.

5 Adequate procurement of maize and minor millets may be started by State Government.

6 Covering the Oral Lessees / Tenant Farmers / Share Croppers by the banks under Joint Liability Group (JLG) mode under BALARAM scheme of the State Government.

7 Farmer service centres can also be established at GP level to provide soil testing facilities soil health cards farm machineries quality inputs extension services etc.

2. Water Resources

1 Strategic efforts to popularise the use of sprinkler & drip irrigation among farmers.

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- 2 Measures to overcome the delay in energisation of irrigation units & erratic power supply which impede grounding of irrigation schemes.
- 3 Create adequate awareness among farmers regarding change in cropping pattern and adoption of less water consuming & high value crops through creation of individual irrigation source.

3. Farm Mechanization

- 1 Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC JLG Farmers' Producers Organisations mode and also financing for replacement of agricultural implements.
- 2 Vegetable Crop production holds the promise to be mechanized from seedbed preparation planting irrigation spraying to harvesting transplanting of seedling inter culture picking and digging.
- 3 Being a major rice growing belt there is a tremendous scope for improving and modernizing the existing rice mills and establishing primary processing centre for rice and pulses to dry the wet kharif and mini rice and dal mills to make the farmer from a mere producer to a producer – primary processor.
- 4 Keeping in view the large concentration of tractor population in Kasinagar and Gosani blocks service and spare part supply centres may be encouraged at Kasinagar and Gosani. There is lack of awareness among unemployed youth about establishing servicing units through bank loan under MUDRA Stand Up India or other schemes.
- 5 Promotion of Custom Hiring Centers through FPO/PACS can create a definite impact for the small & marginal farmers.

4. Plantation and Horticulture

- 1 Organic farming and export of organically grown fruits and vegetables are good business propositions and banks may reach out to these farmers for their credit requirements.

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- 2 State horticultural farms should be strengthened with sufficient infrastructure and also financial capital so as to meet the planting materials requirement of the district.
- 3 Unemployed youth SHGs FPOs may be encouraged to set up private nurseries as there is a growing demand for good quality planting materials.
- 4 There is a need for popularizing scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems suitable for them.
- 5 There is need for introducing alternative horticultural crops such as lime guava papaya moringa and amla as also floriculture which are suitable for the district.
- 6 Promotion of Bee Keeping Mushroom & Sericulture as an alternate livelihood activity for rural women.
- 7 Promotion of pineapple (ODOP) value chain as also of other horticulture crops such as lemon grass citronella etc. which are highly remunerative.

5. Forestry/ Waste Land Development

- 1 Promotion of Bamboo cultivation with subsidy under National Bamboo Mission
- 2 Bankable schemes for promotion of poplar a plant used for making ply boards paper match sticks etc. can be considered. Corporate tie ups for the poplar produce with paper mills timber marts etc.
- 3 Tripartite agreement with forest based industries may be explored.
- 4 Processing facilities for Minor Forest produce (MFP) may be explored.
- 5 Unused Govt. land of small area may be leased to SHGs/Producer groups and corporates for undertaking large-scale farm forestry activity with contractual arrangements with paper mills.

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6. Animal Husbandry - Dairy

- 1 Banks may encourage farmers in taking up dairying and other animal husbandry activities which provides regular income to farmers. Banks may extend KCC for meeting the working capital requirement of farmers taking up Animal Husbandry and Fisheries.
- 2 Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics cultivation of improved varieties silage making enrichment of crop residues by alkali treatment etc.
- 3 Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system.
- 4 Lack of access to organized markets and meagre profits distract farmers from investing into improved technologies and quality inputs. Activity specific Farmer Producer Organizations may be formed on the lines of milk cooperatives for acting as aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments.
- 5 Establishment of milk route along with supporting Infrastructure like chilling unit/plant for farmers in non-traditional areas to encourage adoption of dairy activities.

7. Animal Husbandry – Poultry

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

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8. Animal Husbandry – Sheep, Goat, Piggery

1 There is demand for setting up of goat rearing units of size 20+1 and 40+2 especially among small and marginal farmers and other poor sections of the society. There is a need to step up institutional credit for sheep and goat rearing which is currently limited.

2 A cold storage plant with a capacity for storing at least 100 MT of Ganjam breed goat meat in the district to supply continuous meat to nearby big markets like Berhampur Srikakulam and Visakhapatnam.

9. Fisheries

1 Ensure supply of quality seeds feed and maintenance of sustainable culture practices.

2 Insurance cover for fish farmers.

3 Desilting of all existing water bodies to revive the production capacity of these potential resources and facilitating supply of quality fish seed to have definite effect on production and productivity of the sector.

4 Aqua-shops may be established with financial assistance from banks to provide inputs and technical advice to fish farmers in all block headquarters.

10. Construction of Storage and Marketing Infrastructure

1 Small scientific storage godowns of 100 to 1000 MT should be constructed at each of the revenue villages or Panchayats.

2 Accreditation of godowns will facilitate registration of godowns with the Warehousing Development and Regulatory Authority. These registered godowns can issue Negotiable Warehouse Receipts (NWR) to help farmer in obtaining loans from banks against such NWR to avoid distress sale of agriculture produce. It will also entail the benefits of interest subvention of 3 for pledge loans issued through KCC up to ₹3 lakh per farmer for a period of six months.

3 Negotiable warehouse receipt system may be encouraged as this will reduce distress sale immediately after harvest.

4 PACS in the district do not have godowns. Where there is demand for more space they should be motivated for construction of additional godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.

5 Construction of Cold rooms/small cold chambers/subji coolers at GP level.

11. Land Development, Soil Conservation and Watershed Development

- 1 The average productivity of major crops in the district is lower than potential yield. The reason may be due to decline in organic matter content of the soil. There is a need to promote usage of organic inputs among the farmers.
- 2 There is a need to promote farm ponds in the district mission mode
- 3 Banks may encourage and extend the required financial support for setting up of biofertilizer and bio-pesticide production units vermi-composting units coir pith composting units etc. through credit linked subsidy schemes available.
- 4 Promotion of soil health card usage and reclamation of acidic soil.

12. Agriculture Infrastructure: Others

- 1 Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally.
- 2 Department or the Institutions in the district may start tissue culture units for supplying quality seedlings.
- 3 Promotion of bio fertilizer and pesticide units through entrepreneurs and unemployed youth.

13. Food and Agro. Processing

- 1 Banks may be encouraged for financing processing units with the benefit of PM-FME scheme and AIF convergence.
- 2 Under ODOP integrated schemes for cultivation and processing of Pineapple may be supported.
- 3 Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district. Efforts should be made to set up the Mega food park at the earliest which will generate employment. Processing units relating to paddy pulses groundnut coconut mango cashew and also meat shall be promoted.

14. Agri. Ancillary Activities: Others

- 1 Banks may extend credit facilities to agriculture graduates for setting up Agri Clinics and Agri Business Centres.
- 2 Support is required from State Government Departments to provide hand holding support to FPOs.
- 3 The JLG mode of financing small marginal tenant and land less farmers should be promoted by banks on a mission mode.

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4 MFIs operate throughout the district directly or through some NGOs. There is no proper mechanism to monitor/report the credit flow. A proper system needs to be setup/established so as to monitor/guide financing by MFIs at district level.

5 PACS in the district should assess the agriculture infrastructure gaps in their villages and the same can be financed under PACS as MSC scheme and Agriculture Infrastructure Fund. PACS can also act as Business correspondents for Commercial Banks/DCCBs to increase their income.

15. Micro, Small and Medium Enterprises (MSME)

1 Technology Transfer Centres may be established in the district for providing guidance technical know-how etc. to entrepreneurs.

2 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.

3 Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity.

4 Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.

5 Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.

6 Organizing the Milk/Horticulture Producers' PO with robust equity base so that they can undertake pooling value addition functions under Post Harvest Management sector.

7 Popularizing CGTMSE scheme among banks to de-risk the banks on MSE portfolio which should facilitate quick flow of credit to this critical sector.

8 To facilitate marketing of products produced by the cottage/village and SSI units rural haats may be set up.

9 A few clusters like Granite cutting & polishing Bamboo Craft Horn Craft and processing etc. have tremendous potential in the district for development so that these products can be marketed in big volume and even exported out of the country.

10 Skill development training programmes for cashew processing may be taken up on priority considering the tremendous scope for growth and potential for replication.

11 Dedicated/ Uninterrupted power supply may be ensured to the MSME units.

16. Export Credit

- 1 Extensive awareness creation on export potential to be undertaken through holding various seminars workshop in coordination with CII Chamber of Commerce APEDA.
- 2 Convergence meetings covering all the stakeholders like banks export facilitating agencies like ECGC EXIM Bank Federation of Export Import Organisations may be arranged whereby success stories sharing methodology and nuances of export may be discussed threadbare.
- 3 Potential export units have to be fine-tuned to produce the products whether agro base or otherwise to comply with the stringent quality standards and specifications.
- 4 Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.

17. Education

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

18. Housing

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

19. Social Infrastructure

- 1 Banks may fund for setting up of schools health care facilities and basic household needs of sanitation & drinking water facilities and achieve their priority sector targets.
- 2 Participation of the beneficiaries especially women SHGs in water supply schemes or management of water plants may be helpful for successful management.
- 3 The Village Water and Sanitation Committees under each gram panchayat may be formed/made active for better utilization of the resources.

20. Renewable Energy

- 1 Maintenance and post installation supervision/servicing/repairs by the agency/government department needs to be provided.
- 2 Awareness about existing schemes financial benefits long term savings and environmental benefits among rural population on use of solar devices and also among the bankers about the need for financing such activities.
- 3 Solar pumps for irrigation purpose may be promoted through awareness campaign/ICT tools.

21. Informal Credit Delivery System

- 1 To identify Bank Branch Managers and impart training to them so that they take active part in SHG/JLG financing.
- 2 Revive defunct SHGs which have become dormant due to lack of awareness to have regular meeting regular saving and repayment of loans.
- 3 Matured members of SHG may be provided training and capacity building for taking them to the next level i.e. livelihood activities.
- 4 Community based organisations to be encouraged as nodal points for promoting livelihood activities of members of SHGs.
- 5 Enrolment of all SHG members under social security schemes such as PMSBY PMJJBY etc. to mitigate unforeseen risks.
- 6 Additional financial literacy drive at SHG level to eliminate over-indebtedness at members' level.
- 7 Financing of tenant farmers/oral lessees/share croppers through JLG mode under BALARAM scheme.

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.

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 Berhampore Central Cooperative Bank Ltd. operating in the district is profit making. The long term cooperative credit structure is non-operational. There is also one Cooperative Urban Bank Ltd. in the district.

The number of PACS/LAMPS in the district is 100, all of which have adopted the model bye laws (for making them multipurpose, multidimensional and transparent entities).

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

2. Under Sahakar-se-Samriddhi the Government of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem.

The number of Gram Panchayats (GPs) in the district is 149. Number of GPs covered by existing PACS is 149.

Number of new MPACS which can be formed in underserved GPs is 29. Number of dormant or defunct PACS in the district is 0.

3. World's Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses, custom hiring centres, 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 Centres (CSCs) for better access to e-services such as banking, insurance, Aadhaar enrolment/updation, health services, PAN card and IRCTC/Bus/Air ticket, etc. through PACS. So far, all PACS have been identified to start providing CSC services to rural citizens in the district which will also increase the income of these PACS.

The PACS which 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.

4. Gajapati District has a rich cooperative profile. Sector wise, 146 cooperatives existing in the district have been updated in the National Cooperative Database covering agriculture credit, credit, marketing, women cooperatives, dairy, fisheries, housing, tribal development and farming sectors.

5. Two women cooperative societies, an employees cooperative society, a House Building Cooperative Society Ltd., an Adivasi Unnayana Cooperative Society, a Tibetan Multi-Purpose Cooperative Society and a marketing society are operating in the district. Apart from this, two Farmer Producer Organisations have been registered as Cooperative Societies in Mohana Block and one in Gumma Block.

6. Besides, there are 5 fishermen cooperative societies and 17 organised dairy cooperative societies in the district, but 13 of them are dysfunctional at present. The district also has a horncraft cooperative society, a Tibetan handicrafts cooperative society, two sericulture cooperative societies, a bamboo workers industrial cooperative society and 9 palmgur industrial cooperative societies.

7. The dairy cooperative societies need to be revived through handholding and focused attention from the government department and through credit linkage with Berhampur CCB for purchase of new dairy animals and their working capital requirements.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the agriculture credit sector. The distribution is not uniform in that other than Gosani and Kashinagar Blocks, very few cooperative societies are operating at present. Therefore, there is potential for creation of cooperative societies in agriculture credit sector in Gumma, Rayagada, Nuagada, R Udayagiri and Mohana Blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

2. There is scope for formation of new M-PACS/upgradation of existing societies as M-PACS so as to function as multi-service centres and provide a host of services to its members.

3. A few existing societies and PACS have already diversified or are planning to diversify into marketing activities such as establishment of world's largest storage godown plan, jana ausadhi kendras, water supply, krushak sahayak kendra, common service centre, petrol pump, retail outlets, etc., and can be emulated for replication by other cooperative societies.

4. There exists potential for formation of industrial cooperative societies focused on agro-processing, fruit processing and forest based industries.

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	Watershed Development	Khari Nala climate proofing	528 ha in Nuagada Block	₹48.90 lakh towards NRM activities training and capacity building livelihood creation		226	226 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
2	Watershed Development	Bantutala Nala climate proofing	870 ha in Nuagada Block	₹49.94 lakh towards NRM activities training and capacity building livelihood creation		209	209 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
3	Watershed Development	Lanjia Nala	552 ha in R Udayagiri Block	₹119.08 lakh towards NRM activities training and capacity building livelihood creation		127	127 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
4	Watershed Development	Shrungaraj	924 ha in R Udayagiri Block	₹187.55 lakh towards NRM activities training and capacity building livelihood creation		111	111 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
5	Watershed Development	Ramanadi	615 ha in Mohana Block	₹129.90 lakh towards NRM activities training and capacity building livelihood creation		180	180 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
6	Watershed Development	Rangamati	621 ha in Mohana Block	₹137.22 lakh towards NRM activities training and capacity building livelihood creation		90	90 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation

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7	Watershed Development	Solaguda	697 ha in Mohana Block	₹166.86 lakh towards NRM activities training and capacity building livelihood creation	186	186 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
8	Watershed Development	Kelehuru	615 ha in Mohana Block	₹146.82 lakh towards NRM activities training and capacity building livelihood creation	126	126 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
9	Watershed Development	Kandhapaniganda	820 ha in Mohana Block	₹196.20 lakh towards NRM activities training and capacity building livelihood creation	220	220 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
10	Watershed Development	Bhalipanka	1197 ha in Mohana Block	₹284.54 lakh towards NRM activities training and capacity building livelihood creation	333	333 households benefitted through NRM structures nursery climate resilient agriculture practices and FPO formation
11	Watershed Development	Springshed	300 ha in Rayagada Block	₹60.91 lakh towards NRM activities training and capacity building livelihood creation	345	333 households expected to be benefitted through revival and rejuvenation of springs
12	Tribal Development	Wadi project	500 ac in 13 villages of R Udayagiri Block	₹334.40 lakh towards orchard development training and capacity building	500	500 Soura Tribe households benefitted through spring based wadi development (Cashew Mango and vegetables/ fruits intercrop)
13	Tribal Development	Integrated tribal development project	250 ac in 12 villages of Gumma Block	₹334.93 lakh towards orchard development goat rearing training and capacity building	500	500 Soura Tribe households benefitted through goatery and wadi development
14	Tribal Development	Integrated tribal development project	320 ac in 18 villages of Mohana Block	₹299.54 lakh towards orchard development poultry goatery training and capacity building	500	500 Soura Tribe households benefitted through wadi development (Mango Guava and vegetables intercrop) poultry goatery

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15	Collectivisation	Taptapani FPCL	Mohana Block	₹26.14 lakh towards collectivisation of farmers training capacity building and business development	868	868 families have benefitted from economies of scale through collective procurement and marketing of millets and other produce resulting in turnover of more than ₹1.60 crore by the FPO and assets such as transport van packhouse processing centre etc.
16	Collectivisation	Maa Kureisuni PCL	R Udayagiri Block	₹9.06 lakh towards collectivisation of farmers training and capacity building	551	551 families have benefitted from economies of scale through collective procurement and marketing of millets and other produce
17	Collectivisation	Mahendragiri PCL	Nuagada Block	₹9.06 lakh towards collectivisation of farmers training and capacity building	538	538 families have benefitted from economies of scale through collective procurement and marketing of millets fruits aromatic paddy and other produce
18	Collectivisation	Swarnabrukhya PCL	Rayagada Block	₹9.06 lakh towards collectivisation of farmers training and capacity building	485	485 families have benefitted from economies of scale through collective procurement and marketing of fruits and vegetables
19	Collectivisation	Udyam Vikas FPCL	Gumma Block	₹11.44 lakh towards collectivisation of farmers training and capacity building	170	500 families expected to be benefitted from economies of scale through collective procurement and marketing of goats fruits and vegetables
20	Collectivisation	BKKS FPCL	Mohana Block	₹11.44 lakh towards collectivisation of farmers training and capacity building	118	500 families expected to be benefitted from economies of scale through collective procurement and marketing of goats vegetables and other produce

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21	Collectivisation	Sata Bhauni FPCL	Gosani Block	₹43 lakh towards collectivisation of farmers training and capacity building and up to ₹15 lakh matching equity contribution	410	500 families expected to be benefitted from economies of scale through collective procurement and marketing of vegetables flowers paddy and other produce
22	Collectivisation	Luhakhambeswara FPCL	R Udayagiri Block	₹43 lakh towards collectivisation of farmers training and capacity building and up to ₹15 lakh matching equity contribution	345	500 families expected to be benefitted from economies of scale through collective procurement and marketing of vegetables flowers paddy and other produce
23	Promotional Activity	Rural Haat	Guluba GP Mohana Block	₹15.44 lakh towards construction of Rural Haat	20	6000 families expected to benefit from creation of rural haat complex for their weekly marketing needs
24	Women Empowerment	MEDP and LEDP	Multiple Blocks	₹36 lakh cumulatively towards skill and livelihood training of matured SHG women	810	810 SHG women imparted livelihood training on Queen Pineapple & Tissue Culture Banana cultivation Hill Broom Production Date Palm Jaggery Production Value addition of millets jackfruit and sweet potato High value vegetables cultivation Sanitary Pad Making Organic Farming Bamboo craft Floriculture Maggam Work & Embroidery Dress Design Cane Craft Nursery Development
25	Financial Inclusion	Centre for Financial Literacy (CFL)	All Blocks	₹58.60 lakh towards capex and opex support	2	Centres for Financial Literacy (CFL) set up at Paralakhemundi and Mohana to conduct village level financial literacy awareness camps facilitate all types of banking services such as account opening activation/re-activation of debit cards online transactions enrolment under PMSBY/PMJJBY/APY issue of PAN/Aadhaar etc. in all blocks of the district.
26	Institution Development	RSETI Capex support	Union RSETI Paralakhemundi	₹4.50 lakh towards infrastructure upgradation of RSETI		RSETI was able to upgrade its infrastructure and purchase tools and implements for imparting skill training to rural populace

Success Stories

Success Story 1: The Date Palm Jaggery Story



1. Scheme : My District My Project (OFDD DPR project) on Date Palm Jaggery

2. Project Implementing Agency : RKSS NGO

3. Duration of the project : 2 years

4. Beneficiary : 30 SHGs of R Udayagiri and Nuagada Block

No. of beneficiaries : 300

Community : Mostly ST

State : Odisha

District : Gajapati

Block : R.Udayagiri

Village : Rumunda

1.1 Support provided

- Training and distribution of palm jaggery making tools to SHGs formed entirely of tribal members Value addition through diversified products such as palm jaggery powder due to extensive training under the project Formation of producer group in collaboration with ORMAS for better marketing avenues

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- Facilitating bank linkage with Berhampur CCB for easier and timely access to credit
- Facilitating networking and market access through sponsoring of stall in Gajapati Utsav
- Pallishree Mela promotion during district level meetings and direct sale in banks and offices

1.2 Pre-implementation status

- Low prices received for date palm jaggery in local markets leading to reduced interest in producing the traditional jaggery
- Untimely or non- payment from cooperative society for the jaggery sold by producers

1.3 Challenges faced

- Low production of date palm jaggery due to lack of awareness and use of palm tree sap for making alcoholic beverages leading to social evils

1.4 Impact

- 20 percent increase in prices due to direct marketing with large vendors and buyers based in Bhubaneswar and other districts
- 30-40 percent enhancement in income due to value addition in the form of preparation and marketing of palm jaggery powder better packaging and direct sale in melas and exhibitions
- Timely payments received by the producers due to direct marketing by SHG group

Success Story 2: Harvesting Liquid Gold



1. Scheme : Khari Nala Watershed Climate Proofing Project

2. Project Agency : Implementing SURAKSHA NGO

3. Duration of the project : 4 years

4. Beneficiary : 226 households

No. of beneficiaries: 226

Community : Mostly ST

State : Odisha

District : Gajapati

Block : Nuagada

Village : Tangili

2.1 Support provided

- Bee cultivation as climate resilient livelihood activity under the watershed climate proofing project

2.2 Pre-implementation status

- Location: Bees may build hives in hard-to-reach places such as high trees cliffs or buildings.
- Weather: Adverse weather conditions can make capturing bees difficult or dangerous
- Disease: Wild bees may carry diseases or parasites that can spread to other hives

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- **Stress:** The process of capturing and relocating bees can stress them potentially leading to health issues or colony collapse

2.3 Challenges faced

- **Aggression:** Wild honey bees can be more aggressive than domesticated bees making them harder to handle.
- **Escape:** Bees may try to escape during the capture process leading to a chaotic situation

2.4 Impact

- **Income Generation:** Bee cultivation provided an additional source of income for farmers. Each farmer has extracted not less than 30 kg of honey per year where it costs minimum of 500 per Kg and had an income of ₹15,000 from 10 bee box each.
- **Diversification of Income:** Beekeeping diversified farmers' income sources, reducing dependency on a single crop or livestock. This diversification made farmers more resilient to market fluctuations and environmental risks
- **Pollination Services:** Bees play a crucial role in pollination, enhancing crop yields and quality. Farmers involved in beekeeping experienced increased productivity in their other crops due to improved pollination services provided by the bees.
- **Sustainable Agriculture Practices:** Farmers adopted organic or agroecological methods to support healthy bee populations, which has had positive spillover effects on overall farm sustainability. Oilseeds cultivation is being taken up to promote honey production and also increase income
- **Capacity Building and Training:** NABARD-funded watershed project provided training and capacity building for farmers in beekeeping techniques, hive management, and product processing. This endowed farmers with new skills and knowledge, improving their ability to manage bee colonies effectively
- **Environmental Benefits:** Beekeeping contributes to biodiversity conservation and ecosystem health. By promoting the growth of bee-friendly plants and protecting natural habitats, farmers involved in bee cultivation contribute to environmental conservation efforts.
- **Community Development:** Farmers have formed groups to collectively manage beekeeping activities, share resources, and access markets more effectively. They are marketing the honey through Mahendragiri PCL, a FPO formed with support of NABARD
- **Access to Credit and Resources:** NABARD support included access to credit facilities, subsidies, and resources for beekeeping infrastructure such as hives, protective gear, and processing equipment. This support lowered barriers to entry for farmers interested in beekeeping

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the District by

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

a ICAR Institutions: ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched "Amrit Catla" a genetically improved variety of Catla to enhance fish seed quality for India's growing fish farming community.

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

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

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

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

Appendix 1c**Climate Action & Sustainability**

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
- a Gajapati, situated in the north eastern ghat agro climatic zone, is highly vulnerable to climate change aspects due to being prone to frequent cyclones. As a result, agriculture in the district is heavily affected, with majority of the farmers being SF/MF and highly susceptible to vagaries of climate change. Decreasing ground water availability, drying up of springs and increase in temperature are contributing to climate risks and need to be addressed.
 - b The district is exposed to all three hydro-met disasters i.e. flood, cyclone and drought. The resultant climate change scenario has led to lower crop productivity and a rise in farmer migration to other areas and sectors. To mitigate these challenges and ensure sustainable productivity and income growth for farmers, several climate action initiatives are being implemented across the district.
- 3.2 Any specific Climate Change initiative in the District by
- a World Bank Funded OIIPCRA Project: The Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA), coordinated by the Department of Horticulture, in collaboration with Micro Irrigation and the Agriculture Department, is addressing climate-resilient farming. This project focuses on Use of organic agricultural inputs, Creation of irrigation facilities, Promotion of climate-smart intensification and diversification of production and adoption of new technologies aimed at increasing resilience to climate variability.
 - a The ICAR-CTCRI is promoting cultivation of various tuber crops to augment farmers incomes as a climate change adaptation measure.
 - a Government of Odisha has launched a Special programme for promotion of integrated farming (SPPIF) in tribal areas in 20 GPs of 2 Blocks i.e. Mohana and R Udayagiri, with focus on rainfed production systems targeting Agriculture, Horticulture, Livestock, and Fisheries in an area-based approach to promote integrated farming systems as an adaptation measure.
 - a NABARD, in coordination with the Minor Irrigation Department and the Panchayati Raj & Drinking Water Department, is implementing a Green Climate Fund project to promote climate action. The project includes installation of solar-powered pump sets in tanks and bore wells, enabling irrigation during dry seasons, efficient water usage and sustainable irrigation practices, thereby increasing agricultural productivity in drought-prone areas. Further, 1 integrated farming system and 2 watershed climate proofing projects have been implemented to promote climate resilient agriculture practices.
 - a Krishi Vigyan Kendra (KVK) is actively promoting indigenous, climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local, resilient varieties and promotion of sustainable practices and knowledge dissemination to enhance the districts' adaptability to changing climate conditions.

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 GI Tagged: The date palm jaggery produced in Gajapati has received GI tag as Odisha Khajuri Guda (along with Boudh, Angul and Dhenkanal). There are approximately 2,000 producers of palm gur in the district who have been organised into 9 palm gur industrial cooperative societies. NABARD through its LEDP programme has trained 90 SHG women on palm gur making and is currently implementing a project to upscale and form a palm gur cluster of 300 SHG women in R Udayagiri and Nuagada Blocks. Paintings of Lanjia Soura (Idital) has also received GI tag (along with Rayagada). Both these activities can be sufficiently upscaled to ensure sustainable livelihoods for the local producers.

- 4 Potential: Potential products which can be considered for GI tagging are Gajapati horncraft and Gajapati queen pineapple.

Annexure 1

District-Gajapati

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R. Udayagiri	Rayagada	District Total
	I. Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	202	227	988	257	202	202	257	2335
					BL	101.00	113.50	494.00	128.50	101.00	101.00	128.50	1167.50
2	Cotton/ Kapeas_Unirrigated/ Rainfed	100	Acre	32000	Phy	380	180	1097	22	4	4	1258	2945
					BL	121.60	57.60	351.04	7.04	1.28	1.28	402.56	942.40
3	Finger Millet/ Ragi/ Nachani/ Madia/ Mandiwa_Irrigated	100	Acre	14000	Phy	655	422	1827	1703	968	1703	2097	13174
					BL	91.70	590.94	255.78	238.42	135.52	238.42	293.58	1844.36
4	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	3	105	45	382	122	229	102	988
					BL	3.00	105.00	45.00	382.00	122.00	229.00	102.00	988.00
5	Groundnut/Moongfali_Unirrigated/ Rainfed	100	Acre	28000	Phy	503	402	1861	96	29	59	158	3108
					BL	140.84	112.56	521.08	26.88	8.12	16.52	44.24	870.24
6	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	94	523	727	6666	2107	4699	552	15368
					BL	23.50	130.75	181.75	1666.50	526.75	1174.75	138.00	3842.00
7	Other Vegetables_	100	Acre	35000	Phy	4480	3033	4480	3033	1591	3033	2407	22057
					BL	1568.00	1061.55	1568.00	1061.55	556.85	1061.55	842.45	7719.95

8	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	10000	3677	8878	1230	1009	989	2018	27801
					BL	2000.00	735.40	1775.60	246.00	201.80	197.80	403.60	5560.20
9	Rice/ Chawal/ Dhan_HYV	100	Acre	40000	Phy	14826	5489	9790	3189	1706	2695	3189	4088.4
					BL	5930.40	2195.60	3916.00	1275.60	682.40	1078.00	1275.60	16353.60
10	Sesame/ Til/ Sesamum/ Gingelly_Unirrigated/Rainfed	100	Acre	13000	Phy	1036	326	1773	321	79	568	143	4246
					BL	134.68	42.38	230.49	41.73	10.27	73.84	18.59	531.98
11	Turmeric/ Haldi_Irrigated	100	Acre	90000	Phy	3	102	22	402	288	402	556	1775
					BL	2.70	91.80	19.80	361.80	259.20	361.80	500.40	1597.50
						10117.42	5237.08	9358.54	5436.02	2605.19	4533.90	4149.54	41437.73
	Post-harvest/HH Consumption (10%)					1011.74	523.71	935.85	543.6	260.52	453.4	414.95	4143.77
	Repairs & maintenance of farm assets (20%)					2023.48	1047.42	1871.71	1087.2	521.04	906.79	829.9	8287.55
	Sub Total					13152.64	6808.21	12166.1	7066.82	3386.75	5894.15	5394.37	53869.05

Sl. No.	Activity	Bank Loan actor (%)	Unit Size	SoF/Unit Cost (Rs)	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
A.2 Water Resources												
1	Bore Well-New-150 mm dia x 80.0 m depth	85	No.	121000	Phy	40	25	40	30	25	25	215
					BL	41.14	25.71	41.14	30.86	25.71	30.86	221.13
2	Diesel Pump Sets-BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	40	20	40	20	10	10	170
					BL	12.34	6.17	12.34	6.17	3.09	9.26	52.46
3	Drip Irrigation-0.4 ha/ 1 acre (Spacing 6 M X 6M)	85	ha	25000	Phy	18	18	18	18	18	18	126
					BL	3.83	3.83	3.83	3.83	3.83	3.83	26.81
4	Drip Irrigation-0.4 ha/ 1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy	20	20	20	10	10	20	120
					BL	11.05	11.05	11.05	5.53	5.53	11.05	66.31
5	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	40	20	40			20	120
					BL	55.35	27.68	55.35			27.68	166.06
6	Electric Pump Sets-Submersible 5.0 HP	85	No.	56100	Phy	50	40	50	40	30	40	280
					BL	23.84	19.07	23.84	19.07	14.31	19.07	133.51
7	Lift Irrigation Schemes-Electric 3.0 HP	85	No.	242110	Phy	30	15	30	15	15	25	145
					BL	61.74	30.87	61.74	30.87	30.87	51.45	298.41
8	Sprinkler Irrigation-Micro-0.4 ha (Spacing 5 m x 5m)	85	ha	37620	Phy	15	8	15	8	7	8	71
					BL	4.80	2.56	4.80	2.56	2.24	3.20	22.72
9	Sprinkler Irrigation-Mini-0.4 ha (Spacing 10 m x 10 m)	85	ha	82548	Phy	15	8	15	8	7	8	71
					BL	10.52	5.61	10.52	5.61	4.91	5.61	49.80
10	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	30	15	30	15	10	10	125
					BL	33.66	16.83	33.66	16.83	11.22	16.83	140.25
	Sub Total					258.27	149.38	258.27	121.33	101.71	180.25	1177.46

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.UdayagiriRayagada	District Total
A.3 Farm Mechanisation											
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy	60	5	45	1	1	118
					BL	1280.76	106.73	960.57	21.35	21.35	2518.84
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy	20	15	20	10	10	100
					BL	8.67	6.50	8.67	4.34	4.34	43.36
3	Other machinery-Other Machinery & Equipments-Oil Mill	85	No.	197300	Phy	16	16	16	16	16	112
					BL	26.83	26.83	26.83	26.83	26.83	187.81
4	Other machinery-Other Machinery & Equipments-Plant Protection Equipments	85	No.	11000	Phy	80	40	50	40	40	330
					BL	7.48	3.74	4.68	3.74	3.74	30.86
5	Other machinery-Other Machinery & Equipments-Pulverizer	85	No.	46800	Phy	100	70	80	70	70	520
					BL	39.78	27.85	31.82	27.85	27.85	206.87
6	Other machinery-Other Machinery & Equipments-Pumpset	85	No.	29800	Phy	90	60	75	90	75	540
					BL	22.80	15.20	19.00	22.80	19.00	136.80
7	Other machinery-Other Machinery & Equipments-Rice Flattening Machine	85	No.	171900	Phy	28	12	20	8	8	96
					BL	40.91	17.53	29.22	11.69	11.69	140.26
8	Other machinery-Other Machinery & Equipments-Rice Puffing Machine	85	No.	161000	Phy	28	12	20	8	8	96
					BL	38.32	16.42	27.37	10.95	10.95	131.38
9	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	40	20	30	16	16	158
					BL	46.78	23.39	35.09	18.71	18.71	184.78
10	Other machinery-Other Machinery & Equipments-Sheller cum Polisher	85	No.	178400	Phy	50	20	30	80	25	280
					BL	75.82	30.33	45.49	121.31	37.91	424.59
11	Power Tiller-Power Tiller 12 Hp	85	No.	211800	Phy	50	25	35	30	20	210
					BL	90.02	45.01	63.01	54.01	45.01	378.08

	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 5 Hp	85	No.	149300	Phy	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
12					BL	50.76	40	5	30	1	1	5	83
								6.35	38.07	1.27	1.27	6.35	105.34
13	Thresher-Multicrop Power Threshers-Tractoroperated Multicrop Thresher	85	No.	252100	Phy	128.57	60	20	40	10	10	20	170
					BL			42.86	85.71	21.43	21.43	42.86	364.29
14	Tractor-Without Implements & Trailer-PTO 50 Hp Tractor	85	No.	944600	Phy	321.16	40	12	30	12	10	12	128
					BL			96.35	240.87	96.35	80.29	96.35	1027.72
15	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy	67.39	80	50	70	50	50	50	400
					BL			42.12	58.96	42.12	42.12	42.12	336.95
	Sub Total					2246.05		507.21	1675.36	484.75	359.51	503.43	6217.93
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)									
A.4 Plantation & Horticulture													
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	7.78	3	5	3	5	5	5	31
					BL			12.97	7.78	12.97	12.97	12.97	80.41
2	Dryland Horticulture crops-Ber-1 Acre (5.0 m x 5.0 m)	85	Acre	149359	Phy	8.89	7	7	7	7	7	7	49
					BL			8.89	8.89	8.89	8.89	8.89	62.23
3	Floriculture-Jasmine-Jasmine(Juhi) - 0.04 Ha	85	ha	16979	Phy	19	19	15	19	19	19	19	129
					BL	2.74	2.74	2.16	2.74	2.74	2.74	2.74	18.60
4	Medicinal & Aromatic Plants-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	5	5	5	5	20	8	12	63
					BL	7.51	7.51	7.51	7.51	30.04	12.02	18.02	94.63
5	Mushroom Cultivation-Oyster Mushroom-Mushroom Farming-Oyster mushroom	85	1000 Kg per Cycle	89583	Phy	15.23	20	20	20	20	20	20	140
					BL			15.23	15.23	15.23	15.23	15.23	106.61
	New Orchard - Tropical/ Sub Tropical				Phy	40	40	40	40	25	40	40	250
6	Fruits-1 Acre (2.0 m x 2.0 m) - Banana Sucker	85	Acre	163500	BL	55.59	55.59	55.59	55.59	34.74	55.59	55.59	347.43

7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (4.5 m x 4.5 m) Lime and Lemon	85Acre	209689	Phy	5	15	5	15	15	15	15	20	90
				BL	8.91	26.74	8.91	26.74	26.74	26.74	26.74	35.65	160.43
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (5.0 m x 5.0 m) - Orange	85Acre	210123	Phy	2	5	2	5	10	15	20	59	59
				BL	3.57	8.93	3.57	8.93	17.86	26.79	35.72	105.37	105.37
11	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (6.0 m x 6.0 m)	85Acre	149903	Phy	12	12	12	12	12	12	12	84	84
				BL	15.29	15.29	15.29	15.29	15.29	15.29	15.29	107.03	107.03
9	New Orchard - Tropical/ Sub Tropical Fruits--Litchi 1 Acre (7.5 m x 7.5 m)	85Acre	185265	Phy		5		5	25	30	15	80	80
				BL	7.87			7.87	39.37	47.24	23.62	125.97	125.97
12	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (5.0 m x 5.0 m)	85Acre	191648	Phy	30	30	30	30	30	30	30	210	210
				BL	48.87	48.87	48.87	48.87	48.87	48.87	48.87	342.09	342.09
10	New Orchard - Tropical/ Sub Tropical Fruits--Pineapple (Sucker) (0.6 m x 0.3 m)	85Acre	238669	Phy		12	7	12	25	60	60	176	176
				BL	24.34		14.20	24.34	50.72	121.72	121.72	357.04	357.04
13	Nursery - Horticulture Nursery-1 acre upto 25000 plants per year	85Acre	1200000	Phy	3	2	3	2	2	2	2	16	16
				BL	30.60	20.40	30.60	20.40	20.40	20.40	20.40	163.20	163.20
14	Other Plantation Crops--Cashewnut	85Acre	223130	Phy	40	30	40	25	25	25	40	225	225
				BL	75.86	47.42	75.86	47.42	47.42	47.42	75.86	426.74	426.74
15	Protection Structure-Shadenet housing-Naturally Ventilated Shed	85sq.m.	90	Phy	2000	1200	2000	1200	1200	1200	1200	10000	10000
				BL	1.53	0.92	1.53	0.92	0.92	0.92	0.92	7.66	7.66
	Sub Total				282.37	312.61	296.57	305.39	354.18	462.83	491.49	2505.44	2505.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Ravagada	District Total
	A.6 Forestry											
1	Nursery/ Propagation unit- Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	10	25	10	25	15	25	125
					BL	3.28	8.20	3.28	8.20	4.92	8.20	41.00
2	Nursery/ Propagation unit- Traditional Nursery-Raising casuarina seedlings (06 month old) - 1000 number	85	No.	18726	Phy	3	7	3	7	7	7	41
					BL	0.48	1.11	0.48	1.11	1.11	1.11	6.51
5	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	10	25	10	25	15	25	125
					BL	11.65	29.12	11.65	29.12	17.47	29.12	145.60
6	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy	3	7	3	7	7	7	41
					BL	8.79	20.50	8.79	20.50	20.50	20.50	120.08
3	Plantation--Cost for block plantations for 04 year-18 month 1600 plant	85	ha	331254	Phy	7	7	7	7	7	7	49
					BL	19.71	19.71	19.71	19.71	19.71	19.71	137.97
4	Plantation--Natural regeneration (04 year)-18 month sapling 500 plants	85	ha	108443	Phy	8	8	8	8	8	8	56
					BL	7.37	7.37	7.37	7.37	7.37	7.37	51.59
	Sub Total					51.28	86.01	51.28	86.01	71.08	71.08	502.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Kasinagar	Gumma	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
A-7 Animal Husbandry - Dairy													
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy	1	1	1					2
					BL	10.01	10.01						20.02
2	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	2460000	Phy	100	100	15	5	5	5	15	245
					BL	209.10	209.10	31.37	10.46	10.46	10.46	31.37	512.32
3	Crossbred Cattle Farming--Dairy (CB) with Milking Machine 12 LPD	85	5+5	1284000	Phy	50	30	5	1	1	1	5	93
					BL	545.70	327.42	54.57	10.91	10.91	10.91	54.57	1014.99
4	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy	6	3	1	1	1	1	1	14
					BL	51.00	25.50	8.50	8.50	8.50	8.50	8.50	119.00
5	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo 10 LPD	85	1+1	288000	Phy	50	40	10	1	1	1	10	113
					BL	122.40	97.92	24.48	2.45	2.45	2.45	24.48	276.63
6	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	4	3						7
					BL	35.36	26.52						61.88
7	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy	20	15	2	2	2	2	2	45
					BL	44.20	33.15	4.42	4.42	4.42	4.42	4.42	99.45
8	Total Mixed Ration (TMR) Wagon-- Khola Making Unit - 1 unit	85	No.	607000	Phy	10	8	2	2	2	2	2	28
					BL	51.60	41.28	10.32	10.32	10.32	10.32	10.32	144.48
9	Total Mixed Ration (TMR) Wagon-- Paneer Making Unit - 1 unit	85	No.	815000	Phy	10	8	2	2	2	2	2	28
					BL	69.28	55.42	13.86	13.86	13.86	13.86	13.86	194.00

10	Veterinary Clinic-Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	2	2	1	1	1	1	1	1	1	9
					BL	17.00	17.00	8.50	8.50	8.50	8.50	8.50	8.50	8.50	76.50
	Sub Total					1155.65	843.32	156.02	69.42	69.42	69.42	156.02	156.02	156.02	2519.27
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total			
	A.8 Working Capital - AH - Dairy/Drought animal														
1	Buffalo Farming_Others_Murrah Buffalo	100	1+1	66350	Phy	50	10	40	1	1	1	10	10	10	74.98
					BL	33.18	6.64	26.54	0.66	0.66	0.66	6.64	6.64	6.64	74.98
2	Cross bred Farming_Others_	100	1+1	60000	Phy	150	20	130	6	6	6	20	20	20	409.49
					BL	201.13	23.11	144.68	5.82	5.82	5.82	23.11	23.11	23.11	409.49
3	Heifer Rearing_Others_	100	Per Animal	40000	Phy	180	10	135	10	10	10	10	10	10	146
					BL	72.00	4.00	54.00	4.00	4.00	4.00	4.00	4.00	4.00	146.00
	Sub Total Working Capital					306.31	33.75	225.22	10.48	10.48	10.48	33.75	33.75	33.75	630.47

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Mohana	R.Udayagiri	Gosani	Gumma	Kasinagar	Nuagada	Rayagada	District Total
A.9 Animal Husbandry - Poultry												
1	Animal/Poultry Feed Unit--20 tons per day	8520	TPD	21500000	Phy	1	1					2
					BL	182.75	182.75					365.50
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	851000		647000	Phy	12	10	25	12	10	12	93
					BL	65.99	55.00	137.49	65.99	55.00	65.99	511.45
3	Commercial Layer Farming--Hybrid Layer (Chicken) (Cage system) (1+2 housing)	8510000		10731000	Phy	1	1	1	1	1	1	7
					BL	91.21	91.21	91.21	91.21	91.21	91.21	638.47
4	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85100+15		114000	Phy	3	4	6	4	2	4	29
					BL	2.91	3.88	5.81	3.88	1.94	3.88	28.11
5	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	16	16	16	16	16	16	112
					BL	16.32	16.32	16.32	16.32	16.32	16.32	114.24
	Sub Total					359.18	349.16	250.83	177.40	164.47	177.40	1657.77

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
A.10 Working Capital - AH - Poultry												
1	Broiler Farming_Others_	100	1000	208450	Phy	25	12	12	12	10	12	93
					BL	52.11	25.01	25.01	20.85	20.85	25.01	193.85
2	Desi Chicken/LIT birds Farming_Others_SemiCommercial	100	100	20000	Phy	40	40	40	40	40	40	280
					BL	8.00	8.00	8.00	8.00	8.00	8.00	56.00
3	Duck Farming_Others_Semi Commercial (1000) unit	100	100	23000	Phy	6	4	6	3	2	4	29
					BL	1.38	0.92	1.38	0.69	0.46	0.92	6.67
4	Layer Farming_Semi-automated (Cage)_	100	10000	4182300	Phy	1	1	1	1	1	1	7
					BL	41.82	41.82	41.82	41.82	41.82	41.82	292.74
	Sub Total Working Capital					103.31	75.75	76.21	71.13	71.59	75.75	549.26
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
A.11 Animal Husbandry - SGP												
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	68	104	68	130	104	104	682
					BL	164.00	236.57	164.00	295.72	236.57	236.57	1570.00
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	Phy	1	1	1	1	1	1	7
					BL	11.25	11.25	11.25	11.25	11.25	11.25	78.75
3	Sheep - Breeding Unit-New Shed- Sheep and Goat Breeding	85	100+5	1838000	Phy	6	10	8	15	10	15	74
					BL	93.74	156.23	124.98	234.35	156.23	234.35	1156.11
	Sub Total					268.99	404.05	300.23	541.32	404.05	482.17	2804.86

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
	A.12 Working Capital - AH - Others/SR												
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	134	212	154	290	212	212	262	1476
					BL	60.10	91.80	67.10	123.50	91.80	91.80	109.30	635.40
2	Pig Farming_Rearing Unit_	100	10+1	284500	Phy	2	2	2	2	2	2	2	14
					BL	5.69	5.69	5.69	5.69	5.69	5.69	5.69	39.83
	Sub Total Working Capital					65.79	97.49	72.79	129.19	97.49	97.49	114.99	675.23

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R. Udayagiri	Rayagada	District Total
	A-13 Fisheries												
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	6	12	3	5	2	1	2	24
					BL	25.76	12.88	21.46	8.59	4.29	8.59	21.46	103.03
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	335000	Phy	25	10	10	25	10	7	10	97
					BL	75.44	30.18	75.44	30.18	21.12	30.18	30.18	292.72
3	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy	10	4	4	6	4	4	4	36
					BL	25.50	10.20	15.30	10.20	10.20	10.20	10.20	91.80
4	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	20	10	10	10	10	10	10	80
					BL	14.45	7.23	7.23	7.23	7.23	7.23	7.23	57.83
5	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy	1							1
					BL	39.10							39.10
6	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	5	3	3	5	2	2	2	20
					BL	7.65	3.06	7.65	3.06	3.06	3.06	3.06	30.60
7	Integrated Pisciculture-With Poultry-0.4	85	ha	645000	Phy	16	12	12	16	12	8	12	88
					BL	87.72	65.79	87.72	65.79	43.86	65.79	65.79	482.46
8	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	16	4	4	10	4	4	4	46
					BL	102.00	25.50	63.75	25.50	25.50	25.50	25.50	293.25
	Sub Total					377.62	154.84	278.55	150.55	115.26	150.55	163.42	1390.79

Sl. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
	A.14 Working Capital - Fisheries												
1	Fish Culture - Bio floe Others_Scientific Pisciculture in Pwt tank/GP tank-1	100	Acre	160000	Phy	16	4	4	10	4	4	4	46
					BL	25.60	6.40	16.00	6.40	6.40	6.40	6.40	73.60
2	Fish Culture - Others_Reservoir_WSA (100000 Fry /acre)for 120 days crop cycle	100	Acre	130000	Phy	2	1	2	1	1	1	1	9
					BL	2.60	1.30	2.60	1.30	1.30	1.30	1.30	11.70
3	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_	100	Acre	180000	Phy	31	13	30	12	8	12	15	121
					BL	55.80	23.40	54.00	21.60	14.40	21.60	27.00	217.80
4	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	200000	Phy	16	12	16	12	8	12	12	88
					BL	32.00	24.00	32.00	24.00	16.00	24.00	24.00	176.00
	Sub Total Working Capital					116.00	55.10	104.60	53.30	38.10	53.30	58.70	479.10

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
	A.15 Farm Credit												
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Mobility Support 4 wheeler-Marketing	80	No.	10000000	Phy	8.00	8.00	8.00	8.00	8.00	8.00	8.00	56.00
					BL								
2	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	15000000	Phy	12.75	12.75	12.75	12.75	12.75	12.75	12.75	89.25
					BL								
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-Mobility Support 2 wheeler	85	No.	1000000	Phy	25	25	25	25	25	25	25	175
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	148.75
	Sub Total					42.00	42.00	42.00	42.00	42.00	42.00	42.00	294.00
	Total Farm Credit (sum of A.1 to A.15)					7944.82	7944.82	7944.82	7944.82	7944.82	7944.82	7944.82	75273.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Kasinagar	Gumma	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
	B. Agriculture Infrastructure												
	B.1 Storage Facilities												
1	Cold Storage-For Dairy Products -7 ft x7 ft x8 ft	85	No.	500000	Ply	1	1						2
					BL	4.25	4.25						8.50
2	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Ply	5	5	5	5	5	5	5	35
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	44.66
3	Cold Storage-Mini Unit-	85	No.	40000000	Ply						1	1	2
					BL						340.00	340.00	680.00
4	Godown-Small-500 MT	85	No.	25000000	Ply	10	10	2	2	2	2	2	30
					BL	212.50	212.50	42.50	42.50	42.50	42.50	42.50	637.50
Sub Total						223.13	223.13	48.88	48.88	48.88	388.88	388.88	1370.66

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
B.2 Land Development													
1	Bunding-Contour Banding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	113320	Phy								
					BL	38.53	77.06	40	100	100	100	80	540
2	Farm Ponds/ Water Harvesting Structures- Dugout Pond-Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy	10	50	10	50	50	50	50	270
					BL	14.57	72.85	14.57	72.85	72.85	72.85	72.85	393.39
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy	40	20	40	15	15	15	15	160
					BL	27.65	13.82	27.65	10.37	10.37	10.37	10.37	110.60
	Sub Total					80.75	163.73	80.75	179.54	179.54	179.54	160.28	1024.13
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-Vermi Compost-10 ft X 6 ft X 2.5 ft	85	No.	36000	Phy	60	60	60	60	60	60	60	420
					BL	18.36	18.36	18.36	18.36	18.36	18.36	18.36	128.52
2	Seed Processing-All Seed Types-1 Ton perf hour only P and M	85	No.	3500000	Phy	1	1	1	1	1	1	1	2
					BL	29.75	29.75	29.75	29.75	29.75	29.75	29.75	59.50
3	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants/year of mandated crops	85	No.	25000000	Phy	1	1	1	1	1	1	1	1
					BL	212.50	212.50	212.50	212.50	212.50	212.50	212.50	212.50
	Sub Total					260.61	18.36	48.11	18.36	18.36	18.36	18.36	400.52
	Total (B.1+B.2+B.3)					809.77	567.52	597.27	567.52	567.52	567.52	567.52	2795.31

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
	C. Ancillary Activities												
	C.1 Food & Agro Processing												
1	Agro Processing Unit-Cashew Processing-1 ton per day only P and M	8%	No.	1500000	Phy BL	35 446.25	30 382.50	35 446.25	6 76.50	5 63.75	3 38.25	10 127.50	124 1581.00
2	Agro Processing Unit-Leaf plate making-200 per hr	8%	No.	300000	Phy BL	4 10.20	5 12.75	4 10.20	7 17.85	7 17.85	7 17.85	5 12.75	39 99.45
3	Cottage Industry-Masala Making-5HP	8%	No.	2000000	Phy BL	3 51.00	3 51.00	3 51.00	3 51.00	3 51.00	3 51.00	3 51.00	24 357.00
4	Cottage Industry-Papaad, Pickle, Chips, Badi making-	8%	No.	200000	Phy BL	100 170.00	50 85.00	100 170.00	50 85.00	50 85.00	50 85.00	50 85.00	450 765.00
5	Dal/ Pulses Mill-Mini-5HP	8%	No.	200000	Phy BL	20 34.00	20 34.00	20 34.00	20 34.00	20 34.00	20 34.00	20 34.00	140 238.00
6	Fruit Processing -Pickle-	8%	No.	100000	Phy BL	25 21.25	25 21.25	25 21.25	25 21.25	25 21.25	25 21.25	25 21.25	175 148.75
7	Fruit Processing -Sorting, grading & Packing-	8%	No.	200000	Phy BL	50 85.00	50 85.00	50 85.00	50 85.00	50 85.00	50 85.00	50 85.00	350 595.00
8	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	8%	No.	500000	Phy BL	15 63.75	15 63.75	15 63.75	15 63.75	15 63.75	15 63.75	15 63.75	105 446.25
9	Rice Processing -Puffed Rice-400 Kg per hour	8%	No.	3000000	Phy BL	40 1020.00	15 382.50	35 892.50	8 204.00	8 204.00	8 204.00	15 382.50	129 3289.50
10	Rice Processing -Rice Huller-0.4-0.5 ton per hour	8%	No.	250000	Phy BL	40 85.00	15 31.88	35 74.38	8 17.00	8 17.00	8 17.00	15 31.88	129 274.14
	Sub Total					1986.45	1140.63	1848.33	655.35	642.60	617.10	894.63	7794.09

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gunma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
	C-2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers-Small-ACABC	85	No.	2500000	Phy	21.25	21.25	21.25	21.25	21.25	21.25	21.25	148.75
2	Custom Service Units/ Custom Hiring Centers-Small-CSU (SMALL)	85	No.	3000000	Phy	5	2	5	2	2	2	2	20
3	Loan to MFIs for Onlending to for Agri. Purposes-Loan to MFI	85	No.	30000000	BL	127.50	51.00	127.50	51.00	51.00	51.00	51.00	510.00
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	17500000	Phy	1			1				3
					BL	255.00			255.00				765.00
					Phy	5		5					10
					BL	743.75		743.75					1487.50
	Sub Total					1147.50	72.25	892.50	327.25	72.25	327.25	72.25	2911.25
	Total (C1+C2)					2042.13	966.88	1787.13	1221.88	966.88	1221.88	966.88	10705.34
	Total (A+B+C)					10554.47	9479.22	10299.47	9734.22	9479.22	9734.22	9479.22	88774.03
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gunma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
1	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Kishore Loan (Mudra loan)	85	No.	300000	Phy	80	20	40	20	20	20	20	220
					BL	204.00	51.00	102.00	51.00	51.00	51.00	51.00	561.00
2	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	450	75	100	75	50	75	75	600
					BL	63.75	31.88	42.50	31.88	21.25	31.88	31.88	255.02

3	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Tarun (Mudra loan)	85	No.	5000000	Phy	20	5	10	5	5	5	5	5	5	55
					BL	85.00	21.25	42.50	21.25	21.25	21.25	21.25	21.25	21.25	233.75
4	Manufacturing Sector - Term Loan- Medium-Plant & Machinery	85	No.	2500000000	Phy	2									2
					BL	4250.00	0	0	0	0	0	0	0	0	4250.00
5	Manufacturing Sector - Term Loan- Micro- Plant & Machinery	85	No.	50000000	Phy	60	20	40	30	15	20	20	20	20	205
					BL	2550.00	850.00	1700.00	1275.00	637.50	850.00	850.00	850.00	850.00	8712.50
6	Manufacturing Sector - Term Loan- Small- Plant & Machinery	85	No.	500000000	Phy	5	1	1	1	1	1	1	1	1	11
					BL	2125.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	4675.00
7	Manufacturing Sector - Working Capital- Medium-Production units	85	No.	500000000	Phy	2									2
					BL	850.00	0	0	0	0	0	0	0	0	850.00
8	Manufacturing Sector - Working Capital- Micro-Production units	85	No.	12000000	Phy	60	20	40	30	15	20	20	20	20	205
					BL	612.00	204.00	408.00	306.00	153.00	204.00	204.00	204.00	204.00	2091.00
9	Manufacturing Sector - Working Capital- Small-Production units	85	No.	100000000	Phy	5	1	1	1	1	1	1	1	1	11
					BL	425.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	935.00
10	Service Sector - Term Loan-Medium-Turnover	85	No.	6000000000	Phy	1									1
					BL	5100.00	0	0	0	0	0	0	0	0	5100.00
11	Service Sector - Term Loan-Micro-Turnover	85	No.	20000000	Phy	180	60	100	80	60	60	60	60	60	600
					BL	3060.00	1020.00	1700.00	1360.00	1020.00	1020.00	1020.00	1020.00	1020.00	10200.00
12	Service Sector - Term Loan-Small-Turnover	85	No.	800000000	Phy	7	1	3	2	1	1	1	1	1	16
					BL	4760.00	680.00	2040.00	1360.00	680.00	680.00	680.00	680.00	680.00	10880.00
13	Service Sector - Working Capital- Medium-Service enterprises	85	No.	300000000	Phy	1									1
					BL	255.00	0	0	0	0	0	0	0	0	255.00
14	Service Sector - Working Capital- Micro-Service Enterprises	85	No.	500000	Phy	180	60	100	80	60	60	60	60	60	600
					BL	765.00	255.00	425.00	340.00	255.00	255.00	255.00	255.00	255.00	2550.00
15	Service Sector - Working Capital- Small-Service enterprises	85	No.	200000000	Phy	7	1	3	2	1	1	1	1	1	16
					BL	1190.00	170.00	510.00	340.00	170.00	170.00	170.00	170.00	170.00	2720.00
	Sub Total					26294.75	3793.13	480.00	5595.13	3519.00	3793.13	3793.13	3793.13	3793.13	54268.27

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	District Total						
III. Export Credit													
1	Export Credit -Pre Shipment Export Credit-	85	No.	30000000	Phy	1	1						
					BL	255.00	255.00						
						255.00	255.00						
Total Export Credit													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
IV. Education													
1	Education Loans-Study abroad-	85	No.	1500000	Phy	2	20	30	20	20	20	20	2
					BL	25.50						25.50	
2	Education Loans-Study in Country-	85	No.	1000000	Phy	40	20	30	20	20	20	20	170
					BL	340.00	170.00	255.00	170.00	170.00	170.00	170.00	1445.00
3	Education Loans-vocational training-	85	No.	300000	Phy	40	20	30	20	20	20	20	170
					BL	102.00	51.00	76.50	51.00	51.00	51.00	51.00	433.50
Total Education						467.50	221.00	331.50	221.00	221.00	221.00	221.00	1904.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
V. Housing													
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	20000000	Phy	125	35	90	35	35	35	35	390
					BL	2125.00	595.00	1530.00	595.00	595.00	595.00	595.00	6630.00
2	Repair of Dwelling Units--	85	No.	2000000	Phy	125	35	90	35	35	35	35	390
					BL	212.50	59.50	153.00	59.50	59.50	59.50	59.50	663.00
	Total Housing					2337.50	654.50	1683.00	654.50	654.50	654.50	654.50	7293.00
VI. Social Infrastructure													
VI. Social Infrastructure													
1	Education-Schools-Secondary school	85	No.	300000000	Phy	1	1	1	1	1	1	1	1
					BL	255.00							255.00
2	Healthcare-Diagnostic Lab-Clinic	85	No.	10000000	Phy	1	1	1	1	1	1	1	7
					BL	8.50	8.50	8.50	8.50	8.50	8.50	8.50	59.50
3	Healthcare-Nursing Home-Small, 10 beds	85	No.	100000000	Phy	1	1	1	1	1	1	1	3
					BL	85.00	85.00		85.00				255.00
	Total Social Infrastructure					348.50	93.50	8.50	93.50	8.50	8.50	8.50	569.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gosani	Gumma	Kasinagar	Mohana	Nuagada	R.Udayagiri	Rayagada	District Total
VII. Renewable Energy												
1	Solar Energy-Rooftop Solar PV System without Battery-	85	No.	600000	Phy	25	10	12	10	10	10	87
					BL	12.75	5.10	6.12	5.10	5.10	5.10	44.37
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	3000000	Phy	10	6	6	6	6	6	46
					BL	25.50	15.30	15.30	15.30	15.30	15.30	117.30
	Total Renewable Energy					38.25	20.40	21.42	20.40	20.40	20.40	161.67
VIII. Others												
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	2000000	Phy	400	450	350	600	400	400	2950
					BL	800.00	900.00	700.00	1200.00	800.00	800.00	5900.00
2	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	2000000	Phy	1334	1184	638	1563	802	710	6806
					BL	2662.00	2368.00	1276.00	3126.00	1604.00	1420.00	13612.00
	Total Others					3462.00	3268.00	1976.00	4326.00	2404.00	2220.00	19512.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					18114.75	17920.75	16628.75	18978.75	17056.75	16872.75	172737.47

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	31057.00	16368.85	31129.00	24624.00	35629.19	28049.00	41392.36	
RCBs	3931.00	2748.33	23370.00	7764.00	15042.46	9985.00	6495.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	2877.00	609.83	3014.00	1066.00	3146.19	1143.00	2745.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	37865.00	19727.01	57513.00	33454.00	53817.84	39177.00	50632.36	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	22378.25	10088.46	51559.00	14679.00	26379.57	22176.00	18027.54	
RCBs	15.00	14.65	906.00	31.00	905.40	8.00	2829.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

RRBs	3383.00	901.17	3682.00	3.00	2329.41	1819.00	1196.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	25776.25	11004.28	56147.00	14713.00	29614.38	24003.00	22052.54

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	53435.25	26457.31	82688.00	39303.00	62008.76	50225.00	59419.90	
RCBs	3946.00	2762.98	24276.00	7795.00	15947.86	9993.00	9324.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	6260.00	1511.00	6696.00	1069.00	5475.60	2962.00	3941.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	63641.25	30731.29	113660.00	48167.00	83432.22	63180.00	72684.90	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	22916.00	15301.85	24824.00	31830.00	27310.97	26061.00	37319.00	
RCBs	0.00	0.00	114.00	0.00	937.37	0.00	5856.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	2200.00	1960.50	983.00	1378.00	2411.66	1893.00	2475.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	25116.00	17262.35	25921.00	33208.00	30660.00	27954.00	45650.00	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	8178.00	14701.84	25313.00	25391.00	15781.43	12255.00	43302.02	
RCBs	110.00	0.00	114.00	56.00	541.64	170.00	6795.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	2255.00	2008.46	1809.00	193.00	1393.55	515.00	2872.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	10543.00	16710.30	27236.00	25640.00	17716.62	12940.00	52969.02	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	84529.25	56461.00	132825.00	96524.00	105101.16	88541.00	140040.92	
RCBs	4056.00	2762.98	24504.00	7851.00	17426.87	10163.00	21975.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	10715.00	5479.96	9488.00	2640.00	9280.81	5370.00	9288.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	99300.25	64703.94	166817.00	107015.00	131808.84	104074.00	171303.92	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23				
	CBs	RCBs	SCARD RRBs	Others	Total	CBs	RCBs	SCARD RRBs	Others	Total
CL	16368.85	2748.33	0.00	609.83	19727.01	24624.00	7764.00	0.00	1066.00	33454.00

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24					2024-25				
	CBs	RCBs	SCARD RRBs	Others	Total	CBs	RCBs	SCARD RRBs	Others	Total
CL	28049.00	9985.00	0.00	1143.00	39177.00	41392.36	6495.00	0.00	2745.00	50632.36

Table 2: Term Loan

Particulars	2021-22					2022-23				
	CBs	RCBs	SCARD RRBs	Others	Total	CBs	RCBs	SCARD RRBs	Others	Total
CL	16368.85	2748.33	0.00	609.83	19727.01	24624.00	7764.00	0.00	1066.00	33454.00
WS	549.00	0.00	0.00	0.00	549.00	817.00	0.00	0.00	0.00	817.00
LD	33.00	0.00	0.00	0.00	33.00	288.00	0.00	0.00	0.00	288.00
FM	1017.00	0.00	0.00	0.00	1017.00	2507.00	0.00	0.00	0.00	2507.00
P & H	714.00	0.00	0.00	0.00	714.00	523.00	0.00	0.00	0.00	523.00
AH -D	553.00	0.00	0.00	0.00	553.00	831.00	0.00	0.00	0.00	831.00
AH -P	350.00	0.00	0.00	0.00	350.00	607.00	0.00	0.00	0.00	607.00

AH - S G P	27.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1740.00
F D	28.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	518.00
F & W	67.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	996.00
S G & M F	249.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	776.00
A & P	5329.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4890.00
OTH	1172.46	14.65	0.00	901.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220.00
Sub total	10088.46	14.65	0.00	901.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14713.00
Grand Total(I +II)	26457.31	2762.98	0.00	1511.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48167.00

Table 2: Term Loan											(₹ lakh)
Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARD RRBs B	Others	Total	CBs	RCBs	SCARD RRBs B	Others	Total	
CL	28049.00	9985.00	0.00	1143.00	39177.00	41392.36	6495.00	0.00	2745.00	50632.36	50632.36
WS	533.00	0.00	0.00	0.00	533.00	920.00	144.00	0.00	61.00	1125.00	1125.00
LD	921.00	0.00	0.00	0.00	921.00	292.20	46.00	0.00	19.00	357.20	357.20
FM	4973.00	0.00	0.00	0.00	4973.00	1915.54	301.00	0.00	127.00	2343.54	2343.54
P & H	791.00	0.00	0.00	0.00	791.00	1978.32	310.00	0.00	131.00	2419.32	2419.32
AH-D	2560.00	0.00	0.00	0.00	2560.00	1692.43	266.00	0.00	112.00	2070.43	2070.43
AH-P	1974.00	0.00	0.00	0.00	1974.00	974.94	153.00	0.00	65.00	1192.94	1192.94
AH-SGP	2962.00	0.00	0.00	0.00	2962.00	1763.40	277.00	0.00	117.00	2157.40	2157.40
FD	1869.00	0.00	0.00	0.00	1869.00	456.15	71.00	0.00	30.00	557.15	557.15
F & W	113.00	0.00	0.00	0.00	113.00	726.06	114.00	0.00	48.00	888.06	888.06
SG & MF	131.00	0.00	0.00	0.00	131.00	1135.34	178.00	0.00	75.00	1388.34	1388.34
A & F	2580.00	0.00	0.00	0.00	2580.00	4680.12	734.00	0.00	310.00	5724.12	5724.12
OTH	2769.00	8.00	0.00	1819.00	4596.00	1493.04	235.00	0.00	101.00	1829.04	1829.04
Sub total	22176.00	8.00	0.00	1819.00	24003.00	18027.54	2829.00	0.00	1196.00	22052.54	22052.54
Grand Total(I+II)	50225.00	9993.00	0.00	2962.00	63180.00	59419.90	9324.00	0.00	3941.00	72684.90	72684.90

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Cashew Processing		No.	1500000
4	Agro Processing Unit	Leaf plate making		No.	300000
5	Animal/Poultry Feed Unit			20 TPD	21500000
6	Bee Keeping	Boxes		No.	305232
7	Bore Well	New		No.	121000
8	Bulk Milk Cooling Unit			No.	1178000
9	Bunding	Contour Bunding	Contour cum Field Bunding	ha	113320
10	Cold Storage	For Dairy Products		No.	500000
11	Cold Storage	For Horticulture Produce		No.	150000
12	Cold Storage	Mini Unit		No.	40000000
13	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
14	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
15	Commercial Layer Farming			10000	10731000
16	Composite Fish Culture	Composite Fish Culture		ha	355000
17	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000

18	Compost/ Vermi Compost	Vermi Compost		No.	36000
19	Cottage Industry	Masala Making		No.	2000000
20	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
21	Crossbred Cattle Farming			1+1	246000
22	Crossbred Cattle Farming			5+5	1284000
23	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
24	Dairy Marketing Outlet/ Parlour			No.	1000000
25	Dal/ Pulses Mill	Mini		No.	200000
26	Diesel Pump Sets			No.	36300
27	Drip Irrigation			ha	25000
28	Drip Irrigation			ha	65000
29	Dryland Horticulture crops	Ber		Acre	149359
30	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
31	Dug Well	New		No.	162800
32	Education	Schools		No.	30000000
33	Education Loans	Study abroad		No.	1500000
34	Education Loans	Study in Country		No.	1000000
35	Education Loans	vocational training		No.	300000
36	Electric Pump Sets			No.	56100
37	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
38	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000

39	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
40	Export Credit	Pre Shipment Export Credit		No.	30000000
41	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
42	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
43	Fish marketing	Autrickshaw with Ice Box		No.	300000
44	Fish marketing	Motorcycle with Ice Box		No.	85000
45	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
46	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
47	Floriculture	Jasmine	Jasmine(Juhi)	ha	16979
48	Fruit Processing	Pickle		No.	100000
49	Fruit Processing	Sorting, grading & Packing		No.	200000
50	Goat	Rearing Unit	New Shed	10+1	158000
51	Goat	Rearing Unit	New Shed	40+2	633000
52	Godown	Small		No.	25000000
53	Graded Buffalo Farming		Dairy	1+1	288000
54	Healthcare	Diagnostic Lab		No.	1000000
55	Healthcare	Nursing Home		No.	10000000
56	Heifer Rearing			20	1040000
57	Heifer Rearing			5	260000

58	Indigenous Poultry Farming	Dual purpose		250	120000
59	Integrated Pisciculture	With Poultry		ha	645000
60	Intensive Fish farming	Biofloc technology		No.	750000
61	Lift Irrigation Schemes			No.	242110
62	Loan to MFIs for Onlending to for Agri. Purposes			No.	300000000
63	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000
64	Manufacturing Sector	Term Loan	Medium	No.	250000000
65	Manufacturing Sector	Term Loan	Micro	No.	5000000
66	Manufacturing Sector	Term Loan	Small	No.	50000000
67	Manufacturing Sector	Working Capital	Medium	No.	50000000
68	Manufacturing Sector	Working Capital	Micro	No.	1200000
69	Manufacturing Sector	Working Capital	Small	No.	10000000
70	Medicinal & Aromatic Plants	Lemon Grass		Acre	176715
71	Mushroom Cultivation	Oyster Mushroom	Mushroom Farming	1000 Kg. per Cycle	89583
72	New Orchard	Tropical/ Sub Tropical Fruits		Acre	163500
73	New Orchard	Tropical/ Sub Tropical Fruits		Acre	185265
74	New Orchard	Tropical/ Sub Tropical Fruits		Acre	209689
75	New Orchard	Tropical/ Sub Tropical Fruits		Acre	210123
76	New Orchard	Tropical/ Sub Tropical Fruits		Acre	238669

77	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
78	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
79	Nursery	Horticulture Nursery		Acre	1200000
80	Nursery/ Propagation unit	Traditional Nursery		No.	38596
81	Nursery/ Propagation unit	Traditional Nursery	Raising casurina seedlings (06 month old)	No.	18726
82	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
83	Other machinery	Other Machinery & Equipments		No.	11000
84	Other machinery	Other Machinery & Equipments		No.	137600
85	Other machinery	Other Machinery & Equipments		No.	161000
86	Other machinery	Other Machinery & Equipments		No.	171900
87	Other machinery	Other Machinery & Equipments		No.	178400
88	Other machinery	Other Machinery & Equipments		No.	197300
89	Other machinery	Other Machinery & Equipments		No.	29800
90	Other machinery	Other Machinery & Equipments		No.	46800
91	Other machinery	Other Machinery & Equipments		No.	51000
92	Other Plantation Crops			Acre	223130
93	Pig Breeding Unit	New Shed		20+4	1323000

94	Plantation			Cost for block plantations for 04 year	ha	331254
95	Plantation			Natural regeneration (04 year)	ha	108443
96	Plantation	Bamboo		Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
97	Plantation	Casuarina		water hole based watering system	ha	344536
98	Power Tiller				No.	211800
99	Protection Structure		Shadenet housing		sq.m.	90
100	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
101	Reapers, Binders and Balers		Self Propelled		No.	149300
102	Repair of Dwelling Units				No.	200000
103	Rice Processing		Puffed Rice		No.	3000000
104	Rice Processing		Rice Huller	04	No.	250000
105	Seed Processing		All Seed Types		No.	3500000
106	Service Sector		Term Loan	Medium	No.	600000000
107	Service Sector		Term Loan	Micro	No.	2000000
108	Service Sector		Term Loan	Small	No.	800000000
109	Service Sector			Working Capital Medium	No.	300000000
110	Service Sector			Working Capital Micro	No.	500000
111	Service Sector			Working Capital Small	No.	200000000
112	Sheep		Breeding Unit	New Shed	100+5	1838000
113	SHGs/ JLGs		Others		No.	200000

114	Soil Conservation Activities/ Erosion Control activities	Land Leveling	ha	81320
115	Solar Energy	Roof Top Solar PV System without Battery	No.	60000
116	Solar Energy	Solar Pump Sets	No.	300000
117	Sprinkler Irrigation	Micro	ha	37620
118	Sprinkler Irrigation	Mini	ha	82548
119	Thresher	Multicrop Power Threshers	No.	252100
120	Tissue Culture	Tissue Culture Plant Production and Sale	No.	25000000
121	Total Mixed Ration (TMR) Wagon	Khoa Making Unit	No.	607000
122	Total Mixed Ration (TMR) Wagon	Paneer Making Unit	No.	815000
123	Tractor	Without Implements & Trailer	No.	944600
124	Tube Well	Shallow	No.	132000
125	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	No.	100000
126	Veterinary Clinic	Private Veterinary Clinic	No.	1000000
127	Weeder	Power Weeder	No.	99100

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_	1000	208450
2	Buffalo Farming	Others_Murrah Buffalo		66350
3	Chilli/ Mirch	Irrigated		50000
4	Cotton/ Kapaas	Unirrigated/ Rainfed		32000
5	Cross bred Farming	Others_		60000
6	Cross bred Farming	Others_		282250
7	Desi Chicken/LIT birds Farming	thers_Semi Commercial	100	20000
8	Duck Farming	Others_Semi Commercial (1000) unit	100	23000
9	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated		14000
10	Fish Culture	Others_Reservoir_WSA (100000 Fry /acre)for120 days crop cycle		130000
11	Fish Culture	Bio floc_Others_Scientific Pisciculture in Pvt tank/GP tank_1		160000
12	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		180000
13	Ginger/ Adrak	Irrigated		100000
14	Goat Farming	Rearing Unit _ Semi_intensive_		35000
15	Goat Farming	Rearing Unit _ Semi_intensive_		90000
16	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
17	Heifer Rearing	Others_		40000

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18	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
19	Layer Farming	Semi_automated (Cage)_	10000	4182300
20	Maize/ Makka	Unirrigated/ Rainfed		25000
21	Other Vegetables			35000
22	Pig Farming	Rearing Unit_		284500
23	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
24	Rice/ Chaval/ Dhan	HYV		40000
25	Sesame/ Til/ Seasmum/ Gingelly	Unirrigated/ Rainfed		13000
26	Turmeric/ Haldi	Irrigated		90000

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

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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

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



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- Operations carried through Credit Guarantee Portal

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- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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