



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कलाहांडी जिला
Kalahandi District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Kalahandi

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

PLP Document Prepared by:

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NABARD

Kalahandi

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	Kalahandi is one of the underdeveloped districts of Odisha State located in the southwest part of the state covering an area of 7920 sq km which is about 7.56 of the total area of the state. It falls within the Western Undulating Zone an agro-climatic zone. The district is predominantly inhabited by scheduled tribes which constitute more than 59.22 in 2011 of the population. The region receives an annual average rainfall of 1330.5 mm but it is irregular. Kalahandi is a drought-prone district and some areas fall in the rain shadow
2	Type of soil	The soil in Kalahandi district is a mix of red black and sandy loam
3	Primary occupation	The Predominant economic activities of Kalahandi district are Cultivation handicrafts village/cottage industry and small business. Besides there are seasonal activities like Kendu leaf plucking collection & trading of Mahua flower & seed and trading of minor forest produce etc.
4	Land holding structure	Physiographically the district can be broadly divided into two distinct natural divisions: the hilly tracts and the plain region. Small and marginal farmers comprise more than 50 of the total farmers with an average landholding size of 1-2 hectares.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	During the year 2023-24 the ACP achievement is 121.32% in the district.
2	CD Ratio	The CD Ratio of the district is 106.73%
3	Investment credit in agriculture	The achievement of Crop loan and Term loan is ₹. 136386.62 lakh and 90211.81 lakh respectively.
4	Credit flow to MSMEs	During the year 2023-24 the credit flow to MSME is ₹. 124846.86 lakh .
5	Other significant credit flow, if any	Credit flow towards Housing and Others is ₹.17694.78 lakh and Others is ₹.38636.00 lakh respectively

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	For the year 2025-26 the total projections is ₹.548149.22 lakh
2	Projection for agriculture and its components	Projections for Crop loan and Term loan is ₹. 237431.22 lakh and ₹. 53100.73 lakh respectively
3	Projection for MSMEs	For MSME it is ₹. 158341.40 lakh
4	Projection for other purposes	Projections For Export Credit ₹. 1530.00 lakh Education ₹. 1139.00 lakh Housing ₹.18606.50 lakh Renewable Energy ₹. 757.18 lakh Others ₹. 17150.00 lakh and Social Infra ₹. lakh

5. Developmental Initiatives

1. Infrastructures like completion of irrigation projects development of soil testing facility veterinary infrastructure etc. are required to be taken up by the State Govt. on priority
2. Banks are required to cover unbanked GPs financing through FPOs JLGs and SHGs.

3. Investment credit for horticulture and allied activities like dairy poultry fisheries storage infrastructure is to be increased.
4. Storage infrastructure like go-downs cold storage can be created by private investment.

6. Thrust Areas

1. Diversification of paddy to non paddy crops. Cultivation of high value remunerative crops
2. Green manuring for sustainable soil health. Crop diversification in rainfed upland situation
3. Popularization of farm machinery. Aquaculture practice in low lying areas
4. Rearing of dairy goat (Jamunapari) for milk production. Development of nursery for raising seedlings in the district

7. Major Constraints and Suggested Action Points

1. Well organized and developed irrigation potential mapping. Services like soil testing at farmers level
2. Adoption of appropriate technology through use of improved farm machinery seed appropriate training and capacity building. Crop diversification from traditional to high value and demand based crops.
3. Creation of more scientific storage structures to avoid distress sale and provide remunerative prices. Assured supply of power in rural areas
4. Strengthening ground level veterinary services by placing additional para-veterinarians. Providing banking services in unbanked GPs

8. Way Forward

1. To promote integrated Farming to increase the farmers income
2. Utilize the available water resources to maximize the crop production
3. Special programme on promotion of Millet in tribal areas (Odisha Millet Mission)
4. The district can participate in the Govt of Indias Transformation of Aspirational District programe to improve its socio economic status

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	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of 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. Agencywise 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 Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential;

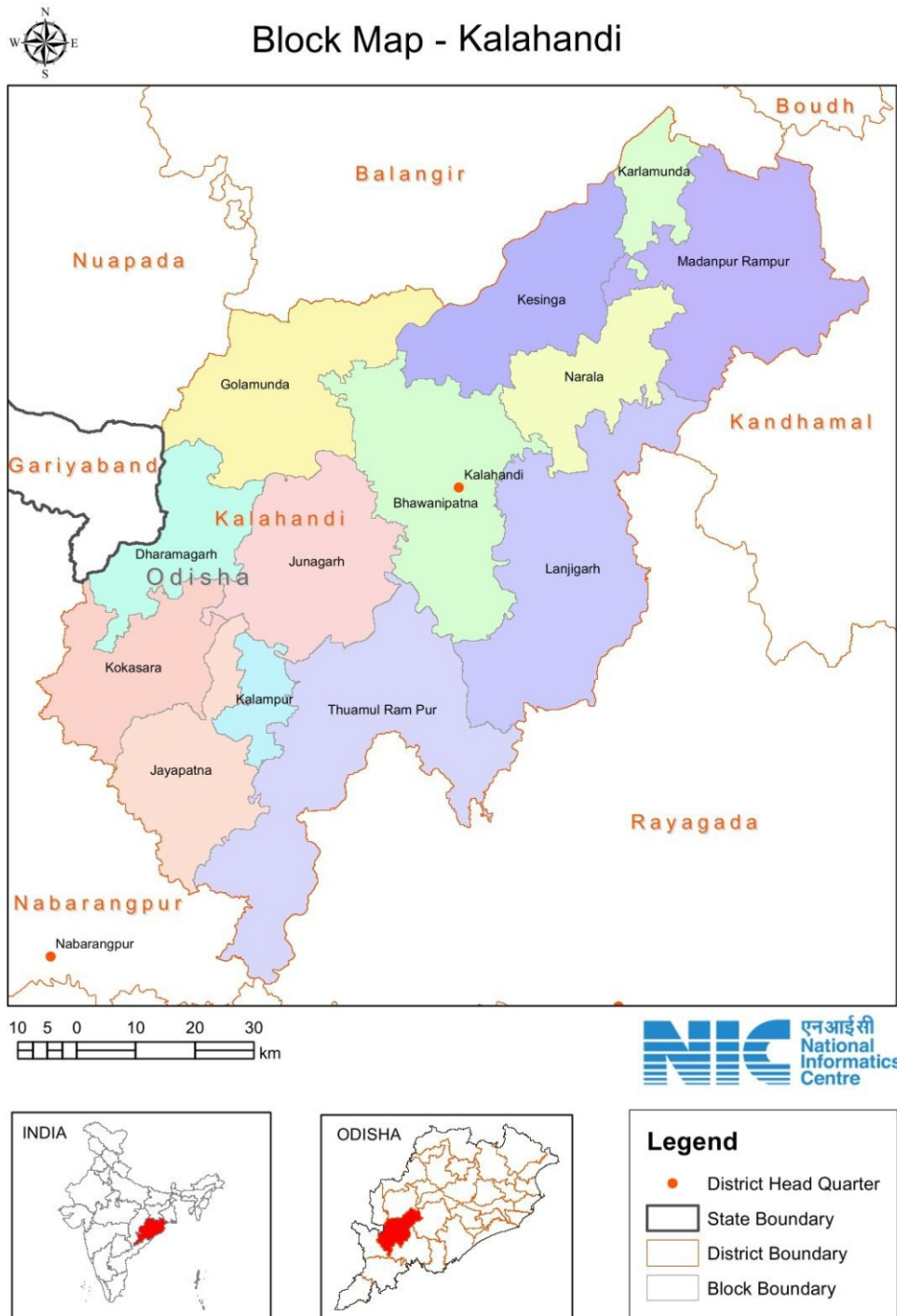
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	290531.95
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	237431.22
2	Term Loan for agriculture and allied activities	53100.73
B	Agriculture Infrastructure	27076.64
C	Ancillary activities	26131.55
I	Credit Potential for Agriculture A+B+C)	343740.14
II	Micro, Small and Medium Enterprises	158341.40
III	Export Credit	1530.00
IV	Education	1139.00
V	Housing	18606.50
VI	Social Infrastructure	6885.00
VII	Renewable energy	757.18
VIII	Others	17150.00
	Total Priority Sector	548149.22

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	236299.57
2	Water Resources	1807.73
3	Farm Mechanisation	13004.06
4	Plantation & Horticulture with Sericulture	26724.20
5	Forestry & Waste Land Development	615.63
6	Animal Husbandry - Dairy	4136.07
7	Animal Husbandry - Poultry	3422.53
8	Animal Husbandry - Sheep, Goat, Piggery	964.02
9	Fisheries	3351.69
10	Farm Credit- Others	206.45
	Sub total	290531.95
B	Agriculture Infrastructure	
1	Construction of storage	15609.03
2	Land development, Soil conservation, Wasteland development	2751.70
3	Agriculture Infrastructure - Others	8715.91
	Sub total	27076.64
C	Ancillary activities	
1	Food & Agro. Processing	640.05
2	Ancillary activities - Others	25491.50
	Sub Total	26131.55
II	Micro, Small and Medium Enterprises	
	Total MSME	158341.40
III	Export Credit	1530.00
IV	Education	1139.00
V	Housing	18606.50
VI	Social Infrastructure	6885.00
VII	Renewable energy	757.18
VIII	Others	17150.00
	Total Priority Sector	548149.22

Note : Details indicated at Annexure 1 at page 105

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	7920.00
2	No. of Sub Divisions	2
3	No. of Blocks	13
4	No. of revenue villages	2253
5	No. of Gram Panchayats	310

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?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	Yes
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	Kalahandi
3	Agro-climatic Zone 1	Western Undulating Zone
4	Agro-climatic Zone 2	Western Undulating Zone
5	Agro-climatic Zone 3	Western Undulating Zone
6	Agro-climatic Zone 4	Western Undulating Zone
7	Agro-climatic Zone 5	Western Undulating Zone
8	Climate	Hot and high humidity

9	Soil Type	Red Black Alluvial Forest
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3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	792000
2	Forest Land	251039
3	Area not available for cultivation	50388
4	Barren and Unculturable land	42798
5	Permanent Pasture and Grazing Land	27923
6	Land under Miscellaneous Tree Crops	2919
7	Cultivable Wasteland	21258
8	Current Fallow	13454
9	Other Fallow	7500

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	13
2	Critical	
3	Semi Critical	
4	Over Exploited	
5	Saline	
6	Not Assessed	
7	Total	13

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	132331	54.25	117452	30.61
2	>1 to <=2 ha	76247	31.26	120279	31.35
3	>2 to <=4 ha	20988	8.60	67964	17.71
4	>4 to <=10 ha	12555	5.15	48992	12.77
5	>10 ha	1811	0.74	29034	7.57
6	Total	243932	100	383721	100.01

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	244.00
2	Of the above, Small/ Marginal Farmers	133.00

3	Agricultural Labourers	175.00
4	Workers engaged in Household Industries	18.00
5	Workers engaged in Allied agro activities	29.00
6	Other workers	152.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1577.00	787.00	790.00	1454.00	122.00
2	Scheduled Caste	286.00	142.00	144.00		
3	Scheduled Tribe	449.00	221.00	228.00		
4	Literate	106.00	59.00	47.00		
5	BPL	189.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	401.00
2	Rural Households	373.00
3	BPL Households	27.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	95.00
2	Having source of drinking water	29.00
3	Having electricity supply	48.00
4	Having independent toilets	10.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	2116
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	308
4	Villages having Banking Facilities	1343
5	Villages having Primary Schools	1444
6	Villages having Primary Health Centres	43
7	Villages having Potable Water Supply	2099

8	Villages connected with Paved Approach Roads	2021
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Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2258
2	Primary Health Centres	43
3	Primary Health Sub-Centres	242
4	Dispensaries	38
5	Hospitals	4
6	Hospital Beds	525

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	2332
2	Registered FPOs	52
3	Agro Service Centres	119
4	Soil Testing Centres	1
5	Approved nurseries	16
6	Agriculture Pumpsets	103
7	Pumpsets Energised	13
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	383
2	Irrigation Potential Created	25
3	Net Irrigated Area (Total area irrigated at least once)	263
4	Area irrigated by Canals/ Channels	110
5	Area irrigated by Wells	36
6	Area irrigated by Tanks	9
7	Area irrigated by Other Sources	109
8	Irrigation Potential Utilized (Gross Irrigated Area)	387

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1844
2	Railway Line [km]	112
3	Public Transport Vehicle [Nos]	144
4	Goods Transport Vehicles [Nos.]	23691

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)		
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	30
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	3	
10	Others		

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	89772	53863	35909
2	Cattle - Indigenous	189086	106397	82689
3	Buffaloes	20815	12489	8326
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	84473	51884	32589
6	Goat	254107	153824	100283
7	Pig - Cross bred	0		
8	Pig - Indigenous	2355	1568	787
9	Horse/Donkey/Camel	11		
10	Rabbit	13		
11	Poultry - Improved	707609	424565	283044
12	Poultry - Indigenous	93160	50280	42880

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	3
2	Veterinary Dispensaries	18
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	126
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	2
7	Fodder Farms	5
8	Dairy Cooperative Societies	76
9	Milk Collection Centres	76
10	Fishermen Societies	13
11	Animal Husbandry Training Centres	1
12	Animal Markets	4
13	Fish Markets	4
14	Livestock Aid Centers (No.)	137
15	Licensed Slaughter houses [Nos.]	20

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	30661.00	MT		gm/day
2	Egg	104.00	Lakh Nos.		nos/p. a.
3	Milk	81.28	MT		gm/day
4	Meat	4.91	MT		gm/day
5	Wool		MT		

Sources

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

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 (%)	62.00	63.00	62.00
3	Land Holdings - MF (%)	30.60	31.00	32.00
4	Rainfall - Normal (mm)	1330	1330	1330
5	Rainfall - Actual (mm)	1342	1684	1186
6	Cropping Pattern	Cotton Pulses Oilseeds Paddy-Pulses Vegetables	Cotton Pulses Oilseeds Paddy-Pulses Vegetables	Cotton Pulses Oilseeds Paddy-Pulses Vegetables

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	84.46	114.17	115.60



Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	210.40	809.98	3849.71	221.90	1140.00	5137.45	52.85	350.10	6624.41

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	636.00	636.00	638.00
2	Net sown area (lakh ha)	383.00	383.00	383.00
3	Cropping intensity (%)	166.0574413	166.0574413	166.5796345

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	81.70	77.17	90.71
2	Fertilizer consumption - Rabi (kg/ha)	30.81	33.85	47.30
3	Total (kg/ha)	112.51	111.02	138.01

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	5	4
2	Volume of marketing through RMCs/eNAM platforms (MT)	125806	110712	71676

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	77309	85895	92662
2	GLC through KCC (₹. lakh)	43368.89	49807.85	59578.46

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	116964	10616	85807
2	State Govt Sponsored Schemes Coverage (No.)			

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	8	4	3
2	Soil Health Cards Issued (No.)	37354	48645	20553

Table 10 : Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	55546	69375	174987
2	Crop Loss Compensation, if any (₹. lakh)	12333.00	4528.00	

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
Table 1: Status	CDAO
Table 2: GLC under Agriculture	LDM
Table 3: Major Crops, Area, Production, Productivity	CDAO
Table 4: Irrigated Area, Cropping Intensity	CDAO
Table 5: Input Use Pattern	CDAO
Table 6: Trend in procurement/ marketing	RMC
Table 7: KCC Coverage	RRB and DCCB
Table 8: PM Kisan & Other DBTs	CDAO
Table 9: Soil testing facilities	CDAO
Table 10: Crop Insurance	CDAO
Table 11: Seed Replacement Ratio %	

Water Resources**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	286.18	2049.50	2079.40

Table 2: Irrigated Area & Potential

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	214	232	237
2	Net Irrigated Area ('000 ha)	214	232	237
3	Gross Irrigated Area ('000 ha)	270	328	358

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Irrigated Area & Potential	CDAO
Table 3: Block level water exploitation status	RWSS

Farm Mechanisation**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	3301.05	16685.00	17689.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	27	10	301
2	Power Tillers	337	242	314
3	Threshers/Cutters	247	149	91

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	8	4	119
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Mechanisation in District	Ex Engr Agrl
Table 3: Service Centers	Ex Engr Agrl

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	1063.67	2053.00	2195.00

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Kalahandi	Bhawanipatna	Safe	Safe	Safe
2	Odisha	Kalahandi	Dharamagarh	Safe	Safe	Safe
3	Odisha	Kalahandi	Golamunda	Safe	Safe	Safe
4	Odisha	Kalahandi	Jayapatna	Safe	Safe	Safe
5	Odisha	Kalahandi	Junagarh	Safe	Safe	Safe
6	Odisha	Kalahandi	Kalampur	Safe	Safe	Safe
7	Odisha	Kalahandi	Karlamunda	Safe	Safe	Safe
8	Odisha	Kalahandi	Kesinga	Safe	Safe	Safe
9	Odisha	Kalahandi	Kokasara	Safe	Safe	Safe
10	Odisha	Kalahandi	Lanjigarh	Safe	Safe	Safe
11	Odisha	Kalahandi	Madanpur Rampur	Safe	Safe	Safe
12	Odisha	Kalahandi	Narala	Safe	Safe	Safe
13	Odisha	Kalahandi	Thuamul Ram Pur	Safe	Safe	Safe

Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters			Banana Litchi Mango Jack Fruit

Table 6: Crop Identified for One District-One Product

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

Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	224	295	295
2	Production - kg	328	570	507

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	LDM
Table 2: High Tech Orchards	DDH
Table 3: Production and Productivity	DDH
Table 4: NHM Schemes (Cumulative Nos.)	DDH
Table 5: Production Clusters	DDH
Table 6: Crop Identified for One District-One Product	
Table 7: Sericulture	DDH
Table 8: Weavers Clusters	

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	1308.27	3877.90	311.00

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)	242	242	244
2	Waste Land ('000 ha)			21258
3	Degraded Land ('000 ha)			42798

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000ha)	Prod. ('000 MT)	No. of orchards	Area ('000ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Mango	12	0	1	18	1	1	18	1	1

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	0.31	6.54	0.53	10.90	0.88	18.16
2	Bitter Gourd	0.17	1.70	0.30	28.34	0.49	47.22
3	Bottle Gourd	0.20	24.95	0.32	41.59	0.54	69.34
4	Brinjal	28.91	482.82	48.18	804.70	80.31	1341.03
5	Cabbage	0.31	83.10	0.52	138.50	0.87	230.80
6	Carrot	0.01	0.01	0.01	0.02	0.02	0.35
7	Cashew	0.70	0.05	0.10	0.80	0.20	0.20
8	Cauliflower	0.25	3.90	0.42	6.51	0.70	10.85
9	Chilli	0.98	8.42	1.63	14.05	2.70	23.40
10	Coconut	0.09	0.20	0.15	0.30	0.25	0.25
11	Coriander	0.27	0.18	0.45	0.30	0.75	0.50
12	Cucumber	0.03	0.39	0.05	0.66	0.08	11.04
13	Garlic	0.04	0.11	0.06	0.20	0.10	0.30

14	Ginger		0.04	0.50	0.06	0.97	0.11	16.00
15	Guava		0.54	4.17	0.92	6.90	1.50	11.60
16	Jackfruit		0.26	5.90	0.46	9.60	0.70	16.39
17	Litchi		0.03	0.20	0.06	0.38	0.10	0.63
18	Mango		3.91	18.53	6.53	30.92	10.80	51.52
19	Okra		0.27	2.41	0.45	4.03	0.75	6.71
20	Onion		0.90	13.67	1.60	22.78	2.80	37.90
21	Papaya		0.03	0.91	0.05	1.53	0.09	2.54
22	Pineapple		0.01	0.27	0.02	0.45	0.04	0.77
23	Pointed Gourd		0.02	0.30	0.04	0.54	0.06	0.90
24	Pomegranate		0.04	0.05	0.06	0.09	0.01	0.17
25	Potato		0.01	2.23	0.01	1.40	0.01	2.25
26	Pumpkin		0.01	2.25	0.02	3.78	0.30	6.30
27	Tomato		2.25	35.31	3.76	58.84	6.26	98.06
28	Watermelon		0.08	1.65	0.01	2.70	0.24	4.58

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of HGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	Seeded Tamarind	18777	23	69988	60	68707	41
2	Sal Seed	20484	25			45200	24



Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
1	Traditional Nursery	Nurseries (No.) 30	Nurseries (No.) 39	Nurseries (No.) 30

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Area under Forest Cover & Waste Land	DFO
Table 3: NTFP	DFO
Table 4: Nurseries (No.)	DFO

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)	2303.34	7119.79	13808.49
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.)	10	10	10

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	LDM
Table 2: Processing Infrastructure	CDVO
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)	2434.67	3286.86	8722.00
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.)			772409
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			626
5	Hatcheries (No.)	2	2	2
6	Popular breeds			Red Jungle Fowl

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Poultury	CDVO

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	734.28	2531.83	9963.99
2	Finance under group mode (₹ lakh)			

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Bolangir
2	Popular goat breed(s)	Black Bengal Ganjam Raighar
3	Popular pig breed(s)	Ind Breeds CB LWY

Sources

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

Fisheries**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	508.22	1768.23	10111.48
2	Finance under group mode (₹ lakh)			

3	KCC for working capital (No.)	109	3	3
4	KCC for working capital (₹ lakh)	56.87	4.80	4.80

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	714	721	727
2	Reservoirs (No.)	13	13	13
3	Cage Culture/ Bio-floc technology (No.)	44	122	208
4	Fish Seed Hatchery (No.)	6	5	4

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	3		
2	Amt of Assistance (₹ lakh)	129.00		

Sources

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4268.17	1259.43	175.00
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)		2500	2500
2	Area under homestead based IF ('000 ha)		68	175

Sources

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

Agri. Infrastructure Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	152.57	124.05	575.36
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.)			
2	Cold Storages (Capacity - '000 MT)			
3	Storage Godowns (No.)	60	60	60
4	Storage Godowns (Capacity - '000 MT)	28250	28250	28250

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	35	45	50
6	Market Yards [Nos] / Wholesale Market (No.)	120	131	143
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	23600	23600	23600

Sources

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

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)	204.47	33.32	757.11
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)	4171	735	
2	Area treated for soil & water conservation treatment ('000 ha)	4171	735	
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.)	2	2	
2	Watershed Projects - Area treated ('000 ha)	2	2	
3	Wadi Projects (No.)	4		1
4	Wadi Projects - Area of plantation ('000 ha)	1		0

Sources

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

Table 2: Area requiring Soil Treatment & Area Treated	PD WATERSHED
Table 3: NABARD's interventions	PIA

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	596.61	183.70	635.02

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	77977	79256	87129
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)	18920	21308	17786
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)	58	155	300

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	1	1	1
2	Seed Processing Capacity ('000 kg)	4000	4000	4000

Sources

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5390.09	9641.23	19932.48
2	Loans to MFIs for Agri. & Non- Agri activities (₹ lakh)			
3	MUDRA Loans (₹ lakh)	438.72	530.41	565.40

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	162537	782625	774287
2	Procurement through PACS and LAMPS (MT)	644995	689005	644995

Table 3: Other Ancilliary Services

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

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	57201.34	86070.13	124846.85
2	No. of units financed	118	112	145
3	Loans under Stand Up India Scheme (₹ lakh)			
4	Loans to Weavers' Coop. Societies (₹ lakh)			

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	
2	Micro Units (No.)	1463	1369	1179
3	Small Units (No.)	13	6	3
4	Medium Units (No.)	0	0	1
5	Udyog Aadhar Registrations (No.)	1476	1375	1183

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)			
2	Handicrafts Clusters (No.)	8	6	4
3	Weavers' Coop. Societies (No.)	10	10	10

Table 4: DIC interventions

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

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)	94	348	157
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	120	90	60

Sources

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

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)	637.00	762.33	153.50
3	GLC under Housing (₹ lakh)	6048.27	14669.32	7476.72

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	34457		
2	Amt of subsidy released (₹ lakh)	44797.10		

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	4701	11884	19144
2	Amt of subsidy released (₹ lakh)	564.12	142.60	2297.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Progress under PMAY	Rural Housing
Table 3: Progress under SBM	SBM

Public Infrastructure Investments**Table 1: GLC**

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
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)	119.31	2839.21	2718.86

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	
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)		139.72	626.87
2	Assistance under Green Climate Fund (₹ lakh)			48.98
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	GCF Projects			174

Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	0	0	0	0	0	0
Developed	0	0	0	0	0	0
Under Developed	10	0	0	0	0	10
Planned	0	0	0	0	0	0
Gap	0	0	0	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Go Green Initiatives	MI
Table 3: Renewable Energy Potential	

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	11285.00	18001.00	31420.30
2	JLG Bank Linkage (₹ lakh)	159.06	103.86	247.65
3	Loans through SHPIs (₹ lakh)	11285.00	18001.00	31420.30
4	Loans under zero interest scheme/ similar schemes (₹ lakh)	11285.00	18001.00	31420.30

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)	9.82	167.70	187.05
2	Mission Shakti (SRLM) (₹ lakh)	335.08	789.93	946.80
3	NRLM (₹ lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)		3039705.00	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)		19.09	22.73

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	13	13	13
2	No. of SHGs formed	628	788	478
3	No. of SHGs credit linked (including repeat finance)	628	788	478
4	Bank loan disbursed (₹ lakh)	11285.00	18001.00	31420.30
5	Average loan per SHG (₹ lakh)	1.50	2.16	2.80
6	Percentage of women SHGs %			

Sources

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

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.)	21	21	21
2	Consumer Stores (No.)			
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	10	10	10
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)			
7	Industrial Societies (No.)	11	11	11
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)			
11	Total (No)	45	45	45

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.)	77	77	161
2	Multi state cooperative societies (No.)			

Table 3: Status/ progress under various schemes of MoC in the district

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Work in g Capital requierment (as the case may be)

Table 4: 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	Kalahandi	Bhawanipatna							Housing Societies	1	Average
2	Odisha	Kalahandi								Fishery Societies	1	Average
3	Odisha	Kalahandi								Milk Societies	1	Rich
4	Odisha	Kalahandi	Dharamagarh							Milk Societies	2	Average
5	Odisha	Kalahandi	Golamunda							Fishery Societies	1	Average
6	Odisha	Kalahandi	Jayapatna							Milk Societies	5	Average
7	Odisha	Kalahandi	Junagarh							Fishery Societies	3	Average
8	Odisha	Kalahandi								Milk Societies	17	Average

9	Odisha	Kalahandi	Kalampur														Milk Socie ties	3	Average
10	Odisha	Kalahandi	Karlamura														Milk Socie ties	10	Average
11	Odisha	Kalahandi	Kesinga														Marketing Socie ties	1	Average
12	Odisha	Kalahandi															Fishery Socie ties	1	Average
13	Odisha	Kalahandi															Milk Socie ties	9	Average
14	Odisha	Kalahandi	Kokasara														Fishery Socie ties	1	Average
15	Odisha	Kalahandi															Milk Socie ties	15	Average
16	Odisha	Kalahandi	Lanjigarh														Fishery Socie ties	3	Average
17	Odisha	Kalahandi															Milk Socie ties	2	Average
18	Odisha	Kalahandi	Madanpur Rampur														Milk Socie ties	2	Average

19	Odisha	Kalahandi	Narala															Fishing Societies	2	Average
20	Odisha	Kalahandi																Milk Societies	10	Average
21	Odisha	Kalahandi	Thumamallapur															Fishing Societies	1	Average

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL Gs	BCs/BFs	Village s	House holds
Commercial Banks	23	113	29	84		10	16262	448	675	4400
Regional Rural Bank	1	41	36	5			3619	143	1365	11050
District Central Coop. Bank	1	17	7	10			1294		213	25500
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society	161	0							2253	
Others		0								
All Agencies	186	171	72	99	0	10	21175	591	4506	40950

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	433264.00	485446.00	572022.00	17.8	87.43
Regional Rural Bank				0	0	40949.00	43050.00	49327.00	14.6	7.54

Cooperative Banks					0	0	24657.00	25324.00	32890.00	29.9	5.03
Others					0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	0	498870.00	553820.00	654239.00	18.1	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	169899.00	400430.00	599085.00	49.6	86.11
Regional Rural Bank				0	0	29083.00	32413.00	37682.00	16.3	5.42
Cooperative Banks				0	0	35334.00	46560.00	58960.00	26.6	8.47
Others				0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	234316.00	479403.00	695727.00	45.1	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	39.2	82.5	104.7
Regional Rural Bank	71.0	75.3	76.4
Cooperative Banks	143.3	183.9	179.3
Others	0	0	0
All Agencies	47.0	86.6	106.3

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	470142	479326	184719	45733
Regional Rural Bank	240879	74356	30383	6429
Cooperative Banks		808	124	
Others				
All Agencies	711021	554490	215226	52162

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount (₹ lakh)	% of Total Loans	Amount (₹ lakh)	% of Total Loans	Amount (₹ lakh)	% of Total Loans	Amount (₹ lakh)	% of Total Loans
Commercial Banks	314369.69	52.5	161158.19	26.9	69346.25	11.6		0.0
Regional Rural Bank	24195.05	64.2	18785.27	49.9	14831.47	39.4		0.0
Cooperative Banks	46654.97	79.1	46654.97	79.1	0.00	0.0		0.0
Others	0.00	0	0.00	0	0.00	0		0
All Agencies	385219.71	55.4	226598.43	32.6	84177.72	12.1	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)	Target (₹ lakh)	Ach'ment (₹ lakh)	Ach'ment [%]	Ach'ment [%]	
Commercial Banks	196557.75	136144.21	69.3	167543.86	205884.38	120.7	258368.66	314369.70	121.7	103.9			
Regional Rural Bank	55814.04	19306.78	34.6	24433.47	19757.97	80.9	17137.22	55396.04	323.2	146.2			
Cooperative Banks	22509.52	34550.14	153.5	43287.67	39442.98	91.1	41872.78	15453.99	36.9	93.8			
Others			0			0			0	0.0			
All Agencies	274881.31	190001.13	69.1	238265.00	265085.33	111.3	317378.66	385219.73	121.4	100.6			

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target (₹ lakh)	Ach'ment (₹ lakh)	Ach'ment [%]	Target (₹ lakh)	Ach'ment (₹ lakh)	Ach'ment [%]	Target (₹ lakh)	Ach'ment (₹ lakh)	Target (₹ lakh)	Ach'ment (₹ lakh)	Ach'ment [%]	Ach'ment [%]	
Crop Loan	73542.45	84468.60	114.9	114291.15	114173.20	99.9	115596.07	136386.62	118.0	110.9			
Term Loan (Agri.)	34840.71	36823.79	105.7	34840.71	53195.66	152.7	64132.63	90211.80	140.7	133.0			
Total Agri. Credit	108383.16	121292.39	111.9	149131.86	167368.86	112.2	179728.70	226598.42	126.1	116.7			
MSME	53316.53	53914.37	101.1	61613.58	73433.13	119.2	94443.52	124846.86	132.2	117.5			
Other Priority Sectors*	22229.54	10812.54	48.6	15885.34	24283.54	152.9	43206.44	33774.44	78.2	93.2			

Total Priority Sector	183929.23	186019.30	101.1	226630.78	265085.53	117.0	317378.66	385219.72	121.4	113.2
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] 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	400430.00	19074.84	4.8	599085.00	32502.45	5.4	3.4
Regional Rural Bank			0	46560.00	7367.72	15.8	37682.00	5979.75	15.9	10.6
Cooperative Banks			0	32413.00	6932.82	21.4	58960.00	7665.99	13.0	11.5
Others			0	0		0	0		0	0.0
All Agencies			0	479403.00	33375.38	6.96	695727.00	46148.19	6.63	4.53

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

Source(s)	
1	LDM
2	LDM
3	LDM

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

iv. PACS as Common Service Centers (CSCs) for better access to e-services Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to 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

Kalahandi, PLP 2025-26

extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to 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.

- 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 energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-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 Maschayajibi Kalyan Yojana, 'Blue Revolution' for integrated development & management of fisheries.

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

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

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

2. State Budget

2.1. Important Announcements

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture is the mainstay of economy of the district and majority of the farmers are of small and marginal category. Out of total cultivated land 55.88 have been cultivated by small and marginal farmers. The average land holding size is 1.35 Ha in the district. Out of total geographical area of 801000 ha available cultivable land is 383721 ha. The total paddy area of the district is 204458 hectare with a productivity of 34.01 q/ha. The net sown area is 383721 ha with average cropping intensity of 162. The soil type is Red Black Alluvial forest and the climate is Hot and High humidity indicating a need for irrigation facilities to support agriculture. According to the CDAP for 2024-25 244000 working persons are engaged as cultivators and 175000 as agricultural laborers in the district. Thus agricultural activity is the primary means of livelihood in the district. The main crops grown in the districts are paddy cotton mustard sunflower millet maize arhar and different types of vegetables. In the district temperature varies from 5 to 46 degree and relative humidity varies from 37 to 95. The actual rainfall of the district was 1865.7 mm during 2022-23 as against normal rainfall of 1330.5mm. At present there are only 60 Rural Godown with a capacity of 28250MT established in the district. Presently many farmers of the district have gone for seed production activities for better remuneration. The GLC flow for the district was ₹84.46 lakh in 2021-22 ₹114.17 lakh in 2022-23 and ₹115.60 lakh in 2023-24.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

161 PACS in the district have provided seeds fertilizers and timely credit to the farmers and also participated in paddy procurement process. b. There are 3 Soil testing Laboratories and 20553 Soil Health Cards issued during the year providing comprehensive support to the farmers. c. One Krishi Vigyan Kendra (KVK) and Regional Research and Technology of Transfer Station (RRTTS) helping farmers through their extension services. d. There are 2332 Fertiliser/Seed/ Pesticide outlets 01 Soil Testing Centre and 119 Agro Service Centre operating in the district. There are 17 Farmer Producer Organisations (FPOs) under PODF and 11 FPOs under CSS promoted by NABARD and 24 FPOs promoted by GoO functioning across the district which act as model farmers' hub aggregation centres and supply chain management units and provide forward and backward linkages for all agriculture and related services. a. Post-harvest management – requirements of scientific storage units and primary processing units. b. Inadequate infrastructures for marketing of crops like sugarcane maize pulses niger groundnuts etc.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The south-west monsoon is the principal source of rainfall in the district. The actual rainfall of the district was 1865.7 mm during 2023-24 as against average normal rainfall of 1330.5mm. About 80 to 85 of the total rainfall is received during the period from June-September. Drought is quite common in the district. The major source of ground water recharge is rainfall (21) and other source contribute only 13 towards total net ground water. As per GRW department all 13 blocks are under safe category for exploitation of ground water. The Tel River and its tributaries constitute the main drainage system in the district. Some important rivers like Indravati Nagavalli and Vansadhara owe their origin to the hill ranges in the south-eastern parts of the district. The Ground Level Credit (GLC) flow for the district was ₹.286.18 lakh in 2021-22 ₹.2049.50 lakh in 2022-23 and ₹.2079.40 lakh in 2023-24 (Sources - LDM)

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Major Irrigation Project: The Upper Indravati Multipurpose Irrigation Project having design potential irrigation of 90136 Ha is almost completed. The left main canal starting from Hati Barrage at Mangalpur near Mukhiguda is providing irrigation in the ayacut to the left of Hati River up to Tel River near Dharmagarh. The right main canal is providing irrigation in the ayacut to the right of Hati river upto Sagada River. One Megalift canal project may cover 25275Ha of areas in 04 blocks. b. Medium Irrigation Projects (MIP): The Uttei Medium Irrigation Project and Ret Irrigation Project on the river Uttei and Ret has design potential irrigation of 9306 Ha and 9775 Ha respectively. 09 Megalift projects have been constructed to cover 9127Ha of land in different blocks. c. The district is having 156 minor irrigation projects 1500 LIPs 5451 BKSYS Cluster bore Wells 100 solar Deep Borewell 779 Private Bore wells 866 WHS 13547 Dug wells system covering all 13 blocks. The OLIC OAIC and Agriculture Engineering Department are actively involved for development of minor irrigation projects throughout the district. Unsteady and erratic supply of electricity in the villages lack of maintenance and service network. Lack of awareness about sprinkler and drip irrigation systems. Inadequate number of Water Harvesting Structures (WHS) and reservoirs. • Lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

In Kalahandi District mechanization in agriculture is 43. Being a purely rainfed area traditional tools are being used till date. With the change in cropping pattern from subsistence farming to cash crop cultivation farm mechanization is the need of the hour starting from field preparation to processing of agri produce. However farm mechanization in terms of use of tractors power tillers irrigation devices various intercultural operation implements like weeder harrow sprayers harvester is widely used in the district. Farm Mechanization is required for increasing crop production and productivity completing farm operations in time reducing cost of cultivation and post-harvest losses and avoiding drudgery in farm operations. However continuous decline in average farm size and fewer networks in farm machinery design are the hindering blocks in farm mechanization. The traditional activities for financing the sector are tractor power tiller etc. and the emerging activities under the sector are paddy transplanter harvester combine reaper thresher etc. The Ground Level Credit (GLC) flow for the district was ₹. 3301.05 lakh for 2021-22 ₹. 16685.00 lakh for 2022-23 ₹. 17689.00 lakh for 2023-24.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There are 119 Agro Service Centers having tractors agri-implements and pumpsets working in the district. There are 1253 tractors and 3086 Power tillers available in the district. 684 combine harvesters have been used for harvesting of paddy crop in the district. Various implements like 1566 SPL Multi Crop Threshers 177 SPL Pow Brush cutter 524 SPL Pow Weeder 299 Transplanters 262 Reapers 3399 Rotavators have been used by the farmers of Kalahandi. There are 326 PP Equipment 1427 Pulverizer 2591 Pump Set 37 Rice Puffing machine 1516 PHM Rubber roll Sheller cum Polisher etc. available in the district. 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

Kalahandi is situated in the western undulated agro-climatic zone having hot sub-humid and sub-tropical climate. Soil types is red soil black soil black and clay soil and sandy loam soil. Temperature in summer ranges from 21.50 to 43.50 degree C and in winter it ranges from 5 to 30 degree Centigrade. Most of the area available under 0-3 slope category (51) followed by 8-25 slope (29) 3-8 slope (20). Horticulture is described as the science of growing and management of fruit vegetable tube crops ornamental aromatic and medicinal plant. Spices & Plantation crops & their value addition. Horticulture has its credibility in improving income through increase productivity generation employment and provide household nutrition security. Kalahandi is one of the most potential district for different horticultural crops like Mango Banana Brinjal Cashew tomato and Onion. The GLC flow of the district is ₹. 1063.67 lakh for 2021-22 ₹. 2053.00 lakh for 2022-23 and ₹. 2195.00 lakh for 2023-24.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 731 Ha of Drip and 2084 Ha of Sprinkler irrigation system installed in various fruit orchards through Govt. interventions in the district. There are 30 traditional nurseries available in the district. 13 Shade nets of 34961 Sqm. area have been set up in the district. 03 Mushroom spawn unit have been established in the district. Infrastructure like cool chamber pack house onion godown pusa zero energy cool chamber solar dryer units grading machine have been installed. There are two seed stations in the district a) Tassar seed station at Kauguda b) Eri center at Chilipa. Unavailability of large processing units ripening chamber Cold Storage for perishable fruits and vegetables. Unavailability of block level vegetable nurseries for readily available planting materials for the local vegetable growers. Unavailability of Tissue Culture Banana Nursery for readily available planting material for the district. Inadequate no. of polyhouses and Shade net for protected or high value crop.

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

Forest plays an important role in socio-economic development of rural population especially the tribals. The total forest cover of the district is 2439 Sq Km which is approximately around 31 of the total geographical area (Source: India State of Forest Report 2021). The major forest tree species are Sal Bamboo and Teak. A total of 0.22 lakh Ha of open grazing land is available in the district. The tribal people of Kalahandi mostly depend on the forest for collection of NTFP like Mahua flower Bamboo Tendu Leaf Essential oils gum and resins etc. The GLC for the district are ₹. 1308.27 for 2021-22 ₹. 3877.90 for 2022-23 and ₹. 311.00 for 2023-24.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

A number of temporary and permanent forest nurseries have been established by forest departments and watershed department in the district for supply of various locally suitable planting materials. A number of plantation programmes are being organized by the forest department schools and other govt departments in the district. Lack of quality hi-tech nurseries to provide healthy seedlings. Lack of awareness among the vulnerable/tribal people about the schemes implemented by government. Non-availability of forest produce based industries. Lack of storage facility processing and value addition in NTFPs.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The district climate is suitable for dairy activities. Animal husbandry is a major occupation for small and marginal farmers. The dairy sector in Kalahandi District is significant livestock population. Cattle comprising both cross-bred and indigenous breeds total 278858 with 89772 cross-bred and 189086 indigenous. Buffaloes number 20815 with 12489 males and 8326 females (source CDVO). Important breeds in the district- KhariarCross Breed JerseyRed SindhiCross Breed Gir Kalahandi Buffalo & CB Murrah Buffalo. There are 76 milk producers cooperative societies and 76 milk collection centre present in the district. At present milk procurement processing and marketing by OMFED Milk Processing unit Bhawanipatna is around 13000 Ltr/day. There are two milk routes in the district a) Bhawanipatna to Ampani b) Bhawanipatna to Tundla via Kesinga. The capital investment subsidy is also available for Dairy farming from State Govt. under MKUY scheme (Source: APICOL). The GLC flow of the district is ₹. 2303.34 lakh for 2021-22 ₹. 7119.79 lakh for 2022-23 and ₹. 13808.49 lakh for 2023-24.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The districts Animal Husbandry Department is the state governments main unit for animal health breeding technical knowledge and extension services. The district has 03 veterinary hospitals 18 Veterinary Dispensaries 01 Disease Diagnostic Centres 126 Artificial Insemination Centers. There is a need for expansion of milk collection centers establishment of new chilling plants and strengthening of dairy cooperatives. However gaps remain including limited access to quality fodder and feed inadequate veterinary services lack of bulk milk coolers limited market linkages and need for more training programs for dairy farmers. Additionally there is a need for better extension services improved breed improvement programs and enhanced milk testing facilities to ensure quality milk production.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming is another important allied activity having potential for creation of employment and livelihood for rural poor in Kalahandi district. There is growing demand for chicken and eggs and Poultry sector has developed significantly in the district due to rapid growth of urbanization and development of small and medium industries and hotels. Agro-climatic conditions of the district are fairly suitable for poultry farming. As per the 20th livestock census 2019 the total poultry population in the district was 800769 comprising 707609 Poultry Improved and 93160 Poultry Indigenous and Duck population was 29129. Per year egg production is 104 lakh. Per capita consumption of egg is 196 nos/p.a.. The capital investment subsidy is also available for poultry farming from State Govt. under MKUY scheme. Important breeds in the district: Backyard poultry like Banaraj Giriraj Cross breed Aseel Non Descriptive Kaling Brown RIR etc. The GLC flow of the district is ₹.2434.67 lakh in 2021-22 ₹. 3286.86 lakh in 2022-23 ₹. 8722.00 in 2023-24.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are 626 commercial broiler farms with a capacity of 267000 birds. Infra available for layer and Broiler farming: Only two District SGSY Poultry Hatchery at Bhawanipatna & Junagarh are established in the district so far. Under MKUY Scheme 40 of the fixed capital (excluding the cost of the land) subject to a limit of Rs.1 crore

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Currently sheep and goat are most acceptable small ruminants having excellent feed conversion efficiency as well as high market demand for meat. The rearing of small ruminants i.e. sheep goat and pig is an important source of livelihood and food security especially for the vast majority of resource poor tribal people in rural areas of the district. Goat is considered as poor man's cow and Sheep is considered as ATM for poor and landless tribal people. Total open grazing area of the district is around 21942 Ha. As per the 20th livestock census 2019 the population of Sheep Goat and Pig are 84473 254107 and 2355 respectively. Total meat production is around 4.91 MT per year in the district. Important breeds in the district Black Bangal Ganjam Non-descriptive Dharamgarh Sheep etc. The GLC flow of the district is ₹. 734.28 lakh for 2021-22 ₹. 2531.83 lakh for 2022-23 and ₹. 9963.99 lakh for 2023-24.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district has 23000 ha pasture land. The technical personnels under Animal Resource Development Department provides extension support for sheep goats and pigs. Availability of crossbreed sheep/ goat /pig etc. and availability of CB Jamunapari Betel Sirohi Goats and Malpura Mandya sheep are available for upgradation of the local breeds & hence work upon the increasing meat production. The Departmental Goat farms at Jaring (Kalahandi) is being strengthened through Special SGSY Infrastructure fund for ensuring availability of quality buck for breeding. Lack of Sufficient Gochar Land/Grazing land for sheep & Goats. Lack of optimum support by the financial institution for credit linkage rampantly. Inadequate facility for conservation of germplasm of local breed of goat pig and sheep

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Kalahandi district has large numbers of private tanks Gram Panchayat tanks MIPs and reservoirs including vast resource of Indravati Reservoir. The water resource of the district is completely inland in nature which includes 2063.5ha Private tank 5141.94ha GP Tank 263.28ha MIPs area under pisciculture. During 2023-24 the total fish production of the district was 32263.59 MT. During the year 1615.3MT export and 2000MT imported from neighbouring state. To meet the gap between demand and production different Govt. schemes like Matshya Pokhari Yojana Input Assistance to WSHGs for practicing Pisciculture in GP tanks on long term basis Popularization of Fisheries Machineries/ equipments/ implements Promotion of intensive aquaculture through Biofloc Technology OIIPCRA PMMSY assistance for fish transport vehicle etc are under implementation. There were 10439 number of inland fisherman population available as on 31.03.2024 (Source DFO). The GLC flow of the district is ₹. 508.22 lakh for 2021-22 ₹. 1768.23 lakh for 2022-23 and ₹. 10111.48 lakh for 2023-24.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The unutilized tanks to be identified and to be renovated for intensive fish farming. There are water logged areas available in Indravati canal area of the district which can be utilized for fish farming after excavation of new tanks. The primary fishermen co-operatives may be strengthened by providing them necessary infrastructure like net and boat and captive nurseries renovation with input assistance for smooth operation. Activities like Integrated fish farming fish-horticulture-duckery can be taken up. Support services like establishment of mini eco-hatchery seed rearing for production of carp fingerlings & yearlings developing seed banks as backward linkage support soil & water testing facility ice plants fish feed plants need to be encouraged. Local banks have to play a major role. Besides marketing infrastructure in shape of insulated van cold storage and retail outlets may be developed in the cluster area. Providing marketing Infrastructure for fishermen (Bi-cycle with Ice box Moped with Ice Box) Craft & Gear Group Insurance facilities skill up-gradation training capacity building support awareness camp exposure visit etc to be encouraged

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Small and marginal farmers in the district have 54.88 per cent of the net cultivable area. Most of the holdings are very small upland and undulated. Notwithstanding the availability/ popularization of tractors and power tillers a vast majority of small and marginal farmers depend on bullocks for ploughing and other farm operations. Field operations in hilly regions are normally performed by human and animal power due to difficult terrain. Most of the small and marginal farmers in the district cultivate their land using bullocks. Mechanization of agriculture is yet to be taken up on a large scale. The GLC flow of the district is ₹. 4268.17 lakh for 2021-22 ₹. 1259.43 lakh for 2022-23 and ₹. 175.00 lakh for 2023-24.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

There are 14 cattle markets operating in the district. There are good number of iron wheel fabrication units in the district.

(50 limited to Rs.1 crore for SC/ ST/ Women/ Graduates of Agriculture and Allied Disciplines). Minimum net income from the project should be 2 lakh/annum for individual and 1 lakh/annum for WSHG. There are no hatcheries for supply of ducklings of improved variety like Khaki campbell and White pekin. Absence of Commercial poultry feed unit. Marketing : Though there is high demand of poultry meat but the net profit for the poultry farmer is not satisfactory as because middle man such as Trader are making more profit as compared to producer

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 and in this context integration of various agricultural enterprises has great potential to supplement farmers income and increase family labour employment. An Integrated Farming System 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 various components of IFS are crops live stocks birds and trees. The major factors which need to be considered in choosing an IFS model are soil type rainfall its distribution and length of growing season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The State Government currently implements model Integrated Farming System in the State with assistance from the State Plan funds provided by the Agriculture Department so that there will be demonstration effect which will help in replication of the projects. Based on the observations of the current IFS projects all the blocks in the district may be covered under IFS. The farmers on a priority basis may be formed into FPOs for collectivization of inputs and marketing of produce. The district have soil testing laboratory at head quarter 125 input dealers are available in the district. OLM NABARD and other agencies are promoting FPOs in the district

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Storage of agriculture produce after harvesting is most important aspect for value addition and marketing. Inadequate cold storage facilities results in huge losses to farmers in terms of wastage of produce particularly that of fruits and vegetables. Creation of storage facilities for storing surplus grains and seasonal vegetables like onion potato various fruits Fish Meat etc. will greatly benefit farmers store their produce in godowns on rental basis and sell produce at a remunerative price at a later date. At present there are only 60 Rural Godown established in the district another 3 PACS godown have been identified in 3 blocks under PM Gramin Bhandar Yojana. Thus there is scope for construction of a large number of small rural godowns of 100 to 1000 MT capacity in every panchayat headquarters of the district. The GLC flow of the district is ₹. 152.57 lakh in 2021-22 ₹. 124.05 lakh in 2022-23 and ₹. 575.36 lakh in 2023-24.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 60 godowns and 70 onion storage godowns constructed for storing of agricultural produces. Absence of cold storage units in the district. Absence of cold chain system for fruits and vegetables. Inadequate number of bulk milk cooler chilling van fish and meat storage in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development and soil conservation are broad sectors having various activities undertaken by farmers to prevent soil erosion as also for improving the productivity of land. The major components of land development are: land leveling and on farm development (OFD) works land reclamation drainage development soil and water conservation watershed development dry land farming wasteland development and organic farming etc. Land leveling includes OFD work in medium and major irrigation commands commands of other MI structures and RIDF projects. Out of total geographical area of 792000 ha available cultivable land is 391000 ha. The average land holding size is 1.35Ha in the district. The GLC flow of the district is ₹. 204.47 lakh in 2021-22 ₹. 33.32 lakh in 2022-23 and ₹. 757.11 lakh in 2023-24.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Soil erosion rates are higher than the permissible limit and needs suitable soil and water conservation measures particularly under PMKSY-watershed management. For Kalahandi district there is provision under MGNREGA for taking up different activities like Water conservation and Harvesting Creation of Irrigation and Land Development. Watershed development is an integrated approach for land development. Both NABARD and Water and Soil Conservation Department have done excellent work for soil and water conservation work. Considering the large arable area and problematic soil and land characteristics there is necessity for providing soil testing facilities in each block/ panchayat headquarters.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Other important agricultural infrastructure activities are production of bio-pesticides biofertilisers (Azospirillum Azotobacter PSB etc.) plant tissue culture facility seed production animal feed plants and vermi-composting. The demand for biopesticide and fertilizer is on the rise and Government is not able to cater to the demand for biopesticide and fertilizer. Private investment for seed fertilizer and pesticide production has to be increased for effecting increase in production of paddy and other crops. The rate of consumption of NPK during Kharif 2022 was 71.15Kg/Ha. The seed replacement ratio was 68.92 for paddy crop during 2021-22 hence supply of certified seed to farmer is very much essential for increasing the production. The GLC flow of the district is ₹. 596.61 lakh for 2021-22 ₹. 183.70lakh for 2022-23 and ₹. 635.02 lakh for 2023-24.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

There are 01 Seed Processing plants in Kalahandi out of which one is run by government and others 04 are run by private parties viz Prashad Seeds-Banijhora Amulya Seeds-Charbahal Adrsha Seeds Dharamgarh and Kapileswar Agro-Khaipadar. Presence of two more seed processing units Animal feeds plants are felt necessary 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

Agro-processing industry is a subset of manufacturing that processes raw materials and intermediate products derived from the agricultural sector. Agro-processing thus means transforming products that originate from agriculture forestry and fisheries. A strong and dynamic food processing sector plays a significant role in diversification of agricultural activities improving value addition opportunities and creating surplus for export of agro-food products. The green field agro-processing units can be set up by women and SC/ST entrepreneurs under Stand up India scheme. Each commercial bank branch has been advised to finance at least one woman entrepreneur and one SC/ST entrepreneur for green field enterprises on manufacturing services or trade activity with bank loan of ₹.10 to 100 lakh. The GLC flow of the district is ₹. 5390.09 lakh in 2021-22 ₹. 9641.23 lakh in 2022-23 and ₹. 19932.48 lakh in 2023-24.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There are 31 Dal processing mills 32 Rice Sellers and 19 Maize Sellers working in the district. NABARD has launched Food Processing Fund which is available for term loans for creating infrastructure required in food parks setting of individual food processing units modernization of existing processing units etc. Eligible institutions are State Government and entities promoted by them SPVs Cooperatives Cooperative Federations FPOs Corporate Companies Individual entrepreneurs etc

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

To ensure sustainability and economic viability of FPOs/POs their nurturing plays an important role in taking up viable business activities like aggregation of produce collective marketing bulk procurement of inputs primary processing etc. To meet the credit requirements of FPOs/POs in various stages of their life viz. Initial phase Growing phase and Maturity phase various innovative loan products may be introduced

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are 23 FPOs promoted in various blocks of the district. There is no ACABC center in the district. There are approximately 10 mFIs working in the Kalahandi district for financing financial excluded people

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME sector in Kalahandi district is mainly agro based, being heavily dependent on cash crops like cotton and horticultural crops viz, vegetables, mango, chillies etc. Kalahandi is rich in forest and mineral (Alumina and Gems Stone) resources. The possible MSME based on forest produce are saw mills, wooden furniture, electrical accessories, carpentry units, bamboo crafts, Agrl. Implements, lac processing, Sal and Siali leaf plates making, dal processing and rope making etc. The presence of a number of waterfalls and Dams like Indiravati, Ret, Uttei in the district, provide ample scope for promotion of eco-tourism industry. The handloom sector being labour intensive provides livelihood to weavers and ancillary workers. The weavers of the district are mostly concentrated in Chicheiguda (Junagarh block) and Raisingpur (Bhawanipatna block). Weavers are generally coarse count weavers. There are 10 weaver cooperative societies registered in the district. There are 13 clusters of different traits viz. wood carving, patachitra, brass and ball metal, stone carving, cane and bamboo, and terracotta etc, functioning in the district. There are 20795 Micro, 357 Small and 9 Medium Industry in the district (Source Udyam Portal) The GLC flow of the district is ₹. 57201.34 lakh in 2021-22, ₹. 86070.13 lakh in 2022-23 and ₹. 124846.85 lakh in 2023-24.

3.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre (DIC) is functioning at Bhawanipatna with the aim and objective to promote new MSME Units, development of ancillary industries and to provide assistance for revival of sick units. The marketing and service extension centre of Development Commissioner (Handi craft), Govt. of India located at Bhawanipatna is entrusted with executing the developmental, promotional and welfare schemes in handicraft sector. Proper and timely follow up after credit, technology and handholding support to the entrepreneurs. A number of units are located in rural areas, which are affected due to erratic power supply. Power position need to be improved to ensure uninterrupted and steady power supply. Problem in marketing network. Training programmes on processing technology, quality control, accounting, pricing and marketing support are necessary for village industries.

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

Pre-shipment credit is extended as working capital for purchase of raw material, processing, packing, transportation and warehousing etc. Post-shipment credit is extended after shipment to bridge time lag between the shipment of goods and realization of proceeds. Pre-shipment credit can be classified as i) Packing credit, ii) Advance against receivables from the Govt, iii) Advance against cheque/draft received as advance payment, iv) Pre-shipment credit in foreign currency, packing credit is available to manufacturers, exporters. As per the revised priority sector guidelines of RBI, the export credit i.e. pre-shipment and post-shipment export credit (excluding off balance sheet items) by the domestic banks subject to limit of ₹.25.00 crore per borrower to units having turnover of upto ₹.100.00 crore has been brought under the ambit of priority sector lending. There is no disbursement during last three years under this sector

4.1.2 Infrastructure and linkage support available, planned and gaps

There are existing 37 rural godowns for storage of rice, cotton, pulses in the district. Transport facilities like well-connected road and train etc. There are 23 FPOs engaged in collectivisation of farm produce as well as both forward and backward linkages

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The district had a Human Development Index above the State average and was ranked 11th among in the State. The education index was 0.585. The loans to individuals for educational purposes including vocational courses upto ₹.10.00 lakh irrespective of the sanctioned amount is considered as priority sector lending. Kalinga Shiksha Sathi Yojana Govt. of Odisha has introduced a very unique educational loan scheme for the students, who are financially weak and want to pursue their higher education. The GLC flow of the district is ₹. 637.00 lakh in 2021-22, ₹. 762.33 lakh in 2022-23 and ₹. 153.50 lakh in 2023-24.

4.2.2 Infrastructure and linkage support available, planned and gaps

There are 2768 schools (331 are high school level) working in the district. Govt. has started 13 model schools in the district. The district is having 58 degree colleges for general education. There are some specialized educational institutions that cater to special needs such as 01 TTE institute, 02 Govt. Industrial Training Institutes, 01 Degree Law college, 01 B.Ed. training college, 01 Jawahar Navodaya Vidyalaya, 01 Agriculture College, 01 Govt Engineering College, and 01 Autonomous Govt. college

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per Census 2011, out of the total 4.01 lakh households in the district, 1.25 Lakh of household have single room houses, 1.89 Lakh have double room, 0.83 lakh have three and more than three room houses. Government of India has announced Housing for All by 2022 programme for the rehabilitation of slum-dwellers and promotion of affordable housing for the urban poor. The Ministry of Housing & Urban Poverty Alleviation, GoI is implementing Credit Linked Subsidy Scheme PMAY - Housing for All (Urban) as an instrument for addressing the housing needs of the Economically Weaker Section (EWS) / Lower Income Group (LIG) segments in urban areas. During the year 2021-22, 34457 houses were constructed under PMAY in the district. The GLC flow of the district is ₹. 6048.27 lakh in 2021-22, ₹. 14669.32 lakh in 2022-23 and ₹. 7476.72 lakh in 2023-24.

4.3.2 Infrastructure and linkage support available, planned and gaps

All types of construction materials and cheap labour are available in the district for construction of houses.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure development is crucial for Kalahandi districts overall growth necessitating significant public investment. Investing in public infrastructure is vital as it boosts economic growth enhances living standards supports industrial and agricultural development facilitates connectivity and delivers essential public services. Such investment will have a multiplier effect creating jobs stimulating growth and improving the overall quality of life in the district. District requires significant public investment in infrastructure to drive development. Key areas needing investment include roads water and sanitation electricity healthcare education irrigation and digital connectivity. So far work is going on in many projects from NABARDs Rural Infrastructure Development Fund to the state government to be operated in the district. These projects are of rural roads bridges irrigation etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

Kalahandi district has a existing infrastructure comprising of roads water supply coverage electricity coverage irrigation and various healthcare and education facilities. However there are gaps in road maintenance public transportation access to clean water and sanitation power supply healthcare facilities irrigation and educational infrastructure. The government has launched initiatives such as PMGSY for rural road development AMRUT for urban water supply and sanitation IPDS for power distribution network upgradation NHM for healthcare infrastructure development and RMSA for secondary education infrastructure development to improve the infrastructure in the district. The Government of India through NABARD has introduced several initiatives to boost infrastructure development including the Rural Infrastructure Promotion Fund (RIPF) NABARD Infrastructure Development Assistance (NIDA) Long Term Irrigation Fund (LTIF) Micro Irrigation Fund (MIF) Warehouse Infrastructure Fund (WIF) Agricultural Marketing Infrastructure Dairy Processing & Infrastructure Development Fund (DIDF) and Fisheries and Aquaculture Infrastructure Development Fund (FIDF).

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

Kalahandi district access to clean water for drinking and irrigation purposes has been increased through modernization and construction of state tubewells. Agricultural productivity has been enhanced through improving soil health and reducing erosion. Animal healthcare services have been improved through construction of veterinary hospitals. Dependence on diesel has been reduced and sustainable energy promoted through installation of solar-powered tube wells. The drainage system has been improved reducing waterlogging and improving agricultural productivity. Access to deep tubewells has been increased improving irrigation facilities for farmers. Distribution systems have been modernized and pump sets replaced improving water supply and reducing maintenance costs. Failed state tubewells have been reconstructed and modernized improving water supply and reducing maintenance costs. Overall these projects have improved the quality of life for rural communities in Kalahandi district.

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. “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. There is no disbursement during last three years under this sector.

5.2.2 Infrastructure and linkage support available, planned and gaps

Sarva Sikhya Abhiyan (SSA) is a national flagship programme and is being implemented in the district to achieve the constitutional goal of universalization of elementary education. The State Govt. aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations having population of more than 300 and 500 respectively. There is potential for opening of 50 private primary/secondary schools in towns/ block headquarters of the district. Sanitation is a big challenge for the district. The district does not have sufficient number of public toilet and pure drinking water facility. 1829 villages are not having access to pipe water system and 2.93 lakh households lack of modern toilet facility. The Hon’ble Prime Minister of India has given a call for “Swachha Bharat” and Under Swachha Bharat Mission (Grameen) it is proposed that all villages would be open defecation free by construction of individual household toilets

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Access to sustainable energy is critical to improving the lives and livelihoods of billions of people worldwide. However our current dependence on fossil fuels is sustainable and harmful to the planet. It is therefore imperative to focus on clean energy solutions. It is necessary to implement renewable energy at an accelerated pace to combat climate change which is one of the biggest threats to our own survival. There are a total of 2253 villages in Kalahandi district. All villages in the district are yet to be electrified. However the power supply situation is very bad. Solar lights have been identified as an emerging activity in the district. As an alternative to power banks are also giving loans for this activity. There is an advantage in getting electricity from solar energy because it is a one-time expense. Renewable energy in reducing dependence on fossil fuels mitigating climate change enhancing energy security and creating jobs. To promote renewable energy the district has initiated various Go Green Initiatives solar water pumps solar energised flour/oil extraction units including other initiatives are being implemented in the district. The OREDA is implementing renewable energy projects in the district. However gaps and challenges persist including limited awareness about renewable energy sources high upfront costs and limited infrastructure for renewable energy generation and transmission

5.3.2 Infrastructure and linkage support available, planned and gaps

Inadequate numbers of solar vendors are available in the district. During the year 2024-25 OREDA has planed to install 13 nos Roof Top Solar Power plant(4KW and 40KW) and 148 nos of Solar Operated Pump - 3HP in the district. The intensity of sunlight and day length in the district is sufficient for the operation of solar devices but banks have not paid attention to this activity yet. Awareness about solar home lighting systems should be spread among bankers and the general public. banks have been made aware to spread the message of PM Surya Ghar Muft Bijlee Yojana amongst their clients.

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	446	34.435300	39.8944
B	Ongoing tranches	251	21.521800	16.6343
	Total (A + B)	697	55.957100	56.5287

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	714	55.325300	50.98
B	Rural roads & bridges	43	30.336200	28.2255
C	Social Sector	9	21.847700	92.856
	Total (A + B + C)	766	107.509200	172.0615

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	720	Irrigation potential	ha	54953
B	Rural roads	70	Road length	km	244.3
C	Bridges	44	Bridge Length	m	4217.12

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social - Drinking Water	9	Mega drinking piped water supply to villages	Blocks	9

Informal Credit Delivery System

6.1 Status of the Sector in the District

Banks are required to provide loans for financing of SHGs and JLGs as per Govt of India and NABARD guidelines. Every year the State Govt. gives target to banks through SLBC for financing of SHGs and JLGs. The Govt. of Odisha is implementing various State and centrally sponsored schemes i.e. Deen Dayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) DAY-NULM MGNREGS Mission Shakti OTELP etc. to create livelihood and employment opportunities for the poor. During the FY 2023-24 9585 SHGs credit linked and ₹. 22315.43 lakh disbursed with a loan size of ₹.2.50 lakh. Cululative SHG in the district is 21275. The total bank loan disbursed to SHGs amounts to ₹3505.49 lakh. This suggests that the SHG program has been successful in empowering women and promoting financial inclusion in Kalahandi district. During the year 337 credit linked with a credit outflow of ₹. 247.65 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

There are 13 blocks declared as intensive in the district by OLM. Apart from OLM Mission Shakti is also working in all blocks through SWO. The availability of bank loans under other priority sectors is extremely important for the overall development of the district. Apart from small markets in rural areas the district has large semi-urban markets that provide opportunities for trade and service sector activities. Many people are associated with agriculture and are partially unemployed. Their income can be increased through other priority sectors. Under this sector individual loans ranging from ₹. 50000/- to ₹. 200000/- have been included. However there are gaps in infrastructure and linkage support. The number of beneficiaries through Joint Liability Groups (JLGs) by Microfinance Institutions (MFIs) needs to be increased. The microfinance program faces challenges including the sustainability of Self-Help Groups which often rely on promoting organizations for regular activities such as account maintenance transactions and decision-making spaces.

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Distribution of certified seeds
- 2 More centres for input distribution under cooperative fold
- 3 Banks need to provide financing to landless farmers and oral lessee farmers through the Joint Liability Group (JLG) mode.
- 4 To promote organic farming in the district.
- 5 All banks operating in the district should focus on issuing KCC/ATM enabled Rupay KCC to all eligible farmers
- 6 Strengthen the tie-up arrangements with banks insurance companies and other agricultural input suppliers and agricultural produce buyers.

2. Water Resources

- 1 Banks may extend credit facilities for taking up water management activities like creation of farm ponds de-silting and renovation of dug wells micro irrigation methods like drip and sprinkler irrigation systems
- 2 Rainwater Harvesting Structures Such as Rain Ponds A Planned Approach

to Increase the Use of Artificial Recharge Measures Through Construction of check Dams Etc.
- 3 Solar Energy Can Gradually Be Used in Place of Electrical Energy to Run Public Tube Wells.
- 4 Departments may promote Solar operated water lifting devices and link the beneficiaries to the banks for financing.

3. Farm Mechanization

- 1 Setting up of Custom Hiring Centres
- 2 Popularising use of small implements like power tillers etc among small and marginal farmers
- 3 Maintenance and upkeep of machinery and skill training for same
- 4 PACS and LAMPS may set up agro-service center so as to provide farm machineries and implements on hiring basis

4. Plantation and Horticulture

- 1 Integrated horticulture-crop based agricultural system by adopting climate-resilient technologies.
- 2 Setting up of processing units under PMFME
- 3 Encouraging marginal and small farmers to move towards cash crops
- 4 Preparation of bankable models and training of bankers
- 5 Promotion of Bee Keeping Mushroom-& Sericulture as an alternate livelihood activity for rural women.

5. Forestry/ Waste Land Development

- 1 Marketing infrastructure and mechanism may be developed for procurement of NTFPs and medicinal forest produce from SHGs JLGs and FPOs.
- 2 To encourage farmers to adopt agroforestry on their agricultural land establish one demonstration plot (agroforestry model) in each block.
- 3 Bamboo which has been brought out of the purview of the Forest Act and can now be grown on personal land should be financed for planting along with other tree species.

6. Animal Husbandry - Dairy

- 1 Promotion of Selective breeding through Artificial Insemination (AI)
- 2 Developing milk route in the block for better milk collection and value addition
- 3 There is scope for setting up dairy societies/milk collection centres besides revival of non-functional societies.

7. Animal Husbandry – Poultry

- 1 Skill development for poultry entrepreneurs should be provided extensively
- 2 Identification and training to farmers for adopting the poultry and link them with banks for credit support
- 3 Country chicken is famous for its special taste in Kalahandi hence the activity may be promoted in a commercial way

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is a need to upgrade/modernize/strengthen livestock markets by constructing basic facilities on the lines of agricultural produce marketing centers. This will help in the marketing of meat and meat products
- 2 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

9. Fisheries

- 1 Pursue for insurance cover for fish farmers. Expedite the process of registration with CAA and facilitate flow of bank loan.
- 2 Building public demonstrations of advanced fish culture techniques such as integrated fish farming etc.
- 3 There is a need to strengthen the fish supply chain in internal markets so that fish producers can ensure a higher value for their produce.

10. Construction of Storage and Marketing Infrastructure

- 1 The Dept. of Agriculture and Block Development Officers may create wide publicity among the farmers about the importance of scientific storage godowns and the financial support available from Government and NABARD
- 2 Accreditation of warehouses and godowns through WDRA

11. Land Development, Soil Conservation and Watershed Development

- 1 Setting up of soil testing lab and treating soil accordingly
- 2 Bank finance for land treatment/ development activities

12. Agriculture Infrastructure: Others

- 1 Certification of locally produced Jivamruta Aminostra etc. for using as organic pesticide and fertilizers
- 2 FPO/ Farmers Producers Companies have been registered as seed and fertilizer distributors. Bank may also explore the possibility of financing FPO to set up a seed processing unit.

13. Food and Agro. Processing

- 1 Banks and concerned departments need to create awareness among farmers about setting up processing units in this area.
- 2 Increased financing under PMFME

14. Agri. Ancillary Activities: Others

- 1 Providing ACABC training to Agriculture Graduates
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government
- 2 The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cumtraining centers.
- 3 Banks may avail cover under CGTMSE scheme for all new and existing micro and small enterprises under PMMY and NCGTC cover for the units under Stand up India

16. Export Credit

- 1 Promoting ancillary units for agro processing
- 2 Easy availability of export credit
- 3 Export Credit Guarantee Corporation Branch may be opened at district HQ.

17. Education

- 1 Banks to extend credit as per Priority sector norms
- 2 To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.

18. Housing

- 1 Banks to extend credit as per Priority sector norms
- 2 It is necessary to simplify the processes.

19. Social Infrastructure

- 1 Government line departments may provide necessary technical knowledge capacity building for creation of these infrastructures through private investments. Banks/ MFIs should finance such activities for creation of the basic amenities
- 2 Creation of Sanitary infrastructure in all markets on use and pay basis

20. Renewable Energy

- 1 There is a need for more publicity for the use of solar home lighting.
- 2 Solar energy can be used as an alternative to electrical energy for irrigation purposes.

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up Enterprise
- 2 Linking SHGs/enterprises with market through ONDC etc
- 3 Easy credit facility from banks

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

5. Status of Cooperatives in the District

1. The growth disparities between the rural and urban economies are a matter of concern and may exacerbate income inequality in the country. The agriculture and allied sector comprising of livestock, forestry, and fisheries is the bedrock of the rural economy and one of the largest providers of rural employment. The cooperatives provide a third alternative, with free-market organisations at the one end (which provide goods and services through exchanges in the market) and the state-owned organisations at the other (which provides goods and services through state control). The all-inclusive cooperative model provides a successful and sustainable economic alternative for equitable growth

Kalahandi, PLP 2025-26

2. Three tier short term cooperative credit structure is functional in the district. It plays an important role as it accounts for 111% of crop loans disbursed in the district in 2023-24. The DCCB in the district is profit making. The long-term cooperative credit structure is non-operational. No branches of Urban Cooperative Bank in the district. Approximately 26 PACS have registered profits during the past years. As per Audit of 68 number of PACS have been updated 2022-23 and 18 in 2023-24.
3. The number of PACS in the district is 161 out of which all have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). No of PACS is defunct / non-functional. There are 1 Housing, 2 Marketing, 10 Weaver, 21 Milk, 13 fisheries, 3 Handicraft, 3 Sericulture 1 Industry etc. societies in the district.
4. Under Sahakar-se-Samriddhi the Govt of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem. The number of Gram Panchayats (GP) in the district is 310 and Number of GPs covered by existing PACS is 310. Number of new MPACS which can be formed in underserved GPs is 62. Number of dormant or defunct PACS in the district is zero. Target for liquidation of Dormant/Defunct PACS is Zero
5. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. Wings and Roots respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization).
6. Worlds Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at the PACS level, through the convergence of various GOI schemes, including AIF, AMI, SMAM, PMFME, etc.
7. Another GoI initiative is PACS as Common Service Centres (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS.
8. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.
9. Cooperative business are loss making and dormant with few exemptions. Particularly the increasing bad debts and non performing assets in credit cooperatives have made their financial shape worse. The reasons for their losses include increased number of willful defaulters, interference in loan recovery, waiver practices of governments, poor and sluggish recovery tribunal procedures, ineffective credit administration and monitoring, a growth in fraud and money theft, etc. Their failures in non-credit cooperatives are primarily related to weaker product portfolio, an inability to draw customers due to subpar quality or a small selection, a lack of effective advertising, and

unsuccessful marketing strategies Constraints such as lack of professionalism, mis management, lack of good elected leaders. etc. must be overcome through imparting training to the members on management and skills. This can help in professional management of the society. There is need to increase the members contribution so that society can become a financially strong enough. Increased use of digital technology, sales promotional activities like powerful advertisements, personal selling, disseminated selling, common branding of the different products will increase the sale of the product along with will give the identity to the product in the market.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative society in the dairy sector. The distribution is fairly uniform in all blocks are covered by some society or the other. However, there is potential for creation of cooperative societies in Dairy sector in Bhawanipatna, Lanjigarh, Karlamunda, Dharmagarh, Jaipatna blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas
2. "The role of dairy cooperatives in procurement of milk and providing necessary services to the dairy farmers make them distinct among the other channels of milk marketing. The dairy farmers selling the milk to the dairy cooperatives get fair prices of their product. These centres also provide financial security and give the money to the dairy farmers at certain intervals. Thus the dairy farmers get a consolidated amount from the dairy cooperatives. The major constraint with this channel is delay in payments by the dairy cooperatives. The poor households are unable to wait for longer periods to get the payments and thereby prefer to transact their marketable surplus through other channels. The important role played by dairy farming in the sustenance of landless and poor people in the village. There is huge potential of Dairy Cooperatives in all the blocks of the district."

Chapter 9

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/ Convergen c e etc.	No. of beneficiar i e s	Likely impact/ Outcome
1	Micro Finance	LEDP	M Rampur	Training	NIL	180	Project facilitated on promotion of sustainable livelihoods and derived full advantage from promotional assistance. Enhance the WSHG members income level from Rs. 1200/- per month to Rs. 3000/- Per Month. Leverage credit support of from Banks and FIs of Rs. 34.00 Lakhs
2	Tribal Development	WADI- The Comprehensive Tribal Development Programme	Bhawani pat na	Training and technology	Various department on convergen e basis for the alternativ e livelihood promotion (Fishery Goat rearing poultry etc.)	2000	2000 acres of unutilized cultivable waste land brought into productive agro-horticulture. 80 of the farmers income increased from Rs. 7000/- to Rs. 50000/- per annum. The project improved the financial literacy and ensured cent percent bank transactions to all the farmers related wage payments

3	Watershed Development	Watershed Development Fund	Bhawani	Training and technology	Various department on convergent basis for the alternative livelihood promotion from CDVACDAO OL IC etc	886	65 Ha. Of waste land planted with different fruit bearings and forestry plantation. 702 Household ensured for perennial kitchen garden. Family Income of 880 households increased from Rs 1800/- to Rs 3500/-
4	Skill Training	Skill Development training	Lanjigarh	Training	CSR	81	81 rural youth have been given short term placement linked training in partnership with Vedanta. Out of total trained youth more than 70 of beneficiaries are girls. 90 of youth placed with different reputed organisation

Success Stories

Success Story 1: From Seed to Success : Mushroom Cultivation Transfomed Dream into reality



1. Scheme : Livelihood Enterprise Development Programme
2. Project Implementing Agency : Mahashakti Foundation
3. Duration of the project : 3 Years
4. No. of beneficiaries : 90

Community :	Backward, Scheduled Caste
State :	Odisha
District :	Kalahandi
Block :	Madanpur Rampur
Village :	Motogonda, talasagarpada, Sundhipada, Burat

1.1 Support provided

Technical training Convergence with Govt Scheme (Horticulture) Credit Linkage with OLM and Bank Demonstration units on practical learning and also infrastructure for continuous mushroom cultivation (shed, polythene, seed) Local market linkages with different hotels

1.2 Pre-implementation status

Pre Project : Daily wage labour, family monthly average income Rs. 5000/- Post Project : Enhanced family income upto Rs. 8500/-

1.3 Challenges faced

Non availability of quality mushroom spawn Lack of confidence of the beneficiaries on cultivation, marketing Non availability of straw

1.4 Impact

Improved household durables Enhanced nutritional standards Additional income increased upto Rs. 3500/- Planned to increase the infrastructure and large scale cultivation

Success Story 2: To enhance the skill sets of rural youth focusing on increasing the employability in the market



: Skill Development progra

1. Scheme : Skill Development Programme
2. Project Implementing Agency : Vedanta Foundation
3. Duration of the project : 1 Year
4. No. of beneficiaries : 10

Community :	SC, ST & OBC
State :	Odisha
District :	Kalahandi
Block :	Lanjigarh
Village :	Lanjigarh

2.1 Support provided

Placement skill training was provided to trainees to the youth by NABARD in partnership with Vedanta

2.2 Pre-implementation status

Bhujaram Majhi is a 23-year-old young man who comes from remote village of Kenduguda. This village is part of the Gram Panchayat known as Bandhapari, located within the Lanjigarh Block.

2.3 Challenges faced

He hails from a poor family that has had to contend with the many difficulties associated with rural poverty. His father is a farmer by profession, engaging in small-scale agriculture, which is the primary, albeit limited, source of income for the family.

2.4 Impact

Bhujaram Majhi received domain specific training along with training on IT & Soft skills. Post training, he was successful to obtain employment at GVR Foods Pvt. Ltd., Chennai, where he is currently employed as a Food & Beverage Steward, earning approximately Rs. 13,000 per month.

Success Story 3 : Women dominated NABARD's Model Village



1. Scheme : Watershed project of NABARD
2. Project Implementing Agency : AFC INDIA LIMITED
3. Duration of the project : 4 Years
4. No. of beneficiaries : 56

Community :	Tribal
State :	Odisha
District :	Kalahandi
Block :	Bhawanipatna
Village :	Kutenpadar

4.1 Support provided

In the watershed areas, burning of paddy straws were burnt by villagers. They were made aware of Mushroom cultivation and training as well as exposure were given to the women folk. Credit linkage with the bank also provided.

4.2 Pre-implementation status

Mushroom cultivation gave sustainable livelihood income comes by the support of NABARDs WDF project. Each House hold of the village getting Rs 50000/- to 250000/- PM only because of women members of family. Wastage of straws were prevented.

4.3 Challenges faced

Difficult to accept livelihood promotion by tribal women. Initial Marketing Issues.
Credit linkage. Climate Hazards.

4.4 Impact

Doubled Farmers income. Land utilization capability increased. Less labour use.
Re-use of paddy wastes in crop field. Now no marketing issues.

Success Story 4: An innovative way to increase plant population in CCA projects of NABARD through promotion of seed ball



1. Scheme : WDF-Climate Proofing
2. Project Implementing Agency : AFC INDIA LIMITED
3. Duration of the project : 4 Years
4. No. of beneficiaries : 258

Community : Tribal
State : Odisha
District : Kalahandi
Block : Bhawanipatna
Village : Kutenpadar, Mahijore, Suknabhata, Rakshi etc.

4.1 Support provided

In the watershed areas, burning of paddy straws were burnt by villagers. They were made aware of Mushroom cultivation and training as well as exposure were given to the women folk. Credit linkage with the bank also provided.

4.2 Pre-implementation status

Mushroom cultivation gave sustainable livelihood income comes by the support of NABARDs WDF project. Each House hold of the village getting Rs 50000/- to 250000/- PM only because of women members of family. Wastage of straws were prevented.

4.3 Challenges faced

Difficult to accept livelihood promotion by tribal women. Initial Marketing Issues.
Credit linkage. Climate Hazards.

4.4 Impact

Doubled Farmers income. Land utilization capability increased. Less labour use.
Re-use of paddy wastes in crop field. Now no marketing issues.

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1B

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

Any specific Climate Change initiative in the State by

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

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

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

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

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

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

Appendix 1C

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a Kalahandi is one of the underdeveloped districts of Odisha State, located in the southwest part of the state, covering an area of 7,920 sq km, which is about 7.56% of the total area of the state. It falls within the Western Undulating Zone, an agro-climatic zone. The district is predominantly inhabited by scheduled tribes, which constitute more than 59.22 % in 2011 of the population. The region receives an annual average rainfall of 1,330.5 mm, but it is irregular. Kalahandi is a drought-prone district, and some areas fall in the rain shadow. In Kalahandi, effective climate action can be achieved through several key strategies. Sustainable agriculture practices, like crop diversification and water-saving techniques, can boost resilience and productivity. Afforestation and reforestation projects will help sequester carbon and improve local climates, with community involvement ensuring sustainability. Transitioning to renewable energy sources, such as solar and wind power, can cut greenhouse gas emissions and provide clean energy. Raising climate change awareness through education and public campaigns will support these efforts.
 - b Rain-fed agriculture assumes significance primarily because a larger proportion of the area is cultivated under rain-fed conditions. Inadequate and unassured irrigation facilities, along with erratic rainfall conditions, have a dampening effect on yield. Consequently, land productivity has remained considerably low and unstable over time. Moreover, given global climate change, serious weather events, and the frequency of droughts and floods, have significantly impacted production and productivity in rain-fed and lowland areas, having a serious effect on food, water, and nutrition security
- 3.2 Any specific Climate Change initiative in the District by
 - a Under NICRA (National Innovation on Climate Resilient Agriculture) Project, KVK Kalahandi has implemented several climate resilience measures in villages like Khairbhadi, Gudang, Indramal & Bagpur. Key activities include renovating farm ponds for better water conservation, demonstrating climate-resilient crop varieties (drought-tolerant paddy var-CR 801, Chandragiri and heat-tolerant tomatoes var- Arka Apeksha & Arka Vishesh), and organizing training & awareness programs for farmers. Technologies such as direct-seeded rice and polymulching have been introduced to conserve soil moisture. Millets and perennial fodders are promoted, and a community nursery has been established. Contingent crop planning and a Custom Hiring Centre provide farm implements, while income-generating activities like mushroom cultivation and backyard poultry are also supported.
 - b At a time when the production gains of the Green Revolution under new technology have remained limited to specific crops such as wheat and rice and to specific regions with adequate and assured irrigation, it is now widely recognized that there is an emerging need for a second Green Revolution in rain-fed areas with small holdings. The approach, focusing on the "5 J's" Jamin (Soil), Jal (Water), Jungle (Trees/Vegetation), Janwar (Livestock), and Jan (Human) will ensure stable and sustainable production systems, enhance resilience against climate change risks, and foster the development of sustainable businesses for an evergreen economy. Plantation in farm bunds to enrich soil nutrient and conserve biodiversity. The creation of agroforestry in wasteland promotes the enrichment of biological diversity. Good quality seeds and the promotion of ecological biodiversity

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 In Kalahandi district Habaspuri Saree & Fabrics of Chichaiguda Weavers Cooperative Society got registered on 17 July 2012 at Chennai under Geographical Indicators Registry, Government of India. Kalahandi area has its own tradition of not only weaving techniques but also fabrics with its unique touch of heavy textured tribal oriented designs. The loom, that is used, is very often found to be very old pit looms with smaller widths and producing small length pieces as per the local requirement. The cotton yarn that is used is very coarse ranging from 20s to 40s with a woven border and a simple anchal (Pallav). The speciality of the saree there is no use of tie dye technique and motifs are large in size in comparison to other areas. Mostly motifs are fish, tortoise, flowers etc woven by extra weft though jalla techniques. Chichaiguda village and other nearby areas were selected for development along with training of weavers which resulted appreciable benefits to the weavers. Another fabric which is very popular among the customers is the famous Kapta Thans produced with heavy texture and multi colored rib effect are often used as door curtains.
- 4 DDM has given emphasis to promote Wood Craft under Geographical Indicator Registry. We have visited Khairpadar, under Dharmagarh Block, Kalahandi District having total population of 3057 peoples. The Maharana family of Khairpadar, Dharmagarh was doing the carpentry as a parental profession. At that time they were making small wooden images. Later on they have started the making wooden God, Goddess, animals etc. These idols were made by mostly teak and Gambhari timber. The younger generation of this caste entered and introduced new types of images as per the demand. Sri Udhaba Maharana brings an innovation in wooden work in early 1965 and prepares the "Deer Head" in soft wood like Simel wood (Silk cotton wood) and Babool Wood which was famous at that time as "Harina Munda. Accordingly he started to make some image of animal like Deer, Elephant, Bulk, Cow etc. A cooperative Society was formed in the name of "Khairpadar Wooden Toy Cooperative Society". Now they are making item like: - Ganesh, Elephants, Radhakrishna, Bullock Cart Ashok Sthambha, Panchamukhi Hanuman, Laughing Buddha, Cow-Calf, Ganesh, Jagannath, Laxmi, and many more animals & birds. It is also observed that one regular working artisan are earning Rs. 8,000/- to 18,000/- Per Month
- 5 An application of "Wood Craft" under the name of Banmali Maharana at Khairpadar, Dharmagarh, Kalahandi District is pending at GoI level.

Annexure 1

District-Kalahandi

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	I. Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Unirrigated/ Rainfed	100	Acre	28000	Phy	850	250	227
					BL	238.00	70.00	63.56
2	Cotton/ Kapaas_Irrigated	100	Acre	37000	Phy	20350	450	8645
					BL	7529.50	166.50	3198.65
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	14000	Phy	802	913	250
					BL	112.28	127.82	35.00
4	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	1544	1346	1583
					BL	494.08	430.72	506.56
5	Horse Gram/ Kulthimah/ Hurali/ Kollu__	100	Acre	14000	Phy	1976	150	185
					BL	276.64	21.00	25.90
6	Maize/ Makka_Irrigated	100	Acre	37000	Phy	657	1112	387
					BL	243.09	411.44	143.19
7	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	2716	4570	1795
					BL	448.14	754.05	296.18

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thumal RamPur	District Total
54	155	165	430	750	126	99	515	840	150	4611
15.12	43.40	46.20	120.40	210.00	35.28	27.72	144.20	235.20	42.00	1291.08
150	2500	250	628	20250	125	1568	1674	6415		63005
55.50	925.00	92.50	232.36	7492.50	46.25	580.16	619.38	2373.55		23311.85
602	837	300	786	1270	1208	2361	723	1595	3750	15397
84.28	117.18	42.00	110.04	177.80	169.12	330.54	101.22	223.30	525.00	2155.58
538	1000	304	1193	1254	864	654	1376	963	75	12694
172.16	320.00	97.28	381.76	401.28	276.48	209.28	440.32	308.16	24.00	4062.08
353	314	274	825	2353	156	1090	1568	1178	560	10982
49.42	43.96	38.36	115.50	329.42	21.84	152.60	219.52	164.92	78.40	1537.48
837	1136	345	1025	1751	1680	2072	422	1361	3334	16119
309.69	420.32	127.65	379.25	647.87	621.60	766.64	156.14	503.57	1233.58	5964.03
7772	9385	4727	3725	4530	4046	4308	6210	5270	1363	60417
1282.38	1548.53	779.96	614.63	747.45	667.59	710.82	1024.65	869.55	224.90	9968.83

8	Nigerseed/ Ramtil__	100	Acre	14000	Phy BL				
9	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy BL	508 101.60	1627 325.40	627 125.40	
10	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	16700	Phy BL	195 33.15	227 38.59	82 13.94	
11	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy BL	2130 788.10	12015 4445.55	1220 451.40	
12	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	30000	Phy BL	24205 7261.50	14408 4322.40	27664 8299.20	
13	Sesame/ Til/ Sesamum/ Gingelly_Unirrigated/ Rainfed	100	Acre	13000	Phy BL	116 15.08	15 1.95	15 1.95	
14	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy BL	198 138.60	235 164.50	198 138.60	
15	Sunflower/ Surajmukhi_Unirrigated/ Rainfed	100	Acre	25000	Phy BL	391 97.75	188 47.00	171 42.75	
						17777.51	11326.92	13342.28	
	Post-harvest/ HH Consumption (10%)					1777.75	1132.69	1334.23	
	Repairs & maintenance of farm assets (20%)					3555.5	2265.38	2668.46	
	Sub Total					23110.76	14724.99	17344.97	

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Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Bhawani patna	Dharamagar	Golamunda
	A.2 Water Resources							
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	10	10	10
					BL	9.35	9.35	9.35
2	Diesel Pump Sets--BIS 10804/86 Diesel 1.5 to 2.0 HP	85	No.	14410	Phy	25	26	31
					BL	3.06	3.18	3.80
3	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy	7	5	8
					BL	3.87	2.76	4.42
4	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy	13	27	16
					BL	11.43	23.73	14.06
5	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	12	26	15
					BL	16.61	35.98	20.76
6	Electric Pump Sets--BIS 10804/86 Electric 2.0 HP	85	No.	16500	Phy	8	15	15
					BL	1.12	2.10	2.10
7	Electric Pump Sets--BIS 10804/86 Electric 5.0 HP	85	No.	35200	Phy	6	6	6
					BL	1.80	1.80	1.80
8	Electric Pump Sets--Submersible 2.0 HP	85	No.	41800	Phy	10	15	12
					BL	3.55	5.33	4.26
9	Electric Pump Sets--Submersible 5.0 HP	85	No.	56100	Phy	8	15	10
					BL	3.81	7.15	4.77
10	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	8	8	8
					BL	16.46	16.46	16.46
11	Sprinkler Irrigation--Micro-1 ha (Spacing 5 m x 5m)	85	ha	74867	Phy	8	12	12
					BL	5.09	7.64	7.64

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thuamul Ram Pur	District Total
10	10	10	10	9	9	10	10	10	10	128
9.35	9.35	9.35	9.35	8.42	8.42	9.35	9.35	9.35	9.35	119.69
21	21	15	21	15	15	15	15	15	15	250
2.57	2.57	1.84	2.57	1.84	1.84	1.84	1.84	1.84	1.84	30.63
7	8	10	7	4	10	10	10	5	7	98
3.87	4.42	5.53	3.87	2.21	5.53	5.53	5.53	2.76	3.87	54.17
10	15	12	16	75	10	15	10	28	5	252
8.79	13.18	10.55	14.06	65.92	8.79	13.18	8.79	24.61	4.39	221.48
10	15	10	15	15	10	26	10	26	8	198
13.84	20.76	13.84	20.76	20.76	13.84	35.98	13.84	35.98	11.07	274.02
19	19	10	12	15	11	11	10	11	13	169
2.66	2.66	1.40	1.68	2.10	1.54	1.54	1.40	1.54	1.82	23.66
14	13	14	8	9	7	7	7	7	6	110
4.19	3.89	4.19	2.39	2.69	2.09	2.09	2.09	2.09	1.80	32.91
15	15	5	15	15	13	10	10	13	9	157
5.33	5.33	1.78	5.33	5.33	4.62	3.55	3.55	4.62	3.20	55.78
10	10	7	8	5	6	5	8	5	7	104
4.77	4.77	3.34	3.81	2.38	2.86	2.38	3.81	2.38	3.34	49.57
10	10	10	6	12	13	10	14	11	8	128
20.58	20.58	20.58	12.35	24.70	26.75	20.58	28.81	22.64	16.46	263.41
12	12	12	12	5	17	6	10	5	5	128
7.64	7.64	7.64	7.64	3.18	10.82	3.82	6.36	3.18	3.18	81.47

12	Sprinkler Irrigation - Mini-0.4 ha (Spacing 3 m x 3m)	85	ha	54657	Phy	13	10	10	10
					BL	6.04	4.65	4.65	4.65
13	Sprinkler Irrigation - Mini-1 ha (Spacing 3 m x 3m)	85	ha	119454	Phy	8	10	10	10
					BL	8.12	10.15	10.15	10.15
14	Sprinkler Irrigation - Mini-2.0 ha (Spacing 3 m x 3m)	85	ha	216118	Phy	4	7	7	7
					BL	7.35	12.86	12.86	12.86
15	Water Harvesting/ Recharge structure--30x30x3 m	85	No.	34000 0	Phy	3	4	4	3
					BL	8.67	11.56	11.56	8.67
	Sub Total					106.33	154.70	154.70	125.75

12	15	12	8	12	11	10	10	15	8	146
5.58	6.97	5.58	3.72	5.58	5.11	4.65	4.65	6.97	3.72	67.87
12	19	12	5	15	11	10	10	8	5	135
12.18	19.29	12.18	5.08	15.23	11.17	10.15	10.15	8.12	5.08	137.05
3	3	3	7	18	6	6	5	10	6	85
5.51	5.51	5.51	12.86	33.07	11.02	11.02	9.19	18.37	11.02	156.15
3	3	3	5	5	13	13	14	8	6	83
8.67	8.67	8.67	14.45	14.45	37.57	37.57	40.46	23.12	17.34	239.87
115.53	135.59	111.98	119.92	207.86	151.97	163.23	149.82	167.57	97.48	1807.73

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
A.3 Farm Mechanisation								
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy BL	8 167.77	5 106.73	5 106.73
2	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy BL	20 23.39	10 11.70	8 9.36
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	38680	Phy BL	20 65.76	10 32.88	8 26.30
4	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy BL	35 63.01	62 111.62	46 82.81
5	Reapers, Binders and Balers-Self Propelled-Paddy Reaper cum binder, 3 wheel 10 Hp	85	No.	421900	Phy BL	8 28.69	8 28.69	8 28.69
6	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy BL	15 32.14	20 42.86	10 21.43
7	Tractor-Without Implements & Trailer-Mini Tractor (12.5 PTO HP)	85	No.	28600	Phy BL	15 36.47	10 24.31	10 24.31
8	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	68650	Phy BL	75 437.64	75 437.64	75 437.64
9	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy BL	35 214.17	30 183.57	25 152.98
10	Tractor-Without Implements & Trailer-PTO 55-58 Hp Tractor	85	No.	1169000	Phy BL	10 99.37	10 99.37	5 49.68
	Sub Total					1171.41	1079.37	939.93

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur Rampur	Narala	Thuamul Ram Pur	District Total
7	5	5	5	7	5	6	6	6	5	75
149.42	106.73	106.73	106.73	149.42	106.73	128.08	128.08	128.08	106.73	1600.96
10	10	10	20	25	15	11	10	10	8	167
11.70	11.70	11.70	23.39	29.24	17.54	12.87	11.70	11.70	9.36	195.35
10	12	10	20	19	20	12	12	10	8	171
32.88	39.45	32.88	65.76	62.47	65.76	39.45	39.45	32.88	26.30	562.22
50	50	50	45	18	65	20	65	65	25	596
90.02	90.02	90.02	81.01	32.41	117.02	36.01	117.02	117.02	45.01	1073.00
10	15	15	12	12	15	12	16	10	3	144
35.86	53.79	53.79	43.03	43.03	53.79	43.03	57.38	35.86	10.76	516.39
45	45	45	45	45	10	15	10	20	8	333
96.43	96.43	96.43	96.43	96.43	21.43	32.14	21.43	42.86	17.14	713.58
15	20	16	12	11	16	9	10	10	15	169
36.47	48.62	38.90	29.17	26.74	38.90	21.88	24.31	24.31	36.47	410.86
75	75	75	75	75	75	75	75	50	40	915
437.64	437.64	437.64	437.64	437.64	437.64	437.64	437.64	291.76	233.41	5339.21
25	30	35	10	25	25	20	20	15	15	310
152.98	183.57	214.17	61.19	152.98	152.98	122.38	122.38	91.79	91.79	1896.93
5	5	5	3	5	4	4	5	5	4	70
49.68	49.68	49.68	29.81	49.68	39.75	39.75	49.68	49.68	39.75	695.56
1093.08	1117.63	1131.94	974.16	1080.04	1051.54	913.23	1009.07	825.94	616.72	13004.06

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawani patn a	Dharamagar h	Golamund a
	A.4 Plantation & Horticulture							
1	Dryland Horticulture crops- Pomegranate-1 Acre (5.0 m x 5.0 m)	85	Acre	211536	Phy	1	8	6
					BL	1.80	14.38	10.79
2	Mushroom Cultivation-Oyster Mushroom-Mushroom Farming -Oyster mushroom	85	1000 Kg. per Cycle	89583	Phy	70	35	35
					BL	53.30	26.65	26.65
3	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	60	35	35
					BL	66.28	38.66	38.66
4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy	91	91	118
					BL	139.04	139.04	180.29
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - Banana	85	Acre	182414	Phy	250	118	145
					BL	387.63	182.96	224.83
7	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (3.0 m x 3.0 m)	85	Acre	179644	Phy	25	20	15
					BL	38.17	30.54	22.90
8	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149903	Phy	235	145	130
					BL	299.43	184.76	165.64
6	New Orchard - Tropical/ Sub Tropical Fruits--Litchi- 1 Acre (10.0m x 10.0m)	85	Acre	179317	Phy			
					BL			
9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy	1177	654	654
					BL	1740.78	967.27	967.27

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur Rampur	Narala	Thumal Ram Pur	District Total
6		8	6	4	5	6	6		5	61
10.79		14.38	10.79	7.19	8.99	10.79	10.79		8.99	109.68
48	62	52	35	30	30	32	35	42	42	548
36.55	47.21	39.60	26.65	22.84	22.84	24.37	26.65	31.98	31.98	417.27
35	35	35	35	40	35	35	40	35	27	482
38.66	38.66	38.66	38.66	44.19	38.66	38.66	44.19	38.66	29.83	532.43
144	144	144	117	117	143	105	105	117	39	1475
220.02	220.02	220.02	178.76	178.76	218.49	160.43	160.43	178.76	59.59	2253.65
118	145	400	125	90	130	103	144	144	58	1970
182.96	224.83	620.21	193.81	139.55	201.57	159.70	223.27	223.27	89.93	3054.52
15	15	10	22	23	15	10	15	17	25	227
22.90	22.90	15.27	33.59	35.12	22.90	15.27	22.90	25.96	38.17	346.59
131	117	117	105	117	117	92	144	144	66	1660
166.92	149.08	149.08	133.79	149.08	149.08	117.22	183.48	183.48	84.10	2115.14
									50	50
									76.21	76.21
654	654	484	484	235	484	484	483	392	483	7322
967.27	967.27	715.84	715.84	347.57	715.84	715.84	714.36	579.77	714.36	10829.28

10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1Acre (5.0 m x 5.0 m)	85	Acre	191648	Phy BL	684 1114.24	250 407.25	250 407.25
11	Nursery - Vegetables and Flowers- Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy BL	10 11.60	22 25.52	63 73.07
12	Orchids-New-Orchid - Green House	85	sq.m.	1950333	Phy BL	1 16.58	1 16.58	1 16.58
13	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy BL	39 73.97	40 75.86	40 75.86
14	Pandals--Dragon fruit	85	Acre	415800	Phy BL	1 3.53	1 3.53	1 3.53
15	Perennial Vegetables-Drumstick-Moringa (PKM1/PKM2)	85	Acre	63207	Phy BL	40 21.49	35 18.80	30 16.12
16	Protection Structure--Cold storage (130Sq mt)	85	sq.m.	1501500	Phy BL	4 51.05	2 25.53	1 12.76
18	Protection Structure-High Tech Floriculture Green Housings-High cost 1 sq m	85	sq.m.	109	Phy BL	4010 3.72	2600 2.41	4410 4.09
17	Protection Structure--Onion Storage	85	sq.m.	282975	Phy BL	10 24.05	5 12.03	5 12.03
19	Protection Structure-Poly/ Green Housing-Capsicum under Low Cost Walk in Tunnel (Poly House)	85	sq.m.	933	Phy BL	1200 9.52	8500 67.41	1200 9.52
	Sub Total					4056.18	2239.18	2267.84

250	300	120	120	90	200	230	150	120	250	3014
407.25	488.70	195.48	195.48	146.61	325.80	374.67	244.35	195.48	407.25	4909.81
	10	16		16		10	10		25	182
	11.60	18.56		18.56		11.60	11.60		29.00	211.11
1	1							1		6
16.58	16.58							16.58		99.48
39	26	26	26			78			196	510
73.97	49.31	49.31	49.31			147.94			371.73	967.26
1	1	1	1	1	1	1	5	2	1	18
3.53	3.53	3.53	3.53	3.53	3.53	3.53	17.67	7.07	3.53	63.57
28	28	30	25	25	25	25	27	22	14	354
15.04	15.04	16.12	13.43	13.43	13.43	13.43	14.51	11.82	7.52	190.18
1	1	1	1	1	1	1	1	1	1	17
12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	216.94
4410	4980	6250	4410	2500	5500	4415	4420	3000	3900	54805
4.09	4.61	5.79	4.09	2.32	5.10	4.09	4.10	2.78	3.61	50.80
5	4	2	2	2	1	1	1	2	1	41
12.03	9.62	4.81	4.81	4.81	2.41	2.41	2.41	4.81	2.41	98.64
2400	1200	1200	1200	1200	1200	1200	1200	1200		22900
19.03	9.52	9.52	9.52	9.52	9.52	9.52	9.52	9.52		181.64
2210.35	2291.24	2128.94	1624.82	1135.84	1750.92	1822.23	1672.99	1522.70	1970.97	26724.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
A.5 Working Capital - Bee Keeping					
	Sub Total				
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhawani patha Dharamagar Golamunda
A.6 Forestry					
1	Nursery/ Propagation unit- Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy 5 BL 1.64 1.97
2	Plantation--Avenue plantation-18 month old seedling-Spacing 4 m-250 no	85	No.	188825	Phy 4 BL 6.42 5 6.42
5	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy 5 BL 5.82 5.82
3	Plantation--Cost for block plantations for 04 year-18 month 1600 plant	85	No.	331254	Phy 5 BL 14.08 4 11.26
4	Plantation--Urban plantation (18 months old)- 3year- 1000 saplings	85	No.	588435	Phy 3 BL 15.01 3 15.01
	Sub Total				42.97 41.76 37.67

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madampur Rampur	Narala	Thuamul Ram Pur	District Total
5	5	5	5	2	5	5	7	5	10	70
1.64	1.64	1.64	1.64	0.66	1.64	1.64	2.30	1.64	3.28	22.97
5	4	4	3	3	4	5	11	5	13	70
8.03	6.42	6.42	4.82	4.82	6.42	8.03	17.66	8.03	20.87	112.39
3	5	3	3	2	4	5	9	9	8	66
3.49	5.82	3.49	3.49	2.33	4.66	5.82	10.48	10.48	9.32	76.84
4	4	4	3	2	5	5	5	6	8	58
11.26	11.26	11.26	8.45	5.63	14.08	14.08	14.08	16.89	22.53	163.31
3	3	4	3	2	3	3	5	6	7	48
15.01	15.01	20.01	15.01	10.00	15.01	15.01	25.01	30.01	35.01	240.12
39.43	40.15	42.82	33.41	23.44	41.81	44.58	69.53	67.05	91.01	615.63

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	A.7 Animal Husbandry - Dairy							
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy	3	3	1
					BL	30.04	30.04	10.01
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	22	23	14
					BL	46.00	48.09	29.27
3	Crossbred Cattle Farming--Dairy (CB) with Milking Machine – 12 LPD	85	5+5	1284000	Phy	10	7	5
					BL	109.14	76.40	54.57
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo with Milking Machine – 10 LPD	85	5+5	1495000	Phy	7	5	7
					BL	88.95	63.54	88.95
5	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	5	5	5
					BL	44.20	44.20	44.20
6	Integrated Dairy Farming-With Bio- gas & Vermi-Compost-Integrated Dairy Farming – 12 LPD (5+5)	85	No.	1452000	Phy	5	5	4
					BL	61.71	61.71	49.37
	Sub Total					380.04	323.98	276.37

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thumal Ram Pur	District Total
2	2	2	2	2	1	1	1	1	1	22
20.03	20.03	20.03	20.03	20.03	10.01	10.01	10.01	10.01	10.01	220.29
25	25	15	14	15	20	15	15	15	15	233
52.28	52.28	31.37	29.27	31.37	41.82	31.37	31.37	31.37	31.37	487.23
6	5	5	5	5	7	5	5	5	3	73
65.48	54.57	54.57	54.57	54.57	76.40	54.57	54.57	54.57	32.74	796.72
7	5	6	5	7	5	5	5	5	3	72
88.95	63.54	76.25	63.54	88.95	63.54	63.54	63.54	63.54	38.12	914.95
5	5	4	5	5	3	5	5	3	3	58
44.20	44.20	35.36	44.20	44.20	26.52	44.20	44.20	26.52	26.52	512.72
3	4	4	3	4	2	3	3	3	2	45
37.03	49.37	49.37	37.03	49.37	24.68	37.03	37.03	37.03	24.68	555.41
307.97	283.99	266.95	248.64	288.49	242.97	240.72	240.72	223.04	163.44	3487.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhawanipatna	Dharamagarh	Golamunda
	A.8 Working Capital - AH - Dairy/Drought animal						
1	Cross bred Farming_ Others_	100	1+1	60000	Phy	70	20
					BL	42.00	12.00
	Cross bred Farming_ Others_	100	5+5	282250	Phy	7	4
					BL	19.76	11.29
	Sub Total Working Capital				61.76	61.76	23.29
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhawanipatna	Dharamagarh	Golamunda
	A.9 Animal Husbandry - Poultry						
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	12	85
					BL	65.99	467.46
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy	2	1
					BL	182.43	91.21
3	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	5	6
					BL	4.85	5.81
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	5	6
					BL	5.10	6.12
	Sub Total				258.37	313.37	570.60

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thumal Ram Pur	District Total
15	55	55	10	55	50	15	32	55	10	307.2
9.00	33.00	33.00	6.00	33.00	30.00	9.00	19.20	33.00	6.00	307.20
8	10	5	10	15	20	10	10	10	5	341.52
22.58	28.23	14.11	28.23	42.34	56.45	28.23	28.23	28.23	14.11	341.55
31.58	61.23	47.11	34.23	75.34	86.45	37.23	47.43	61.23	20.11	648.75
Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thumal Ram Pur	District Total
20	20	21	22	28	65	25	25	25	15	385
109.99	109.99	115.49	120.99	153.99	357.47	137.49	137.49	137.49	82.49	2117.32
1	1	1	1	1	1	1	1	1	1	13
91.21	91.21	91.21		91.21		91.21	91.21	91.21	91.21	1185.75
5	6	5	6	5	6	3	2	2	2	58
4.85	5.81	4.85	5.81	4.85	5.81	2.91	1.94	1.94	1.94	56.22
5	6	5	6	5	6	7	2	2	2	62
5.10	6.12	5.10	6.12	5.10	6.12	7.14	2.04	2.04	2.04	63.24
211.15	213.13	216.65	132.92	255.15	369.40	238.75	232.68	232.68	177.68	3422.53

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.10 Working Capital - AH - Poultry							
	Sub Total Working Capital							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhawani patha	Dharamagar	Golamunda	
	A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Ph	12	10	8
					BL	16.12	13.43	10.74
	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Ph	5	5	3
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	BL	26.90	26.90	16.14
					Ph	1	1	1
	Rabbit Rearing-New Shed-Rabbit Rearing	85	10+2	142000	BL	2.75	2.75	2.75
3	Sheep - Breeding Unit-New Shed- Sheep and Goat Breeding	85	100+5	1838000	Ph	7	5	5
					BL	8.45	6.04	6.04
	Sub Total					15.62	15.62	15.62
4					69.84	64.74	51.29	

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thuamul Ram Pur	District Total
10	8	12	12	8	15	10	10	20	12	147
13.43	10.74	16.12	16.12	10.74	20.15	13.43	13.43	26.86	16.12	197.43
5	5	4	5	5	5	5	4	4	4	59
26.90	26.90	21.52	26.90	26.90	26.90	26.90	21.52	21.52	21.52	317.42
1			1	1		2	2	1	2	13
2.75			2.75	2.75		5.51	5.51	2.75	5.51	35.78
5	5	5	5	5	5	5	3	3	3	61
6.04	6.04	6.04	6.04	6.04	6.04	6.04	3.62	3.62	3.62	73.67
1	1	1	1	1	1	1		1		11
15.62	15.62	15.62	15.62	15.62	15.62	15.62		15.62		171.82
64.74	59.30	59.30	67.43	62.05	68.71	67.50	44.08	70.37	46.77	796.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Bhawani Patha	Dharamagarh	Golamunda
	A.12 Working Capital - AH - Others/SR							
1	Sheep Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	12	10	15
					BL	4.20	3.50	5.25
	Sheep Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	13	8	10
					BL	11.70	7.20	9.00
	Sub Total Working Capital					15.90	10.70	14.25

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thuamul Ram Pur	District Total
12	12	12	13	12	32	25	25	12	10	202
4.20	4.20	4.20	4.55	4.20	11.20	8.75	8.75	4.20	3.50	70.70
8	8	6	8	8	6	10	10	7	6	108
7.20	7.20	5.40	7.20	7.20	5.40	9.00	9.00	6.30	5.40	97.20
11.40	11.40	9.60	11.75	11.40	16.60	17.75	17.75	10.50	8.90	167.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	A.13 Fisheries							
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	3000000	Phy BL	3 76.50	1 25.50	1 25.50
2	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy BL	5 21.46	5 21.46	8 34.34
3	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	3550000	Phy BL	5 15.09	5 15.09	4 12.07
4	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy BL	2 5.10	1 2.55	1 2.55
5	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy BL			
6	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy BL	3 12.75	2 8.50	3 12.75
7	Integrated Pisciculture-With Duckery-0.4	85	ha	648000	Phy BL	5 27.54	5 27.54	4 22.03
8	Integrated Pisciculture-With Paddy-0.4	85	ha	5250000	Phy BL	4 17.85	5 22.31	2 8.93
9	Integrated Pisciculture-With Poultry-0.4	85	ha	645000	Phy BL	8 43.86	5 27.41	4 21.93
	Sub Total					220.15	150.36	140.10

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thuamul Ram Pur	District Total
3	1	1	1	1	1	1	1	2	1	18
76.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	51.00	25.50	459.00
15	20	21	25	25	10	10	10	8	8	167
64.39	85.85	90.14	107.31	107.31	42.93	42.93	42.93	34.34	34.34	729.73
5	10	8	10	10	5	5	5	10	15	97
15.09	30.18	24.14	30.18	30.18	15.09	15.09	15.09	30.18	45.26	292.73
1	2	1	1	1	1		1	1		13
2.55	5.10	2.55	2.55	2.55	2.55		2.55	2.55		33.15
1										1
39.10										39.10
2	5	5	5	5	5	4	5	5	4	53
8.50	21.25	21.25	21.25	21.25	21.25	17.00	21.25	21.25	17.00	225.25
5	8	5	5	5	5	5	5	5	5	67
27.54	44.06	27.54	27.54	27.54	27.54	27.54	27.54	27.54	27.54	369.03
2	5	10	10	5	5	5	1	5	5	64
8.93	22.31	44.63	44.63	22.31	22.31	22.31	4.46	22.31	22.31	285.60
5	8	10	10	10	10	10	10	15	5	110
27.41	43.86	54.83	54.83	54.83	54.83	54.83	54.83	82.24	27.41	603.10
270.01	278.11	290.58	313.79	291.47	212.00	205.20	194.15	271.41	199.36	3036.69

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagar	Golamunda
	A.14 Working Capital - Fisheries							
1	Fish Culture in Pond Polyculture (Composite Fish Culture) - Indian Minor Carps	100	Acre	180000	Phy	4	7	4
					BL	7.20	12.60	7.20
	Sub Total Working Capital					7.20	12.60	7.20
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagar	Golamunda
	A.15 Farm Credit							
1	Solar Energy-Solar Agriculture Pump-0.5 HP BLDC submersible pump with Solar PV	85	No.	86660	Phy	5	5	5
					BL	3.68	3.68	3.68
2	Solar Energy-Solar Agriculture Pump-3HP DC submersible pump with Solar PV	85	No.	186632	Phy	10	10	5
					BL	15.86	15.86	7.93
	Sub Total					19.54	19.54	11.61
	Total Farm Credit (sum of A.1 to A.15)							

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul Ram Pur	District Total
22	21	21	21	21	21	8	10	8	7	175
39.60	37.80	37.80	37.80	37.80	37.80	14.40	18.00	14.40	12.60	315.00
39.60	37.80	37.80	37.80	37.80	37.80	14.40	18.00	14.40	12.60	315.00
Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul Ram Pur	District Total
5	5	5	5	7	5	5	5	8		65
3.68	3.68	3.68	3.68	5.16	3.68	3.68	3.68	5.89		47.85
10	10	5	5	5	10	5	10	10	5	100
15.86	15.86	7.93	7.93	7.93	15.86	7.93	15.86	15.86	7.93	158.60
19.54	19.54	11.61	11.61	13.09	19.54	11.61	19.54	21.75	7.93	206.45
										290531.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Cold Storage-For Dairy Products - 7ft X7 ft X8 ft	85	No.	500000	Phy BL	2 8.50	1 4.25	1 4.25
2	Cold Storage-For Fish Products-7 ft X7 ft X8ft	85	No.	500000	Phy BL	3 12.75	3 12.75	2 8.50
3	Cold Storage-For Horticulture Produce-5MT	85	No.	1500000	Phy BL	4 5.10	4 5.10	4 5.10
4	Godown-Large-5000mt	85	No.	24500000	Phy BL	5 1041.25	4 833.00	3 624.75
5	Godown-Medium -2500mt	85	No.	122500000	Phy BL	6 624.75	6 624.75	2 208.25
6	Low Cost Storage-Fruit/ Vegetable- 5ton	85	No.	500000	Phy BL	10 42.50	8 34.00	8 34.00
	Sub Total					1734.85	1513.85	884.85

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thuamul Ram Pur	District Total
1	1	1	1	1	1	1	1	1		12
4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25			51.00
3	2	2	2	1	1	1	1	1	1	23
12.75	8.50	8.50	8.50	4.25	4.25	4.25	4.25	4.25	4.25	97.75
2	4		3	2	3	2	2	3	1	34
2.55	5.10		3.83	2.55	3.83	2.55	2.55	3.83	1.28	43.37
4	4	3	3	4	3	3	3	4	2	45
833.00	833.00	624.75	624.75	833.00	624.75	624.75	624.75	833.00	416.50	9371.25
5	5	5	3	5	3	4	4	4	3	55
520.63	520.63	520.63	312.38	520.63	312.38	416.50	416.50	416.50	312.38	5726.91
8	8	4	5	5	4	4	4	4	3	75
34.00	34.00	17.00	21.25	21.25	17.00	17.00	17.00	17.00	12.75	318.75
1407.18	1405.48	1175.13	974.96	1385.93	966.46	1069.30	1069.30	1274.58	747.16	15609.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	B.2 Land Development							
1	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy BL	60 19.96	30 9.98	30 9.98
2	Bunding-Contour Bunding-4-6 % Slope, AV Slope 5%, V.I- 1.12 m & H.I - 25 m	85	ha	51585	Phy BL	45 19.73	40 17.54	45 19.73
3	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy BL	25 19.01	20 15.21	35 26.61
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	Phy BL	20 12.58	35 22.02	25 15.73
5	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II-15x15x3 m in weathered/ hard rock	85	No.	171420	Phy BL	3 4.37	3 4.37	3 4.37
6	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-20.0 to 30.0 % Slope	85	ha	250975	Phy BL	85 181.33	95 202.66	65 138.66
7	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-6.0 to 10.0 % Slope	85	ha	176220	Phy BL	20 29.96	10 14.98	20 29.96
	Sub Total					286.94	286.76	245.04

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thumal Ram Pur	District Total
30	15	15	35	25	45	135	25	25	140	610
9.98	4.99	4.99	11.65	8.32	14.97	44.92	8.32	8.32	46.58	202.96
45	30	45	25	45	45	150	45	35	150	745
19.73	13.15	19.73	10.96	19.73	19.73	65.77	19.73	15.35	65.77	326.65
25	20	22	8	10	15	30	25	10	35	280
19.01	15.21	16.73	6.08	7.60	11.41	22.81	19.01	7.60	26.61	212.90
25	25	15	20	15	25	15	15	25	15	275
15.73	15.73	9.44	12.58	9.44	15.73	9.44	9.44	15.73	9.44	173.03
2	2	2	7	7	7	5	5	5	3	54
2.91	2.91	2.91	10.20	10.20	10.20	7.29	7.29	7.29	4.37	78.68
65	65	75	25	25	10	10	5	10	15	550
138.66	138.66	160.00	53.33	53.33	21.33	21.33	10.67	21.33	32.00	1173.29
10	10	10	30	20	35	35	45	20	125	390
14.98	14.98	14.98	44.94	29.96	52.43	52.43	67.40	29.96	187.23	584.19
221.00	205.63	228.78	149.74	138.58	145.80	223.99	141.86	105.58	372.00	2751.70

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	B.3 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy BL	1 0.31	1 0.31	
2	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants per year	85	No.	25000000	Phy BL	5 1062.50	4 850.00	4 850.00
	Sub Total					1062.81	850.31	850.00
	Total (B.1+B.2+B.3)							

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul Ram Pur	District Total
1	1	1	1	1	1	1	1	1	1	11
0.31	0.31	0.31		0.31	0.31	0.31	0.31	0.31	0.31	3.41
3	3	3	2	3	3	3	3	3	2	41
637.50	637.50	637.50	425.00	637.50	637.50	637.50	637.50	637.50	425.00	8712.50
637.81	637.81	637.81	425.00	637.81	637.81	637.81	637.81	637.81	425.31	8715.91
										27076.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Bhawani Path	Dharamagarh	Golamunda
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy BL	20 51.00	15 38.25	15 38.25
2	Cottage Industry-Masala Making-5HP	85	No.	200000	Phy BL	1 17.00	1 17.00	1 17.00
3	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy BL	2 3.40	2 3.40	1 1.70
4	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy BL	5 8.50	3 5.10	3 5.10
5	Fruit Processing -Pickle-	85	No.	100000	Phy BL	2 1.70	2 1.70	2 1.70
6	Fruit Processing -Sorting, grading & Packing-	85	No.	200000	Phy BL	2 3.40	2 3.40	2 3.40
	Sub Total					85.00	68.85	67.15

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur Rampur	Narala	Thuamul Ram Pur	District Total
15	10	10	10	10	8	8	10	10	8	149
38.25	25.50	25.50	25.50	25.50	20.40	20.40	25.50	25.50	20.40	379.95
	1			1	1	1	1	1		9
	17.00			17.00	17.00	17.00	17.00	17.00		153.00
1	1	1	1	1	1	1	1	1	1	14
1.70	1.70	1.70		1.70	1.70	1.70	1.70	1.70	1.70	23.80
1	1	1	1	1	1	1	1	5	1	25
1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	8.50	1.70	42.50
1	1	1	1	1	1	1	1	1	1	16
0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	13.60
1	1	1	1	1	1	1	1	1	1	16
1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	27.20
44.20	48.45	31.45	29.75	48.45	43.35	43.35	48.45	55.25	26.35	640.05

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	C.2 Ancillary Activities -							
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy	1		
					BL	21.25		
2	Custom Service Units/ Custom Hiring Centers-Medium-CSU(medium)	85	No.	6000000	Phy	4	3	2
					BL	204.00	153.00	102.00
3	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy	3	3	2
					BL	765.00	765.00	510.00
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes-- Loan to NBFC	85	No.	50000000	Phy	4	2	2
					BL	1670.00	850.00	850.00
5	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	175000000	Phy	4	3	4
					BL	595.00	446.25	595.00
	Sub Total					3285.25	2214.25	2057.00
	Total (C.1+C2)							
	Total (A+B+C)							

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul Ram Pur	District Total
										1
										21.25
2	2	3	1	2	2	2	2	2	2	29
102.00	102.00	153.00	51.00	102.00	102.00	102.00	102.00	102.00	102.00	1479.00
3	3	3	2	2	2	2	2	2	2	31
765.00	765.00	765.00	510.00	510.00	510.00	510.00	510.00	510.00	510.00	7905.00
2	2	2	2	2	2	2	2	2	1	27
850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	425.00	11475.00
4	2	2	2	2	4	1	1	1	1	31
595.00	297.50	297.50	297.50	297.50	595.00	148.75	148.75	148.75	148.75	4611.25
2312.00	2014.50	2065.50	1678.50	1759.50	2057.00	1610.75	1610.75	1610.75	1185.75	25491.50
										26131.55
										343740.14

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	3250000000	Phy	4	4	4
					BL	8500.00	8500.00	8500.00
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	650000000	Phy	20	20	15
					BL	850.00	850.00	637.50
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	650000000	Phy	5	5	5
					BL	2125.00	2125.00	2125.00
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	650000000	Phy	5	5	4
					BL	2125.00	2125.00	1670.00
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	156000000	Phy	30	25	25
					BL	306.00	255.00	255.00
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	130000000	Phy	3	8	5
					BL	255.00	680.00	425.00
	Sub Total					14161.00	14535.00	13642.50

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madampur Rampur	Narala	Thumal Ram Pur	District Total
4	4	4	1	4	4	3	4	4	2	46
8500.00	8500.00	8500.00	2125.00	8500.00	8500.00	6375.00	8500.00	8500.00	4250.00	97750.00
20	25	25	12	25	20	15	20	25	10	252
850.00	1062.50	1062.50	510.00	1062.50	850.00	637.50	850.00	1062.50	425.00	10710.00
5	5	5	2	5	5	3	3	5	2	55
2125.00	2125.00	2125.00	850.00	2125.00	2125.00	1275.00	1275.00	2125.00	850.00	23375.00
4	5	3	1	3	3	3	3	4	1	44
1670.00	2125.00	1275.00	425.00	1275.00	1275.00	1275.00	1275.00	1670.00	425.00	18700.00
25	25	25	12	25	20	15	20	25	10	282
255.00	255.00	255.00	122.40	255.00	204.00	153.00	204.00	255.00	102.00	2876.40
5	5	5	1	8	5	3	3	5	2	58
425.00	425.00	425.00	85.00	680.00	425.00	255.00	255.00	425.00	167.00	4930.00
13855.00	14492.50	13642.50	4117.40	13897.50	13379.00	9970.50	12359.00	14067.50	6222.00	158341.40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Jayapatna
	III. Export Credit							
1	Export Credit - Post Shipment Export Credit-	85	No.	3000000	Phy	1	1	1
					BL		255.00	255.00
2	Export Credit - Pre Shipment Export Credit-	85	No.	3000000	Phy	1	1	1
					BL	255.00		
	Total Export Credit					255.00	255.00	255.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhawanipatna	Dharamagarh	Golamunda
	IV. Education							
1	Education Loans-Study abroad-	85	No.	1500000	Phy	8	5	5
					BL	102.00	63.75	63.75
2	Education Loans-Study in Country-	85	No.	100000	Phy	10	5	4
					BL	85.00	42.50	34.00
	Total Education					187.00	106.25	97.75

Junagarh	Kesinga	Kokasara	District Total
1	1	1	4
255.00		255.00	1020.00
1	1	1	2
	255.00		510.00
255.00	255.00	255.00	1530.00

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madanpur Rampur	Narala	Thuamul Ram Pur	District Total
5	5	3	3	3	3	3	3	3	1	50
63.75	63.75	38.25	38.25	38.25	38.25	38.25	38.25	38.25	12.75	637.50
4	4	4	4	4	4	4	4	5	3	59
34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	42.50	25.50	501.50
97.75	97.75	72.25	72.25	72.25	72.25	72.25	72.25	80.75	38.25	1139.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Bhawanipatn a	Dharamagar h	Golamunda
	V. Housing							
1	Loan for Affordable Housing Projects--	85	No.	60000000	Phy BL	8 4080.00	3 1530.00	30
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy BL	35 595.00	35 595.00	30 510.00
3	Repair of Dwelling Units--	85	No.	200000	Phy BL	45 76.50	35 59.50	20 34.00
	Total Housing					4751.50	2184.50	544.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Bhawanipatn a	Dharamagar h	Golamunda
	VI. Social Infrastructure							
1	Education-Schools-Secondary school	85	No.	30000000	Phy BL	1 1	1 1	1
2	Education-Schools-Upperprimary school	85	No.	20000000	Phy BL	1 167.00	1 167.00	1
3	Healthcare-Hospital-	85	No.	50000000	Phy BL	1 425.00	1 425.00	1 425.00
	Total Social Infrastructure					595.00	595.00	425.00

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul	District
										Total
30	5	1	20	2	30	30	2	2	20	23
	2550.00	510.00		1020.00			1020.00	1020.00		11730.00
30	30	30	20	30	30	30	30	30	20	380
510.00	510.00	510.00	340.00	510.00	510.00	510.00	510.00	510.00	340.00	6460.00
20	20	15	10	15	10	15	15	15	10	245
34.00	34.00	25.50	17.00	25.50	17.00	25.50	25.50	25.50	17.00	416.50
544.00	3094.00	1045.50	357.00	1555.50	527.00	535.50	1555.50	1555.50	357.00	18606.50

Jayapatna	Junagarh	Kalampur	Karlamunda	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul	District
										Total
1	1	1	1	1	1	1	1	1	1	3
						255.00	255.00	255.00		765.00
1	1	1	1	1	1	1	1	1	1	6
		167.00		167.00	167.00				167.00	1020.00
1	1	1	1	1	1	1	1	1	1	12
425.00	425.00		425.00	425.00	425.00	425.00	425.00	425.00	425.00	5100.00
425.00	425.00	167.00	425.00	595.00	595.00	680.00	680.00	680.00	595.00	6885.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Bhawanipatna	Dharamagar	Golamunda
	VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	20	15	10
					BL	17.00	12.75	8.50
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	15	10	8
					BL	7.65	5.10	4.08
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	30	25	20
					BL	76.50	63.75	51.00
	Total Renewable Energy					101.15	81.60	63.58
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Bhawanipatna	Dharamagar	Golamunda
	VIII. Others							
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	100000	Phy	200	200	100
					BL	20.00	20.00	10.00
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	200	150	150
					BL	400.00	300.00	300.00
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy	500	500	500
					BL	1000.00	1000.00	1000.00
	Total Others					1420.00	1320.00	1310.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)							

Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul Ram Pur	District Total
10	10	10	10	10	10	10	10	10	10	145
8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	123.25
8	8	8	5	8	5	5	5	5	3	93
4.08	4.08	4.08	2.55	4.08	2.55	2.55	2.55	2.55	1.53	47.43
20	20	15	15	15	15	10	15	20	10	230
51.00	51.00	38.25	38.25	38.25	38.25	25.50	38.25	51.00	25.50	586.50
63.58	63.58	50.83	49.30	50.83	49.30	36.55	49.30	62.05	35.53	757.18
Jayapatna	Junagarh	Kalampur	Karlamura	Kesinga	Kokasara	Lanjigarh	Madampur	Narala	Thuamul Ram Pur	District Total
200	200	200	200	200	200	200	200	200	200	2500
20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	250.00
150	150	150	150	150	150	150	150	150	100	1950
300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	200.00	3900.00
500	500	500	500	500	500	500	500	500	500	6500
1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	13000.00
1320.00	1320.00	1320.00	1320.00	1320.00	1320.00	1320.00	1320.00	1320.00	1220.00	17150.00
										548149.22

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	73542.45	36571.36	45814.20	61625.23	69750.24	74277.66	65588.18		
RCBs	11440.51	34521.93	43252.41	39427.98	41219.40	15453.99	81918.03		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	27379.95	13375.31	16819.14	13120.04	4626.43	46654.97	20103.80		
Others									
Sub total (A)	112362.91	84468.60	105885.75	114173.25	115596.07	136386.62	167610.01		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	40960.59	34845.94	43550.89	51294.04	59948.64	86880.53	72097.93		
RCBs	6095.55	28.21	35.26	15.00	207.67	0.00	987.24		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

RRBs	15092.89	1954.87	2443.59	1886.37	3976.32	3331.28	630.20
Others							
Sub total (A)	62149.03	36829.02	46029.74	53195.41	64132.63	90211.81	73715.37

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	114503.04	71417.30	89365.09	112919.27	129698.88	161158.19	137686.11
RCBs	17536.06	34550.14	43287.67	39442.98	41427.07	15453.99	82905.27
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	42472.84	15330.18	19262.73	15006.41	8602.75	49986.25	20734.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	174511.94	121297.62	151915.49	167368.66	179728.70	226598.43	241325.38

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	64694.80	53914.37	67492.96	70169.49	88282.09	121026.99	131712.26
RCBs	435.74	0.00	0.00	0.00	305.81	0.00	1200.98
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2359.46	3286.97	4208.71	3263.64	5855.62	3819.87	13081.66
Others							
Sub total (A)	67490.00	57201.34	71671.67	73433.13	94443.52	124846.86	145994.90

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	17359.91	10812.54	13685.81	22795.62	40387.69	32184.52	38907.05	
RCBs	4537.72	0.00	0.00	0.00	139.90	0.00	874.41	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	10981.74	689.63	962.03	1487.92	2678.85	1589.92	2540.53	
Others								
Sub total (A)	32879.37	11502.17	14647.84	24283.54	43206.44	33774.44	42321.99	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	196557.75	136144.21	167543.86	205884.38	258368.66	314369.70	308305.42	
RCBs	22509.52	34550.14	43287.67	39442.98	41872.78	15453.99	84980.66	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	55814.04	19306.78	24433.47	19757.97	17137.22	55396.04	36356.19	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	274881.31	190001.13	238265.00	265085.33	317378.66	385219.73	429642.27	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	
C L	36571.36	34521.93	0.00	13375.31		61625.23	39427.98	0.00	13120.04		114173.25

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	
C L	74277.66	15453.99	0.00	46654.97		65588.18	81918.03	0.00	20103.80		167610.01

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	
W S	1128.86	0.00		0.00		2039.66	0.00		9.91		2049.57
L D	201.47	3.00		0.00		33.32	0.00		0.00		33.32
F M	10537.64	0.00		5.00		16685.51	0.00		0.00		16685.51
P & H	1063.67	0.00		0.00		2053.76	0.00		0.00		2053.76
AH -D	2303.34	0.00		0.00		7119.79	0.00		0.00		7119.79
AH -P	2434.67	0.00		0.00		3286.86	0.00		0.00		3286.86
AH - S G P	734.28	0.00		0.00		2531.83	0.00		0.00		2531.83

FD	483.01	25.21		0.00		508.22	1753.23	15.00		0.00		1768.23
F & W	1308.27	0.00		0.00		1308.27	3877.86	0.00		0.00		3877.86
S G & M F	152.57	0.00		0.00		152.57	124.05	0.00		0.00		124.05
A & F	5390.09	0.00		0.00		5390.09	9641.23	0.00		0.00		9641.23
OTH	9108.07	0.00		1949.87		11057.94	2146.94	0.00		1876.46		4023.40
Sub total	34845.94	28.21		1954.87		36829.02	51294.04	15.00		1886.37		53195.41
Grand Total (I + II)	71417.30	34550.14	0.00	15330.18	0.00	121297.62	112919.27	39442.98	0.00	15006.41	0.00	167368.66

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	
W S	1266.68	0.00		0.00		1266.68	1589.76	29.32		37.16		1656.24
L D	757.11	0.00		0.00		757.11	1327.61	17.62		0.00		1345.23
F M	15243.05	0.00		1.90		15244.95	35470.20	161.06		35.23		35666.49
P & H	2195.43	0.00		0.00		2195.43	9799.78	198.78		309.78		10308.34
AH -D	13808.49	0.00		0.00		13808.49	3098.97	14.58		14.89		3128.44
AH -P	8722.70	0.00		0.00		8722.70	2144.58	19.73		16.86		2181.17
AH -S G P	9963.99	0.00		0.00		9963.99	861.36	2.66		2.67		866.69
F D	10111.48	0.00		0.00		10111.48	3158.28	39.46		65.47		3263.21
F & W	311.10	0.00		0.00		311.10	797.18	22.65		0.00		819.83
S G & M F	575.36	0.00		0.00		575.36	2053.92	5.70		2.20		2061.82
A & F	19932.49	0.00		0.00		19932.49	10237.81	384.00		0.00		10621.81
OTH	3992.65	0.00		3329.38		7322.03	1558.48	91.68		145.94		1796.10
Sub total	86880.53	0.00		3331.28		90211.81	72097.93	987.24		630.20		73715.37
Grand Total (I + II)	161158.19	15453.99	0.00	49986.25	0.00	226598.43	137686.11	82905.27	0.00	20734.00	0.00	241325.38

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agro Processing Unit	Leaf plate making		No.	300000
3	Aquaculture inputs production	Fish Feed Mill		No.	3000000
4	Biomass Energy	Community Bio Gas Plant		No.	100000
5	Bore Well	New		No.	110000
6	Bulk Milk Cooling Unit			No.	1178000
7	Bunding	Contour Bunding	2	ha	39144
8	Bunding	Contour Bunding	4	ha	51585
9	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
10	Cold Storage	For Dairy Products		No.	500000
11	Cold Storage	For Fish Products		No.	500000
12	Cold Storage	For Horticulture Produce		No.	150000
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	Medium		No.	6000000
24	Dal/ Pulses Mill	Mini		No.	200000
25	Diesel Pump Sets			No.	14410
26	Drip Irrigation			ha	65000
27	Dryland Horticulture crops	Pomegranate		Acre	211536
28	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
29	Dug Well	New		No.	103400
30	Dug Well	New		No.	162800
31	Education	Schools		No.	20000000
32	Education	Schools		No.	30000000
33	Education Loans	Study abroad		No.	1500000
34	Education Loans	Study in Country		No.	1000000
35	Electric Pump Sets			No.	16500
36	Electric Pump Sets			No.	35200
37	Electric Pump Sets			No.	41800
38	Electric Pump Sets			No.	56100
39	Export Credit	Post Shipment Export Credit		No.	300000000
40	Export Credit	Pre Shipment Export Credit		No.	300000000

41	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
42	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
43	Fish marketing	Authorickshawwith Ice Box		No.	300000
44	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
45	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
46	Fruit Processing	Pickle		No.	100000
47	Fruit Processing	Sorting, grading & Packing		No.	200000
48	Goat	Rearing Unit	New Shed	10+1	158000
49	Goat	Rearing Unit	New Shed	40+2	633000
50	Godown	Large		No.	24500000
51	Godown	Medium		No.	12250000
52	Graded Buffalo Farming		Dairy	5+5	1495000
53	Healthcare	Hospital		No.	50000000
54	Heifer Rearing			20	1040000
55	Indigenous Poultry Farming	Dual purpose		250	120000
56	Integrated Dairy Farming	With Bio	gas & Vermi	No.	1452000
57	Integrated Pisciculture	With Duckery		ha	648000
58	Integrated Pisciculture	With Paddy		ha	525000
59	Integrated Pisciculture	With Poultry		ha	645000
60	Lift Irrigation Schemes			No.	242110
61	Loan for Affordable Housing Projects			No.	60000000

62	Loan to MFIs for Onlending to for Agri. Purposes				No.	300000000
63	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes				No.	500000000
64	Loan to PACS/ FSS/ LAMPS	Purchase of Produce			No.	175000000
65	Loans to Distressed Persons	Jan Dhan			No.	100000
66	Low Cost Storage	Fruit/ Vegetable			No.	5000000
67	Manufacturing Sector	Term Loan	Medium		No.	2500000000
68	Manufacturing Sector	Term Loan	Micro		No.	50000000
69	Manufacturing Sector	Term Loan	Small		No.	500000000
70	Manufacturing Sector	Working Capital	Medium		No.	500000000
71	Manufacturing Sector	Working Capital	Micro		No.	12000000
72	Manufacturing Sector	Working Capital	Small		No.	100000000
73	Mushroom Cultivation	Oyster Mushroom	Mushroom Farming	1000 Kg. per Cycle		89583
74	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle		129960
75	New Orchard	Tropical/ Sub Tropical Fruits		Acre		179317
76	New Orchard	Tropical/ Sub Tropical Fruits		Acre		179751
77	New Orchard	Tropical/ Sub Tropical Fruits		Acre		182414
78	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre		149903
79	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre		179644
80	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre		174000

81	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
82	Nursery	Vegetables and Flowers		Acre	136450
83	Nursery/ Propagation unit	Traditional Nursery		No.	38596
84	Orchids	New	Orchid	sq.m.	1950333
85	Other machinery	Other Machinery & Equipments		No.	137600
86	Other machinery	Other Machinery & Equipments		No.	386800
87	Other Plantation Crops			Acre	223130
88	Pandals			Acre	415800
89	Perennial Vegetables	Drumstick		Acre	63207
90	Pig Rearing Unit	New Shed		3+1	324000
91	Plantation		Avenue plantation	No.	188825
92	Plantation		Cost for block plantations for 04 year	No.	331254
93	Plantation		Urban plantation (18 months old)	No.	588435
94	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
95	Power Tiller			No.	211800
96	Protection Structure			sq.m.	1501500
97	Protection Structure			sq.m.	282975
98	Protection Structure	High Tech Floriculture Green Housings		sq.m.	109
99	Protection Structure	Poly/ Green Housing		sq.m.	933

100	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
101	Rabbit Rearing	New Shed		10+2	142000
102	Reapers, Binders and Balers	Self Propelled		No.	421900
103	Repair of Dwelling Units			No.	200000
104	Sheep	Breeding Unit	New Shed	100+5	1838000
105	SHGs/ JLGs	Others		No.	200000
106	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	176220
107	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	250975
108	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
109	Solar Energy	Solar Agriculture Pump		No.	186632
110	Solar Energy	Solar Agriculture Pump		No.	86660
111	Solar Energy	Solar Pump Sets		No.	300000
112	Sprinkler Irrigation	Micro		ha	74867
113	Sprinkler Irrigation	Mini		ha	119454
114	Sprinkler Irrigation	Mini		ha	216118
115	Sprinkler Irrigation	Mini		ha	54657
116	Thresher	Multicrop Power Threshers		No.	252100
117	Tissue Culture	Tissue Culture Plant Production and Sale		No.	25000000
118	Tractor	Without Implements & Trailer		No.	286000
119	Tractor	Without Implements & Trailer	PTO 34	No.	686500

120	Tractor	Without Implements & Trailer	PTO 38	No.	719900
121	Tractor	Without Implements & Trailer	PTO 55	No.	1169000
122	Water Harvesting/ Recharge structure			No.	340000

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	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Unirrigated/ Rainfed		28000
2	Cotton/ Kapaas	Irrigated		37000
3	Cross bred Farming	Others_		60000
4	Cross bred Farming	Others_		282250
5	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated		14000
6	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		180000
7	Groundnut/ Moongfali	Irrigated		32000
8	Horse Gram/ Kulthimah/ Hurali/ Kollu			14000
9	Maize/ Makka	Irrigated		37000
10	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
11	Nigerseed/ Ramtil			14000
12	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
13	Rapeseed/ Toria/ Laahi	Irrigated		16700
14	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
15	Rice/ Chaval/ Dhan	Irrigated		37000
16	Sesame/ Til/ Sesamum/ Gingelly	Unirrigated/ Rainfed		13000
17	Sheep Farming	Rearing Unit _ Semi_intensive_		35000
18	Sheep Farming	Rearing Unit _ Semi_intensive_		90000
19	Sugarcane/ Ganna	Irrigated		70000
20	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000

Sr. No.	Abbreviation	Expansion
1	ACP	Annual Credit Plan
2	AEZ	Agri Export Zone
3	ACABC	Agri-Clinics and Agri-Business Centre
4	AHIDF	Animal Husbandry Infrastructure Development Fund
5	AMIS	Agriculture Marketing Infrastructure Scheme
6	APMC	Agricultural Produce Market Committee
7	APY	Atal Pension Yojana
8	APEDA	Agriculture and Processed Food Products Export Development Authority
9	ATMA	Agricultural technology Management Agency
10	BC	Banking Correspondent
11	BGREI	Bringing Green Revolution to Eastern India
12	CBS	Core Banking Solution
13	CDF	Co-operative Development Fund
14	CISS	Capital Investment Subsidy Scheme
15	CRRRI	Central Rice Research Institute
16	CSO	Civil Society Organisation
17	CWC	Central Warehousing Corporation
18	DAO	District Agricultural Officer
19	DAP	Development Action Plan
20	DBT	Direct Benefit Transfer
21	DCC	District Consultative Committee
22	DCCB	District Central Cooperative Bank
23	DCP	District Credit Plan
24	DIC	District Industries Centre
25	DLRC	District Level review Committee
26	DRDA	District Rural Development Agency
27	eNAM	Electronic National Agriculture Market
28	ECGC	Export Credit Guarantee Corporation
29	FC	Farmers Club
30	FFDA	Fish Farmers Development Agency
31	FI	Financial Inclusion
32	FIF	Financial Inclusion Fund
33	FIP	Financial Inclusion Plan
34	FLC	Financial Literacy Centre
35	FLCCC	Financial Literacy and Credit Counselling Centres
36	FPO	Farmer Producer Organisation
37	FSS	Farmers Service Society
38	GLC	Gound Level Credit
39	GoI	Government of India
40	GSDP	Gross State Domestic Product
41	HYV	High Yielding Variety
42	IAY	Indira Awas Yojana
43	ICAR	Indian Council for Agriculture Research
44	ICT	Information and Communication Technology

45	IoT	Internet of Things
46	ITDA	Integrated Tribal Development Agency
47	JLG	Joint Liability Group
48	JNNSM	Jawaharlal Nehru National Solar Mission
49	KCC	Kisan Credit Card
50	KSK	Krishi Sahayak Kendra
51	KVI	Khadi and Village Industries
52	KVK	Krishi Vigyan Kendra
53	LAC	Livestock Aid Centre
54	LAMPS	Large Area Multipurpose Society
55	LDM	Lead District Manager
56	LI	Lift Irrigation
57	MEDP	Micro Enterprises Development Programme
58	MF	Marginal Farmer
59	MI	Micro Irrigation
60	MIDH	Mission for Integrated Development of Horticulture
61	MNRE	Ministry of New and Renewable Energy
62	MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
63	MoFPI	Ministry of Food Processing Industries
64	MPCS	Milk Producers Co-operative Society
65	MPEDA	Marine Products Export Development Authority
66	MUDRA	Micro Units Development & Refinance Agency Ltd.
67	NABARD	National Bank for Agriculture and Rural Development
68	NBFC	Non-Banking Financial Company
69	NFSM	National Food Security Mission
70	NGO	Non-Governmental Organization
71	NHM	National Horticulture Mission
72	NLM	National Livelihood Mission
73	NMFP	National Mission on Food Processing
74	NPBD	National Project on Bio-Gas Development
75	NRLM	National Rural Livelihood Mission
76	NWDPPRA	National Watershed Development Project for Rainfed Areas
77	PAIS	Personal Accident Insurance Scheme
78	PACS	Primary Agricultural Cooperative Society
79	PHC	Primary Health Centre
80	PKVY	Paramparagat Krishi Vikas Yojana
81	PLP	Potential Linked Credit Plan
82	PMEGP	Prime Minister's Employment Generation Programme
83	PMJDY	Pradhan Mantri Jan Dhan Yojana
84	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
85	PMSBY	Pradhan Mantri Suraksha Bima Yojana
86	PMFBY	Pradhan Mantri Fasal Bima Yojana
87	PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
88	PWCS	Primary Weavers Cooperative Society
89	RBI	Reserve Bank of India

90	RIDF	Rural Infrastructure Development Fund
91	RKVY	Rashtriya Krishi Vikash Yojana
92	RLTAP	Revised Long Term Action Plan
93	RNFS	Rural Non-Farm Sector
94	RRB	Regional Rural Bank
95	RSETI	Rural Self Employment Training Institute
96	RWHS	Rainwater Harvesting Structure
97	SAP	Service Area Plan
98	SAO	Seasonal Agricultural Operations
99	SBM	Swachha Bharat Mission
100	SCC	Swarojgar Credit Card
101	SCS	Service Cooperative Society
102	SHG	Self Help Group
103	SHPI	Self Help Promoting Institution
104	SLBC	State Level Bankers' Committee
105	STCCS	Short Term Co-operative Credit Structure
106	SMPB	State Medicinal Plant Board
107	TBO	Tree Borne Oil-seeds
108	TFO	Total Financial Outlay
109	WDRA	Warehousing Development and Regulatory Authority
110	WDF	Watershed Development Fund
111	WSHG	Women Self Help Group

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