



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कंधमाल जिला  
Kandhamal District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

District: Kandhamal

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. Livelihood 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 an 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, the 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 the 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, the 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

23 October 2024



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NABARD

Kandhamal

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 the 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	Kandhamal is situated in the centre of Odisha, with a geographical area of 8021 sq. km, i.e., 7.14 of total geographical area of the state.
2	Type of soil	The lateritic alluvial red mixed red and black group of soils includes hard rock uplands and brown forest
3	Primary occupation	Agriculture is the main livelihood option for the tribal population of the district
4	Land holding structure	Small and marginal farmers own ninety percent of the land, while medium and large farmers hold the remaining ten percent.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	In 2023-24, ACP achieved ₹1282.08 crore, falling short of the ₹1312.41 crore target with a performance rate of 97.69%, reflecting a decline of 13.21% from the previous year.
2	CD Ratio	As of March 31, 2024, the district's CD Ratio was 55.57, reflecting a marginal growth from the previous year.
3	Investment credit in agriculture	During the year 2023-24, investment credit to agriculture reached ₹229.24 crore, surpassing the target of ₹220.71 crore (103.86%), registering a growth of 10.66 compared to the previous year.
4	Credit flow to MSMEs	During 2023-24 the ACP's achievement under credit flow to MSME reached ₹374.20 crore, against the target of ₹382.42 crore (97.85%).
5	Other significant credit flow, if any	

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

1	Projection for the year	The PLP projection for PSL in 2025-26 is estimated to be ₹1797.00 crore.
2	Projection for agriculture and its components	The PLP projections for agriculture is estimated at ₹987.90 crore, with sub sector targets as indicated in the summary sheet of Annexure -I.

3	Projection for MSMEs	The PLP projections for MSME is estimated to reach ₹631.19 crore by the year 2025-26.
4	Projection for other purposes	The PLP projections for other purposes are estimated at ₹177.90 crore for the year 2025-26.

## 5. Developmental Initiatives

- The SHG- Bank Linkage program, initiated by NABARD in 1990s has played a vital role in promoting financial inclusion in Kandhamal, with the SHG loan forms a sizable part of total PS Lending in the district.
- Projects on Watershed and wadi implemented by NABARD have also contributed to growth in credit demand.
- The NABARD led MEDP and LEDP programs have further boosted the credit available to SHGs.
- Improved infrastructure created through RIDF funds from NABARD encourages agricultural and MSME activities, which are key priority sectors for lending.
- Various government schemes like KCC, mudra loans, PMAY etc. have contributed to growth of PSL in the district.

## 6. Thrust Areas

- Horticulture: All turmeric / ginger cultivators in the district may be financed through banking channels replacing the middlemen.
- Fruit / agro-processing units need to be promoted through introduction of seed entrepreneurs in the district as there is significant marketable surplus of mango, jack fruit, custard apple etc. because of typical food habits of tribal people.
- Loans for poultry, goateries and fishery to be actively promoted.

## 7. Major Constraints and Suggested Action Points

- It is challenging for banks & financial institutions to set up branches and reach remote villages due to the district's rugged, forested terrain and very low population density. Out of 171 GPs, Nine remain unbanked.
- Tribal populations' low level of financial literacy and limited awareness of banking products results in a low demand for credit in rural areas.
- The district heavily depends on rain-fed farming, which is highly vulnerable to erratic monsoons, leading to poor yields and uncertain repayment of agricultural loans.
- Physical access to banking services is restricted by the concentration of bank branches in a few towns, such as Phulbani, Baliguda and G Udayagiri.
- Poor internet connectivity in rural areas hamper the use of digital banking solutions which could otherwise help bridge the gap in service delivery.

## 8. Way Forward

- Improving financial literacy and awareness amongst tribal communities through financial literacy programs.
- Expansion of bank branches and ATMs to remote areas of the district.

- Improving access to digital banking by expanding internet connectivity to all GPs and creating digital literacy programs that guarantee financial product services are available to even the remotest communities.
- Encourage agro-processing units for value addition to local products like turmeric, ginger, mustard, Sal /Mahua seeds, mango and jack fruit.
- Focus on Non-farm sector lending - Develop loan products for sectors like tourism, handicrafts and small scale industries.



## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

The 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. NABARD employs a broad strategy for the formulation of PLPs that considers the relative national and state priorities while estimating the 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. 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 includes assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments at the district level, identifying the infrastructure facilities required to support the exploitation of the potential, identifying current and planned infrastructure facilities and determining infrastructure gaps, analyzing trends in sector-wise credit flow, examining various schemes of State/Central Govt., and estimating block-wise physical and financial credit potential.

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

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

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

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total area of land occupied by small and marginal farmers on one hand and other farmers on the other;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- Surface water estimates for individual districts are difficult to get, but fairly clear estimates for ground water and its current and future utilization are available;</li> <li>- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors annually, assessment of availability of drought animal power/power tiller by using conversion factors;</li> <li>- The number of tractors needed is calculated based on the assumptions that there should be one tractor per every 30 acres of irrigated and 45 acres of unirrigated cropped area;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>



4	Plantation and Horticulture	- Based on a trend analysis of the district's land utilization and cropping patterns, the area of cultivable waste land likely to be treated and brought under plantation crops is estimated to be the additional area that could be brought under plantation crops
		- Feasibility and possibility of shifting from food crops to plantation crops;
		- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality for Indigenous cows; and
		- 1/6th of the animals are assumed to be of good quality and 60% of the good quality animals in milk and 60% of animals in milk are in their 2nd and 3rd lactation. It is anticipated that 50% of the animals are assumed to be animals that can be financed by banks.

## 5. Agency wise Use

### Utility

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

1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

## 6. Limitations and constraints

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

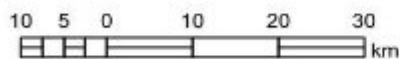


# Part A

## District Map



### Block Map - Kandhamal



#### Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	92770.75
1	<b>Crop Production, Maintenance and Marketing</b>	69601.77
2	<b>Term Loan for agriculture and allied activities</b>	23168.98
B	Agriculture Infrastructure	1276.18
C	Ancillary activities	4743.00
I	Credit Potential for Agriculture A+B+C)	98789.93
II	Micro, Small and Medium Enterprises	63119.30
III	Export Credit	255.00
IV	Education	989.40
V	Housing	3835.20
VI	Social Infrastructure	340.00
VII	Renewable energy	130.56
VIII	Others	12240.00
	<b>Total Priority Sector</b>	<b>179699.39</b>



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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	69601.77
2	Water Resources	3144.10
3	Farm Mechanisation	6837.18
4	Plantation & Horticulture with Sericulture	3288.72
5	Forestry & Waste Land Development	563.74
6	Animal Husbandry – Dairy	2809.08
7	Animal Husbandry – Poultry	1967.04
8	Animal Husbandry - Sheep, Goat, Piggery	3818.16
9	Fisheries	654.56
10	Farm Credit- Others	86.40
	<b>Sub total</b>	<b>92770.75</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	646.06
2	Land development, Soil conservation, Wasteland development	527.28
3	Agriculture Infrastructure – Others	102.84
	<b>Sub total</b>	<b>1276.18</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	4233.00
2	Ancillary activities – Others	510.00
	<b>Sub Total</b>	<b>4743.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>63119.30</b>
<b>III</b>	<b>Export Credit</b>	<b>255.00</b>
<b>IV</b>	<b>Education</b>	<b>989.40</b>
<b>V</b>	<b>Housing</b>	<b>3835.20</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>340.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>130.56</b>
<b>VIII</b>	<b>Others</b>	<b>12240.00</b>
	<b>Total Priority Sector</b>	<b>179699.39</b>

Note: Details indicated at Annexure – 1 at Page - 100

### 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)	8021
2	No. of Sub Divisions	2
3	No. of Blocks	12
4	No. of revenue villages	2506
5	No. of Gram Panchayats	171

#### 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	Low
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	Kandhamal
3	Agro-climatic Zone 1	PAZ7 - Eastern Plateau and Hills Region
4	Agro-climatic Zone 2	AZ64 - North Eastern Ghat
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	

### 3. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	70145	77	39469	49
2	>1 to <=2 ha	17193	19	26660	33
3	>2 to <=4 ha	3689	4	10334	13
4	>4 to <=10 ha	548	1	3039	4
5	>10 ha	33	0	773	1
6	Total	91608	100	80275	100

### 4. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	60.10
2	Of the above, Small/ Marginal Farmers	57.09
3	Agricultural Labourers	42.79
4	Workers engaged in Household Industries	4.09
5	Workers engaged in Allied agro activities	188.24
6	Other workers	60.13

### 5. Demographic Profile [In '000]

Sr.No.	Category	Total	Male	Female	Rural	Urban
1	Population	733.00	360.00	373.00	661.00	72.00
2	Scheduled Caste	116.00	57.00	59.00	105.37	10.63
3	Scheduled Tribe	393.00	191.00	202.00	385.60	7.40
4	Literate	282.00	185.00	97.00	249.00	33.00
5	BPL					

### 6. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	171.12
2	Rural Households	161.00
3	BPL Households	76.58

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	59.41
2	Having source of drinking water	139.80
3	Having electricity supply	29.50
4	Having independent toilets	18.29

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	2417
2	Villages having Agriculture Power Supply	2417
3	Villages having Post Offices	268
4	Villages having Banking Facilities	2379
5	Villages having Primary Schools	1610
6	Villages having Primary Health Centres	34
7	Villages having Potable Water Supply	2379
8	Villages connected with Paved Approach Roads	

### Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook, Kandhamal , 2020
1.a Additional Information	DFS, GoI. (low PSL category), Risk & vulnerability assessment of Indian Agriculture by ICR-CRI for Dryland Agriculture, Hyderabad
2. Soil & Climate	Agriculture Contingency Plan of KVK, Kandhamal
3. Distribution of Land Holding	Agri Census report 2015-16
4. Workers Profile [In '000]	District Statistical Handbook, Kandhamal , 2020
5. Demographic Profile [In '000]	District Statistical Handbook, Kandhamal , 2020
6. Households [In '000]	District Census Handbook, Kandhamal
7. Household Amenities [Nos. in '000 Households]	District Census Handbook, Kandhamal
8. Village-Level Infrastructure [Nos.]	District at a Glance- Kandhamal 2023 of directorate of Economics & Statistics



## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

#### 9. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	963
2	Primary Health Centres	37
3	Primary Health Sub-Centres	172
4	Dispensaries	36
5	Hospitals	6
6	Hospital Beds	488

#### 10. Infrastructure & Support Services for Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	150
2	Registered FPOs	40
3	Agro Service Centres	
4	Soil Testing Centres	2
5	Approved nurseries	3
6	Agriculture Pumpsets	682
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

#### 11. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	134907.00
2	Irrigation Potential Created	35671.00
3	Net Irrigated Area (Total area irrigated at least once)	29503.00
4	Area irrigated by Canals/ Channels	8203.00
5	Area irrigated by Wells	8327.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	19141.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	38347.00

## 12. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3683
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	57312
4	Goods Transport Vehicles [Nos.]	5987

## 13. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffeeetc.)	114	
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	8	
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	17	
7	Milk (Chilling/ Cooling/ Processing, etc.)	14	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish,etc.)	18	
9	Animal Feed (Cattle/ Poultry/ Fishmeal,etc.)	3	
10	Others	51570	

## 14. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	2500	1400	1100
2	Cattle – Indigenous	258338	196600	61738
3	Buffaloes	48739	33800	14939
4	Sheep - Cross bred	0		
5	Sheep – Indigenous	6803	1428	5375
6	Goat	269391	86652	182739
7	Pig - Cross bred	0		
8	Pig – Indigenous	5627	2238	3389
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry – Improved			
12	Poultry – Indigenous	466717		

### 15. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	3
2	Veterinary Dispensaries	17
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	96
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	
7	Fodder Farms	1
8	Dairy Cooperative Societies	
9	Milk Collection Centres	
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	1
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	81
15	Licensed Slaughter houses [Nos.]	

### 16. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1725.00	MT		gm/day
2	Egg	203.61	Lakh Nos.	29	nos/p.a.
3	Milk	3314.00	MT	13	gm/day
4	Meat	4429.00	MT	17	gm/day
5	Wool		MT		

### Sources

Table Name	Source(s) and reference year of data
9. Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance- Kandhamal 2023 of directorate of Economics & Statistics
10. Infrastructure & Support Services For Agriculture[Nos.]	Agenda note on Agriculture. Strategy Meeting ofKandhamal district & DIP of PMKSY 2016
11. Irrigation Coverage ['000 Ha]	District Irrigation Plan (DIP) of PMKSY 2016 & Agenda Note for Agriculture Strategy Meeting
12. Infrastructure For Storage, Transport & Marketing	DRCS Office, FCI and SWC
13. Processing Units	DIC Kandhamal
14. Animal Population as per Census[Nos.]	CDVO Kandhamal
15. Infrastructure for Development of Allied Activities [Nos.]	CDVO Kandhamal
16. Milk, Fish, Egg Production & Per Capita Availability - Year-2	CDVO Kandhamal

## 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 (%)	27.00	27.00	27.00
3	Land Holdings - MF (%)	63.00	63.00	63.00
4	Rainfall -Normal (mm)	1621	1621	1621
5	Rainfall - Actual (mm)	1229	2023	1611
6	Cropping Pattern	Paddy, Maize, Turmeric and vegetables are major Kharif crops in the district and Kulthi, mustard and vegetables widely raised in Rabi season.	Paddy, Maize, Turmeric and vegetables are major Kharif crops in the district and Kulthi, Mustard and vegetables widely raised in Rabi season.	Paddy, Maize, Turmeric and vegetables are major Kharif crops in the district and Kulthi, Mustard and vegetables widely raised in Rabi season.

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	37772.00	65257.00	78498.00



**Table 3: Major Crops, Area, Production, Productivity**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	37.50	99.38	2650.13	33.55	92.21	2748.44	38.45	110.72	2879.58
2	Maize	14.91	48.01	3219.99	13.47	43.38	3220.49	13.57	43.68	3218.87
3	Millets	5.07	4.61	909.27	4.28	3.89	908.88	4.87	4.43	909.65
4	Mungbean	2.00	0.70	350.00	3.77	1.32	350.13	1.27	0.44	346.46
5	Pulses	5.22	1.56	298.85	7.29	2.17	297.67	4.41	1.31	297.05
6	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	5.48	6.22	1135.04	4.91	5.47	1114.05	1.11	1.24	1117.12
7	Groundnut	2.95	4.91	1664.41	2.01	3.25	1616.92	1.59	2.57	1616.35
8	Niger seed	7.82	3.17	405.37	2.14	0.78	364.49	5.68	2.07	364.44
9	Cotton	1.00	0.95	950.00	0.58	0.55	948.28	0.63	0.60	952.38

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.28	1.28	1.28
2	Net sown area (lakh ha)	1.23	1.16	1.23
3	Cropping intensity (%)	104.07	110.34	104.07

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	13.35	17.76	12.57
2	Fertilizer consumption - Rabi (kg/ha)	24.52	26.79	23.98

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	0	0	0

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	59007	57903	66902
2	GLC through KCC (Rs. lakh)	30695	45292	55574

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	56435	56435	56435
2	State Govt Sponsored Schemes Coverage (No.)	124923	124923	124923

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	10000	10000	10000

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	8776	4979	17588
2	Crop Loss Compensation, if any (Rs. lakh)	0	0	0

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Paddy	12.00	13.20	7.66

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	Office of CDAO Kandhamal
Table 2: GLC under Agriculture	SLBC Data
Table 3: Major Crops, Area, Production, Productivity	Office of CDAO Kandhamal
Table 4: Irrigated Area, Cropping Intensity	Office of CDAO Kandhamal
Table 5: Input Use Pattern	Office of CDAO Kandhamal

Table 6: Trend in procurement/ marketing	Office of CDAO Kandhamal
Table 7: KCC Coverage	SLBC Data
Table 8: PM Kisan & Other DBTs	Office of CDAO Kandhamal
Table 9: Soil testing facilities	Office of CDAO Kandhamal
Table 10: Crop Insurance	Office of CDAO Kandhamal
Table 11: Seed Replacement Ratio %	Office of CDAO Kandhamal

## Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	185.00	1346.10	1684.13

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	24026	29208	32434
2	Net Irrigated Area ('000 ha)	23838	29023	32332
3	Gross Irrigated Area ('000 ha)			

**Table 3: Block level water exploitation status**

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Kandhamal	Phulbani	Safe	Safe	Safe
2	Odisha	Kandhamal	Phiringia	Safe	Safe	Safe
3	Odisha	Kandhamal	Khajuripada	Safe	Safe	Safe
4	Odisha	Kandhamal	Chakapad	Safe	Safe	Safe
5	Odisha	Kandhamal	Tikabali	Safe	Safe	Safe
6	Odisha	Kandhamal	G.Udayagiri	Safe	Safe	Safe
7	Odisha	Kandhamal	Raikia	Safe	Safe	Safe
8	Odisha	Kandhamal	Daringibadi	Safe	Safe	Safe
9	Odisha	Kandhamal	Baliguda	Safe	Safe	Safe
10	Odisha	Kandhamal	K.Nuagaon	Safe	Safe	Safe
11	Odisha	Kandhamal	Tumudibandh	Safe	Safe	Safe
12	Odisha	Kandhamal	Kotagarh	Safe	Safe	Safe

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC data
Table 2: Irrigated Area & Potential	District offices of MI OLIC & OAIC
Table 3: Block level water exploitation status	Ground water information Booklet 2013 of Central Ground Water Board

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	389.00	2575.58	6614.36

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	13	22	29
2	Power Tillers	84	122	101
3	Threshers/Cutters	0	3	8

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers(No.)	0	1	1
2	Other minor repair & service centers(No.)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: Mechanisation in District	Office of EE(Agriculture) Kandhamal
Table 3: Service Centers	Office of EE(Agriculture) Kandhamal

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	668.00	568.54	2906.26



**Table 2: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Bael	0.81	5.31	0.81	5.31	0.82	5.52
2	Banana	0.82	17.70	0.82	17.70	0.82	17.84
3	Jackfruit	1.00	24.97	1.00	21.98	1.00	25.38
4	Mango	12.88	51.30	12.92	53.30	13.10	55.68
5	Brinjal	4.93	92.13	4.93	92.16	5.18	96.85
6	Potato	2.00	20.59	2.17	22.47	2.56	26.35
7	Tomato	3.34	51.12	3.34	51.13	3.60	55.12
8	Cauliflower	4.46	71.09	4.47	71.12	4.93	78.30
9	Okra	2.11	18.89	2.11	18.89	2.19	19.61
10	Tuber	1.91	17.80	1.92	17.86	1.94	18.07
11	Cashew	2.60	1.31	2.60	1.31	3.04	1.40
12	Chilli	2.00	23.77	2.00	23.77	2.65	33.83
13	Ginger	2.94	41.12	2.95	41.20	3.10	46.22
14	Turmeric	17.88	30.00	17.91	30.08	18.61	32.10

**Table 3: NHM Schemes (Cumulative Nos.)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fruit crops plantation	1	1	1
2	hybrid Vegetable cultivation	1	1	1
3	Loose Flowers	1	1	1
4	Spices (Seeds spices and Rhizomic Spices)	1	1	0
5	Mushroom production Unit	1	1	1
6	Protected Cultivation	1	1	1
7	Promotion of INM/IPM	1	1	1
8	Organic Farming	1	1	1
9	Honey bee Colony and Hives	1	1	1
10	Horticulture Mechanisation	1	1	1
11	Integrated Post Harvest Management	1	1	1
12	Human Resource Development (HRD)	1	1	1

**Table 4: Production Clusters**

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	0	0	3

**Table 5: Crop Identified for One District-One Product**

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Turmeric	Turmeric	Turmeric
2	Area cultivated (Ha)	17877	17915	18609
3	Processing Units (No.)	38	38	38
4	Value of products (Rs.)	5000.00	5000.00	5000.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Production and Productivity	Directorate of Horticulture
Table 3: NHM Schemes	Directorate of Horticulture
Table 4: Production Clusters	CDAO Kanadhamal
Table 5: Crop Identified for One District-One Product	Directorate of Horticulture

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	0.00	2197.00	245.08

**Sources**

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

## 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)	645.00	3851.65	2328.54
2	KCC for working capital (₹ lakh)	0.00	0.36	0.24
3	KCC for working capital (No.)	0	3	2
4	Finance under group mode (₹lakh)	0.00	0.00	0.00

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	0	0	0

**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	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: Processing Infrastructure	CDVO office Kandhamal
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	CDVO office Kandhamal

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	716.00	827.41	1170.31
2	KCC for working capital (₹ lakh)	0.00	19.00	16.50
3	KCC for working capital (No.)	0	189	165
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	450000	451101	466717
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	70	265	350
5	Hatcheries (No.)	2	4	6
6	Popular breeds	Vanaraj Kroiler	Vanaraj Kroiler	Vanaraj Kroiler

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: Poultry	CDVO Office Kandhamal

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	24.00	1240.42	1424.59
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Popular Breed(s)**

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

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	136.00	914.70	566.73
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	15	132	6
4	KCC for working capital (₹ lakh)	7.50	22.76	6.21



**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	560	720	1610
2	Reservoirs (No.)	1	1	1
3	Cage Culture/ Bio-floc technology (No.)	38	106	130
4	Fish Seed Hatchery (No.)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: Inland Fisheries Facilities	District Fishery Office

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1450.00	134.00	0.00

**Table 2: Area under Integrated Farming**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	0.934	1.062
2	Area under homestead based IF ('000 ha)	0	0.06	0.022

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: Area under Integrated Farming	CDAO Office, Kandhamal

**Agri. Infrastructure**
**Table1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	171.00	30.63	93.89
2	Loans for Storage Godowns (₹ lakh)	171.00	30.63	93.89
3	Loans for Cold Storages (₹ lakh)	0	0	0
4	Loans for Other Agri Infrastructure (₹ lakh)	0	0	0

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Storage Godowns (No.)	32	35	35
2	Storage Godowns (Capacity - '000 MT)	20.290	28.320	28.320
3	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	42	42	42
4	Market Yards [Nos] / Wholesale Market (No.)	6	6	6
5	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	5.40	8.43	8.43

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: Agri Storage Infrastructure	DRCS office, FCI, SWC, RMC

**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)	15.00	40.19	447.36
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)	3	3	4
2	Area treated for soil & water conservation treatment ('000 ha)	0	2	4
3	Gap ('000 ha)	3	1	0

**Table 3: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	3	3	3
2	Watershed Projects - Area treated ('000 ha)	1.00	1.00	1.00
3	Wadi Projects (No.)	2	2	2
4	Wadi Projects - Area of plantation ('000 ha)	0.40	0.40	0.54

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: GLC	SLBC Data
Table 2: Area requiring Soil Treatment & Area Treated	PD, Watershed office
Table 3: NABARD's interventions	DDM Office, NABARD

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	464.00	390.00	24.00

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	4400.00	3881.00	4970.00
2	Pesticides Consumption ('000 kg)			

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	0		
2	Bio-Fertilizers ('000 kg)	0	1.5	7.5
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: Fertilizer Consumption	District Agriculture Office
Table 3: Production of inputs	SPPIF, CDAO Office

#### 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)	286.00	2364.00	5418.00
2	Loans to MFIs for Agri. & Non-Agriactivities (₹ lakh)			
3	MUDRA Loans (₹ lakh)			



**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	8825.7	1121.9	7039.0
2	Procurement through PACS and LAMPS (MT)	8825.7	1121.9	6834.5

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Procurement	DRCS Office

**MSME**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	22045.00	77096.11	37420.00
2	No. of units financed			
3	Loans under Stand Up India Scheme (₹ lakh)			
4	Loans to Weavers' Coop. Societies (₹ lakh)	0	0	0

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	193	324	529
3	Small Units (No.)	1	1	1
4	Medium Units (No.)	0	0	0
5	Udyog Aadhar Registrations (No.)	1146	2226	5248

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	12	12	12
3	Weavers' Coop. Societies (No.)	1	1	1

**Table 4: DIC interventions**

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

**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)	675	510	286
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	421	487	214

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: MSME units -Cumulative	DIC, Kandhamal
Table 3: Traditional activities	DD(Handicrafts) & DD(Textiles) offices
Table 4: DIC interventions	DD(Handicrafts)
Table 5: Skill Development Trainings	DIC / ORMAS / DDM Office

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs.lakh)	0.00	0.00	0.00
2	GLC under Education (₹ lakh)	114.00	387.00	469.00
3	GLC under Housing (₹ lakh)	2849.00	2461.00	3623.00

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	1156	744	33086
2	Amt of subsidy released (₹ lakh)			

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	4829	7829	10796
2	Amt of subsidy released (₹ lakh)			

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Odisha
Table 2: Progress under PMAY	MMR, PR&DW Dept., Odisha
Table 3: Progress under SBM	MMR, PR&DW Dept., Odisha

**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)			78480.89
2	Amt of RIDF assistance (₹ lakh)			69966.79

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

Sr. No.	Govt. investments: Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Rural Roads	7	18	5
2	Rural Bridges	12	0	1
3	Community based / micro River Lift Irrigation	267	65	3
4	Mega Drinking Water Supply Projects	0	0	2

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	0.00	12.00	393.00

### Sources

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

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	11200.21	17739.36	24777.71
2	JLG Bank Linkage (₹ lakh)			
3	Loans through SHPIs (₹ lakh)			
4	Loans under zero interest scheme/ similar schemes (₹ lakh)			

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh)	10.65	9.595	5.253
2	Mission Shakti (SRLM) (₹ lakh)			
3	NRLM (₹ lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)			
5	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)			

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	12	12	12
2	No. of SHGs formed	12602	13252	13801
3	No. of SHGs credit linked (including repeat finance)	5614	6953	8003
4	Bank loan disbursed (₹ lakh)	11200.21	17739.36	24777.71
5	Average loan per SHG (₹ lakh)	1.995	2.551	3.096
6	Percentage of women SHGs %	100%	100%	100%

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Odisha
Table 2: Promotional Interventions	DDM Office
Table 3: Status of SHGs	OLM, 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.)	0	0	0
2	Consumer Stores (No.)	3	3	3
3	Housing Societies (No.)	2	2	2
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	0	0	0
11	Total (No)	7	7	7

**Table 2: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	24	24	76
2	Multi state cooperative societies (No.)	0	0	0

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No. of Societies	Spread
1	Odisha	Kandhamal	Baliguda	LAMPCS	2		LAMPCS	2		LAMPCS	2	
2				Hsg Coop.	1		Hsg Coop.	1		Hsg Coop.	1	
3				Consumer Coop.	1		Consumer Coop.	1		Consumer Coop.	1	
4				Marketing Coop.	1		Marketing Coop.	1		Marketing Coop.	1	
5	Odisha	Kandhamal	Phulbani	LAMPCS	1		LAMPCS	1		LAMPCS	1	
6				Hsg Coop.	1		Hsg Coop.	1		Hsg Coop.	1	
7				Consumer Coop.	1		Consumer Coop.	1		Consumer Coop.	1	
8				Marketing Coop.	1		Marketing Coop.	1		Marketing Coop.	1	



9	Odisha	Kandhamal	G Udayagiri	LAMPCS	2		LAMPCS	2		LAMPCS	2	
10				Consumer Coop.	1		Consumer r Coop.	1		Consumer Coop.	1	
11	Odisha	Kandhamal	Chakapada	LAMPCS	2		LAMPCS	2		LAMPCS	2	
12	Odisha	Kandhamal	Daringbadi	LAMPCS	2		LAMPCS	2		LAMPCS	2	
13	Odisha	Kandhamal	Khajuripada	LAMPCS	2		LAMPCS	2		LAMPCS	2	
14	Odisha	Kandhamal	Kotagarh	LAMPCS	1		LAMPCS	1		LAMPCS	1	
15	Odisha	Kandhamal	K Nuagaon	LAMPCS	2		LAMPCS	2		LAMPCS	2	
16	Odisha	Kandhamal	Phiringia	LAMPCS	3		LAMPCS	3		LAMPCS	3	
17	Odisha	Kandhamal	Raikia	LAMPCS	3		LAMPCS	3		LAMPCS	3	
18	Odisha	Kandhamal	Tikabali	LAMPCS	2		LAMPCS	2		LAMPCS	2	
19	Odisha	Kandhamal	Tumudibandha	LAMPCS	2		LAMPCS	2		LAMPCS	2	

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DRCS, Kandhamal
Table 2: Details of credit cooperative societies	DRCS, Kandhamal
Table 3: Block wise, sector wise distribution of cooperative societies in the district	

## 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/mFOs	SHGs / JLGs	BCs / BFs	Villages	Households
Commercial Banks	16	54	29	25	0	9	5448	314		
Regional Rural Bank	1	12	10	2	0		2269	38		
District Central Coop. Bank	1	6	2	4	0		1361			
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0					
Primary Agr. Coop. Society	24	24	22	2	0					
Others	4	6	2	4	0					
All Agencies	46	102	65	37	0	9	9078	352		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakhs]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	1157804			0	0	243459.00	258487.00	302030.00	16.8	89.34
Regional Rural Bank	105663			0	0	20288.00	20291.00	23073.00	13.7	6.82
Cooperative Banks	52781			0	0	11077.00	11470.00	12736.00	11.0	3.77
Others				0	0	53.00	84.00	239.00	184.5	0.07
All Agencies	1316248	0	0	0	0	274877.00	290332.0	338078.00	16.4	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	98604	89237	103240	15.7	61.6	43111.30	121798.33	139914.11	14.9	79.83
Regional Rural Bank	6690	10328	12371	19.8	7.4	6969.05	7353.92	9542.09	29.8	5.44
Cooperative Banks	39319	40501	39900	-1.5	23.8	14227.25	14198.82	22022.15	55.1	12.57
Others			11956	0	7.1	1045.40	4559.93	3780.42	-17.1	2.16
All Agencies	144613	140066	167467	19.6	100.0	65353.00	147911.00	175258.77	18.5	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	17.7	47.1	46.3
Regional Rural Bank	34.4	36.2	41.4
Cooperative Banks	128.4	123.8	172.9
Others	1972.5	5428.5	1581.8
All Agencies	23.8	50.9	51.8



### 5. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	85026.20	60.8	46039.56	32.9	43328.35	31.0		0.0		0.0
Regional Rural Bank	7082.63	74.2	4985.05	52.2	5094.52	53.4		0.0		0.0
Cooperative Banks	21598.89	98.1	21011.18	95.4	0.00	0.0		0.0		0.0
Others	3778.60	100.0	2721.22	72.0	3766.09	99.6		0.0		0.0
All Agencies	117486.32	67.0	74757.01	42.7	52188.96	29.8	0.00	0.0	0.00	0.0

### 6. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	81853.87	44156.70	53.9	99277.21	126353.22	127.3	103808.91	96237.19	92.7	91.3
Regional Rural Bank	9195.08	6969.05	75.8	10965.33	7353.92	67.1	8302.08	9327.27	112.3	85.1
Cooperative Banks	14672.13	14227.25	97.0	15705.16	14198.82	90.4	17743.85	18404.10	103.7	97.0
Others			0			0	1385.80	4239.28	305.9	102.0
All Agencies	105721.08	65353.00	61.8	125947.70	147905.96	117.4	131240.64	128207.84	97.7	92.3

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	49987.41	30695.00	61.4	53412.11	45292.00	84.8	53517.00	55574.00	103.8	83.3
Term Loan(Agri.)	19823.04	7077.00	35.7	20716.20	19965.00	96.4	22071.00	22924.00	103.9	78.7
Total Agri.Credit	69810.45	37772.00	54.1	74128.31	65257.00	88.0	75588.00	78498.00	103.8	82.0
MSME	25322.35	22045.00	87.1	35627.08	77099.00	216.4	38242.00	37420.00	97.9	133.8
Other Priority Sectors*	10588.28	5536.00	52.3	16192.31	5555.00	34.3	17411.00	12290.00	70.6	52.4
Total Priority Sector	105721.08	65353.00	61.8	125947.70	147911.00	117.4	131241.00	128208.00	97.7	92.3

## 8. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	43111.30	12543.12	29.1	121798.33	12242.27	10.1	139914.11	17683.87	12.6	17.3
Regional Rural Bank	6969.05	1551.74	22.3	7353.92	767.42	10.4	9542.09	514.07	5.4	12.7
Cooperative Banks	14227.25	1827.19	12.8	14198.82	1468.88	10.3	22022.15	1204.60	5.5	9.5
Others	1045.40	340.41	32.6	4559.93	49.85	1.1	3780.42	251.03	6.6	13.4
All Agencies	65353.00	16262.46	24.88	147911.00	14528.42	9.82	175258.77	19653.57	11.21	15.30

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

Source(s)	
1	LDM office /Reports
2	SLBC site
3	LDM office /Reports



## **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:

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

The Ministry of Cooperation (MoC), GoI is implementing a Pilot Project for World's Largest Grain Storage Plan in the 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.

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

The 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.

##### 3. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with the support of NABARD, NDDB, NFDB, NCDC and other National Level Federations

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

The 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.

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

##### 6. 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.

7. 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.

8. World's Largest Cooperative Training Scheme

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

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

10. 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.

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

12. Establishment of National Cooperative Database Digital

**Agriculture Mission:**

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

i. Agri Stack:

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

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

iii. Jan Samarth Portal:

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

**Agriculture Infrastructure Fund (AIF) Scheme**

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



- i. **Viable Farming Assets:** The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. **Integrated Processing Projects:** The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. **PM KUSUM Component:** The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

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

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

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

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

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

**PM JANMAN (Pradhan Mantri 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.

Focus Areas

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

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

1. 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.
2. 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.
3. 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 Rs 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.i. Scheme for grant support to SHGs/ JLGs/ POs/ Micro entrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

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

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

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

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

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

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

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

#### 9. Farm Sector Development

9.i. 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.ii. 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.iii. 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.iv. 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.v. 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.

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

**12. Agriculture Credit during 2023-24:**

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

**13. Technology Facilitation Fund (TFF):**

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in



agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up

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

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

Enhance the resilience and diversification of agriculture

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

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

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

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

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

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

Under Subhadra Yojana all eligible women given 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 Jalanidhi for bringing more area under assured irrigation and State incentive for micro irrigation

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

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

A total of Rs. 28,944.00 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 Rs.3 lakh.

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

The economy of the district is predominantly agrarian, with majority of the population dependent on agriculture, allied and NTFP sector for employment and income. Thus, it holds the key to socio-economic development of the district.

The district falls under Zone 7-Eastern Plateau & Hills Region & in the Sub-Zone of North-Eastern Ghats of Western Odisha Hills. The district has 47000 ha of gross cropped area (2021-22) and 46000 ha of the net sown area (2021-22), with an average cropping intensity of 102.02%. The district's primary crops are cereals (Paddy and maize), oilseeds (Mustard and niger oilseed), pulses (Kulthi, and black gram), vegetables (cullu flower, cabbage and beans) etc. Paddy cultivation accounts for around 73.57% of the gross cropped area under cultivation.

As per the Census 2011, cultivators and agriculture labourers account for around 68.14% of the total work force in the district, which demonstrates the significance of agriculture.

As per Agriculture Census 2015-16 there were a total number of 91608 operational holdings in the district. This includes 90810 individual holdings, 783 joint holdings and 15 institutional holdings. The percentage of operational holdings in marginal, small, semi medium, medium and large category were 71.39%, 22.59%, 5.17%, 0.82% and 0.03% respectively.

Crop production in the district is mostly dependent on monsoons and this is reflected in the cropping pattern in the district. The district receives average 1427.90 mm rainfall annually. The credit flow under farm sector during 2021-22, 2022-23 and 2023-24 are ₹37727.00 lakh, ₹65257.00 lakh and 75587.99 lakh respectively.

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

In order to increase crop production, productivity and increase the per capita income of farmers, banks provide concessional loans to them under Kisan Credit Card (KCC) scheme as per Government directives. Under the present KCC scheme, all crop loans up to Rs. 3.00 lakh are provided at 7% to farmers. State Government is also providing cost cum interest subvention on crop loans. Notified crops are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme.

Apart from KCC scheme in vogue, the State Government has launched KALIA scheme under which financial assistance of Rs. 25000/- is provided to every family of small and marginal farmers over five cropping seasons for purchase of farm inputs. Similarly, in association with NABARD, the State Government has launched the BALARAM scheme to provide institutional credit to landless farmers. Further, quality agricultural implements are being supplied to farmers at affordable rates by the Odisha Agro Industries Corporation. There are 24 LAMPS in the district, which not only provide credit to farmers, but also supply farm inputs like quality fertilizer and seeds to member farmers. There is one KVK in the district that provides.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 69601.77 lakh. Details



are indicated in Annexure I advisory-cum-extension services and training/exposure visits to farmers. here are 02 soil testing laboratories operating in the district. There are 40 Farmer Producer Organisations (FPOs) across the district."

### **2.1.2 Water Resources**

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

A key component of improved crop yield is irrigation. Kandhamal is rich in both ground water and surface water resources. The drainage system is controlled by rivers like Salunki, Bagh, Khadag, Raula and Kalipen.

The ground water development and judicious management of surface water are vital in promoting modern agriculture. Minor irrigation holds the key to boost agriculture production and productivity. Of the net cultivated area (127790 ha), about 29503 ha (23.09%) are irrigated during the Kharif - 2023 season and 8844 ha (25.64%) is irrigated (assured irrigation) during the Rabi season.

As on date, only 15% of the ground water resources have been exploited. All the 12 blocks of the district are classified under safe category.

The district receives average annual rainfall of 1427.9 mm. Climate proofing measures like resilient farming, weather based cropping pattern best suitable for improving farmers' income from agriculture.

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

The OAIC and other private dealers provide sales and services facilities to farmers. ATMA has greater role to play in popularizing the use of modern agriculture implements by holding workshops at village/GP Block level.

The creation of commercial infrastructure in the form of agro-service centres and repairing centres may be financed by the credit institutions that will help the farmers to get competitive, affordable services. Banks such as SBI has tie up arrangement with corporate houses to improve sales through bank loans.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 3144.10 lakh. Details are indicated in Annexure I

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

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

The agro-climatic zone with hot moist and sub-humid climatic condition of the district offers excellent scope for development of Plantation & Horticulture crops, sericulture, bee keeping and mushroom cultivation. Turmeric is widely cultivated across all blocks and the crop in the district has received GI tag as "Kandhamal Haldi" for its organic farm practices and unique characteristics like aroma and oil content. There is significant production variety of beans popularly known as "Raikia Beans". In the district there is significant production of local variety of mango and jack fruits in the district.

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

"(a) Ground Water Survey and Investigation (GWS&I) Organisation under the Department of Water Resources, Government of Odisha is engaged in investigation and monitoring of ground water resources.



- (b) Agriculture department through OAIC and DoWR through OLIC look after the development of Minor Irrigation in the district having less than 40 ha of command area.
- (c) Odisha Lift Irrigation Corporation and Odisha Agro Industries Corporation look after the development of surface water irrigation structures and other related works. They are implementing Biju Krushak Vikas Yojana (BKVY), BKVY Deep Bore well, Secha Karyakram (BKVY-DBSK), Jalnidhi II, Revival of defunct LI projects and some activity under RKVY.

In the North Eastern parts of the district, there is potential for small lift irrigation scheme up to a command area of 10 ha. Lining of channels, underground pipelines, sprinkler, drip sets, non-conventional energy saving devices for lifting of water and farm ponds for rain water harvesting may be covered under bank financing.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 3288.72 lakh. Details are indicated in Annexure I

#### **2.1.4 Farm Mechanization**

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

Farm Mechanisation is necessary to boost crop productivity and yield, avoiding drudgery in farm operations, reducing cost of cultivation and post-harvest losses, completing farm operations in time etc.

According to various studies, appropriate mechanization of farm operations can increase food production and farm productivity by 10-15 per cent, cropping intensity by 5 to 20 per cent and save 15 to 20 per cent on seeds, fertilizers, chemicals and 20 to 30 per cent in time and labour.

As per Agriculture Census, 2015-16 90% of farmers are small farmers of the total farmers. The average size of Land holding is 0.88 ha. In view of the predominance of small land holders in the district focus has been on use of power tillers and others agricultural implements for integrated mechanization of agriculture marketing and processing. Agriculture implements such as weeders, groundnut decorticators, paddy threshers, seed drills etc. have huge potential in the district.

There are 3.3 lakh cattle in the district overall. The cropping intensity is 102.02. The district urgently needs to replace dairy and plough animals with farm machinery in order to harness the carrying capacity in accordance with ecological balance and developmental requirements.

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

a. Department of Horticulture is the nodal agency for development of the sector. There are three horticulture divisions at Phulbani, Baliguda and G. Udayagiri in the district. One Deputy Director Horticulture Mission stationed at Phulbani is monitoring the horticultural activities of the district. Different subsidy schemes like Protected Cultivation, Refrigerated Van and Farm Pond Scheme are available which may be popularized among the farmers.

b. Daringbadi and G. Udayagiri blocks are suitable for cultivation of cactus and flower crops like tuberose, gladiolus, jasmine and chrysanthemum. All blocks of the district are suitable for growing mango, banana, guava, litchi and citrus fruits including spices like turmeric and ginger.

c. Govt is implementing Paramparagata Krushi Vikash Yojana in the district.

- d. Centre of Excellence on Horticulture is proposed to be established in Tikabali block with financial assistance of Rs 10.89 crore by Government of Odisha.
- e. One Horticulture Training Institute (HTI) is established at G Udayagiri under Chief Minister's Special package to impart training to rural youth.
- f. There are 8 Government nurseries and 6 Private nurseries producing 3.00 lakh grafts and forest spices in Phulbani. In addition, 12 Farm & Nursery production centres are there in the district, producing more than 1.00 lakh mango grafts, 10000 Guava gooties, 10000 lemon seedlings.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 6837.18 lakh. Details are indicated in Annexure I.

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

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

As per the India State of Forest Report 2021, the district has 5404 sq km of forest coverage which constitutes 67.37 of the total geographical area. The district has 1320.97 sq. kms of wasteland, of which 10079 ha is forest wastelands and balance 44188 ha is non-forest wasteland.

The area under wasteland has increased as a result of traditional practices like shifting cultivation and subsequent uncontrolled soil erosion. The majority of the land i.e. 56222 ha is under category "Land with scrub" indicates that lack of investment and opportunities are the major factors for such a large extent of wasteland. One of the forest species that has gained special attention this year is Special package under bamboo mission has evinced interest of farmers of the district. Thus bamboo can be taken up on a large scale in the district.

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

- a. The Central Government has started new initiatives for bamboo and tree-borne oilseeds. The "National Mission on Bamboo Technology and Trade Development" also envisages raising bamboo plantations on privately held wastelands under contract farming for artisans who depend on bamboo for their livelihood.
- b. The Forest Department offers planting materials free of cost. Its nurseries sell saplings of forest species. They also provide extension services to farmers through Joint Forest Management programmes. They are implementing National Afforestation Programme on 2500 ha area through Vana Samrakshana Samitis (VSS).

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 563.74 lakh. Details are indicated in Annexure I

## **2.1.6 Animal Husbandry – Dairy**

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

Since drinking milk is viewed as a sin in indigenous communities, dairy farming is not a popular allied activity in the district. In rural areas, the majority of cattle populations are raised for cultivation purposes. The crossbred population in the district is hardly 1% of the total cattle population as per the 20th Livestock Census 2019. The district's per capita availability of milk is only 67 gms per day, which is significantly less than the State's. The availability of quality animals is grossly inadequate due to significantly lower demand.



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

Of the 2.60 lakh cattle population in the district less than 1% are cross breed. The district has 23 veterinary dispensaries, 96 artificial insemination centres. Further, 223 acre of land comes under fodder cultivation in the district.

In semi-urban pockets, the infrastructure support and delivery systems are woefully insufficient to meet the demand.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 2809.08 lakh. Details are indicated in Annexure I

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

As per the 20th livestock assessment, the district has 3.86 lakh poultry birds. Climatic condition is suitable for poultry farming in the district. However, the lack of infrastructure has prevented the activity from increasing. The district cannot produce enough eggs to meet the annual per capita demand of 180 eggs.

The neighbouring Ganjam district supplies live birds. There are a few small-scale broiler units in the district. There are no commercial layer units. The district does not have a facility for poultry feed processing unit. Therefore, a mini feed mixing plant needs to be established in the district. Banks should finance to a select group of deserving and motivated borrowers for the future growth of this sector. The focus given by the district administration DRDA in implementing Back Yard Poultry under NRLM scheme has proved to be successful which would help the district in meeting the demand of eggs in days to come.

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

The Animal Husbandry Department is the nodal agency for development of the sector. Infrastructure available in the dairy sector also supports the sector. The improved layers are less than 1% of the population. Mostly desi poultry birds are reared in the backyard. The climate and the population density of the district are ideal for poultry rearing on commercial lines under partnerships with companies.

In order to increase the SHG's revenue, the Kandhamal Poultry Development Cooperative Society Ltd (KPDCSL) is supporting them in establishing 1000 broiler units under the PPP model. In order to help SC/ST households that are malnourished; a Protein Supplementation programme is also in place by giving each family 6 eggs and income generation of Rs.500/- p.m.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 1967.04 lakh. Details are indicated in Annexure I

**2.1.8 Animal Husbandry – Sheep, Goat, Piggery****2.1.8.1 Status of the Sector in the District**

Rearing of small ruminants i.e. sheep goat and pig is interlinked to the culture, livelihood and food security especially for the vast majority of resource- poor tribal people in rural areas of the district.

Kandhamal district is famous for high quality meat production from improved germ

plasm of goat. Goat is considered as “ATM” for poor and landless tribal people. Black Bengal breed is the most abundant goat breed. The demand for meat is high in the district. Goat rearing is the major economic activity of the district and livelihood of the people depends on it.

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

- Department of Animal Husbandry is the nodal agency for development of the sector. Infrastructure discussed in the dairy chapter are available for this sector.
- Sheep, Goat and Piggery population in the district are 2944, 269391 and 5627 respectively as per the 20th Livestock Census, 2019.
- Rearing goats is a traditional activity for the tribal families and is interlinked to the culture and livelihood of the people.
- Sheep and goats subsist on shrubs and field grass which is abundantly available in the district.
- Pigs are excellent converters of feed and fodder into meat (pork) and they multiply very fast. The climate of the district is suitable for sheep, goat and pig rearing. Piggery is traditionally taken up by some selected social groups.

BAIF in association with Odisha Livestock Resources Development Society and with fund support from the State Government is implementing one comprehensive goat development programme covering distribution of breeding buck vaccination and deworming castration, capacity building of goat keepers and weight measurement in the district.

A Meat Processing Plant is proposed to be established by District Administration in PPP mode in the district.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 3818.16 lakh. Details are indicated in Annexure I

### **2.1.9 Fisheries**

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

Fisheries sector in Kandhamal (being a land locked hilly district) is linked to the culture and capture of freshwater resources, which include 516 Ha ponds/tanks 270 Ha reservoirs/MIPs and 1300 km stretch of rivers and canals. The district produces 1526.92MT of fish overall (2019-20), but it cannot meet its own demand resulting in supply from outside.

In terms of per capita fish consumption (8.1 kg) and average production, the district is below the State average. Considering the change in feeding habits and increase in purchase power of people the demand for fish is increasing. The present institutional financing to the sector is restricted to traditional activities like composite fish farming, seed rearing and net and boat. In recent years' integrated farming, bio-flock technology based farming has been adopted by progressive farmers. The sector has potential for further development on account of the gap in demand and supply, introduction of sector friendly policies, priority accorded and above all the availability of unutilized/underutilized resources.

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

The Department of Fisheries headed by the DFO and assisted by block level technical staff serves as the nodal agency to ensure all round development of the sector through implementation of various promotional programs, need based skilling and ensures



critical inputs availability.

The local KVK supports the sector through their promotional activities. The District Fisheries Office has facility for testing soil and water quality. There are 3 Govt. fish farms at Phulbani, Tendrigaon and Sriguda for fish seed production. Against the demand of 3.375 million seeds, the district produces only 1.35 million seeds resulting in supply of seed from outside. As a measure to increase its productivity through stocking, captive nurseries are developed in Pilasalunki reservoir. Sector specific schemes of Government of India and State Government - Pradhana Mantri Mashya Sampada Yojana (PMMSY), Matsya Pokhari Yojana (Mo Machha Pokhari), Mukhyamantri Krushi Udyog Yojana, Matsyajibi Unnayana Yojana etc. are under implementation. Promotions of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture, culture of GIFT, Tilapia are encouraged. Bio-flock units were established in Chakapad and Kotagarh block.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 654.56 lakh. Details are indicated in Annexure I

#### **2.1.10 Farm Credit – Others**

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

Small and marginal farmers in the district constitute 90 with 67.84 per cent of the net cultivable land. The majorities of the holdings are very small upland and undulated. Mechanization of agriculture is yet to be taken up on a large scale.

The vast majority of small and marginal farmers depend on bullocks for ploughing and other farm operations, despite the availability/popularization of tractors and power tillers. 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. 20 to 25% of the existing bullock population needs to be replaced every year which should come from the current heifer stock.

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

There are 14 cattle markets operating in the district. The district has good number of iron wheel fabrication units. Bullock carts are manufactured by local skilled persons. The use of bullock and bullock carts by small marginal and tribal farmers will be able to reduce cost of operation and maintenance of farm machinery, which will raise the farmers' income.

Activities like two wheelers for transport of farm produce would help in reaching the markets and getting better price.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 86.40 lakh. Details are indicated in Annexure I.

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

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

Farmers currently focus mainly on crop production, which is impacted by employment and income uncertainties. In this context, integrating various agricultural enterprises has great potential to augment farmers' income, increase family labour employment and mitigate risk.

The IFS contributes to the improvement of soil fertility and productivity by recycling

organic waste and increasing sustainable farm income, higher food production to equate the demands of the growing population. The various components of IFS are crops, live stocks birds and trees. The crops may have subsystem like mixed/intercrop multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered when selecting an IFS model are soil type, rainfall distribution and the duration of growing season.

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

The Indian Council of Agricultural Research (ICAR) has developed a few state specific models, which are included into state plans in many states. These tailor-made IFS offer scope to provide the sustainable production profit and employment, besides household level food and nutritional security and many of them contribute towards ecosystem services.

Identified IFS according to the agro-climatic zones of Kandhamal is as under:

Agro climatic zone – Eastern Plateau & Hills Region Farming System modules identified  
- Crop (rice/millet-pulse/oilseeds/veg) – goaterly-sheep-poultry agroforestry

The State Government is currently implementing Integrated Farming System (IFS) in 04 blocks of the districts namely Daringbadi, Raikia, Tumudibandha and Kotagarh. In the district KVK has developed a few district specific models.

## **2.2 Agriculture Infrastructure**

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

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

Keeping in addition to preventing waste and food deterioration, godowns and cold storages provide facilities for scientific storage, allowing farmers to satisfy their credit needs without being compelled to sell their produce when the prices are low. In order to promote such infrastructure, back-end subsidy is available for certain infrastructure projects under various schemes.

Farmers keeping their produce in the godowns shall be eligible to avail pledge loan on hypothecation of their produce.

Kandhamal district has large scale production of turmeric having storage value. Beside Turmeric, Kandhamal district produces sizable amount of Mahua flowers and Tamarind that can be stored in cold storages to fetch better price later. Rural godowns can provide storage for food grains and pulses like Arhar and Black-gram. The only cold storage at G.Udyagiri is defunct.

Rural godowns have been given special attention due to of various cluster development programmes envisaged during the plan period, such as turmeric cluster, khali cluster, groundnut cluster and agarbati cluster. For improvement of quality and value additions suitable godown structures are required. Small godowns at village level are therefore considered as the emerging activities that require comprehensive support in order to increase output and productivity.

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

- Kandhamal district is one of the potato growing districts of the State and the total production potential of potato is estimated at 25000 metric tonnes per annum.



- There are also 2 principal market yards managed by RMC and 41 Rural Haats. There are a number of sub-market yards under private sector for turmeric, ginger, tamarind and other minor forest produce.

Growing paddy, maize, flower, and vegetable production will necessitate additional storage space and market yard. Given the volume of agricultural produce and the district's larger geographic region, 41 rural primary markets are not sufficient.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 646.06 lakh. Details are indicated in Annexure I

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

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

The District has undulating terrain. Out of the total cultivable area of 127790 ha 96298 ha (75) is high land 20624 ha (16) medium land and 10868 ha (9) low land. The higher gradients of the field causes quick run off of rainwater leading to soil erosion. Further 3/4th of the normal rainfall is received from southwest Monsoon during June-September. The uncontrolled water flow causes soil erosion and loss of fertile topsoil and causes siltation of river and reservoirs. Therefore, levelling and bundling of soils and water conservation are highly essential for undertaking different cultivation. Credit flow for land development is required which includes land reclamation, contour bunding, terracing, levelling and dry land farming.

Broadly, the district has Red Black and Brown forest soil which are light texture and acidic in nature having pH 5.3 to 6.5. The soil is very porous with low water holding capacity.

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

This district having red and laterite soil is often affected by drought. The watershed approach is adopted for development of these areas and presently implemented in all the blocks having 289 micro-watersheds.

The major agencies engaged in promoting the LD activities in the district are:

- (i) Soil Conservation Department
- (ii) Agriculture Department
- (iii) Integrated Tribal Development Agencies at Phulbani and Balliguda
- (iv) Horticulture Department

As on date 290 watersheds covering an area of 112000 ha have been treated under various schemes of Government and NABARD.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 527.28 lakh. Details are indicated in Annexure I.

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

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

The other important agricultural infrastructure activities are production of bio-pesticides, bio-fertilisers, (Azospirillum Azotobacter PSB etc.) plant, tissue culture facility, agri-biotechnology, seed production and vermi-composting. Horticulture activities i.e. fruit crops, plantation crops etc. are being promoted in large scale in the district and the requirement of tissue culture planting materials is met from outside. There is need for setting up tissue culture units in the district since there is demand

for disease free and fast growing plants like banana, pomegranate etc. Organic farming by use of bio-fertilisers, bio-pesticides and vermi-compost are necessities for sustainable agriculture development and use in horticulture crops.

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

Organic compost reduces cost of purchased inputs while improving soil health. However, it takes 2-3 years to achieve optimum yield. Thus some farm income scheme may have to be integrated for small and marginal farmers so that their farm income loss is off-set during this period. Commercial Production of Organic Inputs viz. Bio fertilizer, Vermi compost / vermi hatcheries & Compost from vegetable and fruits etc. may be taken up by farmer aggregates like PACS, Producer Societies etc.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 102.84 lakh. Details are indicated in Annexure I

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

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

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

The agro climatic condition of the district offers excellent scope for development of major Plantation & Horticulture crops viz Mangos, Banana, Jackfruit, Pineapple, Papaya, Guava, Citrus, Litchi etc. The potential of sericulture is prominent in Baliguda, Chakapad, G. Udayagiri, Khajuripada, Phulbani and Phiringia blocks. Paddy straw, mushroom and oyster mushroom can be grown extensively in the district. Agro based processing industries capable of providing rural employment needs to be encouraged by providing adequate training to the farmers/entrepreneurs. The Odisha Food Processing Policy 2016 envisages setting up of Mega Food Park/Sea Food Park/State Food Park. The policy also encourages setting up of cold chains, primary processing centers, collection centers and standalone reefer vehicles to minimize loss of perishable fruits and vegetables. The Govt. of India has approved a new central sector scheme named “PRADHAN MANTRI KISAN SAMPADA YOJANA. The green field agro-processing units can be set up by the women and SC/ST entrepreneurs under Stand up India (SUI) scheme. Each commercial bank branch has been advised to finance at least one-woman entrepreneur and one SC/ST entrepreneur under SUI for green field enterprises on manufacturing services or trade activity with bank loan of Rs.10 to Rs 100 lakh. Under SUI, scheme 11 units have been sanctioned.

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

As a measure for value addition each department promotes processing activities for their respective produce. In the district Raikia Phiringia Khajuripada and Daringibadi are rice and vegetable growing areas and potential exists for rice hulling and other agro-based industries in these areas. The total forest area of 5.71 lakh ha. has potential to establish forest based industries. Cereals pulses and oilseeds based industry such as flour mills and edible oil extraction mills are possible in the district. Industries such as manufacture of bamboo and cane work, broom making, sal leaf cup making, mango other fruits pickle, squash and jams making, processing, packaging and marketing of cereals, pulses, chilli and turmeric powder have the local resources and skills to grow manifold. Turmeric powder (big unit), Turmeric powder (small unit), Ginger powder, Oil mill, Sal and Siali leaf based industries and Tamarind concentrate are the emerging activities.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 4233.00 lakh. Details are indicated in Annexure I.



### **2.3.2 Agri Ancillary Activities – Others**

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

Over the years extension support/services of promotional departments have failed in fulfilling the expectations of farmers. As a result, the concept of private extension services have gained momentum. Participation of corporate houses, the establishment of ACABC are the areas requiring due support of the formal credit system.

In order to enhance productivity of crops/animals and ensure increased income to farmers, Under the scheme for establishment of Agri-Clinics and Agri-Business expert advice and services on various technologies, including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for managing the prices of various crops in the market and animals feed and fodder management etc.

As per the PSL loans to PACS/FSS/LAMPS and loans to MFIs for on lending to agriculture can be booked under this category.

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

- There are two MFIs working in the district with significant untapped potential.
- There are 24 LAMPS of Boudh CCB working in the district.

MFIs in Kandhamal give finance which is purpose neutral and borrowers do various types of petty business. There is no record of MFIs financing for agriculture.

Credit Potential for the sub sector or 2025-26 is estimated at ₹ 510.00 lakh. Details are indicated in Annexure I.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

Kandhamal district is yet to achieve the desired level of growth in MSME sector despite having huge potential for development of this sector. The district's biggest issues are unemployment and stagnation in growth. There are no significant numbers of large or medium industries.

About 34% of SSIs are engaged in food processing and allied activities. Apart from agro processing industries, several forest based industries like wooden furniture making units, honey and mahua, tamarind, sal / Tol seed processing have the potential in the district. Industries, such as manufacture of gums, bamboo and cane work, broom making, sal / siali leaf plate making, sericulture/ tassari culture based industries are possible in the district. There are 1054 numbers of registered MSME units in the district

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

Technical Institutions like (i) Govt. ITI, Phulbani (ii) Maa Baraladevi ITI, (iii) Biju Patnaik Institute of Technology are situated in the Kandhamal district. One Govt. Poly Technic College is imparting training to rural youths and providing self-employment. The industrial estates should be equipped with requisite infrastructural facilities for smooth running of the MSME units. Two Govt ITIs, One at Daringbadi and the other at Baliguda are proposed to be set up.

One Food and Agro Processing Park is proposed to be established in the district under Mega Food Park Scheme in an area of 50 acres with financial outlay of ₹ 50.00 crore. Besides, one Research Institute on Turmeric Product is proposed to be established in the district.

Under the Odisha Food Processing Policy 2013, one Mini Food Park of 25 acres with financial investment of Rs 15 Cr is also proposed to be established.

In the current era of globalization and liberalization, efforts must be made to invite entrepreneurs from outside to set up the medium/large scale industries in the district. This in turn will give a boost to the morale of the local entrepreneurs to set up ancillary and downstream SSIs based on the requirements of the large/medium scale industries. While promoting mega project, environment aspect should be considered, since 70% of area of Kandhamal comes under Forest Area/Reserved Forest.

Credit Potential for the sector or 2025-26 is estimated at ₹ 63119.30 lakh. Details are indicated in Annexure I.

## **Chapter 4**

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

#### **4.1 Credit Potential for Export Credit**

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

"Export plays an important role in the economy of a country. To compete internationally, the industry should have quality products, competitive price and good packaging. The reliance on exporting raw material and import of finished goods has detrimental effects on the economy.

In Kandhamal, Tribal farmers grow Turmeric, which is naturally organic. Kandhamal Haldi has earned the Geographical Indication (GI) tag. KASAM (Kandhamal Apex Spices Association for Marketing), now registered under Companies Act is a farmer's society constituted by more than 12000 tribal farmers of Kandhamal. The main objective of KASAM is to establish direct linkage between farmer and Domestic and International Market by avoiding middlemen so that they can be brought into the main stream of nation building. Nearly 1500 MT of turmeric has been estimated for export during 2021-22. KASAM is only FPO society which exports turmeric to few European countries through export houses. None of the bank branches are providing export credit in the district. As on date none of the banks has disbursed any export credit.

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

There is potential for export of Turmeric. The infrastructure availability and the accessibility of technology is present in the form of KVK and other line departments like Agriculture, Horticulture, DIC etc., Besides this, since Kandhamal is classified as industrially backward area as per MSME Policy, additional subsidies in Power, VAT, tax holiday is available.

Credit Potential for the sector or 2025-26 is estimated at ₹ 255.00 lakh. Details are indicated in Annexure I

#### **4.2 Credit Potential for Education**

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

Education is one of the basic needs of life. Government of India has enacted Right to Education Act to provide the compulsory and free education to all children up to the age of 14. To facilitate higher professional or technical education, the role of banks is very important. Kandhamal district is well behind the State level literacy rate.

Govt. of Odisha has implemented the scheme 'Kalinga Sikshya Sathi Yojana' in order to provide financial assistance in form of interest subvention against education loan availed by poor and meritorious students of Odisha, pursuing higher studies, whose parents make less than Rs 6.00 lakh per year. Interest subsidy shall be provided at such a rate that the net interest payable by the students after the moratorium period become 1% per annum.

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

As on 31 March 2022, there are 19 Colleges in the district and the number of higher secondary Schools is 190. Every year, on an average 2000 students out of 10000 pass outs will be pursuing higher education either Engineering/Medical/Para Medical etc. Private schooling is currently preferred by an increasing number of people. People also



have preference for professional courses. As people have to move outside of the district for professional courses, education has been expensive.

Credit Potential for the sector or 2025-26 is estimated at ₹ 989.40 lakh. Details are indicated in Annexure I.

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

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

In rural area, a house serves as both a place to live and an integral part of livelihood. With changes in the economic condition of families and their aspirations, there is a growing need for housing. The Ministry of Rural Development (MoRD), GoI has estimated that there was a shortage of 439.3 lakh houses in rural India during the XII Plan period. The MoRD, has formalised the vision for Rural Housing as Ensure adequate and affordable housing for all and, facilitate development of sustainable and inclusive habitats in rural areas by expanding government support, promoting community participation, self-help and public/private partnership within the framework of Panchayati Raj.

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

As per Census 2011, out of the total 172022 number of households in Kandhamal, 160673 households are in rural area. Many of the rural households are either semi-permanent or totally temporary in nature. The state government has constructed 60222 pucca houses for the houseless people in the district.

Credit Potential for the sector or 2025-26 is estimated at ₹ 3835.20 lakh. Details are indicated in Annexure I.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

Infrastructure investment in both agriculture and non-agriculture sectors lead to capital formation resulting increased production and productivity, thereby contributing to poverty reduction. Within the non-agricultural infrastructure projects, priority would be on those projects which are important as critical infrastructure needed for development of local area.

Infrastructure Criticality requires specific treatment while building rural infrastructure in LWE affected areas, Tribal Predominant Areas, KBK region, etc. Under NABARD's RIDF, 31 broad sectors of which as many as 23 pertaining to agriculture and allied activities have been supported. This signifies how important agriculture and allied sectors are.

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

Agriculture infrastructure available in the district include 01 medium irrigation project over Pila Salunki river with command area of 2033 Hectare and 57 minor irrigation projects / 325 check dams with aggregate command area of 10314 Hectares apart from river lift irrigation projects, deep bore well, dug well and others. The Krishi Vigyan Kendra at G Udayagiri is providing agricultural extension services and training to farmers. Agro-Meteorological Field Units (AMFUs) under the Gramin Krishi Mausam Sewa (GKMS) project to prepare and share agromet advisories to help farmers make crop management decisions. Two RMCs at Raikia and Phulbani and rural Haats provide necessary agri-marketing infrastructure to the rural economy. The district has 3683 Km length of pucca roads as transport infrastructure. These infrastructures along with public health infrastructure, water supply & sanitation, educational institutions, communication facility, electricity/social / Banking & financial / tourism infrastructure collectively contribute to the socio-economic growth of the district.

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

All the social sector projects implemented in the district related to five village level drinking water supply projects in four blocks, namely, K Nuagaon, Tikabali, Raikia, Daringbadi already completed and two mega piped water supply project in Baliguda block and Tikabali block, each covering few GPs in the block.

#### 5.2 Social Infrastructure involving Bank Credit

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

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. With increased focus on human development and for attainment of Sustainable Development Goals, the social sectors viz, education, health, sanitation etc. have gained greater focus in the overall development process.



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

Outlets for sale of construction materials i.e. steel, cement, sand, stone, glass, brick, wood, sanitary fittings etc. are available in all block headquarters. The district has good network of commercial bank branches, including Gramya bank.

Credit Potential for the sector or 2025-26 is estimated at ₹ 340.00 lakh. Details are indicated in Annexure I

## **5.3 Renewable Energy**

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

The growing consumption of energy has resulted in the country becoming increasingly dependent on fossil fuels. As per BP Statistical Review of World Energy, June-2019, the expected life of energy reserves in India at 2020 production rate is fast depleting (coal-140 years, petroleum- 15.5 years and natural gas- 49.4 years). India is heavily importing crude which, apart from huge fiscal impact, has adverse environmental impact arising out of burning of fossil fuel. Therefore, an urgent need is established for promotion of environment friendly renewable energy sources for future energy security, climate change mitigation and disaster risk reduction. The Sustainable Development Goal (SDG) - 7 Affordable & Clean Energy, aims to ensure access to affordable, reliable, sustainable and modern energy for all by use of alternative renewable energy sources like biomass, biogas, wind, solar and hydro power. The district has significant potential for solar energy, biomass based energy systems.

Odisha Renewable Energy Development Agency (OREDA) and Green Energy Development Corporation of Odisha Limited (GEDCOL) are the two nodal agencies for development of renewable energy in the state. In the Make in Odisha Conclave 2022, the Power, Renewable energy and Green energy sector fetched 2.38 lakh crore worth of investment out of the total investment intent of 10.5 lakh crore.

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

OREDA is the nodal agency for development and promotion of renewable energy in the state. A number of solar energy systems have been installed through OREDA in the district, details as under:

- a. 566 units of ROOF TOP SOLAR (RTS) SYSTEMS installed in hostels, schools, police stations, collectorate, fire stations, PHCs and Panchayat Samiti offices with installed capacity of the units ranging from 2KW to 15KW.
- b. 766 Home Lighting systems(HLS) have been installed in the district under Saubhagya Yojana and 224 HLS installed under DDUGJY in rural areas.
- c. 04 on-grid RTS systems installed in 04 Tehsil offices of the district.
- d. 06 off-grid solar power generation systems installed in the district, 03 each in Residential hostels and Kendulipi godowns.
- e. 576 dual pump drinking water systems installed for drinking water in rural areas of the district.
- f. Around 307 solar agricultural pump sets installed in the district under PMKUSUM and other schemes for irrigation purpose.

Credit Potential for the sector or 2025-26 is estimated at ₹ 130.56 lakh. Details are indicated in Annexure I



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	122	57.089900	57.0899
B	Ongoing tranches	113	545.372900	330.7836
	Total (A + B)	235	602.462800	387.8735

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	167	75.0766	64.4701
B	Rural roads & bridges	53	342.62	272.5288
C	Social Sector	7	231.4652	83.3066
	Total (A + B + C)	227	649.1618	420.3055

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	1145	Irrigation potential	ha	2092
B	Rural roads	106	Road length	km	51163
C	Bridges	45	Bridge Length	m	16565

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social Sector- Village Drinking water supply	9	villages have been provided with piped drinking water supply	no. of villages	9
2	Social Sector- Mega Drinking water supply	2	Alarge number of villages have been provided with piped drinking water supply	no. of villages	326
3	Agri Related - Flood Protection	2	ue to flood protection measures, gross area under cultivation has increased	Ha	24
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

## Chapter 6

### Informal Credit Delivery System

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

Informal credit delivery system involves models to link unbanked people with the formal credit system. SHG-BLP and JLG are two such models. The First Bank Linkage Programme (SHG BLP) was launched by NABARD in the year 1992 is the largest non-directed micro savings and micro credit programmes in the developing world. SHG financing has become a normal lending in the district. As on 31.03 2019, number of SHGs formed stood at 9078 covering 104397 rural BPL families (89.00%) out of the total rural families of 117298 families.

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

Kandhamal district was identified as LWE affected by the Govt of India. Eight out of twelve blocks are declared as credit intensive in the district by OLM. Apart from OLM, Mission Shakti is working towards the purpose in all the blocks. SBI and UGB have entered into MoU with the Anchor NGO for developing SHG-BLP.

There are 42 Gram Panchayat Level Federations (GPLF) looking after 266 Cluster Level Federations (CLFs) in all 06 Intensive Blocks under OLM. Moreover, there are 12602 WSHGs are functioning in the district.

There are 140 Farmers clubs in the district. The FCs and 2 Federations are closely associated for the capacity building of SHG members in the area of production, processing and marketing.

NABARD has been supporting promotion and strengthening of SHG movement in the district. NABARD also supports capacity building of SHGs in the form of creation of Producer's group, marketing of rural produce through Rural Haat and rural mart, participation and training for skill development such as tailoring, computer skill and dairy farming under MEDP, LEDP, etc.

Nearly 100 NGOs and all Govt Departments are engaged in promotion of the groups with the involvement of Financing Banks and LAMPCS.

Credit Potential for the sector or 2025-26 is estimated at ₹ 12240.00 lakh. Details are indicated in Annexure I.

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

- 1 Increase in area under irrigation and seed replacement rate will enhance production and productivity.

#### **2. Water Resources**

- 1 Line department may promote solar operated water lifting devices and link beneficiaries to banks for financing. Minor Irrigation projects may be taken up in the district.

#### **3. Farm Mechanization**

- 1 Support of banks to SF/MF (individual or group mode) in purchase of small equipment such as power tiller, second hand tractor may bring a remarkable change in the level of farm mechanization in the district.

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

- 1 Establishment of cold chambers in potential pockets and promoting processing would create definite impact on the sector.

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

- 1 Focus may be given to commercial Agri-silviculture Agri-horti- silviculture Horti-pastural and Silvi-pastural practices and link farmers with banks.
- 2 Marketing infrastructure may be developed for procurement of NTFPs from SHGs, JLGs and FPOs.
- 3 Govt. may promote establishment of private nurseries in the district.
- 4 Village level awareness programmes and campaigns to make farmers educated about agro forestry system.

#### **6. Animal Husbandry - Dairy**

- 1 Intensive awareness creation amongst the tribal population about health benefits from consumption of milk and milk products. Development of more fully equipped milk routes (bulk cooler chilling machine and chilling van etc.) in the district may be the critical intervention to enhance the production and productivity of the sector.

#### **7. Animal Husbandry – Poultry**

- 1 Strengthening the technical manpower with the Animal Resources Dev. Dept. for effective delivery of extension services and monitoring of programmes as well as enabling infrastructure may be critical interventions required for the sector.

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

- 1 Awareness creation on scientific farming and supply of quality animals may be critical intervention that may bring desired impact for the sector.



## **9. Fisheries**

- 1 Motivation of farmers in potential pockets through hands-on training and exposure visits to take up scientific fish farming.

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

- 1 Promoting construction of small godowns and cold chambers in the potential production area may give a boost to the sector.

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

- 1 Awareness creation among farmers about management of dry-land agriculture management of pastures and rangelands for increasing, carrying capacity management of waterlogged and salt affected soils introduction of agri-horticulture / agri-pasture / agri-silvi horti-pasture-silvi-pasture as alternative land use systems for enhancing quality of resource base and providing land cover for most part of the year would create desired impact on the sector.

## **12. Agriculture Infrastructure: Others**

- 1 Creation of enabling infrastructure for production and processing of seed would bring desired impact on enhancing production and productivity of major crops in the district.

## **13. Food and Agro. Processing**

- 1 Improvement in the coordination between banks and DIC in every step, from identification of entrepreneurs, processing of loan applications, setting up of units and timely recovery of loan would bring desired improvement in the sector.

## **14. Agri. Ancillary Activities: Others**

- 1 Line Departments may facilitate to establish ACABC in potential pockets. Banks should provide overdraft facility to deserving PMJDY account holders.

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

- 1 Improvement in infrastructure including uninterrupted power supply and training on processing technology quality control accounting pricing and marketing support may bring desired improvement in the sector.

## **16. Export Credit**

- 1 APEDA may promote export of turmeric through export houses with direct linkage of producers.
- 2 Awareness creation on export potential should be undertaken through holding various seminars workshop in coordination with CII Chamber of Commerce.

## **17. Education**

- 1 Banks may tie-up with various schools / colleges for extending study loan to needy people.

## **18. Housing**

- 1 Ensuring availability of construction material in remote areas would facilitate timely completion of units under various schemes.

## **19. Social Infrastructure**

- 1 Government line departments may provide necessary technical knowledge, capacity building for creation of these infrastructures through private investments. Banks / MFIs may finance such activities for creation of the basic amenities.

## **20. Renewable Energy**

- 1 Awareness on utility of biogas plants, solar lights and pumps through use of ICT tools coupled with setting up of aftersales service centres would go a long way to stimulate demand.

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

- 1 Awareness may be created through use of ICT media amongst the rural tribal folks about the scheme.

## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

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

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

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

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

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

- The MoC 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. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 32.70% of crop loans disbursed in the district.
2. After registration of 52 new LAMPS in the year 2023 total number of LAMPS in the district has gone up to 76. All the LAMPS are functional.
3. The CBS operations of DCCB and functional PACS are run under two softwares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme.
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.
5. The number of Gram Panchayats (GP) in the district is 171.
6. Number of GPs covered by existing PACS is 169.
7. Number of new MPACS which can be formed in underserved GPs was 19 against which 52 new LAMPS have been created.
8. World's Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at the PACS level, through the convergence of various state govt. and GOI schemes.
9. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS.
10. 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.

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

1. A total 76 nos. of LAMPCS, 02 RMCs, 01 DWCS, 01 AMCS and 01 RCMS are functioning in the District to cater the needs of the farmer producers of the District.
2. Out of the 52 new LAMPCS set up in 2023, 46 LAMPS have already started agri. finance to the its members.
3. All 24 old LAMPCS have already registered themselves as Common Service Centre(CSC) and Mo Seva Kendra(MSK) to provide G2C services.
4. In a recent development steps have already been taken to develop 03 LAMPCS to Model LAMPCS on the 100 days' initiatives of the Cooperation Dept., Govt. of Odisha

5. A Millet Processing Unit is proposed to be set up in the Baliguda LAMPCS with the help of District Mission Shakti with KIOSK Banking and Medicine Store. DPR has already been submitted to the Govt. for sanction of financial assistance.
6. Estimate for setting up of a Tamarind Processing Unit and Hill Broom auction centre has also been submitted to the Govt. for Sankarakhol LAMPCS.
7. The OSAM Board, Bhubaneswar has been requested to prepare a DPR for establishment of a Litchi Processing Unit & Mango Pulp Unit at G.Udayagiri LAMPCS and in turn the OSAM Board has requested ICRISAT ,Hyderabad to prepare the DPR.
8. In a latest move, the Raikia LAMPS has been selected by the Coop. Deptt. to start Pledge Loan on storage of Turmeric in line with other State Cooperatives and a road map to that effect has already been submitted to the Govt.
9. DPR has been submitted to the Govt. of Odisha for setting up of a Hotel and recreation centre at Daringbadi by local LAMPS.
10. Apart from the supply of STSAO loans @ 0 % to farmers up to 1 lakh, LAMPS are involved in fertilizer business, seeds business and paddy procurement business.
11. A total of 159139 farmer members are enrolled in the cooperatives in the District against whom 109475 KCCs have already been issued to avail agri. loan from the LAMPCS.
12. In Khariff 2024 a total amount of Rs.10914 lakhs agri loans provided under Cash & Kind component to 19711 farmer members by all the LAMPS in the district.
13. A total of 3510 farmers have been enrolled in the PPAS for taking part in paddy procurement operation for KMS 2024-25 in the district.
14. A total of 36012 applications are entered in Kisan Rin portal as per the GOI norms to claim PRI & IS.
15. A total of 432 Qntls. of fertilizer are being supplied to the farmers for the Khariff2024.
16. A total of 11 LAMPCS & 01 RCMS & 01 DWCS are involved in distribution of PDS commodities in the urban & rural pocket of the District.
17. Under the PMFBY insurance scheme a total of 28349 farmers were enrolled as per the guidelines by paying ` 1/- per plot with aggregate sum insured amount of Rs.6159.54 lakhs covering a total area of 5.58 thousand hectares of farm land.
18. The District has received a sum of Rs.291.63 lakhs towards Interest Subvention for the year 2022-23. The claim for 2023-24 has already been submitted to the GOI.

## 6. Potential for formation of cooperatives

1. As 52 new LAMPS in the district have been registered in the district during 2024-25, there is no scope for new societies in the near future.
2. During last few years, all the Gram Panchayat Tanks in the district, as a matter of policy, are leased out to WSHG groups with lease tenure of three years. Therefore, there is scope for formation of fishery societies amongst WSHG fish farmers in the district.



Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Climate Change	04 Watershed Projects, one each in Khajuripada, Tikabali, Baliguda and Tumudibandha blocks of the district.	Total project Area of 3302.60 Ha spread across 04 blocks	Total grant assistance sanctioned at Rs. 655.823 lakh for all 04 projects	Nil	730	Conservation of soil and water resources, improvements in water table levels & soil moisture, enhancement of off farm production, productivity and improvement in overall socio-economic status of farmers, women and landless labourers.
2	Tribal Development	07 Wadi Projects, one each in Daringbadi, Raikia, Baliguda, Tikabali, K Nuagaon, G Udayagiri and Kotagarh blocks of the district	Total project Area of 3302.60 Ha spread across 04 blocks	Total grant assistance sanctioned at Rs.2155.34 lakh for all 04 projects	Nil	4903	Creation of sustainable source of income to tribal families, Sustainable livelihood, better quality of living, lower migration from project area
3	Collectivisation	Formation and promotion of 21 Farmers Producer Organisations in 11 blocks of the District	Our FPOs cover 11 out of 12 blocks of the district with over 8375 member farmers.	Total grant assistance of Rs. 292.14 lakh sanctioned to three FPOs	Nil	8375	Timely & remunerative prices to member farmers against their crops, quality farm inputs at lower rates at their doorsteps, Business profit of FPOs shared by member farmers.
4	Collectivisation	Formation & promotion of 01 Off farm Producer Organisation (OFPO), namely, Abhiyan Crafts Producer Company Limited on Dokra crafts.	OFPO located at Barkhama of Baliguda block with over 305 member craftsmen	Total grant assistance of Rs. 24.855 lakh sanctioned to the OFPO	Nil	305	Working capital assistance to craftsmen and facilitating sale of dokra craft items in melas, exhibitions



5	Skill Training	23 MEDP and 13 LEDP programs on goat farming, pisciculture, Turmeric processing, Dal processing, school uniforms, Sanitary napkins, hill broom making, bamboo crafts	The skilling program covered 10 out of 12 blocks of the district	100% Grant assistance provided to partner SHPIs for conduct of these skill programs including stipend to trainee WSHG members on per diem basis.	Nil	1860	increase in monthly income of practising WSHG members.
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## Success Stories

### Success Story 1: Success story on change life After MEDP on Bamboo Craft to WSHG Artisans



1. Scheme :	MEDP on bamboo craft
2. Project Implementing Agency:	Kandhamal Zilla Sabuja Vaidya Sangathan
3. Duration of the project:	15 Days
4. Beneficiary:	WSHG members Artician
No. of beneficiaries:	30
Community:	Bamboo Craft Community
State :	Odisha
District :	Kandhamal
Block :	Daringibadi
Village :	Padami

#### 1.1 Support provided

- With grant support from NABARD under skill training was conducted for 30 WSHG artisans in Padami village Daringbadi Block. SHPI was Kandhamal Zilla Sabuja Vaidya Sangathan (KZSVS) who conducted the training with necessary training infrastructure, Master trainers and other resources.

#### 1.2 Pre-implementation status

- The WSHG craftswomen had limited means of livelihood and relied primarily on traditional bamboo craft-making which was restricted to creating a single type of basket.

Due to their lack of awareness of market demand and inadequate crafting skills their monthly income was less than Rs.2000.

They struggled to meet basic household expenses and their economic instability reflected the broader challenges faced by rural tribal communities in the region. Access to resources and opportunities for skill development was minimal which kept them in a cycle of poverty.

### **1.3 Challenges faced**

- Limited Initial Awareness and Knowledge: The participants were unaware of economic potential of bamboo crafts. They were making simple baskets only. To align these artisans with the market was a challenge.
- Resistance to change: Many artisans were initially apprehensive of new products / designs
- Market linkage and access: Many of these women artisans have hardly sold their bamboo craft products outside their village. To motivate them to sell their products in the nearby block headquarters i.e. Daringbadi was a challenge.

### **1.4 Impact**

- As a direct result of the training and market linkages facilitated by the project their income increased to approximately ₹5000 per month. This boost in earnings allowed them to better manage household expenses invests in their craft and contribute more effectively to their family's well-being.
- The women transitioned from making basic bamboo baskets to producing a wide variety of bamboo products including decorative items utility products and market-driven crafts. This diversification opened up new income streams for them making their work more sustainable and profitable.
- With their monthly income increasing from Rs 2000/- to Rs.5000/- the women gained greater financial independence enabling them to provide better education and healthcare for their families. They no longer depended on low-paying daily labor or seasonal work of their spouses.
- The project connected the artisans to larger markets including tourist outlets in Daringbadi where bamboo crafts are in demand. This access to external markets allowed the women to sell their products at better prices further enhancing their income potential.



## Success Story 2: Hill broom Making - from hilltop to households



1. Scheme : LEDP on hill broom making
2. Project Implementing Agency : National Institute of Rural Reconstruction
3. Duration of the project : 45 days
4. Beneficiary :  
No. of beneficiaries: 90

Community : WSHG members

State : Odisha

District : Kandhamal

Block : Daringibadi

Village : Pangali, Tilori and Jagerimaha

### 2.1 Support provided

- Ninety WSHG members in three batches of thirty each, in the villages of Tilori and Jagerimaha of the Daringbadi Block, received skill training with grant support from NABARD.
- Total grant assistance sanctioned by NABARD was Rs.466500/- for this program underLEDP.
- National Institute of Rural reconstruction (NIRR) was the PIA which conducted the training with necessary training infrastructure, Master trainers and other material

resources for hill broom making.

- PIA facilitated Bank Linkage for WSHG members for working capital financing.
- Forward linkage support through an FPO namely Asli Kandhamal FPCL was provided for marketing of hill broom in urban markets.

## **2.2 Pre-implementation status**

- The WSHG members were selling broom grass to traders @ Rs.50/- per kg.

## **2.3 Challenges faced**

- To remove the preconceived notion amongst WSHG members that hill broom making is not a profitable business enterprise.
- WSHG members lacked awareness of the broader market opportunity for hill brooms.
- The WSHG members lacked the skill and other material resources required for professional hill broom making.

## **2.4 Impact**

- Better income realization- Tied hill brooms sold at Rs.80/- per piece against total cost of Rs.30/- per piece, a profit margin of more than Rs.100/. Incremental income from the activity was Rs.3000/- to Rs.4000/- per month per trainee.

### Success Story 3: Leaf plate Making- Turning leaves into livelihood



1. Scheme : MEDP on Leaf plate Stitching and Marketing
2. Project Implementing Agency : National Institute for Rural Reconstruction
3. Duration of the project : Reconstruction 10 days
4. Beneficiary : Women SHG  
No. of beneficiaries:  
Community : Women SHG  
State : Odisha  
District : Kandhamal  
Block : K. Nuagan  
Village : Baligada

#### 3.1 Support provided

- With grant support from NABARD a skill training was conducted for 30 WSHG members at Baliguda, K Nuagaon Block. SHPI was National institute for Rural reconstruction (NIRR), who conducted the training on leaf plate stitching.
- Total grant assistance sanctioned by NABARD was Rs.66000/- for this program under MEDP.
- National Institute of Rural reconstruction (NIRR) was the PIA which conducted the training with necessary training infrastructure, Master trainers and other material resources for leaf plate stitching.
- PIA facilitated Bank Linkage for WSHG members with SBI K Nuagaon for purchase of stitching machines. Forward linkage support through our FPO namely Baishnaba, Kandhamal FPCL was provided for marketing of machine stitched leaf



plate in urban markets.

### **3.2 Pre-implementation status**

- The village women folks in the area were collecting siali leaf from the forest and selling hand stitched leaf plates @Rs.35/- per stack of 80 leaf plates to the traders.

### **3.3 Challenges faced**

- The WSHG members did not have stitching machines not have necessary skill set to operate the machines.
- Market linkage and access: These WSHG members were apprehensive about sales potential of machine stitched leaf plates in the local market. To motivate them to switch over to machine stitching was a challenge.

### **3.4 Impact**

- Post training the WSHG members were credit linked with SBI, K Nuagaon for purchase of stitching machines and
- With new stitching machines the trained WSHG members are selling machine stitched leaf plates @Rs.95/- per stack of 80 leaf plates to the traders. The incremental income was Rs.2500/- per trainee per month.

## Success Story 4: Goat Rearing- Unlocking wealth from Livestock



1. Scheme : MEDP on goat rearing
2. Project Implementing Agency : National Institute for Rural Reconstruction(NIRR)
3. Duration of the project : 13 days
4. Beneficiary : Women SHG  
No. of beneficiaries: 30  
Community : Women SHG  
State : Odisha  
District : Kandhamal  
Block : K.Nuagaon  
Village : Sugadbadi

### 4.1 Support provided

- With grant support from NABARD a skill training was conducted for 30 WSHG members at Sugadbadi village in K Nuagaon Block. Total grant assistance of Rs.137500/- sanctioned by NABARD for this program under MEDP.
- NIRR was the PIA which conducted the training program with necessary training infrastructure, master trainer and other material resources for goat rearing. PIA facilitated Bank Linkage for WSHG members with SBI K Nuagaon for purchase of fresh animals.

### 4.2 Pre-implementation status

- Poor awareness - There was inadequate knowledge about maintenance, vaccination, shed making, disease control and prevention.
- High Mortality due to spread of diseases, inability to treat and improper living condition.

- Absence of Skill and Knowledge with regard to shed making, treating diseases, fodder, creating hygienic living conditions, govt schemes.
- Lack of awareness about Marketing- Knowledge about market linkages and market price discovery were absent.

#### **4.3 Challenges faced**

- Limited veterinary Services: Located in remote village these WSHG goat farmers have poor access to veterinary services like vaccination and disease prevention measures.
- Lack of organised market channels has resulted in selling their animals in local Haat at lower prices without the benefit of direct access to urban markets and larger buyers.

#### **4.4 Impact**

- The number of animals owned by these trained WSHG members increased by 3-4 numbers after credit linkage. Incremental income of Rs.3000/- to Rs.4000/- per household earned by the trainees from goat rearing post training.
- Awareness generation - goat rearing as a profitable enterprise and also about various govt schemes. The practicing trainees were maintaining a healthier herd fetching a better price.



## 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[i] 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[ii], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

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

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

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

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

##### 2.2 Any specific Climate Change initiative in the District by

- 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 the 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. “Groundwater 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 Kandhamal district has a unique geography with dense forests, hills, and a largely tribal population that makes it both vulnerable to climate change and ripe for effective climate action. The districts prospects for climate action can be understood in the following key areas:

1. Forest Conservation and Afforestation: As per Global Forest Watch report, during the period from 2002 to 2023, Kandhamal lost 17% of its total primary forest area (8.13 kha) and 19% of its total tree cover. Conservation of existing forests and afforestation initiatives can be crucial in mitigating climate change impacts. The Joint Forest Management (JFM) models like Vana Surakhya Samitis involving the local tribal communities coupled with stricter accountability norms for forest officials based on satellite based forest cover data may be further strengthened to protect and expand forest areas.

2. Water Conservation and Management: The district often faces erratic rainfall, leading to both droughts and floods. Rainwater harvesting, check dams, and watershed management projects could help store water during the monsoon and mitigate drought conditions during dry periods. Revitalizing traditional water sources and promoting efficient water-use technologies will be key for future climate resilience.

- b 3. Agroforestry and Sustainable Agriculture: Agriculture in Kandhamal is largely rain-fed, and climate change threatens to disrupt the cropping patterns due to irregular rainfall and increased temperatures. Encouraging agroforestry practices, where trees are integrated into farming systems, can help increase biodiversity, improve soil fertility, and enhance farmers' resilience to climate shocks. Promotion of sustainable agriculture through organic farming (such as in the production of Kandhamal turmeric) can also reduce reliance on chemical fertilizers, thereby reducing greenhouse gas emissions.

4. Renewable Energy: Kandhamal has the potential to transition to clean energy, especially with the promotion of solar energy. Small-scale solar power projects could provide electricity to remote villages and reduce dependency on fossil fuels, especially for household energy needs. Encouraging the use of solar-powered irrigation systems can also reduce carbon emissions and improve energy access.

5. Ecotourism: Ecotourism has the potential to promote conservation while providing a sustainable livelihood for local communities.

Various governmental schemes like the National Rural Employment Guarantee Scheme (NREGS), Green India Mission, and Integrated Watershed Management Programme (IWMP) could be leveraged to support climate actions in Kandhamal

##### 3.2 Any specific Climate Change initiative in the District by

- A. The state government is promoting watershed projects in the district under National Watershed Development Programme and forest department has implemented a number of afforestation and avenue plantation programs.



- B. NABARD has been a major proponent of watershed development in the district with total watershed area of approx. 3558 Ha in four drain basins spread across four blocks of the district. Watershed management projects aim at conserving soil, water, and forests, thus protecting the agricultural livelihoods of the rural population from climate variability. In one of NABARD watershed project, rain water storage volume has been increased by several times through water harvesting structure (WHS) connected to high flow streams and network of interconnected low lying farm ponds with the WHS in the same basin area.
- C. NABARD is a major promoter of agroforestry in the district with implementation of 07 wadi projects covering 1780 Ha of plantation of horticulture crops across 07 blocks of the district. Wadi is an agroforestry-based model that is a sustainable livelihood model for tribal areas in the district.

## Appendix 2

### Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 The district has received the GI tag of "Kandhamal Haldi" for its turmeric from GI Registry, GoI vide GI No.610 dated 01 April 2019 because of its unique aroma, high oleoresin / volatile oil content, organic farm practices and cent percent retention of germ plasm of the native variety in the subsequent crops as the plant is propagated vegetatively, through rhizomes. Turmeric is called "Haladi" in Odia language and "Haldi" in Hindi. Haladi is the main cash crop of the tribals. Kandhamal Apex Spices Association for Marketing (KASAM) is the registered proprietor and the only authorised user of GI tag for Kandhamal Haldi. No other GI applications pending before GI Registry, DPIIT, Ministry of Commerce, Govt.of India from the district.
- 4 During field visits to various blocks in the district, DDM has created awareness amongst farmers NGO partner, business forums associated with turmeric business for registration as authorised users of "Kandhamal Haldi" GI tag as it will authenticate the genuine nature of the GI they are producing or trading in all market and help them fetch premium price
- 5 There is significant potential for obtaining GI tags for Raikia beans, local variety of scented rice, named putuka in Kui language, widely cultivated in G Udayagiri and Tikabali blocks and black gram produced in Kotagarh block.

### Annexure 1 District-Kandhamal

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>I.Agriculture</b>																	
	<b>A. Farm Credit</b>																	
	<b>A.1 Crop Production, Maintenance, Marketing</b>																	
1	Horse Gram/ Kulthimah/ Hurahi/ Kollu__	100	Acre	14000	Phy	1640	1284	772	887	1432	1535	1332	1313	933	860	1222	1432	14642
					BL	229.6	179.76	108.08	124.18	200.48	214.9	186.48	183.82	130.62	120.4	171.08	200.48	2049.88
2	Maize/ Makka_ Unirrigated/ Rainfed	100	Acre	25000	Phy	1493	1645	2058	1354	1459	1599	1551	1957	1168	1699	2329	1750	20062
					BL	373.25	411.25	514.5	338.5	364.75	399.75	387.75	489.25	292	424.75	582.25	437.5	5015.5
3	Nigerseed/ Ramtil__	100	Acre	14000	Phy	1068	699	404	699	853	1054	1273	1251	393	984	404	1699	10781
					BL	149.52	97.86	56.56	97.86	119.42	147.56	178.22	175.14	55.02	137.76	56.56	237.86	1509.34
4	Other Vegetables__	100	Acre	35000	Phy	1415	1315	1679	1674	1816	3043	2740	4070	1525	2852	2195	1703	26027
					BL	495.25	460.25	587.65	585.9	635.6	1065.05	959	1424.5	533.75	998.2	768.25	596.05	9109.45
5	Rapeseed/ Toria/ Laahi_ Unirrigated/ Rainfed	100	Acre	14000	Phy	1921	1684	2595	1694	2182	1801	2041	1652	1151	1725	1449	2310	22205
					BL	268.94	235.76	363.3	237.16	305.48	252.14	285.74	231.28	161.14	241.5	202.86	323.4	3108.7
6	Rice/ Chawal/ Dhan_ Unirrigated/ Rainfed	100	Acre	30000	Phy	5277	5944	5162	3605	2535	6022	4055	8331	4364	4673	5418	2952	58338
					BL	1583.1	1783.2	1548.6	1081.5	760.5	1806.6	1216.5	2499.3	1309.2	1401.9	1625.4	885.6	17501.4
7	Turmeric/ Haldi_ Irrigated	100	Acre	90000	Phy	455	743	2122	1633	797	686	1968	2200	841	2409	1119	856	15829
					BL	409.5	668.7	1909.8	1469.7	717.3	617.4	1771.2	1980	756.9	2168.1	1007.1	770.4	14246.1
8	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_ Unirrigated/ Rainfed	100	Acre	16500	Phy	699	192	355	237	1439	296	252	351	215	755	335	931	6057
					BL	115.34	31.68	58.58	39.11	237.44	48.84	41.58	57.92	35.48	124.58	55.28	153.62	999.45
						3624.5	3868.46	5147.07	3973.91	3340.97	4552.24	5026.47	7041.21	3274.11	5617.19	4468.78	3604.91	53539.82
	Post-harvest/HH Consumption (10%)					362.45	386.85	514.71	397.39	334.1	455.22	502.65	704.12	327.41	561.72	446.88	360.49	5353.99
	Repairs & maintenance of farm assets (20%)					724.9	773.69	1029.41	794.78	668.19	910.45	1005.29	1408.24	654.82	1123.44	893.76	720.98	10707.96
	Sub Total																	69601.77



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.2 Water Resources																		
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	9.35	9.35	9.35	9.35	9.35	9.35	9.35	9.35	9.35	9.35	9.35	9.35	112.2
2	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	44	26	22	24	22	63	26	63	43	29	39	36	437
					BL	54.8	31.55	27.33	29.51	77.92	27.33	31.55	77.92	52.63	35.76	48.41	44.19	538.9
3	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy	20	20	20	20	20	20	20	20	20	20	20	20	240
					BL	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	210.96
4	Electric Pump Sets-- BIS 10804/86 Electric 2.0 HP	85	No.	16500	Phy	800	800	800	800	800	800	800	800	800	800	800	800	9600
					BL	112.2	112.2	112.2	112.2	112.2	112.2	112.2	112.2	112.2	112.2	112.2	112.2	1346.4
5	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	20	20	20	20	20	20	20	20	20	20	20	20	240
					BL	41.16	41.16	41.16	41.16	41.16	41.16	41.16	41.16	41.16	41.16	41.16	41.16	493.92
6	Sprinkler Irrigation - Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy	40	40	40	40	40	40	40	40	40	40	40	40	480
					BL	36.81	36.81	36.81	36.81	36.81	36.81	36.81	36.81	36.81	36.81	36.81	36.81	441.72
Sub Total																		3144.10

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.3 Farm Mechanisation																		
1	Other machinery-Other Machinery & Equipments-Oil Mill	85	No.	197300	Phy	15	15	15	15	15	15	15	15	15	15	15	15	180
					BL	25.16	25.16	25.16	25.16	25.16	25.16	25.16	25.16	25.16	25.16	25.16	25.16	301.92
2	Other machinery-Other Machinery & Equipments-PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	160.44
3	Other machinery-Other Machinery & Equipments-Rubber Roll Sheller cum Polisher	85	No.	222400	Phy	18	20	20	20	20	20	20	20	20	20	20	20	238
					BL	34.03	37.81	37.81	37.81	37.81	37.81	37.81	37.81	37.81	37.81	37.81	37.81	449.94
4	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	32.88	32.88	32.88	32.88	32.88	32.88	32.88	32.88	32.88	32.88	32.88	32.88	394.56
5	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	55	55	55	55	55	55	55	55	55	55	55	55	660
					BL	99.02	99.02	99.02	99.02	99.02	99.02	99.02	99.02	99.02	99.02	99.02	99.02	1188.24
6	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy	30	30	30	30	30	30	30	30	30	30	30	30	360
					BL	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	2320.44
7	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy	200	200	200	200	200	200	200	200	200	200	200	200	2400
					BL	168.47	168.47	168.47	168.47	168.47	168.47	168.47	168.47	168.47	168.47	168.47	168.47	2021.64
	Sub Total																	6837.18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.4 Plantation & Horticulture																		
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	311.28
2	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	96.96
3	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	4	4	4	4	4	4	4	4	4	4	4	4	48
					BL	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	30
4	Medicinal & Aromatic Plants-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	25	25	25	25	25	25	25	25	25	25	25	25	300
					BL	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	450.6
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	8	8	8	8	8	8	8	8	8	8	8	8	96
					BL	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	106.08
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m ) - Banana 1c	85	Acre	182414	Phy	30	30	30	30	30	30	30	30	30	30	30	30	360
					BL	46.52	46.52	46.52	46.52	46.52	46.52	46.52	46.52	46.52	46.52	46.52	46.52	558.24
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 4.5 m x 4.5 m ) Lime and Lemon	85	Acre	209689	Phy	20	20	20	20	20	20	20	20	20	20	20	20	240
					BL	35.65	35.65	35.65	35.65	35.65	35.65	35.65	35.65	35.65	35.65	35.65	35.65	427.8
9	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre ( 6.0 m x 6.0 m )	85	Acre	149903	Phy	15	15	15	15	15	15	15	15	15	15	15	15	180
					BL	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	229.32
8	New Orchard - Tropical/ Sub Tropical Fruits--Litchi- 1 Acre (10.0m x 10.0m )	85	Acre	179317	Phy	25	25	25	25	25	25	25	25	25	25	25	25	300
					BL	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	457.2
10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre ( 10.0 m x 10.0 m )	85	Acre	174000	Phy	35	35	35	35	35	35	35	35	35	35	35	35	420
					BL	51.77	51.77	51.77	51.77	51.77	51.77	51.77	51.77	51.77	51.77	51.77	51.77	621.24
Sub Total																		3288.72



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	A.5 Working Capital - Bee Keeping																	
	Sub Total																	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	A.6 Forestry																	
1	Plantation--Avenue plant-18 month old seedling- Spacing 4 m * 2.5m-500 no	85	No.	274154	Phy	11	10	11	10	10	10	10	10	10	10	10	10	122
					BL	25.63	23.3	25.63	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	284.26
2	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	20	20	20	20	20	20	20	20	20	20	20	20	240
					BL	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	279.48
	Sub Total																	563.74

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.7 Animal Husbandry - Dairy																		
1	Graded Buffalo Farming-- Dairy - Graded Murrah Buffalo 10 LPD	85	1+1	288000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	180
					BL	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72
2	Graded Buffalo Farming-- Dairy - Graded Murrah Buffalo10 LPD	85	5+5	1440000	Phy	8	8	8	8	8	8	8	8	8	8	8	8	96
					BL	97.92	97.92	97.92	97.92	97.92	97.92	97.92	97.92	97.92	97.92	97.92	97.92	97.92
3	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	300
					BL	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25
4	Indigenous Graded Cattle Farming--Dairy Indig Graded/Impr cow(non descript cross indigen)8 LPD	85	1+1	208000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	300
					BL	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2
Sub Total																		2809.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>																		
Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.9 Animal Husbandry - Poultry																		
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( Deep litter system ) - 1000 units	85	1000	647000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	48
					BL	22	22	22	22	22	22	22	22	22	22	22	22	22
2	Commercial Layer Farming--Hybrid Layer ( Chicken ) ( Cage system ) (1+2 housing)	85	10000	10731000	Phy	2	1	2	2	1	1	1	2	2	2	1	1	18
					BL	182.43	91.21	182.43	182.43	91.21	91.21	91.21	182.43	182.43	182.43	91.21	91.21	1641.84
3	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
					BL	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1
	Sub Total																	1967.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
<b>A.10 Working Capital - AH - Poultry</b>																		
Sub Total																		



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.11 Animal Husbandry - SGP																		
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	220	220	220	220	220	220	220	220	220	220	220	220	2640
					BL	295.46	295.46	295.46	295.46	295.46	295.46	295.46	295.46	295.46	295.46	295.46	295.46	3545.52
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	9	8	9	8	8	8	8	9	8	8	8	8	99
					BL	24.79	22.03	24.79	22.03	22.03	22.03	22.03	24.79	22.03	22.03	22.03	22.03	272.64
Sub Total																		3818.16

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.12 Working Capital - AH - Others/SR																		
Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
A.13 Fisheries																		
1	Composite Fish Culture- Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	3	3	3	2	2	3	2	2	3	3	2	2	30
					BL	12.88	12.88	12.88	8.59	8.59	12.88	8.59	8.59	12.88	12.88	8.59	8.59	128.82
2	Composite Fish Culture- Composite Fish Culture- 0.4	85	ha	355000	Phy	3	3	2	2	2	2	2	2	2	2	2	2	26
					BL	9.05	9.05	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	78.5
3	Fish marketing-Bicycle with Insulated Box- Bicycle	85	No.	100000	Phy	17	17	17	17	17	17	17	17	17	17	17	17	204
					BL	14.45	14.45	14.45	14.45	14.45	14.45	14.45	14.45	14.45	14.45	14.45	14.45	173.4
4	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	36
					BL	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	55.08
5	Integrated Pisciculture - With Poultry-0.4	85	ha	645000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
					BL	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	65.76
6	Intensive Fish farming- Biofloc technology-7	85	No.	750000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	24
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	153
Sub Total																		654.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
<b>A.14 Working Capital - Fisheries</b>																		
Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
<b>A.15 Farm Credit</b>																		
1	Solar Energy-Solar Agriculture Pump-0.5 HP AC surface Pump with Solar PV	85	No.	66852	Phy	12	12	14	12	14	12	14	14	12	12	12	12	152
					BL	6.82	6.82	7.96	6.82	7.96	6.82	7.96	7.96	6.82	6.82	6.82	6.82	86.4
	Sub Total					6.82	6.82	7.96	6.82	7.96	6.82	7.96	7.96	6.82	6.82	6.82	6.82	86.4
	Total Farm Credit (sum of A.1 to A.15)																	92770.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
<b>B. Agriculture Infrastructure</b>																		
<b>B.1 Storage Facilities</b>																		
1	Cold Storage-For Fish Products-7 ft x7 ft x8 ft	85	No.	500000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	36
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	153
2	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	76.56
3	Godown-Small-100 MT	85	No.	500000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	48
					BL	17	17	17	17	17	17	17	17	17	17	17	17	204
4	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy			1		1		1	1				1	5
					BL			42.5		42.5		42.5	42.5				42.5	212.5
	Sub Total																	646.06



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>B.2 Land Development</b>																	
1	Bunding-Contour Bunding-4-6 % Slope, AV Slope 5%, V.I- 1.12 m & H.I - 25 m	85	ha	51585	Phy	15	15	15	15	15	15	15	15	15	15	15	15	180
					BL	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	78.96
2	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
					BL	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	45.6
3	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	14.57	14.57	14.57	14.57	14.57	14.57	14.57	14.57	14.57	14.57	14.57	14.57	174.84
4	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy	12	12	12	12	12	12	12	12	12	12	12	12	144
					BL	18.99	18.99	18.99	18.99	18.99	18.99	18.99	18.99	18.99	18.99	18.99	18.99	227.88
	Sub Total																	527.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>																	
1	Compost/ Vermi Compost-Vermi Compost-10 ft X 6 ft X 2.5 ft	85	No.	36000	Phy	28	28	28	28	28	28	28	28	28	28	28	28	336
					BL	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	102.84
	Sub Total																	102.84
	Total (B.1+B.2+B.3)																	1276.18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>C. Ancillary Activities</b>																	
	<b>C.1 Food &amp; Agro Processing</b>																	
1	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
					BL	17	17	17	17	17	17	17	17	17	17	17	17	204
2	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	18	18	18	18	18	18	18	18	18	18	18	18	216
					BL	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	367.2
3	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	17	17	17	17	17	17	17	17	17	17	17	17	204
4	Fruit Processing - Sorting, grading & Packing-	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	17	17	17	17	17	17	17	17	17	17	17	17	204
5	Honey & Honey Products-Honey Products-100kg per hour	85	No.	200000	Phy	22	22	22	22	22	22	22	22	22	22	22	22	264
					BL	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	448.8
6	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	240
					BL	85	85	85	85	85	85	85	85	85	85	85	85	1020
7	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	1530
8	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	255
	Sub Total																	4233



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>C.2 Ancillary Activities -</b>																	
1	Agri Clinic & Agri Business Centers-Small-ACABC	85	No.	2500000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	24
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	510
	Sub Total																	510
	Total (C.1+C2)																	4743
	Total (A+B+C)																	98789.93





Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chukapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>																	
1	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Kishore Loan (Mudra loan)	85	No.	3000000	Phy	15	10	12	12	10	10	10	10	15	12	10	10	136
					BL	38.25	25.5	30.6	30.6	25.5	25.5	25.5	25.5	38.25	30.6	25.5	25.5	346.8
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	300
					BL	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	12750
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
					BL	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	25500
4	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	300
					BL	255	255	255	255	255	255	255	255	255	255	255	255	3060
5	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
					BL	425	425	425	425	425	425	425	425	425	425	425	425	5100
6	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	25	24	24	24	24	24	24	24	25	24	24	24	290
					BL	425	408	408	408	408	408	408	408	425	408	408	408	4930
7	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
					BL	680	680	680	680	680	680	680	680	680	680	680	680	8160
8	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	25	24	24	24	24	24	24	24	25	24	24	24	290
					BL	106.25	102	102	102	102	102	102	102	106.25	102	102	102	1232.5
9	Service Sector - Working Capital-Small-Service enterprises	85	No.	20000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
					BL	170	170	170	170	170	170	170	170	170	170	170	170	2040
	Sub Total																	63119.3



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	District Total
	<b>III. Export Credit</b>						
1	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy	1	1
					BL	255	255
	<b>Total Export Credit</b>						255

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>IV. Education</b>																	
1	Education Loans-Study in Country-	85	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	24
					BL	17	17	17	17	17	17	17	17	17	17	17	17	204
2	Education Loans-vocational Education-	85	No.	1200000	Phy	2	1	2	1	1	2	1	1	2	2	1	1	17
					BL	20.4	10.2	20.4	10.2	10.2	20.4	10.2	10.2	20.4	20.4	10.2	10.2	173.4
3	Education Loans-vocational training-	85	No.	300000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	240
					BL	51	51	51	51	51	51	51	51	51	51	51	51	612
	<b>Total Education</b>																	989.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>V. Housing</b>																	
1	Repair of Dwelling Units-	85	No.	200000	Phy	28	28	28	28	28	28	28	28	28	28	28	28	336
					BL	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.6	571.2
2	P	85	No.	2000000	Phy	16	16	16	16	16	16	16	16	16	16	16	16	192
					BL	272	272	272	272	272	272	272	272	272	272	272	272	3264
	<b>Total Housing</b>																	3835.2



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Phulbani	District Total
	<b>VI. Social Infrastructure</b>							
1	Education-Schools-Upper primary school	85	No.	20000000	Phy BL	1 170	1 170	2 340
	<b>Total Social Infrastructure</b>							340

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>VII. Renewable Energy</b>																	
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy BL	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	5 4.25	60 51
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy BL	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	2 5.1	24 61.2
3	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy BL	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	3 1.53	36 18.36
	<b>Total Renewable Energy</b>																	130.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliguda	Chakapad	Daringibadi	G.Udayagiri	K.Nuagan	Khajuripada	Kotagarh	Phiringia	Phulbani	Raikia	Tikabali	Tumudibandh	District Total
	<b>VIII. Others</b>																	
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy BL	510 1020	510 1020	510 1020	510 1020	510 1020	510 1020	510 1020	510 1020	510 1020	510 1020	510 1020	510 1020	6120 12240
	<b>Total Others</b>																	12240
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>																	179699.39



## 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	33171.09	14411.22	35443.68	29240.87	34143.76	34996.63	28372.80
RCBs	12625.11	14141.21	13490.07	14009.67	15316.07	18173.23	35144.43
SCARDB							
RRBs	4191.21	2142.57	4478.36	2041.46	3601.22	2404.15	5659.36
Others					455.80	0.00	395.70
Sub total (A)	49987.41	30695.00	53412.11	45292.00	53516.85	55574.01	69572.29

**Table 2: Term Loan (MT+LT)**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15586.40	6350.64	16271.06	19085.22	19782.73	18165.42	17372.64
RCBs	1841.78	1.94	1946.48	2.50	689.41	4.77	292.31
SCARDB							
RRBs	2394.86	724.42	2498.66	877.28	1334.90	1352.26	200.29
Others					264.10	3401.41	4235.04
Sub total (B)	19823.04	7077.00	20716.20	19965.00	22071.14	22923.86	22100.28

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	48757.49	20761.86	51714.74	48326.09	53926.49	53162.05	45745.44
RCBs	14466.89	14143.15	15436.55	14012.17	16005.48	18178.00	35436.74
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6586.07	2866.99	6977.02	2918.74	4936.12	3756.41	5859.65
Others	0.00	0.00	0.00	0.00	719.90	3401.41	4630.74
Sub total (C)	69810.45	37772.00	74128.31	65257.00	75587.99	78497.87	91672.57

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	23238.31	17984.41	32694.96	72964.43	34277.26	32800.69	91452.68
RCBs	56.27	0.00	79.17	0.00	1194.54	0.00	849.81
SCARDB							
RRBs	2027.77	4060.59	2852.95	4131.68	2312.96	4619.29	6073.81
Others					457.59	0.00	1573.85
Sub total (D)	25322.35	22045.00	35627.08	77096.11	38242.35	37419.98	99950.15

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	9858.07	5410.43	14867.51	5062.70	15605.16	10274.45	17238.59
RCBs	148.97	84.10	189.44	186.65	543.83	226.10	377.48
SCARDB							
RRBs	581.24	41.47	1135.36	303.50	1053.00	951.57	808.63
Others					208.31	837.87	1500.13
Sub total (E)	10588.28	5536.00	16192.31	5552.85	17410.30	12289.99	19924.83

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	81853.87	44156.70	99277.21	126353.22	103808.91	96237.19	154436.71
RCBs	14672.13	14227.25	15705.16	14198.82	17743.85	18404.10	36664.03
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	9195.08	6969.05	10965.33	7353.92	8302.08	9327.27	12742.09
Others	0.00	0.00	0.00	0.00	1385.80	4239.28	7704.72
Sub total (F)	105721.08	65353.00	125947.70	147905.96	131240.64	128207.84	211547.55



**Annexure 3**

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

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	14411.22	14141.21		2142.57		30695.00	9240.87	14009.67		2041.46		45292.00

**Table 1: Crop Loan**

(₹lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	34996.63	18173.23		2404.15		55574.01	28372.80	35144.43		5659.36	395.70	69572.29

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	14411.22	14141.21		2142.57		30695.00	29240.87	14009.67		2041.46		45292.00
W S	183.06	1.94	0.00	0.00	0.00	185.00	1346.10	0.00	0.00	0.00	0.00	1346.10
L D	15.00	0.00	0.00	0.00	0.00	15.00	4.19	0.00	0.00	0.00	0.00	4.19
F M	389.00	0.00	0.00	0.00	0.00	389.00	2575.58	0.00	0.00	0.00	0.00	2575.58
P & H	668.00	0.00	0.00	0.00	0.00	668.00	568.54	0.00	0.00	0.00	0.00	568.54
AH -D	645.00	0.00	0.00	0.00	0.00	645.00	3851.65	0.00	0.00	0.00	0.00	3851.65
AH -P	716.00	0.00	0.00	0.00	0.00	716.00	827.41	0.00	0.00	0.00	0.00	827.41
AH - SGP	24.00	0.00	0.00	0.00	0.00	24.00	1240.42	0.00	0.00	0.00	0.00	1240.42
F D	136.00	0.00	0.00	0.00	0.00	136.00	914.70	0.00	0.00	0.00	0.00	914.70
F & W	0.00	0.00	0.00	0.00	0.00	0.00	2196.95	0.00	0.00	0.00	0.00	2196.95
S G & M F	171.00	0.00	0.00	0.00	0.00	171.00	30.63	0.00	0.00	0.00	0.00	30.63

A & F	3.14	0.00	0.00	0.00	0.00	3.14	33.64	0.00	0.00	0.00	0.00	33.64
OTH	3400.44	0.00	724.42	724.42	0.00	4849.28	5495.41	2.50	877.28	877.28	0.00	7252.47
Sub total	6350.64	1.94	724.42	724.42	0.00	7801.42	19085.22	2.50	877.28	877.28	0.00	20842.28
Grand Total (I+II)	20761.86	14143.15	724.42	2866.99	0.00	38496.42	48326.09	14012.17	877.28	2918.74	0.00	66134.28

Table 2: Term Loan												(₹lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	34996.63	18173.23		2404.15	0.00	55574.01	28372.80	35144.43		5659.36	395.70	69572.29
W S	1684.13	0.00	0.00	0.00	0.00	1684.13	3007.75	62.99	0.00	52.39	319.93	3443.06
L D	447.36	0.00	0.00	0.00	0.00	447.36	514.56	8.19	0.00	0.00	1.79	524.54
F M	6241.47	0.00	0.00	0.00	372.89	6614.36	4498.75	21.91	0.00	3.14	170.14	4693.94
P & H	2641.61	0.00	0.00	0.00	264.65	2906.26	3002.03	71.53	0.00	73.15	442.39	3589.10
AH -D	970.01	0.00	0.00	0.00	1358.53	2328.54	372.08	3.55	0.00	2.38	359.55	737.56
AH -P	555.82	0.00	0.00	0.00	615.49	1171.31	1930.15	24.03	0.00	13.48	604.72	2572.38
AH -S GP	666.66	0.00	0.00	0.00	757.93	1424.59	1410.70	27.31	0.00	11.36	2238.57	3687.94
F D	534.81	0.00	0.00	0.00	31.92	566.73	239.62	4.83	0.00	5.44	19.38	269.27
F & W	245.08	0.00	0.00	0.00	0.00	245.08	514.95	15.14	0.00	0.00	0.00	530.09
S G & M F	93.89	0.00	0.00	0.00	0.00	93.89	775.50	2.24	0.00	0.57	5.33	783.64
A & F	3508.96	0.00	0.00	0.00	0.00	3508.96	680.51	26.87	0.00	0.00	11.76	719.14
OTH	575.62	4.77	1352.26	1352.26	0.00	3284.91	426.04	23.72	0.00	38.38	61.48	549.62
Sub total	18165.42	4.77	1352.26	1352.26	3401.41	24276.12	17372.64	292.31	0.00	200.29	4235.04	22100.28
Grand Total (I+II)	53162.05	18178.00	1352.26	3756.41	3401.41	79850.13	45745.44	35436.74	0.00	5859.65	4630.74	91672.57

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

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



### Annexure – 4

#### Unit costs for major activities fixed by NABARD for the year 2024-25

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agro Processing Unit	Leaf plate making		No.	300000
3	Biomass Energy	Community Bio Gas Plant		No.	100000
4	Bore Well	New		No.	132000
5	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
6	Cold Storage	Mini Unit		No.	40000000
7	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
8	Commercial Broiler Farming		Hybrid Broiler (Chicken) ( Deep litter system )	1000	647000
9	Commercial Layer Farming			10000	10731000
10	Composite Fish Culture	Composite Fish Culture		ha	355000
11	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
12	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
13	Compost/ Vermi Compost	Vermi Compost		No.	36000
14	Cottage Industry	Masala Making		No.	2000000
15	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
16	Crossbred Cattle Farming			1+1	246000
17	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
18	Dairy Marketing Outlet/ Parlour			No.	1000000
19	Dal/ Pulses Mill	Mini		No.	200000
20	Diesel Pump Sets			No.	36300
21	Drip Irrigation			ha	145000
22	Dryland Horticulture crops			Acre	202675
23	Dryland Horticulture crops	Ber		Acre	155307
24	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
25	Dug Well	New		No.	162800
26	Education	Schools		No.	30000000
27	Education Loans	Study in Country		No.	1000000
28	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
29	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
30	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000

31	Export Credit	Post Shipment Export Credit		No.	30000000
32	Export Credit	Pre Shipment Export Credit		No.	30000000
33	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
34	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
35	Fish marketing	Authorickshaw with Ice Box		No.	300000
36	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
37	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
38	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
39	Floriculture	Cut Flowers	Gladiolus	ha	95065
40	Floriculture	Rose	Rose	ha	73668
41	Fruit Processing	Pickle		No.	100000
42	Fruit Processing	Sorting, grading & Packing		No.	200000
43	Goat	Rearing Unit	New Shed	40+2	633000
44	Godown	Medium		No.	12250000
45	Graded Buffalo Farming		Dairy	1+1	288000
46	Healthcare	Hospital		No.	50000000
47	Heifer Rearing			20	1040000
48	Indigenous Poultry Farming	Dual purpose		250	120000
49	Integrated Dairy Farming	With Bio	gas & Vermi	No.	1452000
50	Integrated Pisciculture	With Duckery		ha	648000
51	Integrated Pisciculture	With Poultry		ha	645000
52	Lift Irrigation Schemes			No.	242110
53	Loans to Agri. Start	ups		No.	20000000
54	Loans to Distressed Persons	Jan Dhan		No.	10000
55	Manufacturing Sector	Term Loan	Medium	No.	250000000
56	Manufacturing Sector	Term Loan	Micro	No.	5000000
57	Manufacturing Sector	Term Loan	Small	No.	50000000
58	Manufacturing Sector	Working Capital	Medium	No.	50000000
59	Manufacturing Sector	Working Capital	Micro	No.	1200000
60	Manufacturing Sector	Working Capital	Small	No.	10000000
61	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
62	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
63	New Orchard	Tropical/ Sub Tropical Fruits		Acre	197162
64	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
65	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430

66	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	209385
67	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	239234
68	Nursery	Vegetables and Flowers		Acre	136450
69	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
70	Other machinery	Other Machinery & Equipments		No.	386800
71	Pig Rearing Unit	New Shed		3+1	324000
72	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
73	Power Tiller			No.	211800
74	Protection Structure	Poly/ Green Housing		sq.m.	1798
75	Protection Structure	Poly/ Green Housing	Tomato under Naturally Ventilated Poly house	sq.m.	1356
76	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
77	Reapers, Binders and Balers	Self Propelled		No.	166800
78	Rice Processing	Puffed Rice		No.	3000000
79	Sanitation			No.	2500000
80	Service Sector	Term Loan	Medium	No.	600000000
81	Service Sector	Term Loan	Micro	No.	2000000
82	Service Sector	Term Loan	Small	No.	80000000
83	Service Sector	Working Capital	Medium	No.	30000000
84	Service Sector	Working Capital	Micro	No.	500000
85	Service Sector	Working Capital	Small	No.	20000000
86	Sheep	Breeding Unit	New Shed	100+5	1838000
87	SHGs/ JLGs	Others		No.	200000
88	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
89	Solar Energy	Solar Agriculture Pump		No.	186632
90	Solar Energy	Solar Agriculture Pump		No.	260602
91	Solar Energy	Solar Pump Sets		No.	300000
92	Sprinkler Irrigation	Mini		ha	486721
93	State Sponsored Organisation for SCs			No.	160000
94	Thresher	Multicrop Power Threshers		No.	252100
95	Tractor	Without Implements & Trailer	PTO 38	No.	719900
96	Veterinary Clinic		Private Veterinary Clinic	No.	1000000



### Annexure 5

## 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	Paddy(Khariff) - Rainfed		Acre	30000
2	Maize - Rainfed		Acre	25000
3	Vegetables(Other)		Acre	35000
4	Turmeric		Acre	90000
5	Black Gram - rainfed		Acre	16500
6	Horsegram -rainfed		Acre	14000
7	Niger		Acre	14000
8	Rapeseed & Mustard		Acre	14000
9	Broiler Farming	Others_	1000	208450
10	Buffalo Farming	Others_Murrah Buffalo		66350
11	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_		15000
12	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
13	Ginger/ Adrak	Irrigated		100000
14	Goat Farming	Rearing Unit _ Semi_intensive_		35000
15	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
16	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
17	Integrated Farming	Fisheries with Poultry_ With Boiler_250 birds		232000
18	Little Millet/ Sawa/ Suan/ Samai			12000
20	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed		17000
21	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
22	Rice/ Chaval/ Dhan	Irrigated		37000
23	Sesame/ Til/ Seasamum/ Gingelly	Unirrigated/ Rainfed		13000
24	Sorghum/ Jowar	Unirrigated/ Rainfed		17000
25	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000
26	Turmeric/ Haldi	Irrigated		90000
27	Ube/ Purple Yam/ Ratalu			100000
28	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

### Abbreviations

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

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



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



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- |   |   |
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| <ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH Renewable Energy, Green Mobility Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul> | <b>NSFL in WASH</b><br>Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul> |
|---|---|

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|--|---|

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|--|--|

**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

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## NABARD Consultancy Services Private Limited (NABCONS)

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- |  |  |
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| <ul style="list-style-type: none"> <li>• Project Management Consultancy</li> <li>• IT Based Natural Resources Information System</li> <li>• Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>• Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>• Climate Change &amp; Sustainability</li> <li>• Value Chain Development</li> <li>• Skill &amp; Livelihood Development</li> <li>• Preparation Detailed Project Reports (DPRs)</li> <li>• Transaction Advisory Services</li> </ul> |
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## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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





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**N A B F O U N D A T I O N**

Leveraging the power of convergence

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

#### **WHAT DOES NABFOUNDATION WANT FROM YOU?**

##### **IF YOU ARE AN INDIVIDUAL**

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

##### **IF YOU ARE A CSR UNIT**

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

##### **IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO**

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

##### **IF YOU ARE WITH THE GOVERNMENT**

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

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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