



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



केंद्रापड़ा जिला  
Kendrapara District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

District: Kendrapara

State: Odisha



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

## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

## **MISSION**

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



## Foreword

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

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

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

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

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

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

(Dr. Sudhanshu K K Mishra)  
Chief General Manager  
Date- 23<sup>rd</sup> October 2024



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NABARD

Kendrapara

PLP Document finalized by: Odisha Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	Kendrapara district, formed on April 1, 1993, spans 2,644 square kilometers on Odisha's eastern coast, extending from 20°21'N to 20°47'N latitude and 86°15'E to 87°8'E longitude. It comprises one division with 9 Tehsils, 9 Blocks, 249 Gram Panchayats and 1,458 revenue villages. Bhitarkanika National Park, India's second-largest mangrove forest, is home to estuarine crocodiles is situated in the district.
2	Type of soil	The western part of the district is alluvial which is very fertile in nature whereas the eastern part comprises mainly sandy clay type soil which is saline in nature due to its proximity to the sea.
3	Primary occupation	The economy of the district is predominantly agrarian in nature. In allied sector like Dairy poultry and fisheries sector hold potential in the district. Handlooms activities have been taken up in limited scale while artisans specialize handicraft activities in golden grass, Nalia grass, terracotta and bamboo crafts.
4	Land holding structure	Most landholdings in the district are marginal (82%), with 14% being small-sized. This high degree of land fragmentation hinders agricultural productivity.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The Annual Credit Plan (ACP) achievement for FY 2023-24 in the district was ₹3647.32 crore, representing 78% of the target set under the ACP, which was Rs. 4675.43 crore.
2	CD Ratio	The CD ratio of the district was 56% in the FY 2023-24 with deposit base of Rs. 9079.60 crore and advances of ₹5119.52 crore as on 31 March 2024.
3	Investment credit in agriculture	During FY 2023-24 the district had witnessed investment credit of ₹660.77 cr in agri and allied sector.
4	Credit flow to MSMEs	During FY 2023-24, ₹714.05 crore was disbursed under MSME achieving 43% against the target of ₹1661.75 crore.

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

1	Projection for the year	The Potential Linked Credit Plan (PLP) for 2025-26 estimates a priority sector credit potential of ₹5412.12 crore for Kendrapara District. The projection has been made based on the revision in scale of finance unit cost and other priorities and policy of the Government.
2	Projection for agriculture and its components	The projected credit potential for agriculture and allied sectors in FY 2025-26 is ₹ 3165.03 crore. Farm credit accounts for ₹3023.10 crore while agricultural infrastructure and ancillary activities have potential of ₹ 58.40 crore and Rs. 83.52 crore respectively.
	Projection for MSMEs	The projected credit potential for MSMEs in FY 2025-26 is ₹1290.41 crore including investment credit and working capital for MSME sector.
4	Projection for other purposes	The credit potential under other priority sectors for FY 2025-26 is estimated to be ₹956.68 crore.

## 5. Developmental Initiatives

1. NABARD has played a crucial role in rural development of Kendrapara District. It has empowered rural communities, promoted financial inclusion, sustainable initiatives & funded rural infrastructure. NABARD's contributions have led to agricultural growth, improved livelihoods, financial stability & poverty reduction.
2. NABARD's RIDF has supported district's rural development through infrastructure creation. It has funded irrigation, flood control, and rural infrastructure, improving agriculture, protecting lives, and enhancing connectivity. These initiatives have benefited rural communities and contributed to the district's overall development.
3. NABARD has supported 12 FPOs covering 5386 shareholders in Kendrapara. It provided grants and handholding support to FPOs in agriculture and allied activities. FPOs benefit farmers by better price realization, promoting value addition, and fostering sustainable livelihoods.
4. To enhance the capacities of the SHG women, NABARD has been implementing Micro Enterprise Development Programme (MEDP) and Livelihood and Enterprise Development in the district.
5. NABARD is taking initiatives to support promotion and Post GI facilitation of Rasabali Sweet, a product that has recently received Geographical Indication (GI) status.
6. NABARD and GIZ implemented a natural resource management project in Kendrapara. The project facilitated the community to conserve ecosystems, promote sustainable practices, and build climate resilience.

## 6. Thrust Areas

1. Timely-adequate and hassle-free credit availability to be enhanced in priority sector in general and agri & allied sector in particular.
2. Banks may implement the RuPay KCC in letter and spirit and increase average ticket size under KCC and also extend ST credit for Animal Husbandry & Fisheries through KCC.
3. Capital formation in agriculture & allied sectors especially in post-harvest management infrastructure viz; processing, storage and marketing needs to be accelerated to ensure sustainable farmer's income.
4. Other thrust Areas are promotion of FPO in agriculture and allied sectors, PACs as MSCs, Promotion of Livelihood Activities, Housing and SHG credit.
5. Public investment in allied activities essential services like health, communication, education skill building would improve the credit absorption capacity of the rural poor.



## **7. Major Constraints and Suggested Action Points**

1. CD ratio needs to be improved in view of RBI stipulation of minimum 60 and average CD ratio of the State.
2. Credit flow in agri infrastructure MSME and other priority sector need to be enhanced to improve credit flow in priority Sector.
3. Crop diversification from paddy to non-paddy/ high value horticultural crops, marketing and storage infrastructure needs to be up scaled for enhancing credit absorption capacity in this sector.
4. Setting up adequate number of scientific storage structures to avoid distress sale and ensure remunerative price to farmers and other benefits under various schemes of GoI/ GoO.
5. Strengthening ground level veterinary services by placing additional para veterinarians & development of additional LI centers and veterinary dispensaries etc.
6. Assured supply of power to rural areas and special initiatives need to be undertaken for renewable energy deployment in farm sector.
7. Addressing the issue of skill gap by providing creating ecosystem for continuous skilling reskilling of rural youth and women SHGs.

## **8. Way Forward**

1. The potential estimated in different sectors will be realized with the coordinated approach of all stakeholders and convergence of their resources.
2. The strengthening of reporting system, effective monitoring and robust review mechanism of the credit plan need to be put in place at district level.
3. The potential for niche products and markets along with exploration of export opportunities will be crucial for increasing the income from agriculture and allied as well as rural sectors.
4. Adopting proper packages of sustainable agricultural practices, integrating farming systems, and developing good infrastructure facilities would accelerate the flow of credit to priority sectors.
5. Infusing the latest technology, skills, and investments to enhance people's capabilities through technical education and bridge the skill gaps in the agriculture and allied sectors would help increase farm productivity and farmers' income.

## **Methodology of Preparation of Potential Linked Credit Plans (PLPs)**

### **1. Introduction**

Potential Linked Credit Plan is a comprehensive documentation of potential 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 potential available for exploitation,
- to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potential and prioritise resource requirement for the purpose.

### **3. Methodology**

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

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

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



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

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

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <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 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>- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</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 per year, assessment of availability of drought animal power/power tiller by using conversion factors;</li> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</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	- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;
		- Feasibility and possibility of shifting from food crops to plantation crops;
		- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio and 40% calf mortality for buffaloes; 40% calving, 50:50 sex ratio and 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio and 20% calf mortality for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

## 1. 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.

## 2. Limitations and constraints

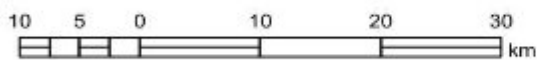
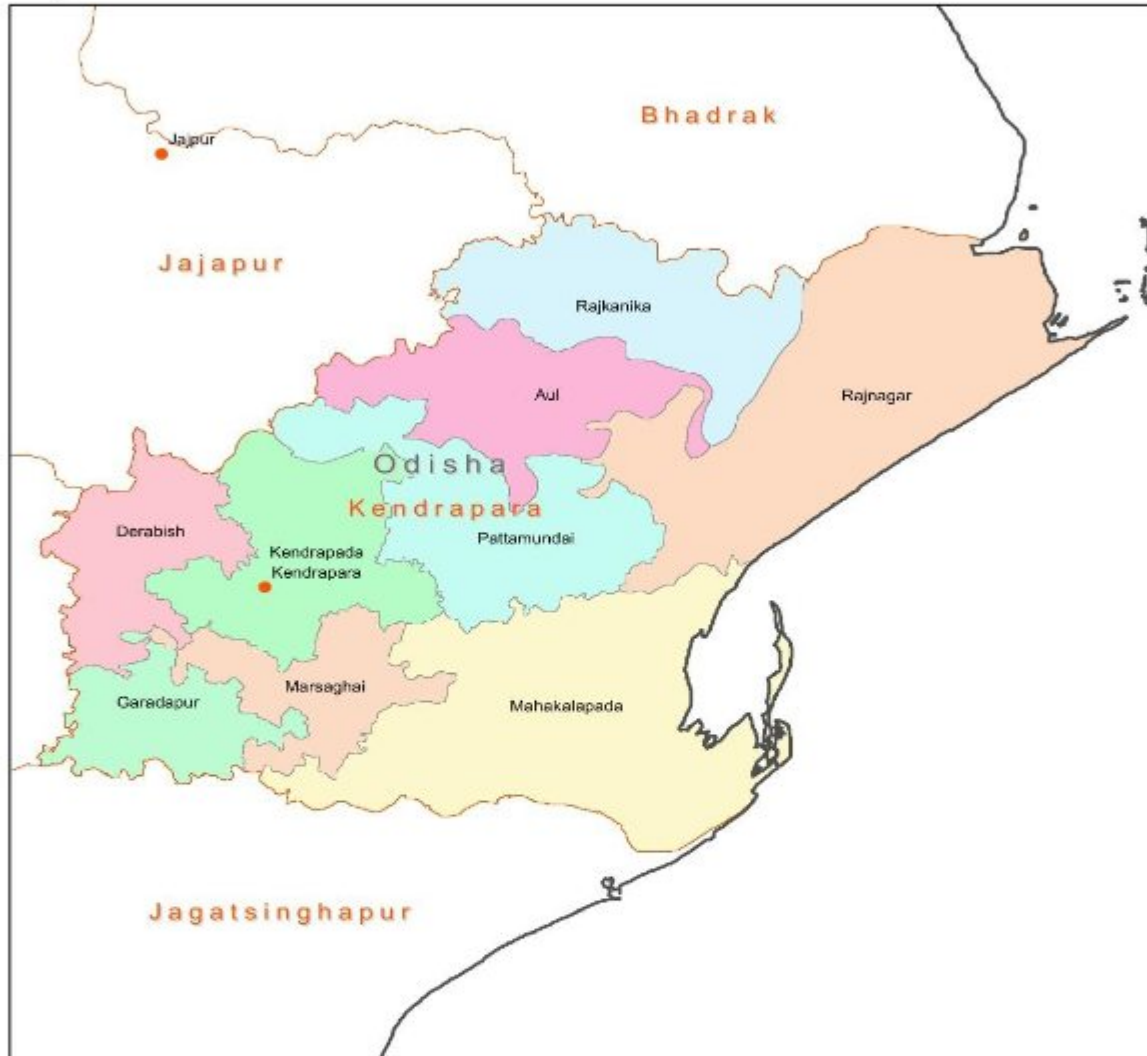
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

# Part A

## District Map



### Block Map - Kendrapara



#### 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	<b>302310.41</b>
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>225854.05</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>76456.36</b>
B	Agriculture Infrastructure	5840.81
C	Ancillary activities	8352.19
I	Credit Potential for Agriculture A+B+C)	<b>316503.41</b>
II	Micro, Small and Medium Enterprises	129041.05
III	Export Credit	765.00
IV	Education	1122.00
V	Housing	4845.00
VI	Social Infrastructure	5992.50
VII	Renewable energy	631.55
VIII	Others	82312.00
	Total Priority Sector	<b>541212.51</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	225854.05
2	Water Resources	5201.95
3	Farm Mechanization	12678.34
4	Plantation & Horticulture with Sericulture	5810.75
5	Forestry & Waste Land Development	592.67
6	Animal Husbandry – Dairy	14437.37
7	Animal Husbandry – Poultry	7901.73
8	Animal Husbandry - Sheep, Goat, Piggery	9678.68
9	Fisheries	20154.87
10	Farm Credit- Others	0.00
	<b>Sub total</b>	<b>302310.41</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	4462.52
2	Land development, Soil conservation, Wasteland development	1003.16
3	Agriculture Infrastructure – Others	375.13
	<b>Sub total</b>	<b>5840.81</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	5823.44
2	Ancillary activities – Others	2528.75
	<b>Sub Total</b>	<b>8352.19</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>129041.05</b>
<b>III</b>	<b>Export Credit</b>	<b>765.00</b>
<b>IV</b>	<b>Education</b>	<b>1122.00</b>
<b>V</b>	<b>Housing</b>	<b>4845.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>5992.50</b>
<b>VII</b>	<b>Renewable energy</b>	<b>631.55</b>
<b>VIII</b>	<b>Others</b>	<b>82312.00</b>
	<b>Total Priority Sector</b>	<b>541212.51</b>

Note: Details indicated at Annexure- 1 at Page-113

## 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)	2466
2	No. of Sub Divisions	1
3	No. of Blocks	9
4	No. of revenue villages	1458
5	No. of Gram Panchayats	249

#### 1a. Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	High
6	Is the % of Tribal Population above the national average of 8.9%	No

#### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Kendrapara
3	Agro-climatic Zone 1	East & South Eastern Coastal Plain
4	Agro-climatic Zone 2	East & South Eastern Coastal Plain
5	Agro-climatic Zone 3	East & South Eastern Coastal Plain
6	Agro-climatic Zone 4	East & South Eastern Coastal Plain
7	Climate	Moist Sub- Humid
8	Soil Type	Coastal Alluvial & Saline



### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	230918
2	Forest Land	31044
3	Area not available for cultivation	44389
4	Barren and Unculturable land	5000
5	Permanent Pasture and Grazing Land	8000
6	Land under Miscellaneous Tree Crops	5000
7	Cultivable Wasteland	6000
8	Current Fallow	20000
9	Other Fallow	14000

### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	9
2	Critical	NIL
3	Semi Critical	NA
4	Over Exploited	NA
5	Saline	NA
6	Not Assessed	NA
7	Total	9

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	113625	82	66213	57
2	>1 to <=2 ha	19582	14	34601	30
3	>2 to <=4 ha	4687	3	12040	10
4	>4 to <=10 ha	397	0	2312	2
5	>10 ha	31	0	780	1
6	Total	138322	99	115946	100

### 6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	162
2	Of the above, Small/ Marginal Farmers	144

3	Agricultural Labourers	35
4	Workers engaged in Household Industries	17
5	Other workers	157

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1440	718	722	1357	83
2	Scheduled Caste	310	156	154		
3	Scheduled Tribe	10	5	5		
4	Literate	1089	580	509		
5	BPL	131424				

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	322
2	Rural Households	306
3	BPL Households	139

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	270
2	Having source of drinking water	271.48
3	Having electricity supply	173
4	Having independent toilets	74

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1415
2	Villages having Agriculture Power Supply	0
3	Villages having Post Offices	285
4	Villages having Banking Facilities	1415
5	Villages having Primary Schools	879
6	Villages having Primary Health Centres	45
7	Villages having Potable Water Supply	1415

**Sources**

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District at a Glance 2023
1.a Additional Information	Census booklet, LDM office
2. Soil & Climate	Kharif strategy Booklet
3. Land Utilisation [Ha]	Kharif strategy Booklet
4. Ground Water Scenario (No. of blocks)	Acquafier Mapping CGWB
5. Distribution of Land Holding	Khariff 2024
6. Workers Profile [In '000]	Agri Census 2015
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	Odisha Economic Survey 2023-24, District Census Handbook 2011
10. Village-Level Infrastructure [Nos.]	District at a Glance 2023 Economic survey



## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2147
2	Primary Health Centres	44
3	Primary Health Sub-Centres	227
4	Dispensaries	9
5	Hospitals	1
6	Hospital Beds	268

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	665
2	Registered FPOs	22
3	Agro Service Centres	220
4	Soil Testing Centres	2
5	Approved nurseries	0
6	Agriculture Pumpsets	5500
7	Pumpsets Energised	1750
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	163729
2	Irrigation Potential Created	89594
3	Net Irrigated Area (Total area irrigated at least once)	86231
4	Area irrigated by Canals/ Channels	46727
5	Area irrigated by Wells	3063
6	Area irrigated by Tanks	25718
7	Area irrigated by Other Sources	13687
8	Irrigation Potential Utilized (Gross Irrigated Area)	151401

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2991
2	Railway Line [km]	33
3	Public Transport Vehicle [Nos]	3514
4	Goods Transport Vehicles [Nos.]	4782

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	52	
2	Sugarcane (Gur/ Khandsari/ Sugar)	NIL	NIL
3	Fruit (Pulp/ Juice/ Fruit drink)	NIL	NIL
4	Spices (Masala Powders/ Pastes)	NIL	NIL
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	NIL	NIL
6	Cotton (Ginning/ Spinning/ Weaving)	NIL	NIL
7	Milk (Chilling/ Cooling/ Processing, etc.)	16	NA
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NIL	NIL
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	NIL	NIL
10	Others	NIL	NIL

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	109	8	101
2	Cattle - Indigenous	213	22	191
3	Buffaloes	14	1	13
4	Sheep - Cross bred	4	NA	NA
5	Sheep - Indigenous	12	NA	NA
6	Goat	112	NA	NA
7	Pig - Cross bred	1	NA	NA
8	Pig - Indigenous		NA	NA
9	Horse/Donkey/Camel		NA	NA
10	Rabbit		NA	NA
11	Poultry - Improved		NA	NA
12	Poultry - Indigenous	446	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	13
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	194
5	Animal Breeding Farms	NA
6	Animal feed manufacturing units	NA
7	Fodder Farms	1
8	Dairy Cooperative Societies	211
9	Milk Collection Centres	17
10	Fishermen Societies	30
11	Animal Husbandry Training Centres	1
12	Animal Markets	10
13	Fish Markets	2
14	Livestock Aid Centers (No.)	95
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	116500.00	MT	98	gm/day
2	Egg	144	Lakh Nos.	8	nos/p.a.
3	Milk	135.40	MT	200	gm/day
4	Meat	3.80	MT	14	gm/day
5	Wool	0.00	MT	0	



## Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance 2023, District Statistical Handbook 2022
12. Infrastructure & Support Services For Agriculture[Nos.]	Kharif and Rabi strategy Booklets ,Odisha Economic Survey
13. Irrigation Coverage ['000 Ha]	Kharif and Rabi strategy Booklets ,Odisha Economic Survey
14. Infrastructure For Storage, Transport & Marketing	Economic Survey
15. Processing Units	DIC, Kendrapara
16. Animal Population as per Census [Nos.]	AH Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	Odisha Economic Survey 2023-24
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Odisha Economic Survey 2023-24

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	14.00	14.00	14.00
3	Land Holdings - MF (%)	82.00	82.00	82.00
4	Rainfall -Normal (mm)	1556	1556	1501
5	Rainfall - Actual (mm)	1890	1413	1130
6	Cropping Pattern	167.18	185.32	186.48

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2080260.00	211765.00	271658.54

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

Sr. No.	Crop	31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	126.00	362.97	2880.71	129.62	373.44	2881.04
2	Mungbean	NA	NA	0.00	77.50	37.99	490.19
3	Groundnut	NA	NA	0.00	6.09	1.38	226.60

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.80	2.45	NA
2	Net sown area (lakh ha)	1.52	1.32	NA
3	Cropping intensity (%)	184.21	185.61	NA

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	44.13	31.94	47.60
2	Fertilizer consumption - Rabi (kg/ha)	NA	NA	27.63

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	20	20	20

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	332341	345003	342988
2	GLC through KCC (₹ lakh)	184333	185687.65	205581.56

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	NA	NA	1,37,728

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)			3083

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	88713	87700	135377

#### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook
Table 2: GLC under Agriculture	LDM Office, ACP achievement in DCC agenda
Table 3: Major Crops, Area, Production, Productivity	CDAO office, Kendrapara
Table 4: Irrigated Area, Cropping Intensity	CDAO office, Kendrapara
Table 5: Input Use Pattern	CDAO office, Kendrapara



Table 6: Trend in procurement/ marketing	RMC, Kendrapara
Table 7: KCC Coverage	LDM Office, Kendrapara
Table 8: PM Kisan & Other DBTs	CDAO office, Kendrapara
Table 9: Soil testing facilities	CDAO office, Kendrapara
Table 10: Crop Insurance	CDAO office, Kendrapara

## Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	337	801.66	1928.65

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	89.59	98.351	NA
2	Net Irrigated Area ('000 ha)	86	95.578	NA
3	Gross Irrigated Area ('000 ha)	151		NA

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC Agenda Note Quarter ended March 2024
Table 2: Irrigated Area & Potential	Kharif & Rabi Strategy meeting & CDAO Office, Kendrapara

## Farm Mechanization

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2987.64	5971.84	12329.03

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	NA	39	194
2	Power Tillers	NA	217	90
3	Threshers/Cutters	NA	70	48

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	NA	220	220

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC Agenda Note Quarter ended March 2024
Table 2: Mechanisation in District	Kharif & Rabi Strategy meeting, OAIC, Kendrapara

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	882	951.25	2888.65

**Table 2: High Tech Orchards (NA/)**

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

**Table 3: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	1.00	6.20	1.09	6.20	1.29	6.55
2	Banana	0.51	12.11	0.52	12.21	0.53	12.32
3	Watermelon	0.68	0.62	0.70	18.00	0.83	21.70
4	Marigold	0.05	0.05	0.05	0.50	0.05	0.50
5	Papaya	0.10	3.40	0.10	4.50	0.19	5.00
6	Potato	1.00	12.00	1.02	14.00	1.20	17.20
7	Okra	1.87	21.00	1.90	22.90	2.00	23.00
8	Onion	0.10	1.43	0.10	1.60	0.20	3.23
9	Tomato	0.85	13.20	0.90	14.00	1.08	15.30
10	Coconut	3.87	2.40	3.87	0.18	4.30	0.18

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP publications by Lead Bank
Table 2: High Tech Orchards	NA
Table 3: Production and Productivity	Directorate of Horticulture GoO

### Forestry & Waste Land Development

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2385	379.42	426.69

**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	31044	31044	31044
2	Waste Land ('000 ha)	0	0	0
3	Degraded Land ('000 ha)	0	0	0

**Table 3: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	1	0	8
2	Temporary Nursery	1	1	1

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC Agenda Note Quarter ended March 2024, LDM office
Table 2: Area under Forest Cover & Waste Land	DFO Kendrapara
Table 3: Nurseries (No.)	DFO Kendrapara

## 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)	1894.9	3597.30	12066.59

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	16	16	16

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC Agenda Notes quarter March
Table 2: Processing Infrastructure	Animal Husbandry Department, Kendrapara

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	442.23	1426.21	6585.80

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	445595	445595	445595
2	Hatcheries (No.)	2	2	2

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP publications by Lead Bank Office
Table 2: Poultry	AH Census 2019 and line Dept Kendrapara

#### Animal Husbandry -

**SGP Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	455.6	1064	9112.81



### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP publications by Lead Bank

### Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	788.98	1791.11	7883.54

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)			NA
2	Fish Seed Hatchery (No.)			1

**Table 3 : Brackish Water Fisheries**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)			2858
2	Area developed (ha)	0	0	0
3	Area available for development (ha)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP publications by Lead BankOffice
Table 2: Inland Fisheries Facilities	DFO Office, Kendrapara
Table 3 : Brackish Water Fisheries	DFO Office, Kendrapara

## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	591.97	117.16

**Table 2: Area under Integrated Farming**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	N/A	N/A	N/A

## Sources

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

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1170.99	1411.97	1335.22
2	Loans for Storage Godowns (₹ lakh)	1170.99	1411.97	1335.22
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)	6805.79	1289.24	4453.38

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	3	3
2	Cold Storages (Capacity - '000 MT)	0	30	30
3	Storage Godowns (No.)	0	55	55
4	Storage Godowns ( Capacity - '000 MT)	0	27	27

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0	24	24
6	Market Yards [Nos] / Wholesale Market (No.)	20	20	20
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)		4.7	4.7

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP publications
Table 2: Agri Storage Infrastructure	RMC, OSCSCL & OWC websites

#### 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)	151.78	799.55	2794.75

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP publications by Lead Bank Office, Kendrapara

## District Profile

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

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	6805.79	1289.24	4453.38

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	N/A	N/A	2749.10

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank office, Kendrapara
Table 2: Fertilizer Consumption	CDAO Office, kendrapara

#### Agri Ancilliary Activities - Food & Agro Processing & Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	4959.67	6593.99	4271.87
2	MUDRA Loans (Rs. lakh)	N/A	N/A	19459.00

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	94920	110904	85939

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Procurement	OSCSCSCL office, Kendrapara



## MSME

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

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	39459.90	61466.15	71405.46

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	496	496	496
3	Small Units (No.)	5	5	5
4	Medium Units (No.)	0	0	0
5	Udyog Aadhar Registrations (No.)	NA	NA	31922

**Table 3: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	695	687	552
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	NA	278	287

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement data from DCC agenda
Table 2: MSME units - Cumulative	DIC office , Kendrapara
Table 3: Skill Development Trainings	DIC office , Kendrapara

### 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 (Rs. lakh)	472.84	819.00	1056.00
3	GLC under Housing (Rs. lakh)	2574.91	6326.00	4760.00

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	9645	6569	0
2	Amt of subsidy released (Rs. lakh)	NA	NA	NA

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP publications, LDM Office Kendrapara
Table 2: Progress under PMAY(G)	<a href="https://pmayg.nic.in/">https://pmayg.nic.in/</a>

### Public Infrastructure Investments Table

#### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	10441.50	4739.93	9424.60

### Sources

Table Name	Source(s) and reference year of data
Table 1: RIDF	SPD, NABARD Odisha RO

### Social Infrastructure Investments Table

#### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	NA	8.05	515.05

**Table 2: Projects (Cumulative)**

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

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

### Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects/ renewable energy (Rs. lakh)	N/A	3.54	3.49

### Sources

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

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Credit Linkage (Rs. lakh)	19645.63	42129.51	73041.9
2	JLG Bank Linkage (Rs. lakh)	NA	NA	280.30

**Table 2: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	9	9	9
2	No. of SHGs formed	18255	19254	23300
3	No. of SHGs credit linked (including repeat finance)	13265	12721	15537
4	Bank loan disbursed (Rs. lakh)	19645.63	42129.51	73041.9
5	Average loan per SHG (Rs. lakh)	2.04	3.31	4.70
6	Percentage of women SHGs %	100	100	100

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	OLM Office Kendrapara, Odisha Economic Survey Publications
Table 2: Status of SHGs	OLM Office Kendrapara, Odisha Economic Survey Publications

## 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.)	265	265	267
2	Consumer Stores (No.)	17	17	20
3	Housing Societies (No.)	1	1	1
4	Handicrafts and Handloom societies (No.)	11	11	11
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)	2	2	2

**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.)	188	188	188



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

Sr.No.	State	District	Block	31/03/2022	
				Sector	No of Societies
1	Odisha	Kendrapara	AUL	Agriculture	25
2			DERABISH		40
3			GARADAPUR		33
4			KENDRAPADA		33
5			MAHAKALAPADA		55
6			MARSAGHAI		39
7			PATTAMUNDAI		23
8			RAJKANIKI		20
9			RAJNAGAR		24

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	<a href="https://cooperatives.gov.in/">https://cooperatives.gov.in/</a> , DFO office, DRCS office , Kendrapara
Table 2: Details of credit cooperative societies	DRCS Office, Kendrapara
Table 3: Block wise, sector wise distribution of cooperative societies in the district	<a href="https://cooperatives.gov.in/">https://cooperatives.gov.in/</a>

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	18	105	65	40	NA		9375	566	14	NA
Regional Rural Bank	1	29	27	2	NA		5842	58	50	NA
District Central Coop. Bank	1	9	7	2	NA		6316		162	NA
Coop. Agr. & Rural Dev. Bank		0			NA				0	NA
Primary Agr. Coop. Society	121	0			NA	31			0	NA
Others	1	1		1	NA					NA
All Agencies	142	144	99	45	NA	31	21533	624	10	NA

### 2. Deposits 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					NA	610173.00	673681.00	769274.85	14.2	84.73
Regional Rural Bank	NA	NA	NA	NA	NA	67762.00	71851.00	79101.76	10.1	8.71



Cooperative Banks	NA	NA	NA	NA	NA	65655.00	52464.00	59483.00	13.4	6.55
Others	NA	NA	NA	NA	NA			101.00	0	0.01
All Agencies	NA	NA	NA	NA	NA	743590.00	797996.00	907960.61	13.8	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	131388	178417	100889	-43.5	24.4	235900.00	285569.00	263897.94	-7.6	61.21
Regional Rural Bank	35556	41376	16678	-59.7	4.0	25239.00	31713.00	19319.00	-39.1	4.48
Cooperative Banks	196628	212045	295532	39.4	71.5	89589.00	105347.00	147720.00	40.2	34.26
Others			390	0	0.1			191.00	0	0.04
All Agencies	363572	431838	413489	-4.2	100.0	350728.00	422629.00	431127.94	2.0	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	38.7	42.4	34.3
Regional Rural Bank	37.2	44.1	24.4
Cooperative Banks	136.5	200.8	248.3
Others	0	0	189.1
All Agencies	47.2	53.0	47.5



## 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	199152.89	75.5	118319.58	44.8		0.0		0.0		0.0
Regional Rural Bank	18019.56	93.3	6901.31	35.7		0.0		0.0		0.0
Cooperative Banks	147422.24	99.8	146405.44	99.1		0.0		0.0		0.0
Others	137.15	71.8	32.20	16.9		0.0		0.0		0.0
All Agencies	364731.84	84.6	271658.53	63.0	0.00	0.0	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.lak h]	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	127428.21	95013.01	74.6	238838.00	143809.52	60.2	375741.10	199152.89	53.0	62.6
Regional Rural Bank	13784.26	10502.40	76.2	17201.00	20057.64	116.6	25912.08	18019.56	69.5	87.4
Cooperative Banks	77511.73	120724.76	155.8	44907.00	132911.19	296.0	62660.65	147422.24	235.3	229.0
Others			0			0	1429.27	137.15	9.6	3.2
All Agencies	218724.20	226240.17	103.4	300946.00	296778.35	98.6	465743.10	364731.84	78.3	93.4

## 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	114497.47	184333.00	161.0	147008.00	185687.65	126.3	194289.90	205581.56	105.8	131.0
Term Loan (Agri.)	28321.87	23693.00	83.7	40072.08	26077.68	65.1	48330.73	66076.98	136.7	95.2
Total Agri. Credit	142819.34	208026.00	145.7	187080.08	211765.33	113.2	242620.63	271658.54	112.0	123.6
MSME	38864.99	108206.00	278.4	75562.00	61466.15	81.3	166175.00	71405.47	43.0	134.2
Other Priority Sectors*	25289.66	19944.00	78.9	25289.66	23256.67	92.0	56947.48	21667.83	38.0	69.6
Total Priority Sector	206973.99	336176.00	162.4	287931.74	296488.15	103.0	465743.11	364731.84	78.3	114.6

## Kendrapara, PLP 2025-26

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

<b>Source(s)</b>	
1	Various Publications of ACP , LDM Office, Kendrapara
2	Various Publications of ACP , LDM Office, Kendrapara
3	Various Publications of ACP , LDM Office, Kendrapara
4	Various Publications of ACP , LDM Office, Kendrapara
5	Various Publications of ACP , LDM Office, Kendrapara
6	LDM Office, Kendrapara
7	LDM Office, Kendrapara
8	LDM Office, Kendrapara

## Part B



## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives – GoI (including Cooperatives)

##### Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme. This aims at revamping existing cooperative training structure in the country.

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

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

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

xii. Establishment of National Cooperative Database Digital

#### Agriculture Mission:

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

##### i. Agri Stack:

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

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

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

##### iii. JanSamarth Portal:

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

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

### 4. Policy Initiatives - NABARD

- 1. Refinance support:  
NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
- 2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease

NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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



## 7. Micro Credit Intervention:

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

7.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.

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

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

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as



against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

13. Technology Facilitation Fund (TFF):

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

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

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

Enhance the resilience and diversification of agriculture.

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

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

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

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

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

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

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

### **2. State Budget**

#### **2.1. Important Announcements**

Crop Production Management towards Coffee Mission and Potato Mission

Soura 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 crore has been allocated under Agriculture Budget, 202425, 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 1lakh 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

Within the agriculture sector, crop cultivation accounts for the largest share of GSVA, constituting 59%. Therefore, the performance of agriculture directly impacts the food and nutritional security of Odisha's population and plays a pivotal role in achieving inclusive growth.

However, the agriculture sector in Odisha is susceptible to frequent natural calamities such as cyclones, floods, and droughts. Farmers also face challenges related to labor shortages, limited access to farm machinery and inputs, and difficulties in marketing their produce.

Crop production in the district is heavily dependent on monsoons or channel irrigation. The gross cropped area is 282,038 hectares, while the net sown area is 152,000 hectares per year, resulting in an average cropping intensity of 186%. During FY 2023-24, Rs 205581.56 lakh was disbursed under Farm Credit.

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

The district's irrigation potential is approximately 98,351 hectares, but only 64.70% of the Gross Cropped Area (GCA) is currently under irrigation. However, with the completion of mega lifts, lift irrigation points, river lifts, and community lift irrigation projects, irrigation coverage is expected to increase to 67%. The Regulated Market Committee (RMC) is actively working to develop storage facilities and improve agricultural marketing infrastructure. One Kishan Bazar has been established in Goppo, and 33 shops for vendors and Farmer Producer Organizations (FPOs) have been constructed on the RMC campus to provide better market access to farmers.

**Storage Facilities and Infrastructure:** The RMC has constructed seven godowns (five in Kendrapara block and two in Marshaghai block) with a total capacity of 1,700 metric tons using its own funds and state plan allocations. Four more godowns are planned for construction in Mahakalpara, Aul, Rajkanika, and Garadpur. Additionally, a 500-metric ton cold storage facility is under construction at the RMC premises. Construction of godowns for vegetable storage is also planned for this year. Seven vegetable hats are currently controlled by the RMC, and four rural godowns have been proposed for development under the PACS as MSC Scheme of NABARD. Three mini cold storages with a capacity of 10 metric tons each have been developed and maintained by Women Self-Help Groups (WSHGs) in the district.

Total Potential for the Sub sector is estimated at Rs 225854.05 lakh. Details are indicated in Annexure I

##### 2.1.2 Water Resources

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

Kendrapara district is traversed by three major river systems: the Mahanadi, Brahmani, and Kharoshrota. The fertile alluvial plains formed by these rivers contribute significantly to the district's agricultural prosperity.



Besides these major rivers, the district is also home to a network of natural streams and river distributaries, including Luna, Karandia, Paika, Chitroptala, Kharasrota, Hansua, Gobari, Kani, and Birupa. This diverse river system offers ample opportunities for developing minor irrigation projects.

Approximately 60% of the cultivated area in Kendrapara is currently irrigated through various sources, such as canal irrigation, lift irrigation points (LIPs), shallow tube wells (STW), and others. However, there remains significant untapped potential for minor irrigation projects, both in the public and private sectors.

To encourage the establishment of private lift irrigation points, farmers with 0.5 hectares or more of unirrigated cultivable land are eligible for incentives under the Jalanidhi and Soura Jalanidhi schemes. During the financial year 2023-24, ₹ 1928.65 lakh credit was disbursed under the Water Resources.

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

The river Mahanadi, Brahmani and Baitarani along with their distributaries form the drainage system of the district with mostly anastomosing rainage pattern in nature. The district enjoys irrigation facilities through major, medium and minor and lift irrigation system. The major irrigation projects in the district are delta stage I and Mahanadi-Chitrotpala irrigation system. Irrigation structures about 95578.42 ha of irrigation potentials (Major/Medium 51820 ha, mega lift 2345 ha, minor lift 32236 ha, and other sources 9177 ha. Mega Lift Irrigation, renovation of drains and creeks LIPs, Jalanidhi Yojana have been created with the assistance from NABARD under RIDF. DoWR, OLIC, and Mega Lift Irrigation divisions are looking after irrigation in the district. Besides Agriculture Department, CADA & OAIC are involved in development of MI in the district. 95578.42 Ha. and 51147.91 Ha. of irrigation potential created for kharif and rabi respectively.

Total Potential for the Sub sector is estimated at Rs5201.95 lakh. Details are indicated in Annexure I.

### **2.1.3 Farm Mechanization**

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

Farm mechanization is crucial for enhancing agricultural production and productivity in Odisha, thereby contributing to national food security. As the state shifts from subsistence farming to cash crop cultivation, mechanization is becoming increasingly essential, from field preparation to post-harvest processing.

The district possesses significant potential for financing farm mechanization initiatives, including tractors (large, medium, and small/mini horsepower), power tillers, rice transplanters, threshers, combine harvesters, sugarcane harvesters, seed drills, and other equipment such as MB ploughs, disc ploughs, cultivators, harrows, post-harvest equipment, and horticulture tools.

Government subsidies are available for purchasing agricultural implements in group mode, enabling farmers' organizations like Joint Liability Groups (JLGs), Farmers Clubs, Farmer Producer Organizations (FPOs), and PACS to establish agricultural service centers and benefit small and marginal farmers.

The district faces a shortage of manpower for agricultural operations due to labor migration to industrial areas like Paradeep Port and other states. Modern agricultural



machines have gained widespread appreciation among farmers in the district. The credit flow under this sector during FY 2023-24 was ₹ 12329.03 lakh.

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

The Odisha Agricultural Inputs Corporation (OAIC) serves as the nodal department for farm implements in the district. Numerous suppliers of agricultural implements operate in the district, and servicing facilities and spare parts are readily available. There are approximately 220 Common Service Centers (CSCs) in the district.

Ten tractor manufacturing companies and five power tiller companies, including OAIC, have showrooms in the district, totaling 11 and 6 respectively. Additionally, one local unit manufactures paddy threshers.

**Gaps in Farm Machinery Infrastructure:** Despite these existing facilities, the district lacks major manufacturing centers for farm equipment, with most equipment being imported from other states. Most servicing facilities are provided through dealers of power tillers and tractors.

Other infrastructural gaps include a shortage of technical experts, such as mechanical or agricultural engineers /extension officials, to create awareness and provide guidance. There is also a need for more dealers of tractors, power tillers, combine harvesters, and other farm machinery in and around the district. Total Potential for the Sub sector is estimated at Rs 12678.34 lakh. Details are indicated in Annexure I

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

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

Kendrapara district falls within the Coastal Irrigated Alluvial/Coastal Alluvial Saline Agro-Ecological Zone Type. The district's land is primarily composed of tertiary and recent alluvium deposited by river distributaries, making it highly arable. Alluvial and sandy soils predominate along the coastline in Rajnagar and parts of Rajkanika block. The district's hot and humid coastal climate is ideal for cultivating fruit crops like mango, guava, papaya, jackfruit, pomegranate, banana, and kagzi lime. Plantation crops such as cashew, coconut, and betel vine, medicinal crops, and vegetables like potato, brinjal, tomato, cabbage, cauliflower, lady's finger, beans, and tuber crops thrive in this environment. Additionally, spices like chili, ginger, turmeric, and coriander are cultivated in significant quantities.

Vegetable cultivation is a major agricultural activity in Kendrapara, with large-scale production occurring in various areas. WSHGs have been gradually adopting tropical mushroom cultivation, floriculture, tissue culture banana, polyhouse nurseries, fruit preservation and value addition, and beekeeping. However, the district faces several challenges that hinder agricultural progress, including small landholdings, waterlogging in low-lying areas, the lack of compact land parcels for commercial exploitation, and the menace of monkeys. Betel vine cultivation is a significant activity in Kendrapara, particularly in Rajnagar, Rajkanika, and Mahakalpara blocks. The credit flow under this sector during FY 2023-24 was ₹ 2888.65 lakh.

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

There are two coconut nurseries in Derabis and Rajkanika block, and nine block-level nurseries producing approximately 10,000 plants each year. Government nurseries are also involved in producing planting materials. Additionally, these farms demonstrate vermicompost production techniques.

A community canning center, operated by the district office, provides training on processing and preservation techniques to Women Self-Help Group (WSHG) members.

Furthermore, there are 12 small private nurseries offering high-quality plants. The Horticulture Department possesses the necessary infrastructure to provide a comprehensive range of services.

To enhance capacity building, the department is implementing measures through the Agricultural Technology Management Agency (ATMA).

#### Challenges and Opportunities

The absence of marketing infrastructure discourages farmers from diversifying into horticultural crops. However, three mini cold storages have been established and managed by WSHGs in the district.

NABARD has promoted 12 Farmer Producer Organizations (FPOs) in the district. To further support the sector, processing and storage units should be established to utilize surplus produce during peak harvesting seasons for vegetables like tomatoes and fruits like mangoes.

Total Potential for the Sub sector is estimated at Rs 5810.75 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

Kendrapara district, classified under the Central Coastal Plain Zone according to the agro-climatic classification, has a recorded forest area of 335.10 sq km, constituting 12.67% of its total geographical area. This area is further categorized as:

Very dense forest: 83.46 sq km Moderately dense forest: 88.43 sq km  
Open forest: 163.21 sq km (Source: ISFR 2021) The per capita forest area in the district is a low 0.023 ha, significantly lower than the state average of 0.146 ha.

Additionally, the district has approximately 6,000 ha of cultivable wasteland (Source: District at a Glance, Directorate of Economics & Statistics, GoO).

#### Enhancing Forest Cover and Land Management.

To protect fertile topsoil and promote environmental sustainability, a large-scale plantation program is necessary. Here are some potential activities that can be implemented:

Farm forestry: Planting trees on wasteland and farmlands, including bunds (raised boundaries) of agricultural fields. Agroforestry: Integrating trees with agricultural crops for mutual benefit. Viable nursery units: Establishing nurseries to propagate suitable tree varieties for the district. These activities can be developed as bankable schemes that individuals and groups can participate in.

The credit flow under this sector during FY 2023-24 was ₹ 426.69 lakh.



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

The Government of Odisha has launched a massive plantation drive to create a green barrier along the coastline. The Forest Department provides subsidized seedlings and technical guidance to farmers. The

M. S. Swaminathan Research Foundation (MSSRF), in collaboration with the Forest Department, has undertaken mangrove plantation initiatives, conservation measures, and awareness campaigns.

Under the Indo-Canadian project, MSSRF has successfully planted mangroves and rejuvenated damaged saline jungles in Rajnagar and Mahakalpara blocks. In Bhitarkania, 150 hectares of mangrove plantations have been established to protect coastal areas and human settlements from natural calamities.

#### **Challenges and Opportunities.**

Despite these efforts, several challenges remain: **Land Availability:** Limited land availability can hinder plantation projects. **Lack of Forest-Based Industries:** The absence of forest-based industries limits value addition to non-timber forest products (NTFPs).

**Limited Bank Involvement:** Banks have been less involved in providing credit for forest-based activities. To address these challenges, it is essential to explore alternative land options, promote the establishment of forest-based industries, and encourage banks to offer financial support for forestry initiatives.

Total Potential for the Sub sector is estimated at Rs 592.67 lakh. Details are indicated in Annexure I

## **2.1.6 Animal Husbandry – Dairy**

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

The dairy sector plays a crucial role in achieving food security, reducing poverty, generating employment opportunities, and providing a regular source of income for rural households. Dairy farming is a primary or supplementary income source for many rural households and offers gainful employment to a large number of small, marginal, and landless farmers, as well as other rural residents. Dairy farming is the third most important income-generating activity in the district, following agriculture and fisheries. The district's agro-climatic conditions are favorable for dairy farming. According to the 20th Livestock Census, the cattle and buffalo population in Kendrapara is 337,045. Of this total, 93,461 are crossbred (CB) cows, 191,957 are non-descriptive females, and there are 13,199 female buffaloes, indicating significant potential for milk production.

The credit flow under this sector during FY 2023-24 was ₹ 12066.59 Lakh.

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

The district is covered under the Operation Flood program, and the Odisha Milk Federation (OMFED) is actively engaged in procuring milk from farmers. The Kendrapara district is actively involved in the dairy sector, with approximately 45,000 liters of milk collected daily through the Cuttack Milk Union (CMU). CMU operates 14 bulk coolers with a total handling capacity of 45,000 liters per day. Milk is

collected along 16 milk routes through milk collection centers or societies.

The Odisha Milk Federation (OMFED) oversees 236 Milk Producers' Cooperative Societies (MPCSs) and 88 Women's Dairy Cooperative Societies (WDCSs), with a total of 32 milk collection centers.

The district has one veterinary hospital at the district level, 13 dispensaries, 83 livestock aid centers, 9 mobile clinics, 90 artificial insemination (AI) centers, 1 district poultry hatchery, 8 training centers, and 86 Go Mitras.

In addition to OMFED, private dairies also procure milk through their own agents.

The district administration has planned to establish four dairy clusters managed by Women Self-Help Groups (WSHGs), which will not only boost milk production but also provide livelihood support to WSHG members.

#### Financial Incentives and Support

The KCC product for Animal Husbandry was declared in the 2018-19 budget, offering a 1.5% interest subvention to banks and a 3% interest subvention for prompt repayment of loans up to Rs. 2 lakh.

Total Potential for the Sub sector is estimated at Rs 14437.37 lakh.  
Details are indicated in Annexure I

### 2.1.7 Animal Husbandry – Poultry

#### 2.1.7.1 Status of the Sector in the District

Poultry farming offers a significant source of supplementary income and gainful employment for a large number of small, marginal, and landless farmers throughout the year. Among the various poultry rearing activities, layer and broiler farming are particularly popular on a commercial scale.

Broiler farming is often conducted on a contract basis, where small farmers enter into agreements with larger poultry companies. These companies provide all the necessary inputs and purchase the broiler birds upon maturity. According to the 20th Livestock Census (2019), there were approximately 4.46 lakh poultry birds in the district.

Contract farming offers several advantages, including lower investment requirements and faster returns due to the shorter gestation period. The egg production in the district was estimated at 116.80 lakh, with a per capita egg consumption of 35 numbers per year. The credit flow under this sector during FY 2023-24 was Rs 6585.80 lakh.

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

The district has two poultry hatchery units operated by the Animal Husbandry Department, with a capacity of 5,000 birds each. Additionally, the Krishi Vigyan Kendra (KVK) has a hatchery capacity of 1,000 birds.

Backyard poultry farming under a cluster-based approach is encouraged and supported by Mission Shakti as a livelihood support activity for Women Self-Help Groups (WSHGs). Landless agricultural farmers can also benefit from backyard poultry rearing as a livelihood option.



While there is potential for establishing additional broiler units in the district, several factors hinder their growth, including high input costs, shortages of day-old chicks and ducklings, limited entrepreneurial skills, and the availability of cheaper meat and eggs from neighboring states.

Poultry farming for egg production, which relies heavily on purchased feed, can be economically challenging. As a result, commercial poultry farming in the district is primarily focused on broiler production. Gap: To meet the growing demand for poultry feed, the establishment of feed production units in the district is essential. Additionally, the poultry sector faces challenges related to inadequate supply of chicks, hatchery units, supply chains, and marketing networks.

Total Potential for the Sub sector is estimated at Rs 7901.73 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 sheep, goats, and pigs offers gainful employment and supplementary income, while also providing a valuable source of protein-rich food for rural households. In Kendrapara, where a significant portion of the population is non-vegetarian, mutton is a popular Dietary choice.

The KUZU breed of sheep from Kendrapara has gained national recognition for its meat quality. Pig rearing is another viable income-generating activity for the poor, as pigs are prolific breeders, capable of producing 10-14 piglets in a single litter. The demand for pork is also substantial.

According to the 20th Livestock Census, there were 11,675 sheep, 112,532 goats, and 1,079 pigs in the district.

The credit flow under this sector during FY 2023-24 was ₹ 9112.81 lakh.

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

The Kendrapara district produced 3.86 thousand MT of meat during 2021-22. While veterinary centers are detailed in the Dairy Development chapter, it's important to note the department actively vaccinates livestock against major diseases like PPR, Goat Pox, and Enterotoxaemia.

To improve goat breeds, six breeding farms across the state produce approximately 2,500 bucks annually for genetic improvement. Additionally, crossbred pigs are available at the State Livestock Breeding Farm in Chipilima, Sambalpur district.

The district boasts abundant natural vegetation for grazing, along with readily available concentrate feed and other feed ingredients. Recognizing its potential, the Mission Shakti Department provides credit support through the GPLF fund to promote the sector and generate livelihood opportunities for Women Self-Help Group (WSHG) members.

Total Potential for the Sub sector is estimated at Rs 9678.68 lakh.

Details are indicated in Annexure I.



## **2.1.9 Fisheries**

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

Kendrapara district boasts a diverse fisheries sector, encompassing freshwater, brackish water, and marine resources. With a vast network of 12,509 water bodies, the district features 6,332 hectares of ponds, 1,031 hectares of rivers and canals, and 5,817 hectares suitable for aquaculture, of which 2,122 hectares are currently under cultivation.

The district's 48-kilometer coastline is a significant source of marine fish, including the renowned Olive Ridley turtles. In 2021-22, total fish production reached 31,303 metric tons, with freshwater sources contributing the majority (19,000 MT, or about 65%). However, per capita fish consumption in Kendrapara remains lower than the state average at 15kg.

Brackish water fisheries, requiring licenses from the Central Aquaculture Authority (CAAI), are concentrated in the coastal blocks of Rajnagar, Mahakalapada, and Rajkanika. Recent interest from entrepreneurs in bio-floc technology for fish farming, coupled with the establishment of aqua shops and export opportunities, indicates the sector's promising growth potential. Given the recent policy shifts, rising demand, and untapped resources, Kendrapara's fisheries sector is poised for significant development.

The credit flow under this sector during FY 2023-24 was ₹ 7883.54 lakh.

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

High-quality bullock carts are readily available within the district. However, the infrastructure faces challenges such as the scarcity of quality wood and a declining number of farmers relying on carts, leading to a diminishing skill base among local artisans.

To address these issues, the Animal Resources Development (ARD) department should provide necessary veterinary services through its Mobile Veterinary Units. Additionally, adopting pneumatic tires and improved ploughs can enhance the work efficiency of bullocks. Demonstrating the superior performance of crossbred bullocks can encourage farmers to adopt these breeds.

Total Potential for the Sub sector is estimated at Rs 20154.87 lakh.

Details are indicated in Annexure I

## **2.1.10 Sustainable Agricultural Practices**

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

As the world grapples with climate change, population growth, food scarcity, and resource depletion, the importance of sustainable agriculture practices has become increasingly evident. Sustainable agriculture focuses on long-term crop and livestock production while minimizing environmental impact. It strives to balance food production needs with the protection of ecosystems.

Beyond food production, sustainable agriculture aims to conserve soil and water, reduce the use of fertilizers and pesticides, and promote biodiversity within crops and ecosystems. Integrated Farming Systems (IFS) play a crucial role in achieving these goals.

In coastal districts like Kendrapara, pond-based IFS holds significant potential across

various blocks. This system integrates different farming components, including agriculture, horticulture (vegetables, fruits, and plantation crops), animal husbandry (poultry, piggery, goat rearing, and duck rearing), and aquaculture (centered around the farm pond).

The credit flow under this sector during FY 2023-24 was ₹ 75.28 lakh.

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

The State Government is currently implementing Integrated Farming Systems (IFS) to promote sustainable and integrated agriculture. The District Agriculture Department serves as the nodal agency for IFS implementation, Coordinating with other relevant departments.

The District Fisheries Officer, assisted by Agricultural Field Officers (AFOs) and block-level technical staff, provides technical guidance and training for freshwater aquaculture and facilitates the availability of critical inputs for pond-based aquaculture.

## **2.2 Agriculture Infrastructure**

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

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

Storage is a critical marketing function that involves holding agricultural produce post-harvest until it is released to the market for consumption. Adequate storage facilities ensure:

**Demand-Supply Equilibrium:** Balanced supply and demand, leading to stable prices and preventing distress selling or artificial scarcity. **Minimized Post-Harvest Losses:** Reduction of losses in perishable and semi-perishable products due to deterioration. **Employment and Income Generation:** Storage facilities provide employment opportunities and generate income through price advantages.

Warehouses are specifically designed storage structures that protect the quantity and quality of stored products. They operate under the Warehousing Acts passed by the Central or State Governments, and any person can store notified commodities in a warehouse upon agreeing to pay specified charges.

Government Initiatives for Storage Infrastructure.

The Central Sector Scheme (AIF) aims to provide medium-to-long-term debt financing until 2025-2026 through a 3% interest subvention and credit guarantee support for the creation of post-harvest management infrastructure and community farming initiatives.

The Government of India is implementing the Agricultural Marketing Infrastructure (AMI) scheme, a sub-scheme under the Integrated Scheme for Agricultural Marketing (ISAM), to enhance agricultural marketing infrastructure.

The credit flow under Agri infrastructure during FY 2023-24 was ₹ 4205.24 lakh.

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

Kendrapara district has invested in developing key market complexes and storage facilities. The District Rural Development Agency (DRDA), under the Self-Employment Program for Women (SGSY), established 24 market complexes/godowns.



The Regulated Market Committee (RMC) set up 7 market complexes (one per block) and has plans to build 2 more in Aul and Garadpur blocks.

Furthermore, the RMC constructed 5 godowns with a capacity of 5,000 metric tons each. The State Warehousing Corporation (SWC) established a 10,000 MT godown in Duhuria for emergency food grain storage. The RMC is integrated with the eNAM platform for electronic agricultural market transactions.

While the district has 25 rice mills, their captive storage capacity is limited. Although the district's cold storage facility is defunct, Women Self-Help Groups (WSHGs) have set up four mini cold storage units (10 MT each). Additionally, 33 small pack houses have been built under the Market Infrastructure Development and Horticulture (MIDH) scheme to support agricultural supply chains.

#### Challenges and Opportunities

The district faces challenges in attracting investment for cold storage infrastructure, primarily due to a lack of entrepreneurship. The State Agricultural Policy 2013 identifies cold storage, pack houses, and storage infrastructure as priority areas for development. The government plans to create additional storage infrastructure at satellite locations by linking SHGs and Farmer Producer Organizations (FPOs).

Total Potential for the Sub sector is estimated at Rs 4462.52 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

Kendrapara district falls within the Central Coastal Plain Zone, characterized by waterlogging in lower areas and moisture stress in upper regions. Of the district's total geographical area of 264,400 hectares, approximately 168,062 hectares are classified as climate-stressed cultivable land, including flood-prone, waterlogged, drought-prone, and saline-affected areas.

The district's land cover includes 33,510 hectares of forest (12.67% of the total area), 49,000 hectares for non-agricultural purposes, 5,000 hectares of permanent pasture, and 23,000 hectares of fallow land. The average landholding size is 0.84 hectares.

Kendrapara receives an annual rainfall of 1,556 mm, with 80% of this precipitation occurring during the monsoon season (June to September). The district's soil is predominantly alluvial, deposited by river distributaries. However, Aeolian and sandy soils predominate in the coastal areas of Mahakalpara, Rajnagar, and parts of Rajkanika blocks.

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

The Soil Conservation Department and the Command Area Development Authority (CADA) have been actively involved in various land development initiatives. They have constructed 316 water harvesting structures (farm ponds), benefiting 2,129 farmers.

The Soil Conservation Department in Kendrapara has proposed measures to control salinity and reclaim 200 hectares of land in the Mahakalpara block.

Total Potential for the Sub sector is estimated at Rs 1003.16 lakh.

Details are indicated in Annexure I

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

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

To enhance soil health management, the use of organic manure and bio-pesticides is being encouraged, with a particular emphasis on vermi-compost. Vermi-compost provides essential nutrients and growth-enhancing hormones that improve the quality of fruits, flowers, vegetables, and other plant products.

As a result of these benefits, more individuals and institutions are interested in producing and marketing vermi-compost, with some transitioning into commercial production. However, despite the growing interest, bank support for the vermi-compost sector remains inadequate.

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

The Agriculture and Horticulture Departments are actively promoting the use of vermi-compost and bio-fertilizers to enhance agricultural efficiency and reduce the reliance on chemical fertilizers. These initiatives are supported by subsidies to encourage adoption. Additionally, the Agriculture Department is promoting non-pesticide management (NPM) techniques in various crops. Gaps:

1. Procurement and selling of organic and vermicompost in commercial scale may be promoted.
2. Market linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.

Total Potential for the Sub sector is estimated at Rs 375.13 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**

Agro-processing and food processing are essential for adding value to primary agricultural products and realizing their full market potential. In rural areas, these activities can generate significant employment opportunities and enhance value addition.

The agro-processing industry encompasses a wide range of operations, from harvesting to delivering the final product to end-users in the desired form. Given its immense potential for growth, employment, income generation, value addition, and marketability, agro-processing is now considered a sunrise sector.

Kendrapara district, with its agrarian economy and diverse plant species, has ample potential for agro-processing. Despite producing substantial quantities of cereals, pulses, vegetables, milk, and fish, the district lacks sufficient processing units, resulting in low prices for farmers.

The credit flow under this sector during FY 2023-24 was ₹ 4271.87 lakh.

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

Kendrapara district boasts a diverse range of agro-processing industries, including 30 working rice mills, 12 modern chuda mills, one large flour mill, six small flour mills, one dal processing mill, a biscuit factory, two bread factories, and six ice factories.



Additionally, several small-scale flour, oil, hauler, and chuda mills operate in the region.

The district offers significant potential for establishing new agro-processing enterprises, such as gur/khandasari units, spice production units, oil ghanies, desiccated coconut units, and facilities for producing pickles, jams, jellies, sauces, and squashes. Furthermore, there is ample opportunity for fish processing and fish pickle units. The District Industries Centre (DIC) has identified agro and food processing industries, such as modern rice mills, rice shellers, mini rice mills, roller flour mills, atta chakkis, and chuda mills, as prime candidates for development under the Micro, Small, and Medium Enterprises (MSME) sector and the Prime Ministers Employment Generation Programme (PMEGP).

Kendrapara district offers robust infrastructure support for establishing such industries, which is detailed in the MSME chapter. Given the increasing number of producer organizations being formed by various departments to improve price realization, financing for the agro-processing sector has gained significant importance. To further promote agro-processing, the establishment of food parks and industrial estates to be encouraged.

Total Potential for the Sub sector is estimated at Rs. 5823.44 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**

Ancillary activities support and add value to the entire agricultural production process. Post-harvest technology and management play a crucial role in further enhancing the value of agricultural products.

The Reserve Bank of India (RBI) has identified several activities as eligible for priority sector lending in agriculture through its Circular No. RBI/2014 15/573/FIDD.CO.Plan.BC.54/04.09.01/2014-15 dated April 23, 2015. These activities include:

- Loans up to ₹ 5 crore to farmer cooperatives to help them sell their members' produce.
- Loans for setting up Agri-Clinics and Agribusiness Centres to provide services and support to farmers.
- Loans for Food and Agro-processing units with an aggregate sanctioned limit of up to Rs 100 crore per borrower from the banking system. Bank loans to PACS, FSS, and LAMPS for onward lending to farmers.
- Loans sanctioned by banks to Microfinance Institutions (MFIs) for lending to the agricultural sector, following specific conditions outlined in the circular.
- Outstanding deposits under RIDF and other eligible funds with NABARD used to address priority sector lending shortfalls.

The credit flow under ancillary sector during FY 2023-24 was ₹ 8532.83 lakh.

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

Numerous MFIs are actively engaged in microfinance activities in the rural and semi-urban areas of the district. Leveraging their grassroots presence, low-cost operations,

and effective follow-up, some MFIs have secured bulk loans from Commercial Banks (CBs) to expand their business in agriculture and allied sectors.

NABARD also provides credit support to select MFIs for onward lending to priority sector activities. Agri-Clinics and Agri-Business Centers (ACABCs) can play a crucial role in promoting the adoption of new agricultural technologies. Custom Hiring Centers could be considered as a viable option, but they require a minimum scale for efficient operation due to their capital-intensive nature.

Timely and adequate credit support from banks is essential to boost the growth and development of these activities.

Total Potential for the Sub sector is estimated at Rs 2528.75 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

The Micro, Small and Medium Enterprises (MSME) sector plays a crucial role in India's economy, contributing significantly to output, employment, and exports. Not only does it provide numerous employment opportunities, but it also helps industrialize rural and backward areas, reducing regional disparities.

The MSME sector is a major driver of economic development, both nationally and in Odisha. Employing over 11 crore people in more than 6 crore units across the country, it contributes 29 percent to India's GDP. MSMEs constitute 95 percent of the total industrial units and serve as complementary units to larger industries. The sector has immense potential for value addition, employment generation, export promotion, and overall economic growth.

##### Government Initiatives:

**Revised PSL Guidelines:** The Reserve Bank of India (RBI) has classified all loans to MSMEs as priority sector lending, including those to Khadi and Village Industries. Loans to units supporting artisans, village, and cottage industries are also part of priority sector lending under MSME. To ensure continued support, benefits are extended to MSME units for up to three years even after they outgrow the category.

**Central Government Initiatives:** Skill India, Make in India, PMEGP, Start Up India, Stand up India, and MUDRA programs aim to boost MSME enterprises. The Credit Guarantee Fund Trust for Micro, Small and Medium Enterprises (CGTMSE) provides guarantees of up to Rs.200 lakh for loans extended by eligible institutions.

**Odisha Government Initiatives:** The state government's Comprehensive Development Policy for the MSME Sector (2016) provides an enabling framework for ease of doing business, capacity building, cluster development, and credit flow. It also supports infrastructure development, export promotion, marketing assistance, raw material support, and technology upgradation.

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

The MSME sector in Odisha has shown impressive growth in terms of units established, investment, and employment generated. Advances to MSMEs have grown from Rs.13,700 crore in 2010-11 to Rs.42,800 crore in 2020-21, with a CAGR of 13%. As of March 2021, Odisha had 4,93,625 MSMEs, with an investment of Rs.23,689.31 crore and employing 18,11,316 persons.

##### Support Mechanisms:

**District Industrial Centers (DICs):** DICs act as nodal agencies for MSME promotion, offering capital incentive subsidies, seed capital assistance, DPR preparation subsidies, subsidized land, interest subsidies, stamp duty and electricity duty exemptions, audit cost reimbursement, capital raising assistance, trademark assistance, and training expenditure reimbursement.



**Single Window Clearance and Investment Facilitation:** The state has established a single window clearance system (GO-SWIFT) for investments and dedicated industrial land banks (GO-PLUS). District Investment Promotion Agencies (DIPA) Cells are being set up in all districts for investment facilitation, project monitoring, and aftercare.

**MSME Credit in FY 2023-24:**

During the financial year 2023-24, the MSME sector in the district witnessed credit disbursements of ₹ 71405.46 lakh constituting 43% of the Annual Credit Plan (ACP) target. This indicates significant progress in supporting the growth and development of MSMEs in the region.

The district presents significant potential for establishing Agro Processing parks and ancillary industries, which would create backward and forward linkages, fostering local development. Additionally, there is room to enhance credit flow to the Micro, Small, and Medium Enterprises (MSME) sector, leveraging ongoing initiatives by the Centre and State.

For the financial year 2025-26, a credit projection of ₹ 129041.05 lakh has been set for the MSME sector in the district. This indicates a continued focus on supporting the growth and development of MSMEs in the region. Total Potential for the Sub sector is estimated at Rs 129041.05 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

Exports play a vital role in promoting international trade and improving a country's balance of payments. To enhance export competitiveness at the global level, it is essential to focus on factors such as quality standards, competitive pricing, and effective packaging.

##### Diversifying Export Portfolio:

Diversifying the export portfolio through value addition in downstream and ancillary industries, promoting agriculture and fisheries exports, and improving multi-modal connectivity is crucial. These initiatives can help to increase the range and value of exported products.

The 'Make in India' campaign aims to promote self – reliance and establish a strong 'India' brand image. By encouraging domestic manufacturing and innovation, this initiative can contribute to increased exports and economic growth.

##### Export Credit Disbursement:

During FY 23-24, there were no export credit disbursements in the district. This indicates a need to explore strategies to increase access to export credit and support exporters in the region.

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

Efficient port connectivity and operations are crucial for facilitating exports and enhancing export competitiveness. Odisha has identified 14 locations for developing non-major ports and captive jetties to expand its port infrastructure.

##### Odisha's Ports and Fisheries Potential:

Currently, Odisha has three operational ports: one major (Paradip) and two non-major (Gopalpur and Dhamra). The district has significant potential for exporting fish, prawns, and marine fisheries products. Approximately 80% of shrimp production is exported through export houses.

##### Infrastructure Requirements for Fishery Exports:

To fully capitalize on its fishery export potential, the district needs adequate infrastructure for fishery post-harvest management. This includes facilities for processing, handling, storage, and transportation of seafood products.

##### Export Credit Projection for FY 2025-26:

For the financial year 2025-26, the export credit projection for the district is estimated to be ₹ 765.00 lakh. This indicates a continued focus on supporting the growth of exports in the region. Total Potential for the Sub sector is estimated at Rs 765.00 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 a fundamental pillar for both personal and societal advancement, shaping a nation's future. In India, particularly in Odisha, the challenges related to education are multifaceted, yet significant strides are being made to improve access and quality.

Addressing Dropout Rates and GER:

While there have been improvements, Odisha continues to grapple with a high secondary dropout rate of 27.29%. This underscores the need for strategies that not only encourage enrollment but also ensure students remain engaged throughout their education. Although Gross Enrolment Ratios (GER) have increased at the primary and upper primary levels, they still lag behind the national average.

Government Initiatives and Challenges:

The government's Kalinga Sikhya Sathi Yojana provides educational loans at a minimal interest rate, easing financial burdens on families. This initiative is particularly valuable for students pursuing higher education, especially in engineering, where 90% of loan beneficiaries are enrolled. However, the high incidence of overdue loans highlights a potential mismatch between educational attainment and job availability. Strengthening job placement programs and vocational training aligned with market demands is crucial to address this issue.

In Kendrapara, the disbursement of ₹1056.14 lakh in education loans demonstrates a commitment to supporting students. However, ensuring these students have viable career opportunities after graduation is equally important. To fully harness the potential of its youth, Odisha must foster an educational ecosystem that not only promotes academic excellence but also bridges the gap between education and employment.

By prioritizing quality education and addressing systemic challenges, Odisha can empower its students, promote social equity, and drive sustainable economic growth. Investing in education is an investment in the state's future.

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

The Government of India has prioritized quality education, recognizing its pivotal role in national development. The potential for the education sector in the district, considering both State and Central government policies, infrastructure, and future plans, is outlined in Annexure I. This assessment is based on past trends and achievements within the region.

Education Credit Potential for FY 2025-26:

For the financial year 2025-26, the estimated credit potential for the education sector in the district is ₹1122.00 lakh. This projection reflects the anticipated demand for educational loans and the potential for growth in the sector. Total Potential for the Sub sector is estimated at Rs 1122.00 lakh.

Details are indicated in Annexure I



## 4.3 Credit Potential for Housing

### 4.3.1 Status of the Sector in the District

Housing is a basic human necessity, essential for both survival and a decent standard of living. According to the NFHS survey (2019-21), only 59% of households in Odisha reside in pucca houses. Access to pucca housing offers improved living conditions, including access to clean fuel, sanitation, and drinking water.

Government Initiatives and Progress:

In the rural sector, since 2014-15, over 31.2 lakh houses have been constructed under various rural housing schemes in Odisha. Despite these efforts, the Ministry of Rural Development (MoRD) estimates a shortage of 439.3 lakh houses in rural India during the XII Plan period.

The Government of India's "Housing for All by 2022" initiative aims to address this housing deficit. The minimum size of houses under this scheme is 25 square meters with a hygienic cooking space. Beneficiaries receive unit assistance of Rs. 1.20 lakh in plain areas and are entitled to 90/95 personal man-days of unskilled labor from the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

Continued Support for PMAY-G:

To further progress towards "Housing for All," the Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) aims to construct two crore more houses during FY 2024-25 to 2028-29. The unit cost assistance will remain at the existing rate of Rs. 1.20 lakh in plain areas.

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

The district possesses sufficient technical manpower for designing and constructing residential houses and apartments. Essential building materials such as cement, sand, bricks, reinforcement, and pre-engineered structures are readily available locally. Given the current initiatives by the Central and State governments, the district has significant potential for housing finance.

Critical Gap: Land Record Updates and Streamlined Homestead Plot Provision

A critical challenge lies in the need to update land records and streamline the process of providing homestead plots through collaborative efforts among various departments. Addressing this gap will facilitate housing development and improve access to affordable housing. Total Potential for the Sub sector is estimated at Rs 4845.00 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 financing is a cornerstone for promoting and sustaining rapid economic growth. India's investments in infrastructure have been steadily increasing over the years, expanding from Rs. 24 lakh crore between 2008 and 2012 to Rs. 56.2 lakh crore between 2013 and 2019. During this period, approximately 70% of infrastructure financing was sourced from the public sector, while the remaining 30% was funded by the private sector.

Achieving the ambitious goal of becoming a \$5 trillion economy by 2025 necessitates significant infrastructure development. As outlined in the National Infrastructure Pipeline (NIP) the total capital expenditure in India's infrastructure sectors is projected to reach around ₹111 lakh crore (\$1.5 trillion) between 2020 and 2025.

The Rural Infrastructure Development Fund (RIDF) has played a crucial role in supporting agricultural and rural development. Various infrastructure projects, including minor and medium irrigation, roads, bridges, flood protection, and social sector initiatives, have been sanctioned in the district with a loan amount of ₹173,222.90 lakh. While 930 projects have been completed, 137 are still ongoing.

To accelerate agricultural development and improve market access, implementing departments must prioritize the timely completion of these projects, especially those that are non-starters or slow-moving. Additionally, there is potential for expanding minor irrigation schemes, such as river lift irrigation points, deep tube wells and other critical agricultural infrastructure projects under RIDF.

Ensuring reliable irrigation, better road connectivity and the electrification of all villages with uninterrupted high-quality power supply even in the remotest areas are essential infrastructure needs. These investments will enhance credit flow and support sustainable rural development in the district.

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

###### **I. Crop Production Maintenance and Marketing**

To enhance crop productivity and sustainability, soil testing facilities should be established in all 249 Gram Panchayats (GPs) operating as "Krishak Sathi Kendra (KSK)". Additionally, mobile soil testing units may be deployed at the block level with the necessary funding provided by the Agriculture Department through the Rural Infrastructure Development Fund (RIDF). To improve water management efficiency, water channels may be lined using funds from the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGS).

## II. Water Resources

To address water scarcity and improve irrigation efficiency, defunct lift irrigation structures in the district should be restored with the active involvement of Pani Panchayats and Panchayati Raj Institutions (PRIs). Power supply to agricultural areas should be improved, with tariffs based on actual usage. To harness groundwater resources, bore wells should be drilled, and drip and sprinkler irrigation systems should be promoted through demonstrations. Given the drought-like conditions in many blocks, construction of rainwater harvesting structures should be encouraged.

## III. Plantation and Horticulture

To ensure a reliable supply of quality planting materials, nurseries should be established at each block headquarters, either by the Horticulture Department or private entrepreneurs. To support horticultural production, the district also requires mango processing units and cold storage facilities.

## IV. Animal Resources

To provide adequate healthcare and artificial insemination (AI) services to cattle sheep goats and other livestock, the district needs 20 additional veterinary dispensaries and 50 Livestock Aid Centers (LACs). To facilitate milk collection and storage bulk milk coolers with a 2000-liter capacity should be established at block headquarters. Furthermore, construction of buildings for 40 veterinary centers has been supported.

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

5 projects under social sector (rural drinking water project) having Total Financial Outlay of ₹284.5 cr are being implemented/ completed in the district. With these social sector projects, more than 271 villages are benefitted in the district.

## **5.2 Social Infrastructure involving Bank Credit**

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

Access to drinking water sanitation education and healthcare are fundamental determinants of an individual's quality of life. These essential services significantly impact people's daily lives and have long-term consequences for longevity and earning potential.

Recognizing the critical role of social infrastructure in development and its influence on ultimate credit absorption in rural and urban areas, bank financing for building infrastructure for specific activities such as schools, healthcare facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centers is now considered Priority Sector Lending.



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

The Reserve Bank of India's (RBI) priority sector guidelines have suggested including additional sectors under priority sector credit to address issues related to employment creation, social and economic equity and credit absorption capacity. This policy decision should facilitate credit support for providing drinking water connections and sanitation facilities, contributing to the achievement of the Swachh Bharat Mission. Banks can fund the establishment of schools, healthcare facilities, and sanitation infrastructure to meet their priority sector targets. This will support the government's goal of Providing Urban Amenities in Rural Areas (PURA).

To address the requirements of social infrastructure, the activity-wise physical and financial projections are presented in Annexure I.

Total Potential for the Sub sector is estimated at Rs 5992.50 lakh.

## **5.3 Renewable Energy**

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

To accelerate the share of renewable energy in the overall energy mix of the country, MNRE GoI in its National Energy Policy has set ambitious target for installed capacity of 175000 MW by the year 2022 in terms of cumulative achievement in renewable energy. The PM Surya Ghar Muft Bijli Yojana is a central initiative promoting rooftop solar systems for households across India. It provides up to 300 units of free electricity per month through subsidies of 60 for systems up to 2 kW and 40 for systems between 2 to 3 kW with low-interest loans available for the remaining costs. This program is expected to benefit one crore households significantly reducing electricity bills while encouraging clean energy adoption nationwide.

Odisha is advancing in renewable energy adoption through initiatives like rooftop solar projects aimed at meeting the power needs of 150 hospitals supported by the Odisha Renewable Energy Development Agency (OREDA). These efforts are part of a larger strategy to diversify energy sources and reduce dependency on fossil fuels. Odisha's Renewable Energy Policy 2022 underscores the State's commitment to decarbonizing its energy sector with an emphasis on solar, wind and hydro technologies. This policy seeks to meet growing energy demands while fostering sustainability job creation and investment in clean energy. Rooftop solar is a key focus especially for public buildings supporting both grid-based and captive consumption.

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

The various central/ State Government schemes are being implemented for promotion of investment in renewable energy through subsidy. Subsidized products are available under JNNSM for promotion of off-grid and on-grid power generation including solar power for irrigation. Besides solar home lighting, solar water heaters, solar cooking systems and solar lanterns are also encouraged by both State and Central Governments. For all the lending towards solar pumpsets used for irrigation, NABARD provides refinance to the bank.

Total Potential for the Sub sector is estimated at Rs631.55 lakh.

Details are indicated in Annexure I

## RIDF

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

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	930	123155.21	111466.12
B	Ongoing tranches	137	69794.10	38155.67
	Total (A + B)	1067	192949.31	149621.79

(₹ in lakh)

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ lakh)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	1118	110240.50	102046.70
B	Rural roads & bridges	105	76367.95	63033.13
C	Social Sector	5	28451.00	8143.07
	Total (A + B + C)	1228	215059.45	173222.90

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	1118	Irrigation potential	ha	90000
B	Rural roads	105	Road length	km	755
C	Bridges	5	Bridge Length	m	6158

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value ₹ Crs
1	Social - Drinking Water	5	4.25 lacs people benefited in 271 villages	No of people No of Vill	284.5

2	Irrigation Potential Creation	1029	75612 Ha have been benefited through irrigation in 733 villages	Area in Ha No of Vill	252.20
3	Flood Protection	97	260995 Ha have been benefited in 576 villages	Area in Ha No of Vill	878.65
4	Rural Roads	128	1.755 km roads created .6031 mtrs of bridges created 3. Road distance reduced is 353.5 Km	length of roads. Bridge	928.5



## Chapter 6

### Informal Credit Delivery System

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

NABARDs Self-Help Group-Bank Linkage Programme (SHG-BLP) established in 1992 has become a pivotal initiative in promoting financial inclusion and empowering rural women through micro-credit. The program provides financial support to women-led Self-Help Groups (SHGs) through formal institutions like banks playing a crucial role in the socio-economic upliftment of rural households. It aligns with the 2030 development agenda contributing to eight of the seventeen Sustainable Development Goals (SDGs) including poverty reduction, gender equality and economic growth.

In Odisha, the SHG-BLP has integrated approximately 70 lakh rural women into nearly six lakh SHGs. Organizations such as Mission Shakti, Odisha Livelihood Mission (OLM) and various NGOs have made significant contributions to linking SHGs with financial institutions. Odisha holds the distinction of being the first state in India to launch the National Rural Livelihoods Mission (NRLM). This initiative aims to reduce rural poverty by promoting diversified and gainful self-employment opportunities for the rural poor. It is implemented through the Odisha Livelihoods Mission (OLM), an autonomous society functioning under the Department of Panchayati Raj, Government of Odisha. OLM has established a dedicated support structure focuses on important pillars viz; capacity building, financial assistance and self-reliant institutions. To ensure smooth linkage between SHGs and banks, OLM has appointed Bank Mitras in all intensive blocks. This has enabled SHGs to access credit and improve livelihoods through income-generating activities.

As of March 31 2024, a total of 15537 SHGs had been credit-linked with a total disbursement of ₹ 73041.9 lakh. Additionally, 2673 new loans were disbursed to SHGs in the district with an average loan amount per SHG of ₹ 4.70 lakh further supporting economic empowerment in rural Odisha.

The Government of Odisha (GoO) has launched the "Balaram Yojana" in collaboration with NABARD to enhance credit flow to tenant farmers, oral lessees, and share croppers who lack proper land ownership titles. These individuals can form joint liability groups (JLGs) to access credit under this scheme. The Department of Agriculture and Farmers Empowerment, Government of Odisha, will oversee and guide the implementation of the Balaram Yojana. The Institute on Management of Agriculture Extension (IMAGE) has been designated as the nodal agency for its implementation.

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

NABARD provides grant support for conducting various training programs including the Micro Enterprise Development Program (MEDP) Livelihood and Enterprise Development Program (LEDP) and Group Rural Livelihood Training Program (GRLTP) for SHG leaders and NGO personnel involved in SHG activities. These programs offered in both farm and non-farm sectors cover areas such as dairy, jute products, vegetable cultivation, fish farming, mushroom cultivation, paper plate making, milk processing and spice processing. Several SHGs trained under these programs have successfully established their own units and engaged in livelihood activities.

Total Potential for the Sub sector is estimated at Rs 82312.00 lakh.  
Details are indicated in Annexure I

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- i. An additional irrigation requirement of 15000 hectares can be met through the installation of mega lifts borewells and rainwater harvesting systems.
- ii. Soil testing facilities at the block level should be strengthened and expanded to the gram panchayat level. Mobile soil testing kits for village agricultural workers will be beneficial to farmers. The state government may implement a seed village program at the district level to enhance seed processing storage and marketing. This program can be carried out through a network of seed sale outlets established in a public-private partnership (PPP) model. Farmer producer organizations (FPOs) can play a crucial role in producing high-quality seeds for paddy and other crops.
- iii. Currently there are 22 Farmer Producer Organizations (FPOs) in the district that have been promoted by the National Bank for Agriculture and Rural Development (NABARD), Small Farmers Agribusiness Consortium (SFAC), National Federation of Cooperatives (NAFED), and National Cooperative Development Corporation (NCDC). To ensure their successful growth and development, the state government departments should provide hand-holding and linkage support to these FPOs.
- iv. Farmers may be motivated to diversify their crops from paddy to cash crops such as jute, sugarcane, hybrid vegetables and horticulture crops like coconut, betel leaf, banana, guava and apple berry. Adequate and well-trained human resources are essential for the successful implementation of government programs and policies across various departments.
- v. Primary Agricultural Credit Societies (PACS) can be gradually upgraded to function as Multi-Service Centers (MSCs) offering a wider range of services to meet the diverse needs of farmers. Small scientific storage godowns with a capacity of 100 to 1000 metric tons should be built in each revenue village or panchayat. Farmers should be provided with a reliable and affordable power supply to maximize the benefits from the irrigation systems. Solar pump-set irrigation can be promoted as a sustainable and cost-effective alternative.
- vi. Banks must ensure that all eligible farmers are enrolled in the Kisan Credit Card (KCC) scheme as mandated by the Government of India. While providing credit through KCC, banks should strictly adhere to the Reserve Bank of India (RBI) guidelines. These guidelines specify that 10 % of the credit can be used for household consumption and post-harvest expenses while 20% can be allocated for the maintenance repair or acquisition of farm assets and insurance coverage in addition to any other credit requirements outlined in the Scale of Finance.
- vii. The Reserve Bank of India (RBI) has raised the limit for collateral-free agricultural loans from ₹1.60 lakh to ₹2.00 lakh. Accordingly, all banks should waive the collateral requirement for agricultural loans up to ₹2.00 lakh. Furthermore, banks operating in the district should prioritize issuing Kisan Credit Cards (KCCs) with ATM-enabled Rupay cards to all eligible farmers. To enhance agricultural credit access and support banks should strengthen their partnerships with insurance companies agricultural input suppliers and agricultural produce buyers.



## **2. Water Resources**

- i. Defunct lift irrigation structures should be restored to operational status. This can be achieved with the active participation of Pani Panchayats and local self-governing bodies (PRIs). To support these efforts the power supply infrastructure needs to be improved and electricity tariffs should be based on actual usage. Additionally, the potential of groundwater should be harnessed through borewells and the availability of drilling rigs should be increased. Drip and sprinkler irrigation systems can be promoted through demonstrations to encourage their adoption.
- ii. Individual farmers and Water Users Associations (WUAs) should be comprehensively educated about the significance of preserving irrigation assets and the advantages they gain from these facilities. Participatory Community Irrigation Management (PCIM) should be promoted through robust capacity-building programs for WUAs. To optimize water usage, farmers can be encouraged to adopt sprinkler and drip irrigation systems. Additionally, rainwater harvesting structures can be implemented to replenish groundwater levels.

## **3. Farm Mechanization**

- i. Individual farmers and Water Users Associations (WUAs) should be comprehensively educated about the significance of preserving irrigation assets and the advantages they gain from these facilities. Participatory Community Irrigation Management (PCIM) should be promoted through robust capacity-building programs for WUAs. To optimize water usage farmers can be encouraged to adopt sprinkler and drip irrigation systems. Additionally, rainwater harvesting structures can be implemented to replenish groundwater levels.
- ii. Kendrapara with its diverse agricultural landscape, offers numerous opportunities for farm mechanization to enhance productivity and efficiency. Rice Cultivation Transplanters and Mechanized rice transplanters can significantly reduce labor costs and improve planting efficiency especially in paddy fields. Combine Harvesters: Combine harvesters can efficiently harvest rice reducing labor requirements and minimizing grain losses. Threshers: Threshers can separate rice grains from the chaff quickly and efficiently.

## **4. Plantation and Horticulture**

- i. Nurseries and Crop Diversification: To ensure the availability of high-quality planting materials, nurseries should be established in each block headquarters either by the Horticulture Department or private entrepreneurs. Farmers should be educated and trained on the benefits of transitioning from traditional crops to horticulture or plantation crops which can significantly increase their income.
- ii. Addressing Storage and Marketing Challenges: The two primary challenges viz; storage facilities and marketing channels should be addressed in collaboration with government departments and banks.
- iii. Farmers should be encouraged to cultivate high-value crops and engage in off-season farming to enhance their income. Additionally, establishing processing units for value-added products from horticultural crops like mangoes bananas and watermelons can



provide significant economic benefits. The cultivation of betel vine on a larger scale can be a lucrative venture for farmers in this district. Promoting floriculture, beekeeping and mushroom cultivation can offer alternative livelihood opportunities for rural women.

- iv. The state government should provide incentives to encourage farmers to adopt organic and natural farming practices and also explore certification Programs to recognize and promote organic and natural products. The organic farming practices should reduce the use of chemical fertilizers and pesticides promoting environmental sustainability.

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

- i. Extension services should be enhanced to create greater awareness among farmers and villagers about the potential benefits of commercial forestry activities.
- ii. Community-Based Forest Management (CBFM) in Bhitarkanika area. The local communities are to be empowered to manage forest resources sustainably through CBFM programs. The communities should be involved in forest management planning to ensure their needs and priorities are addressed.
- iii. In Bhitarkanika protected areas biodiversity is to be protected and endangered species protected to support wildlife populations
- iv. Sustainable eco-tourism initiatives are to be developed in Bhitarkanika area to generate income for local communities while preserving forest ecosystems. It may be ensured that local communities benefit from eco-tourism activities through employment and revenue sharing.
- v. Soil testing is to be performed to identify suitable plant species for wasteland reclamation and afforestation programs are to be implemented to convert wastelands into productive forests.

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

- i. Upgrading Local Cattle Population Through Artificial Insemination: Establishing large-scale artificial insemination facilities can significantly improve the quality of the local cattle population in the district.
- ii. Promoting Livestock Farming and KCC Support: Banks can encourage farmers to engage in dairying and other animal husbandry activities which can provide a steady income source. To support these endeavors banks should extend Kisan Credit Cards (KCCs) to meet the working capital needs of farmers involved in animal husbandry and fisheries.
- iii. Addressing Feed and Fodder Shortages: The scarcity of feed and fodder is a significant factor contributing to low productivity in livestock farming. To address this issue, private investment should be encouraged to enhance feed and fodder resources through innovative technologies such as hydroponics cultivation of high-yielding varieties silage making and alkali treatment of crop residues
- iv. Addressing Pasture Degradation and Fodder Shortages: The shrinking and

deteriorating condition of pastures coupled with a severe shortage of green fodder during the summer season requires urgent attention. Common property resources can be effectively utilized by milk unions to establish silvipasture systems.

- v. **Addressing Market Access and Profitability:** Limited access to organized markets and low profit margins discourage farmers from investing in advanced technologies and high-quality inputs. To overcome these challenges, specialized Farmer Producer Organizations (FPOs) can be established after milk cooperatives to act as aggregators and participate in the modern electronic marketing infrastructure being developed by the Government of India and state governments.
- vi. **Tripartite Agreement for Efficient Loan Recovery:** A Tripartite Agreement involving the bank, OMFED (Odisha Milk Federation) and the borrower or society should be implemented to streamline the recovery of bank dues. OMFED should directly credit the amount corresponding to the milk purchased to the farmers accounts.
- vii. **Credit Support for Milk Collection Centers:** Banks may consider providing financial assistance to milk collection centers to enable them to purchase bulk milk coolers automatic milk collection units and other necessary equipment.

## **7. Animal Husbandry – Poultry**

- i. **Establishment of Feed Production Units:** To meet the growing demand for poultry feed, the establishment of feed production units in the district is essential. The cultivation of maize a key ingredient in poultry feed should be encouraged.
- ii. **Addressing Constraints in the Poultry Sector:** The poultry sector in the district faces significant challenges due to inadequate supply of chicks hatchery units supply chains and marketing networks. To address these issues regular vaccination programs should be implemented for backyard poultry farming.
- iii. **Poultry Producers Cooperative Societies (PPCS)** should be established at the village level through Self-Help Groups (SHGs) to facilitate marketing through the Odisha Poultry Federation Limited (OPOLFED). The eggs produced in the district should be supplied to the Mid-Day Meal Program operating in local schools of the district.
- iv. **Promoting Backyard Poultry as a Commercial Activity:** Training and essential inputs should be provided through Self-Help Groups (SHGs) to encourage farmers to adopt backyard poultry farming as a commercial venture. Given the high demand for traditional breed birds for meat in the district, there is significant potential for integrating poultry farming into existing agricultural systems.

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

- i. Establishing a registered modern slaughterhouse in the district is essential.
- ii. **Expanding Financial Support for SHGs and PGs:** An increasing number of rearing units should be provided with financial assistance through Self-Help Groups (SHGs) and Producer Groups (PGs).



- iii. Promoting Goat Rearing Units: There is a growing demand for establishing goat rearing units particularly among small and marginal farmers and other vulnerable sections of society. Units with a capacity of 20+1 and 40+2 goats are particularly sought after in the district. To support this sector, there is a need to increase institutional credit for sheep and goat rearing which is currently inadequate.

## 9. Fisheries

- i. Enhancing Seed Production and Cage Culture:  
Seed Production Increase: Seed production capacity of existing seed farms should be expanded to meet the growing demand for quality seeds.  
Shrimp Seed Unit Establishment: The Fisheries Department can establish a dedicated shrimp seed production unit to address the local need for shrimp aquaculture.  
Cage Culture Development: Utilize the vast potential of waterlogged areas river systems and nalas/drainage canals by promoting cage culture for fish farming.
- ii. The implementation of state-level agricultural schemes such as RAS (Recirculating Aquaculture System), Biofloc and poly lining should be encouraged.
- iii. Kisan Credit Cards (KCCs) and term loans should be made available to all eligible fish farmers in the district. Banks should consider financing group-based models such as Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) to support the development of backward and forward linkages within the states fisheries sector.
- iv. Developing critical infrastructure for brackish water culture and marine landing centers on a cluster basis can significantly enhance overall production and export earnings. To facilitate this growth, the following measures should be implemented:  
  
Financial Support: Establish effective liaisons with banks to identify potential entrepreneurs ensure timely loan approval and disbursement and streamline loan recovery processes. Quality Inputs: Guarantee the supply of high-quality seeds and feeds to support sustainable aquaculture practices.
- v. Promoting Cluster-Based Brackish Water Farming and Marine Landing Sites:  
Infrastructure Development: Establish necessary infrastructure for promoting cluster-based brackish water farming and marine landing sites.  
Stakeholder Coordination: Collaborate with all relevant stakeholders to ensure sustainable growth and safeguard the interests of small and marginal farmers.  
Insurance Coverage: Promote insurance coverage for fish farmers to mitigate risks and protect their investments.

## 10. Construction of Storage and Marketing Infrastructure

- i. Small scientific storage godowns with a capacity of 100 to 1000 metric tons should be constructed in each revenue village or panchayat. Accrediting these godowns with the Warehousing Development and Regulatory Authority (WDRA) will enable them to issue Negotiable Warehouse Receipts (NWRs). By utilizing NWRs farmers can obtain loans from banks against their stored agricultural produce thus preventing distress sales.
- ii. The adoption of Negotiable Warehouse Receipts (NWRs) should be encouraged as a means to prevent distress sales of agricultural produce immediately after harvest.



To further support farmers, interest subvention of 3% should be provided on pledge loans issued through Kisan Credit Cards (KCCs) up to ₹ 3 lakh per farmer for a period of six months.

- iii. Many Primary Agricultural Credit Societies (PACS) in the district lack sufficient storage facilities. To address this issue, PACS should be encouraged to construct additional godowns with the assistance of the Agriculture Infrastructure Fund (AIF) provided by the Government of India and concessional refinance from the National Bank for Agriculture and Rural Development (NABARD).
- iv. Defunct cold storage facilities should be restored to operational status and new godowns should be established through cooperatives. To support these initiatives banks should be encouraged to provide adequate financing for the construction and renovation of agricultural cold facilities and agricultural markets.

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

- i. Kendrapara district is a riverine region traversed by the Mahanadi river system as well as other major rivers like the Brahmani and Baitarani. The recurring floods and fluctuating water levels have led to severe river bank erosion resulting in the loss of thousands of acres of fertile agricultural land each year. To mitigate this issue, the government should implement a comprehensive "River Bank Erosion Control Project" incorporating soil conservation measures such as embankment plantation and gravel packing. This project can be funded through the Rural Infrastructure Development Fund (RIDF)
- ii. The average productivity of major crops in the district falls short of their potential yield primarily due to declining organic matter content in the soil leading to reduced soil fertility. To address this issue, it is imperative to promote the use of organic inputs among farmers. Additionally, the district mission mode should prioritize the establishment of farm ponds to improve water management and soil health.
- iii. Banks can encourage and provide necessary financial support to establish bio fertilizer and bio pesticide production units, vermi compost units and coir pith composting units through available credit-linked subsidy schemes.

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

Promotion of organic farming need to be practiced on a large scale for sustainable agriculture. Further, the line Departments need to be involved in popularizing more and more organic farming, soil health management, use of Vermi Compost, Bio Fertilisers like Azolla, BGA, Azotobactor, Azospirillum, PSM, etc. Additionally, banks should actively promote and popularize the subsidy scheme offered under the National Project on Organic Farming (NPOF) for the establishment of soil testing laboratories.

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

- i. A comprehensive district-specific plan incorporating a cluster-based approach should be formulated to ensure the long-term and sustainable development of the sector.
- ii. The establishment of food parks and industrial estates in the district should be encouraged. Additionally, capacity-building programs for farmers may focus on

- teaching simple primary processing techniques at the farm level.
- iii. Farmers should be made aware of the support available under the Agriculture Infrastructure Fund (AIF) and the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) schemes.
  - iv. Activity-based clusters with common facility centers for primary processing should be encouraged among Self-Help Groups (SHGs), Joint Liability Groups (JLGs), Farmer Interest Groups (FIGs) and Farmer Producer Organizations (FPOs) in the district. Additionally, efforts should be made to establish a mega food park which will create employment opportunities in the region.
  - v. Processing units for paddy, pulses, groundnut, coconut, mango cashew and related activities such as dairy and fisheries should be encouraged to enhance value addition and create new economic opportunities.

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

- i. The marketing linkages for quality seeds biopesticides and biofertilizers need to be strengthened. Demonstration training and extension services should be implemented to promote the best and recommended practices in these areas. Banks should be encouraged to finance these initiatives as they not only contribute to infrastructure development but also help address the scarcity of chemical fertilizers.
- ii. Banks should provide generous financial support to agro processing units as it is crucial for creating infrastructure and addressing the scarcity of chemical fertilizers.
- iii. Vocational training programs should be conducted to equip farmers and workers with the necessary skills. Institutional Facilitation should be provided to transfer modern technology and best practices to improve efficiency in agro processing industries.
- iv. Special focus to be accord to Promote the establishment of processing units for value-added products.  
Further the transportation infrastructure should be improved to facilitate the movement of agricultural goods to markets.

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

- i. Technology Transfer Centers may be established in the district for providing guidance technical know-how etc. to entrepreneurs.
- ii. Banks should increase their lending under the Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India schemes to provide greater financial assistance to micro and small enterprises.
- iii. Establishing Rural Industrial Estates in all block headquarters can foster industrial growth and development.
- iv. A cluster development approach can be implemented to foster the growth of artisan clusters in the district leveraging the existing network of Self-Help Groups (SHGs).
- v. SHG Federations should focus on livelihood development and collaborate with Horticulture and Animal Husbandry departments to integrate food processing and value-addition schemes. This synergistic approach can create sustainable livelihood opportunities for rural communities.



- vi. Milk/Horticulture Producers Organizations (POs) should be established with a strong equity base to enable them to undertake pooling and value-addition activities within the post-harvest management sector.
- vii. A value chain approach should be adopted to foster the growth and development of the food processing sector.
- viii. The Credit Guarantee Fund Trust for Micro Small and Medium Enterprises (CGTMSE) scheme should be widely promoted among banks to mitigate their risk exposure in the micro and small enterprise (MSE) portfolio. This will facilitate quicker and easier access to credit for this vital sector.
- ix. A cluster-based approach should be adopted to provide organized credit flow to the Micro Small and Medium Enterprises (MSE) sector.
- x. To promote the marketing of products produced by cottage and village industries as well as Small-Scale Industries (SSIs) rural haats should be established.
- xi. The District Industries Centre (DIC) should identify specific activity-based clusters to prioritize and implement targeted interventions.

## **16. Export Credit**

- i. Freezer units should be established to store crab meat shrimp and other marine products.
- ii. Export credit in the district is being handled by specialized branches of banks.
- iii. Potential exporters should be offered training programs and exposure visits to importing countries by the relevant government department.
- iv. A greater number of bank branches should be empowered to handle export credit in promising blocks of the district.
- v. An Export Credit Guarantee Corporation (ECGC) branch should be opened in the district headquarters to provide insurance coverage for exporters.

## **17. Education**

- i. There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to Rs.4.50 lakh during the moratorium period through colleges.
- ii. To address the shortage of toilets and drinking water facilities in schools and colleges the government or Zilla Parishad (ZP) may conduct an assessment and submit a proposal to the National Bank for Agriculture and Rural Development (NABARD) under the Rural Infrastructure Development Fund (RIDF) to secure funding for these essential facilities in all educational institutions.
- iii. The private sector should invest in areas that address crucial funding gaps.



Private funding can also help address other challenges such as strengthening industry-institute linkages research and faculty development.

- iv. Efforts should be made to increase awareness of government schemes to promote education among communities at the grassroots level.

## **18. Housing**

- i. Banks should adopt a more flexible approach to credit appraisal and expedite the processing of loan applications.
- ii. Lending by banks has historically been concentrated in urban areas and focused on salaried individuals. To address the housing needs of rural communities banks should extend their lending practices to include economically weaker sections of the rural population.
- iii. Central and state nodal agencies such as HUDCO, NHB and DRDA should organize block-level campaigns to raise awareness about various housing schemes.
- iv. To boost housing loan finance central and state governments should synchronize their schemes ensure uniformity in guidelines regarding interest rates administrative charges loan amounts and foster better coordination among central and state nodal agencies.

## **19. Social Infrastructure**

Banks can contribute to social infrastructure development by funding the establishment of schools, healthcare facilities and basic amenities such as sanitation and drinking water facilities. This can also help them achieve their priority sector lending targets.

## **20. Renewable Energy**

- i. To attract investors and promote renewable energy sources appropriate incentives and subsidies should be offered for setting up power generation units based on biomass solid waste processing and solar energy. The District Rural Development Agency (DRDA) and Odisha Renewable Energy Development Agency (OREDA) can organize awareness campaigns to popularize solar energy devices such as solar cookers lanterns dryers and rooftop systems
- ii. Efforts should be made to increase awareness among rural communities about alternative energy sources including their costs benefits technologies and after-sales services.
- iii. Banks should be encouraged to extend loans for the establishment of biogas plants.

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

- i. Banks should effectively utilize the services of Odisha Livelihoods Mission (OLM)/Mission Shakti-appointed Cluster Level Facilitators Panchayat Level Facilitators and Community Bank Coordinators in the district to streamline credit disbursement and recovery processes.

- ii. Banks can provide financial assistance to Self-Help Group (SHG) members through the Joint Liability Group (JLG) model to enable them to undertake income-generating activities or establish micro enterprises.
- iii. SHG and JLG members should utilize their loan amounts to start enterprises after receiving training from institutions such as RSETI, NABARD and PMKVY.
- iv. While continuing its efforts to expand its reach, SHG-BLP should actively address challenges such as the dormancy or disintegration of Self-Help Groups (SHGs) convergence with government and development agency programs and the reduction of non-performing assets (NPAs).
- v. Banks can extend credit to Self-Help Groups (SHGs) Marginal Farmers (MFs) and landless farmers through the Joint Liability Group (JLG) model. Additionally, Pradhan Mantri Jan Dhan Yojana (PMJDY) account holders should be encouraged to make transactions in their accounts to become eligible for the Rs. 5000 overdraft facility. Development departments should provide technical support to SHGs and SHG Federations for effective management while banks should offer financial assistance.
- vi. SHG members should receive financial literacy and credit counseling to help them avoid excessive indebtedness and predatory lenders. The banking sector needs to enhance its services to these SHGs treating them as valued business clients and providing prompt and efficient services.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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’. It 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 and 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 a model which can provide a successful alternative to socialism and capitalism”.

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, National level federations, training establishments at State and National level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education: Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database



- Amendment to Multi State Coop. Act 2002 and setting up of 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**

- Co-operative movement in Odisha has more than a century old history with formation of 1st Co-operative Society of the country in the year 1898. The movement has been backed by various legislative measures such as The Orissa Co-operative Land Development Act, 1938; The Orissa Co-operative Societies Act 1962; The Orissa Self-help Co-operative Act, 2001 etc.
- Among 30 districts of the state, Puri has highest number of societies (715) registered while Cuttack has maximum members (6,35,118) in 616 societies associated with cooperatives. PACS leads the list of cooperatives having maximum number of societies i.e., 3,267 (49.46%) followed by Dairy Cooperatives 1,045. There are 6,806 Gram Panchayats of which 99.67% are covered under area of operation of PACS and around 11% are covered under area of operation of fishery. Around 75.39% PACS have been affiliated with StCB /DCCB. A total of 5,811 cooperatives are catering their services to people of rural areas while 795 cooperatives are serving the urban areas.
- Odisha has a three tier Short Term Co-operative Credit Structure (STCCS) with the Odisha State Co-operative Bank Ltd. at the top, 17 Central Co-operative Banks in the middle and 2710 primary societies at the village level. The long term Co-operative Credit structure represented by Orissa State Co-operative Agriculture and Rural Development (OSCARD) Bank at State Level and CARD Bank at district level.
- The state has Urban Co-operative Banks and one State Co-operative Union. The MARKFED at the apex level and 51 Regional Marketing Societies (RMSC) are mostly engaged in distribution of fertilizer.
- STCCS plays a very important role in the State as it accounts for about 60% of the total crop loans disbursed in the State.
- In order to make their function effective and transparent, OSCB Ltd and all DCCBs have migrated their operations to CBS platform.
- PACS Computerization in Odisha is being carried on using a software developed by Odisha State Cooperative Bank "ROOTS". As on date 2600 PACS out of 2705 PACS operating in the state has been computerized using the software. The state may avail assistance to computerize the remaining PACS under CSS-PACS Computerization Scheme of GoI.

- Government of Odisha has initiated the process of forming 1510 new PACS at GP Level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) for strengthening cooperative movement and deepening its reach up to the grassroots were constituted.
- The State had adopted Model Bye Laws for PACS.

## 5. Status of Cooperatives in the District

- Kendrapara district boasts a network of 556 cooperative societies operating across various sectors. A significant number of these cooperatives are engaged in Animal Husbandry and Fishery with 30 Fishery societies and 5-6 Dairy societies. Additionally, the district has 2 handicraft societies and 9 handloom societies.

Potential for Expansion: Kendrapara district has substantial potential for forming cooperatives in allied sectors, such as Animal Husbandry, Fishery, and other related areas. Primary Agricultural Credit Societies (PACS):188. The district has 42 PACs with a combined storage capacity of 4700 MT. Three PACs have been identified as potential model PACs.

- Under 'Sahakar-se-Samriddhi' the Govt of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem. The number of Gram Panchayats (GP) in the district is 249 and Number of GPs covered by existing PACS is 249.
- Three tier short term cooperative credit structure is functional in the district. It plays an important role as it accounts for 71% of crop loans disbursed in the district in 2023-24. In Kendrapara District, three PACs viz; Shyamsundar PACS Ltd., Pattamundai, Demal PACs and Desahi from Aul blocks are identified by GoO under World's Largest Grain Storage Project, GoI. Total 118 PACs are engaged in Paddy Procurement Operations of Govt. of Odisha.
- Under PACs as MSC scheme of NABARD, the project can be converged with AIF where 3% interest subvention is available to PACS bringing the cost of borrowing to 1%.
- The CBS operations of DCCB and functional PACS are run under two soft-wares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerization scheme (Strengthening of PACS through Computerization).
- Another GoI initiative is PACS as Common Service Centres (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS.
- The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), membership to National Level



Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.

## **6. Potential for formation of cooperatives**

- Many of cooperative societies are defunct need revival. Weaver co-operative societies are also defunct. There is a potential for creation of co-operative societies in allied sector like Fishery, Dairy & Agro Processing sector in block/s. This can have immense multiplier effect in giving a fillip to economic activities in these areas.
- Currently, many of the PACs are catering to more than one GPs. Total 249 PACs are covered by existing PACS and 40 new M-PACS (Multi Purpose Primary Agriculture Society) can be formed in underserved GPs of Kendrapara district.
- Dairy is being identified as One District One Product (ODOP) in Kendrapara district. It has immense potential of Dairy Coopreatives in all the blocks of the district. The role of dairy cooperatives in procurement of milk and providing necessary services to the dairy farmers make them distinct among the other channels of milk marketing. The major constraint with this channel is delay in payments by the dairy cooperatives. The poor households are unable to wait for longer periods to get the payments and thereby prefer to transact their marketable surplus through other local channels.
- Fisheries including Marine Fisheries have significant financial, nutritional and socio-economic development prospects in Kendrapara. Co-operatives can help fishermen develop their skills and gather information about technology, marketing, and management. Co-operatives can improve productivity, processing, storing and transportation capabilities while also meeting financial demands.
- Access to adequate credit to meet working capital requirements and long term credit demand from banks are major challenges for dairy and fishery sector in Kendrapara district. Banks and line departments should make all-round efforts to increase KCC penetrations in Animal Husbandry and Fishery activities.
- NABARD provides concessional refinance to StCB and DCCBs at an interest rate of 3% subject to DCCB providing loans to PACS for farm-gate infrastructure creation and diversification of business activities to PACS at not more than 4% interest.



## 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	Women Empowerment	Paper Plate making under LEDP	Benipur G.P Derabish block	Training Programme	The Participants have been credit linked by Bank of Baroda, Kendrapara. 03 nos of machines was installed during March 2020.	90	On an average each member is earning Rs.5000 to 6000/ per month. They have also given a brand name for the product as 'N.S product'
2	Women Empowerment	Backyard Poultry Farming under LEDP	Nikira G.P. Kendrapara block	Training Programme	The veterinary department for convergence lead to a free distribution 4500 nos. of chicks and continuation of the activities of all the members.	120	Each member is earning Rs.4000/- to Rs.10000/- per month which is strengthening their economic condition.
3	Promotional Activity	Fish Farming with Dwarf Coconut Plantation and Dwarf Coconut Nursery under FSPF (On Going)	Nalapari/ Kendrapara	Assistance for implementation of the project	No	30	Programme is under implementation. Farmers income has improved
4	Women Empowerment	Tailoring on School uniform and readymade garments for children under LEDP.	Narasinghpur G.P. Derabish block	Training Programme	Credit linked with OGB and Group is benefitted through convergence with Mission Shakti	90	Each members income increased from NIL earning to Rs.4000/- to Rs.10000/- per month
5	Women Empowerment	MEDP on Broom Stick Preparation completed	Barimul G.P. Derabish block	training programme	No	30	From NIL income to Rs. 3500 per month by each member
6	Promotional Activity	Groundnut cultivation with value addition under FSPF completed.	Garadpur G.P. Garadpur block	Grant with Beneficiary contribution	Formation of PG group and linked with Banks	6000	Production of Groundnut increased from 6 quintals to 12 quintals per acre.
7	Women Empowerment	Mushroom cultivation with vermi compost under MEDP during	Ramachandrapur G.P. Garadpur block	Training Programme	The Horticulture department Garadpur sanctioned for	50	On an average 50 beds are being laid per member per month. An income of approx. 10

					the raw materials on total Rs60000 to 6 nos. of SHG groups @ Rs.6000/- per each group at our project place. The Implementing Agency (SEDA) arranged six nos. of water tank @ Rs.2000/ each and provided to the beneficiaries for Mushroom cultivation.		numbers of entrepreneurs have come up to take up Mushroom cultivation commercially. They are laying approximately 150 beds each per month.
8	Women Empowerment	Appliqué with Patch work and Embroidery MEDP completed during 2019-20	Kusiapal G.P. Derabish block	Training Programme	No	30	Per member earning Rs. 4000 per month from nil income by part time work.
9	Infrastructure Development	LUNA ON GOPA-KALAPADA-Bridge	Gopa	RIDF assistance	No	3000	30 villages benefitted
10	Infrastructure Development	HL Bridge over river Chitrotpala at Kalabuda with long approaches	Kalabuda	RIDF Assistance	No	3000	Distance reduced by 15 KM
11	Infrastructure Development	Mega Project - Drinking Water	Aul Pattamundai	RIDF Assistance	No	12700	Project Covering and 127 villages & 224114 population Access to clean drinking water better health and improve productivity
12	Infrastructure Development	Protection to scoured bank on Brahmani left near Sahupada	Sahudapada	RIDF Assistance	No	5000	Covering 5000 population facilitates Protection of agricultural land flood damages enhancement of biodiversity
13	Infrastructure	Lift Irrigation	Kendrapara	RIDF	No	354	354-Unit/CCA /

	Development	including Pumphouse		Assistance			Additional Area Benefited /protected (ha)
14	Infrastructure Development	Rural Connectivity - Roads	Kendrapara -Hatea	RIDF Assistance	No	4354	4354- Population coverage and 3.5 KM road
15	Infrastructure Development	The Patkura Garadpur High Level (HL) Bridge to Pahanpandi	Patkura garadpur	RIDF Assistance	No	100	Increased trade and commerce reduced travel time Enhanced quality of life
16	Climate Change	UPNRM project- Promote Environmental ly Sustainable growth of rural population through IFS model	Aul Rajkanika Pattamunda i Rajnagar	NABARD-GIZ assisted project	No	1400	Enhanced food security improved income of farmer through activity diversificationbio- diversity conservation community cohesion



## Success Stories

### Success Story 1: Gupti FPC a Ray of Hope for Small & Marginal Farmers



1. Scheme:	PODF
2. Project Implementing Agency :	I-Concept
3. Duration of the project :	5 years
4. Beneficiary:	
No. of beneficiaries:	527
Community :	Farmers
State :	Odisha
District :	Kendrapara
Block :	Rajnagar
Village :	Banabiharipur

#### 1.1 Support provided

- Gupti FPC has been promoted by i-Concept Initiatives with the support of NABARD under the project FPO-PODF.
- "The FPC has paid-up capital of INR 527000 and involved in the production, procurement and sale of agricultural products like indigenous paddy, Vegetables, Mushroom, Vermicompost, nursery, honeybee, dairy products, agri-inputs and value-added products (Indigenous rice, spices, flatten rice etc).

- The FPC has received a mobile vehicle from NABARD for procurement and marketing agri-products. To scale up its business operation, the FPC has availed working capital Loan as well as term loan from NABKISAN.
- Four numbers of Solar dryers are given to FPCL from Horticulture Department in 2023.
- The FPC has also received several supports from State and federal government agencies, such as the Department of Horticulture, Agriculture, Krushi Vigyan Kendra, Odisha livelihood mission etc.
- To develop the skill and knowledge of farmers, Producer Group, BODs, CEO the POPI has given various trainings on institutional building, record keeping, integrated organic farming, aggregation, sorting & grading, Business development plan, Business management etc.

### **1.2 Pre-implementation status**

- Lack of knowledge on Modern technology on agriculture.
- Crop diversification was absent and lack of knowledge on modern agriculture. practices
- Social and Cultural Barriers (gender, caste, power dynamics) were present.
- Poor knowledge on Business, presence of middleman and distress sale by farmers.

### **1.3 Challenges faced**

- Lack of Awareness and Understanding about the role of FPOs in value addition, market linkages, and collective bargaining
- Farming community often lack adequate financial resources, technical expertise, and infrastructure to operate effectively.
- Lack of infrastructure for connecting to larger markets and barriers in aggregation of produce to scale up business.
- Market linkage of Farmers' produce
- Excessive control of the middlemen, money lenders and local small and big traders in the market required lots of efforts to convince all the stake holders including the community (the primary producers) to become a part of the Producers Company.

### **1.4 Impact**

- Now the membership of the FPO has increased to 572 and the turnover of the FPO has increased from Rs. 8.9 lakh to Rs. 51.9 lakh facilitating the farmers for vegetable cultivation and production of Jeevamuruta.
- They have access to resources, such as credit, training, and technology. FPO members are also benefitted through convergence with state Government scheme.
- The FPC build up confident among members to brand their local products like indigenous rice, puffed rice, wild honey etc. FPOs facilitates farmers to reduce their dependence on middlemen, address the issue of distress sale and improve their income.
- Gupti FPC has created own identify by participating in State as well as district level mela and exhibition. The FPC has now established linkage with regular buyers like Sabujavarna pvt. Ltd, BBSR, Tribe delight PVT ltd, Sony trading, Millet shop, Vyasa natural, Krushak bazar etc.

## Success Story 2: To create Sustainable Livelihood of Small & Marginal farmers through Kharakhai FPCL



1. Scheme:	PODF
2. Project Implementing Agency:	Gram-Utthan
3. Duration of the project:	5 years
4. Beneficiary:	Details given below
No. of beneficiaries:	577
Community:	Fish Farmers
State:	Odisha
District:	Kendrapara
Block:	Rajkanika
Village:	144 villages, 27 GPs

### 2.1 Support provided

- Financial support for management of FPO.
- Financial share equity grant for business development
- Credit linkage for business promotion
- Technical and training support for capacity building on technical skill and knowledge for farm development.



- Mobile Van from NABRD to facilitate marketing

## **2.2 Pre-implementation status**

- Lack of knowledge on Modern technology on agriculture & allied activities and integrated farming.
- Crop diversification is knowledge was poor. Absence of awareness about new technology among farmers.
- Lack of knowledge on fish production and promotion and awareness about government schemes and programmes.
- Poor knowledge on Business and distress sale by farmers. Dominance of middleman was major roadblock for farmers.
- Low Financial Literacy and Poor Legal and Institutional Framework.

## **2.3 Challenges faced**

- Farmer's mobilization for FPO and share capital mobilization was one of the challenges faced during formation period.
- Resistance to change among farmers due to traditional practices.
- Lack of community cohesion and trust in collective initiatives.
- Lack of infrastructure for connecting to larger markets.
- Difficulty in aggregating enough produce to scale up operations.

## **2.4 Impact**

- Membership of the FPO has increased from 242 to 577 and the share capital contribution also reached to ₹5.77 lakh.
- The turn over of the FPO has reached ₹77 lakh.

Rice fallow programme covering 1300 ha was implemented by FPCL in 16 GPs , Rajkanika block.

- They have access to resources, such as credit, training, and technology. FPO members are also benefitted through convergence with state Government scheme.
- Mobile van help FPOs reach distance and remote market increasing their customer base. It also facilitates timely sale of the perishable produce and reducing wastages.

### Success Story 3: ‘Sustainable Livelihood for Rural Women through Integrated Fish Farming (Fish-Duckary/Poultry, Dairy, Horticulture & Vegetable Cultivation)’



1. Scheme :	Umbrella program on Natural Resource Management (UPNRM)
2. Project Implementing Agency :	Gram Utthan
3. Duration of the project :	2 years
4. Beneficiary :	Details given below.
No. of beneficiaries :	1500
Community :	Farming
State :	Odisha
District :	Kendrapara
Block :	Rajkanika
Village :	237

#### 4.1 Support provided

- Financial support was provided in terms of loan and grant for capacity building, community asset creation and sustainable livelihood through natural resource management.
- The support was provided by NABARD in partnership with GIZ to promote livelihood diversification by supporting activities such as agriculture, livestock rearing and fisheries. This has helped rural poor reduce their dependence on a single income source and increase their resilience.

- Overall, NABARD and GIZ have played a crucial role in supporting the UPNRM program in four blocks of Kendrapara by providing financial assistance, technical expertise, and infrastructure development.

#### **4.2 Pre-implementation status**

- Identifying the specific needs and priorities of rural communities in proposed blocks of Kendrapara was crucial for designing NRM projects.
- Establishing trust and building relationships with local communities was essential for successful program implementation. This involved conducting outreach activities and engaging with community leaders and representatives.
- Addressing the diverse needs of rural communities in different parts of Kendrapara, which witnessed varying levels of development and infrastructure, was a challenge. This required tailoring the program to meet the specific needs of the community.
- Overcoming these challenges required careful planning, effective communication, and strong collaboration between NABARD, GIZ, and local communities by addressing these issues proactively

#### **4.3 Challenges faced**

- Addressing the needs of rural communities in different geographic locations was challenging due to variations in infrastructure, resources and development
- Building the capacity of local communities and organizations to manage and implement the Natural Resource Management Projects which is resource intensive and requires adequate skill and technical knowledge.
- Ensuring the long-term sustainability of NRM projects was challenging, as they often require ongoing support and maintenance.

#### **4.4 Impact**

- UPNRM has supported various livelihood activities, including agriculture, livestock rearing, fisheries etc. This has helped rural communities diversify their income sources and reduce their dependence on a single source of livelihood.
- The project has created employment opportunities, both directly and indirectly, through its interventions.
- Farmers increased household annual incomes from ₹ 45,000/- ₹1, 25, 000/-. The project has helped to reduce poverty by providing sustainable livelihood options to vulnerable populations.
- UPNRM has encouraged the adoption of sustainable farming and agricultural practices to protect the environment. The project has helped communities become more resilient to climate change by implementing adaptation measures.



## 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[1] 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[2], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

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

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

##### 1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion.

There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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

## 1.5 Initiatives of NABARD

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

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

## 1.6 Way Forward

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



## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

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

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

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

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

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

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

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

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

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



## Appendix 1c

### Climate Action & Sustainability

#### 3. Climate Change Scenario - At the District Level

##### 3.1 Prospects of Climate Action in the District

- a) Kendrapara district is one of the coastal regions of Odisha located in the eastern part of the state. A recent study has stated that sea level rise may put large parts of coastal Odisha including Kendrapara at greater risk of deluge and inundation affecting lakhs of people. Majority of areas in the districts are vulnerable due to their location and associated economic loss in occurrence of hazard. In addition to this, due to presence of 2nd largest mangroves in the district a strong prevalence of aquaculture can be seen in districts making the area near coast more vulnerable to hazards. The coastal villages in districts of Bhadrak and Jagatsinghpur are falling under 'very high risk' prone areas. According to the Coastal Vulnerability Index (CVI) study by the Indian National Centre for Ocean Information Services (INCOIS) vulnerability loss and damage from sea level rise coastal geomorphology tidal range and elevation in the area of Odisha coastline varied from "low" in about 76 kilometers of the coastal stretch of Odisha state covering parts of Ganjam Chilika southern Puri and Kendrapara and to "medium" in about 297 kilometers covering northern Ganjam, Chilika, central Puri Jagatsinghpur, Kendrapara, southern Bhadrak and northern Balasore and to "high" in about 107 kilometers covering northern Puri parts of Jagatsinghpur, Kendrapara, Northern & Southern Bhadrak and Southern Balasore.
- b) The paddy production in Kendrapara district is mainly dependent on an ideal rainfall pattern. The variation in the rainfall pattern leads to an increase/decrease in rice production. The impact of climate change on paddy production can be observed in terms of rainfall variation and the changing quantity of rainfall. Consequently, the paddy crop in Kendrapara is vulnerable to seasonal variation in rainfall pattern.
- c) The fisher community of Kendrapara are equally vulnerable to global warming and sea level changes. Fish migration routes are changing due to climate impact. Multiple low pressures areas and regular extreme weather events fishing communities in the district report scanty catches amid frequent fishing bans. Untimely rain strong winds and severe heat have led to fewer fish being caught.
- d) Increase in temperature due to climate change is likely to affect the Dairy Sector of the district adversely. As per research, the indigenous cow milk production has responsive to annual minimum temperature while crossbred cow milk production is responsive to annual maximum temperature and relative humidity.
- e) Climate change will not only impact vegetable physiology a major source of livelihood of the district but also affect the production eco-systems they are grown in. Elevated temperatures in particular change the framework conditions by extending the growing season altering the planning process and shifting input factors such as energy consumption.



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

- No ICAR institutions is located in the district. Also no major projects for climate change projects is being implemented in the district at present.
- Integrated Coastal Zone Management Project (ICZMP) has implemented in two stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance.
- Under RIDF a total of 88 projects have been supported for Flood Protection which has benefited more than 260995 ha of Unit/CCA / Additional Area benefited /protected.
- Krishi Vigyan Kendra (KVK) is providing necessary agricultural extension services as well as undertakes demonstration of improved varieties of major crops Integrated Farming Systems (IFS) and improved agricultural technologies for the local farmers in their area of operation 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. Kendrapara, a coastal district in Odisha, is known for its rich cultural heritage and unique products. Here are some potential products that could be considered for GI tagging:
4. Rasabali: This sweet delicacy, made from deep-fried cottage cheese soaked in sweetened milk, is already recognized with a GI tag due to its distinctive flavour and origin. NABARD is planning to facilitate Post GI facilitation process, Marketing & branding of Kendrapara Rasabali.
5. Golden Grass (Khari), a type of grass found in coastal regions, has been used for various purposes in Kendrapara for centuries. It's a versatile material with potential for GI tagging due to its unique characteristics and local cultural significance. Golden grass can be used to create a variety of crafts, such as wall hangings, table mats, and decorative items. Khari baskets are handmade with intricate weaving patterns and are used for storage, carrying goods, and decorative purposes. Traditionally, woven from golden grass, Khari mats are known for their durability, water resistance, and insulating properties. They are used in homes, fishing boats etc.
6. The above products are unique in term of characteristics associated with geographical region, traditional knowledge, expected to generate economic benefit to the economy of the region.

## Annexure 1 District-Kendrapara

Annexure-1

₹ lakh

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>I. Agriculture</b>														
	<b>A. Farm Credit</b>														
	<b>A.1 Crop Production, Maintenance, Marketing</b>														
1	Banana/ Kela_Tissue Culture	100	Acre	100000	Phy	18	32	23	32	24	28	32	28	28	245
					BL	18	32	23	32	24	28	32	28	28	245
2	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	608	540	612	775	1216	578	821	1353	578	7081
					BL	304	270	306	387.5	608	289	410.5	676.5	289	3540.5
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	14000	Phy		95	95							190
					BL		13.3	13.3							26.6
4	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	138	172	231	192	231	297	308	308	308	2185
					BL	138	172	231	192	231	297	308	308	308	2185
5	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	1070	756	1222	732	2138	1222	3207	916	688	11951
					BL	342.4	241.92	391.04	234.24	684.16	391.04	1026.24	293.12	220.16	3824.3
6	Jasmine/ Chamelee/ Mallige/ Mogra__	100	Acre	50000	Phy	8	8	4	8	8	4	8	8	8	64
					BL	4	4	2	4	4	2	4	4	4	32
7	Jute__	100	Acre	25000	Phy		142	171	124	266	552	76	76		1407
					BL		35.5	42.75	31	66.5	138	19	19		351.75
8	Maize/ Makka_Irrigated	100	Acre	37000	Phy	28	19	19		19	28		38	28	179
					BL	10.36	7.03	7.03		7.03	10.36		14.06	10.36	66.23
9	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	50000	Phy	23	31	46	38	38	46	46	38	31	337
					BL	11.5	15.5	23	19	19	23	23	19	15.5	168.5



10	Onion/ Piyaz/ Kanda___	100	Acre	4500 0	Phy	124	105	95	114	380	105	162	361	285	1731
					BL	55.8	47.25	42.75	51.3	171	47.25	72.9	162.45	128.25	778.95
11	Other Flowers___	100	Acre	4500 0	Phy	38	46	42	50	46	42	46	42	46	398
					BL	17.1	20.7	18.9	22.5	20.7	18.9	20.7	18.9	20.7	179.1
12	Other Vegetables___	100	Acre	3500 0	Phy	7128	9504	4752	8934	10455	6653	8934	8934	11025	76319
					BL	2495	3326.4	1663.2	3126.9	3659.25	2328.55	3126.9	3126.9	3858.8	26712
13	Potato/ Aloo_Irrigated	100	Acre	7000 0	Phy	2308	2488	2517	2469	2650	2973	2412	2403	1595	21815
					BL	1616	1741.6	1761.9	1728.3	1855	2081.1	1688.4	1682.1	1116.5	15271
14	Rice/ Chaval/ Dhan_HYV	100	Acre	4000 0	Phy	1507 3	18818	12744	25769	38396	14446	20909	22810	38016	206981
					BL	6029	7527.2	5097.6	10307.6	15358.4	5778.4	8363.6	9124	15206	82792
15	Rice/ Chaval/ Dhan_Irrigated	100	Acre	3700 0	Phy	2424	485	1292	2101	4847	969	1292	5493	1938	20841
					BL	896. 9	179.45	478.04	777.37	1793.39	358.53	478.04	2032.41	717.06	7711.2
16	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	3000 0	Phy	95	76	190	190	285	285	152	124	124	1521
					BL	28.5	22.8	57	57	85.5	85.5	45.6	37.2	37.2	456.3
17	Sugarcane/ Ganna_Ratoon	100	Acre	5000 0	Phy		95	142	95	380	380	142			1234
					BL		47.5	71	47.5	190	190	71			617
18	Sunflower/ Surajmukhi, Unirrigated/ Rainfed	100	Acre	2500 0	Phy	120	85	85	85	85	52	68	68	85	733
					BL	30	21.25	21.25	21.25	21.25	13	17	17	21.25	183.25
19	Tomato/ Tamatar___	100	Acre	7500 0	Phy	723	808	708	942	800	792	738	708	777	6996
					BL	542.3	606	531	706.5	600	594	553.5	531	582.75	5247
20	Turmeric/ Haldi_Irrigated	100	Acre	9000 0	Phy	19	38	38	48	66	28	48	38	38	361
					BL	17.1	34.2	34.2	43.2	59.4	25.2	43.2	34.2	34.2	324.9
21	Ube/ Purple Yam/ Ratalu___	100	Acre	1000 00	Phy	15	15	15	15	15	15	15	15	15	135
					BL	15	15	15	15	15	15	15	15	15	135
22	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	5477	14030	8917	19733	26974	11200	12510	19733	18602	137176
					BL	903. 7	2315	1471.31	3255.95	4450.71	1848	2064.15	3255.95	3069.3	22634



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23	Watermelon/ Tarbuj___	100	Acre	35000	Phy	38					38		38	285	323	722
					BL	13.3					13.3		13.3	99.75	113.05	252.7
						13488	16696	12302.3	21060.11	29936.59	14561.8	18396.03	21498.5	25795	173734	
	Post-harvest/HH Consumption (10%)					1349	1669.6	1230.23	2106.01	2993.66	1456.18	1839.6	2149.85	2579.6	17373	
	Repairs & maintenance of farm assets (20%)					2698	3339.1	2460.45	4212.02	5987.32	2912.37	3679.21	4299.71	5159.1	34747	
	Sub Total					17534	21704	15993	27378.14	38917.57	18930.4	23914.84	27948.1	33534	225854	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
<b>A.2 Water Resources</b>															
1	Bore Well-New-150 mm dia x 80.0 m depth	85	No.	121000	Phy	20	35	20	35	10	20	25	15	15	195
					BL	20.57	36	20.57	36	10.29	20.57	25.71	15.43	15.43	200.57
2	Bore Well-New-150 mm dia x 120.0 m depth	85	No.	132000	Phy	70	70	75	75	20	20	20	20	25	395
					BL	78.54	78.54	84.15	84.15	22.44	22.44	22.44	22.44	28.05	443.19
3	Diesel Pump Sets--BIS 10804/86 Diesel 3.1 to 4.5 HP	85	No.	29150	Phy	130	230	170	330	221	300	300	250	300	2231
					BL	32.21	56.99	42.12	81.77	54.76	74.33	74.33	61.94	74.33	552.78
4	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	45	70	53	50	55	55	60	58	55	501
					BL	13.88	21.6	16.35	15.43	16.97	16.97	18.51	17.9	16.97	154.58
5	Dug Well-New-2.0 m dia x 10 m depth	85	No.	71500	Phy	120	120	130	140	140	145	130	135	120	1180
					BL	72.93	72.93	79.01	85.09	85.09	88.12	79.01	82.05	72.93	717.16
6	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy	145	150	140	130	150	140	150	140	140	1285
					BL	127.4	131.84	123.05	114.26	131.84	123.05	131.84	123.05	123.05	1129.4
7	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	35	35	35	35	35	35	35	35	35	315
					BL	48.43	48.43	48.43	48.43	48.43	48.43	48.43	48.43	48.43	435.87
8	Electric Pump Sets--Submersible 3.0 HP	85	No.	48400	Phy	35	35	35	35	35	35	35	35	35	315
					BL	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	129.6
9	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	25	25	30	30	30	30	30	30	25	255
					BL	51.45	51.45	61.74	61.74	61.74	61.74	61.74	61.74	51.45	524.79
10	Sprinkler Irrigation -	85	ha	44002	Phy	40	50	40	50	50	50	50	50	50	430





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	Micro-0.4 ha (Spacing 3 m x 3m)				BL	14.96	18.7	14.96	18.7	18.7	18.7	18.7	18.7	18.7	160.82
11	Sprinkler Irrigation - Micro-0.4 ha (Spacing 5 m x 5m)	85	ha	37620	Phy	50	48	48	48	48	50	46	46	45	429
					BL	15.99	15.35	15.35	15.35	15.35	15.99	14.71	14.71	14.39	137.19
12	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	100	120	90	125	14	50	50			549
					BL	112.2	134.64	100.98	140.25	15.71	56.1	56.1			615.98
	Sub Total					603	680.87	621.11	715.57	495.72	560.84	565.92	480.79	478.13	5202

Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
<b>A.3 Farm Mechanisation</b>															
1	Other machinery-Other Machinery & Equipment's -Brush Cutter	85	No.	28500	Phy	10	10	10	10	10	10	10	10	10	90
					BL	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	21.78
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	19.53
3	Other machinery-Other Machinery & Equipments-PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy	5	5	5	6	5	5	5	5	5	46
					BL	6.69	6.69	6.69	8.02	6.69	6.69	6.69	6.69	6.69	61.54
4	Other machinery-Other Machinery & Equipments-Pulverizer	85	No.	46800	Phy	500	500	550	600	650	600	600	550	550	5100
					BL	198.9	198.9	218.79	238.68	258.57	238.68	238.68	218.79	218.79	2028.8
5	Other machinery-Other Machinery & Equipments-Rice Flattening Machine	85	No.	171900	Phy	5	5	5	5	5	5	5	5	5	45
					BL	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	65.79
6	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	50	50	60	50	60	50	50	60	50	480
					BL	58.48	58.48	70.18	58.48	70.18	58.48	58.48	70.18	58.48	561.42



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7	Other machinery- Other Machinery & Equipments- Transplanter	85	No.	386800	Phy	10	10	10	10	10	10	10	10	10	90
					BL	32.88	32.88	32.88	32.88	32.88	32.88	32.88	32.88	32.88	295.92
8	Power Tiller- Power Tiller 12 Hp	85	No.	211800	Phy	35	35	40	40	45	45	50	55	45	390
					BL	63.01	63.01	72.01	72.01	81.01	81.01	90.02	99.02	81.01	702.11
9	Thresher- Multicrop Power Threshers- Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy	40	40	45	55	60	45	45	40	50	420
					BL	49.3	49.3	55.46	67.79	73.95	55.46	55.46	49.3	61.63	517.65
10	Tractor- Without Implements & Trailer- PTO 42-44 Hp Tractor	85	No.	758300	Phy	9	20	15	20	10	15	20	20	20	149
					BL	58.01	128.91	96.68	128.91	64.46	96.68	128.91	128.91	128.91	960.38
11	Tractor- Without Implements & Trailer- PTO 50 Hp Tractor	85	No.	944600	Phy	70	75	80	90	80	80	80	75	75	705
					BL	562	602.18	642.33	722.62	642.33	642.33	642.33	602.18	602.18	5660.5
12	Tractor- Without Implements & Trailer- PTO 55-58 Hp Tractor	85	No.	1169000	Phy	15	20	20	20	20	17	17	15	15	159
					BL	149.1	198.73	198.73	198.73	198.73	168.92	168.92	149.05	149.05	1579.9
13	Weeder- Power Weeder- Power Weeder	85	No.	99100	Phy	35	35	25	26	25	30	25	20	20	241
					BL	29.48	29.48	21.06	21.9	21.06	25.27	21.06	16.85	16.85	203.01
	Sub Total					1220	1380.5	1426.71	1561.92	1461.76	1418.3	1455.33	1385.75	1368.4	12678



Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
<b>A.4 Plantation &amp; Horticulture</b>															
1	Climber perennials- Betelvine- Betelvine (Mitha Variety) 0.05 Ha	85	ha	139929	Phy	5	5	5	5	150	5	5	50	75	305
					BL	5.95	5.95	5.95	5.95	178.41	5.95	5.95	59.47	89.2	362.78
2	Mushroom Cultivation -Oyster Mushroom - Mushroom Farming - Oyster mushroom	85	1000 Kg. per Cycle	89583	Phy	21	30	35	30	30	35	30	35	45	291
					BL	15.99	22.84	26.65	22.84	22.84	26.65	22.84	26.65	34.27	221.57
3	Mushroom Cultivation -Paddy Straw Mushroom - Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	65	75	65	75	70	70	75	70	55	620
					BL	71.8	82.85	71.8	82.85	77.33	77.33	82.85	77.33	60.76	684.9
4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Papaya	85	Acre	179751	Phy	45	60	75	80	15	60	65	45	35	480
					BL	68.75	91.67	114.59	122.23	22.92	91.67	99.31	68.75	53.48	733.37
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Banana te	85	Acre	212155	Phy	18	25	20	25	15	22	20	23	23	191
					BL	32.46	45.08	36.07	45.08	27.05	39.67	36.07	41.48	41.48	344.44



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6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m ) - papaya	85	Acre	150010	Phy	35	55	60	65	30	60	55	35	35	430
					BL	44.63	70.13	76.51	82.88	38.25	76.51	70.13	44.63	44.63	548.3
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m) - Banana tc	85	Acre	182414	Phy	30	30	35	30	35	20	25	25	20	250
					BL	46.52	46.52	54.27	46.52	54.27	31.01	38.76	38.76	31.01	387.64
8	Nursery - Vegetables and Flowers- Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy	80	110	110	80	110	110	100	60	60	820
					BL	92.79	127.58	127.58	92.79	127.58	127.58	115.98	69.59	69.59	951.06
9	Other Plantation Crops-- Cashewnut	85	Acre	223130	Phy	35	5	5	5	60	20	20	20	10	180
					BL	66.38	9.48	9.48	9.48	113.8	37.93	37.93	37.93	18.97	341.38
10	Other Plantation Crops- Coconut- Coconut	85	Acre	180697	Phy	30	35	40	40	45	35	30	20	35	310
					BL	46.08	53.76	61.44	61.44	69.12	53.76	46.08	30.72	53.76	476.16
11	Protection Structure-- Onion Storage	85	sq.m	282975	Phy	10	10	10	10	10	10	10	10	10	90
					BL	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	216.45
12	Spices-- Ginger	85	Acre	150181	Phy	40	35	40	35	35	30	40	36	30	321
					BL	51.06	44.68	51.06	44.68	44.68	38.3	51.06	45.96	38.3	409.78
13	Spices-- Turmeric	85	Acre	133676	Phy	37	10	10	10	10	10	10	10	10	117
					BL	42.04	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36
	Sub Total					608.5	608.5	670.81	652.15	608.5	641.77	642.37	576.68	570.86	5810.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total
	A.5 Working Capital - Bee Keeping					
	Sub Total					



Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
<b>A.6 Forestry</b>															
1	Nursery/ Propagation unit- Traditional Nursery- Mangrove plant nursery (12 month old)- seedling origin-1000	85	No.	31835	Phy	6	2	2	2	2	6	2	6	6	34
					BL	1.62	0.54	0.54	0.54	0.54	1.62	0.54	1.62	1.62	9.18
2	Nursery/ Propagation unit- Traditional Nursery- Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	5	5	5	5	5	5	5	5	5	45
					BL	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	14.76
3	Plantation-- Avenue plant-18 month old seedling- Spacing 4 m * 2.5m-500 no	85	No.	274154	Phy	1	1	1	1	1	1	1	1	1	9
					BL	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	20.97
4	Plantation-- Avenue plantation- 18 month old seedling- Spacing 4 m-250 no	85	No.	188825	Phy	10	10	10	10	10	12	10	10	10	92
					BL	16.05	16.05	16.05	16.05	16.05	19.26	16.05	16.05	16.05	147.66
9	Plantation- Bamboo- Bamboo plantation under OBDP	85	ha	137017	Phy	12	10	10	9	8	11	10	10	11	91
					BL	13.98	11.65	11.65	10.48	9.32	12.81	11.65	11.65	12.81	106

	(State Plan Scheme)-3 year 1 ha														
10	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy	8	5	5	5	5	5	5	11	10	59
					BL	23.43	14.64	14.64	14.64	14.64	14.64	14.64	32.21	29.29	172.77
5	Plantation--Mangrove (hypocotyl origin)-spacing 1.5m*1.5m - 3 year 1 ha	85	ha	73682	Phy	10	10	15	10	10	10	10	10	15	100
					BL	6.26	6.26	9.39	6.26	6.26	6.26	6.26	6.26	9.39	62.6
6	Plantation--Mangrove (seedling origin)-spacing 2m*2m-03 year 1 ha	85	ha	152785	Phy		4	4	4	4	4	4	4	4	32
					BL		5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	41.52
7	Plantation--Natural regeneration (04 year)-18 month sapling 200 plants	85	ha	65069	Phy	4									4
					BL	2.21									2.21
8	Plantation--Urban plantation (18 months old)- 3year-1000 saplings	85	No.	588435	Phy	1		1			1				3
					BL	5		5			5				15
	Sub Total					72.52	72.52	61.43	62.13	72.52	63.75	63.3	76.95	78.32	592.67

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamunda	Rajkanika	Rajnagar	District Total
<b>A.7 Animal Husbandry - Dairy</b>															
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy		1				1		1	1	4
					BL		10.01				10.01		10.01	10.01	40.04
2	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy	180	229	230	280	180	330	180	180	180	1969
					BL	376.4	478.84	480.93	585.48	376.38	690.03	376.38	376.38	376.38	4117.2
	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	5+5	1229000	Phy	45	55	45	45	39	70	60	40	40	439
					BL	470.1	574.56	470.09	470.09	407.41	731.26	626.79	417.86	417.86	4586
3	Crossbred Cattle Farming--Dairy (CB) with Milking Machine 12 LPD	85	5+5	1284000	Phy	15	15	16	16	13	14	13	13	13	128
					BL	163.7	163.71	174.62	174.62	141.88	152.8	141.88	141.88	141.88	1397
4	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy	5	10	10	10	10	10	10	5	5	75
					BL	42.5	85	85	85	85	85	85	42.5	42.5	637.5
5	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo 10 LPD	85	1+1	288000	Phy	15	15	15	15	15	15	15	15	15	135
					BL	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	330.48
6	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo with	85	5+5	1495000	Phy	3	3	2	3	3	3	2	3	2	24
					BL	38.12	38.12	25.42	38.12	38.12	38.12	25.42	38.12	25.42	304.98





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	Milking Machine 10 LPD														
7	Indigenous Cattle Faming-Dairy – Indigenous cows (Sahiwal/Gir) – 10 LPD	85	1+1	277000	Phy	2	2	2	2	2	2	2	2	16	
					BL	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	37.68	
8	Indigenous Cattle Faming-Dairy – Indigenous cows(Sahiwal/ Gir) – 10 LPD	85	5+5	1386000	Phy	10	10	10	10	10	10	10	10	90	
					BL	117.8	117.81	117.81	117.81	117.81	117.81	117.81	117.81	1060.3	
9	Veterinary Clinc–Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	10	10	10	10	10	16	16	10	102	
					BL	85	85	85	85	85	136	136	85	867	
	Sub Total					1330	1330.3	1480.3	1597.55	1330.33	1951.46	1550.71	1321.99	1258.3	13378

Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs )		Aul	Derabish	Garadapur	Kendrapad a	Mahakalapada	Marsaghai	Pattamundai	Rajkanik a	Rajnaga r	District Total
	<b>A.8 Working Capital - AH - Dairy/Drought animal</b>														
1	Buffalo Farming_Others_Murrah Buffalo	100	1+1	66350	Phy	20	30	30	30	28	40	40	24	28	270
					BL	13.27	19.91	19.91	19.91	18.58	26.54	26.54	15.92	18.58	179.16
	Buffalo Farming_Others_Murrah Buffalo	100	5+5	33170	Phy	20	20	30	30	28	28	30	35	28	249
					BL	66.35	66.35	99.53	99.53	92.89	92.89	99.53	116.11	92.89	826.07
2	Cross bred Farming_Others_	100	1+1	6000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	6	6	6	6	6	6	6	6	6	54
	Sub Total					85.62	85.62	125.44	125.44	85.62	125.43	132.07	138.03	117.47	1059.2

Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
<b>A.9 Animal Husbandry - Poultry</b>															
1	Animal/Poultry Feed Unit-- 20 tons per day	85	20 TPD	2.2E+07	Phy		2	2	2		2				8
					BL		365.5	365.5	365.5		365.5				1462
2	Centralized Grower Unit--	85	16000	1.7E+07	Phy		1	1	2	1	1	1			7
					BL		147.66	147.66	295.32	147.66	147.66	147.66			1033.6
3	Commercial Broiler Farming-- Hybrid Broiler (Chicken) ( Deep litter system ) - 1000 units	85	1000	647000	Phy	20	25	15	25	20	10	10	10	10	145
					BL	110	137.49	82.49	137.49	109.99	55	55	55	55	797.45
4	Commercial Broiler Farming-- Hybrid Broiler (Chicken) ( EC ) - 10000 units	85	1000	3876500	Phy		1	1	1	1	1	1			6
					BL		32.95	32.95	32.95	32.95	32.95	32.95			197.7
5	Commercial Layer Farming-- Hybrid Layer ( Chicken ) ( Cage system ) (1+2 housing)	85	10000	1.1E+07	Phy	2	2	2	3	2	1	1	2	2	17
					BL	182.4	182.43	182.43	273.64	182.43	91.21	91.21	182.43	182.43	1550.6
6	Commercial Layer Farming-- Hybrid Layer (Chicken) (Cage system) (1+1+5 housing)	85	50000	4.9E+07	Phy				1	1					2
					BL				412.91	412.91					825.82
7	Duck rearing- Dual purpose- Duck Rearing- Semi Intensive Deep litter - 1000 units	85	500+75	440000	Phy	4	4			20	4	10	15	15	72
					BL	14.96	14.96			74.8	14.96	37.4	56.1	56.1	269.28



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NABARD															
8	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	75	85	80	100	150	80	100	100	120	890
					BL	76.5	86.7	81.6	102	153	81.6	102	102	122.4	907.8
	Sub Total					383.9	383.88	892.63	1619.81	383.88	788.88	466.22	395.53	415.93	7044.3

Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
A.10 Working Capital - AH - Poultry															
1	Broiler Farming_Others_	100	1000	208450	Phy	2	2	2	2	2	2	1	1	2	16
					BL	4.17	4.17	4.17	4.17	4.17	4.17	2.08	2.08	4.17	33.35
	Broiler Farming_Others_	100	4000	848980	Phy	1	1	1	1	1	1	1	1	9	
					BL	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	76.41
	Broiler Farming_Others_	100	10000	2102460	Phy	2	2	2	1	2	2	2	1	1	15
					BL	42.05	42.05	42.05	21.02	42.05	42.05	42.05	21.02	21.02	315.36
2	Desi Chicken/LIT birds Farming_Others_Semi Commercial	100	100	20000	Phy	80	80	80	100	80	100	85	80	100	785
					BL	16	16	16	20	16	20	17	16	20	157
3	Duck Farming_Others_Semi Commercial (1000) unit	100	100	23000	Phy	40	40	40	45	40	50	40	40	50	385
					BL	9.2	9.2	9.2	10.35	9.2	11.5	9.2	9.2	11.5	88.55
4	Layer Farming_Semi-automated (Cage)_	100	1000	415000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	20.75	20.75	20.75	20.75	20.75	20.75	20.75	20.75	20.75	186.75
	Sub Total					100.7	100.66	100.66	84.78	100.66	106.96	99.57	77.54	85.93	857.42



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	A.11 Animal Husbandry - SGP														
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	135	90	85	110	89	124	90	90	90	903
					BL	181.3	120.87	114.16	147.73	119.53	166.53	120.87	120.87	120.87	1212.7
	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	90	75	90	120	100	120	111	100	100	906
					BL	484.3	403.54	484.25	645.66	538.05	645.66	597.24	538.05	538.05	4874.8
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	112.5	112.46	112.46	112.46	112.46	112.46	112.46	112.46	112.46	1012.1
3	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	20	20	20	20	20	20	20	20	20	180
					BL	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	495.72
4	Rabbit Rearing-New Shed-Rabbit Rearing	85	10+2	142000	Phy	25	25	25	20	25	20	25	20	25	210
					BL	30.18	30.18	30.18	24.14	30.18	24.14	30.18	24.14	30.18	253.5
5	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	4	2	2	3	2	2	2	2	2	21
					BL	62.49	31.25	31.25	46.87	31.25	31.25	31.25	31.25	31.25	31.25
	Sub Total					925.8	925.77	827.38	1031.94	925.77	1035.12	947.08	881.85	887.89	8177

Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	A.12 Working Capital - AH - Others/SR														
1	Fodder Development_Fodder Development_10 metric ton	100	Acre	24697	Phy	50	50	50	50	50	50	50	50	50	450
					BL	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	111.15
2	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	90	110	105	120	120	120	120	105	120	1010
					BL	31.5	38.5	36.75	42	42	42	42	36.75	42	353.5
	Goat Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	90	110	105	120	120	120	120	105	120	1010
					BL	81	99	94.5	108	108	108	108	94.5	108	909
3	Pig Farming_Rearing Unit_	100	10+1	284500	Phy	5	5	5	5	5	5	5	5	5	45
					BL	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	128.07
	Sub Total					139.1	139.08	157.83	176.58	139.08	176.58	176.58	157.83	176.58	1501.7

Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
<b>A.13 Fisheries</b>															
1	Aquaculture inputs production- Fish Feed Mill- 2 ton/day	85	No.	3000000	Phy			2	2	2	2	2	2	2	14
					BL			51	51	51	51	51	51	51	357
2	Boat Building/Repair Yards- Accessories for Fishing Gear- Craft and gear boats appropriate size	85	No.	100000	Phy					35			30	30	95
					BL					29.75			25.5	25.5	80.75
3	Composite Fish Culture- Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	20	25	25	25	20	25	25	30	30	225
					BL	85.85	107.31	107.31	107.31	85.85	107.31	107.31	128.78	128.78	965.81
4	Composite Fish Culture- Composite Fish Culture-0.4	85	ha	355000	Phy	45	40	35	45	50	45	50	60	70	440
					BL	135.8	120.7	105.61	135.79	150.88	135.79	150.88	181.05	211.23	1327.7
5	Fish marketing- Autorickshaw with Ice Box- Ice Box	85	No.	300000	Phy		2	2	2	2	2	2	2	2	16
					BL		5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	40.8
6	Fish marketing- Bicycle with Insulated Box- Bicycle	85	No.	100000	Phy	15	15	15	25	15	15	20	35	35	190
					BL	12.75	12.75	12.75	21.25	12.75	12.75	17	29.75	29.75	161.5
7	Fish marketing- Freezer Vans- Insulated trucks of minimum 6 tonne capacity	85	No.	1500000	Phy	6				2	2	5	20	15	50
					BL	76.5				25.5	25.5	63.75	255	191.25	637.5
8	Fish Seed Hatchery- Circular fish seed hatchery-1	85	ha	4600000	Phy	2							2	2	6
					BL	78.2							78.2	78.2	234.6





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9	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	4	5	4	4	5	5	5	6	6	44
					BL	6.12	7.65	6.12	6.12	7.65	7.65	7.65	9.18	9.18	67.32
10	Integrated Pisciculture - With Duckery-0.4	85	ha	648000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08	495.72
11	Integrated Pisciculture - With Poultry-0.4	85	ha	645000	Phy	5	5	8	10	8	5	10	10	10	71
					BL	27.41	27.41	43.86	54.83	43.86	27.41	54.83	54.83	54.83	389.27
12	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	2	5	4	5	4	8	9	8	8	53
					BL	12.75	31.88	25.5	31.88	25.5	51	57.38	51	51	337.89
13	Intensive Fish farming-Cage Culture-Circular 16m dia*5m depth*3 number	85	No.	1.2E+07	Phy	10							8	8	26
					BL	1010							808.18	808.18	2626.6
14	Intensive Fish farming-Cage Culture-Rectangular 6m*6m*4m*24 number	85	No.	1.1E+07	Phy	5							5	5	15
					BL	459							459	459	1377
15	Traditional Farming-Shrimp farming-0.4	85	ha	941000	Phy	200				135			200	200	735
					BL	1600				1079.8			1599.7	1599.7	5878.9
	Sub Total					3559	3559.4	412.33	468.36	3559.38	478.59	569.98	3791.35	3757.8	14978

Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
<b>A.14 Working Capital - Fisheries</b>															
1	Integrated Farming_Fisheries with Poultry_Fish farming with duck (100 birds)	100	Acre	242000	Phy	220	200	200	200	240	251	242	224	244	2021
					BL	532.4	484	484	484	580.8	607.42	585.64	542.08	590.48	4890.8
2	Integrated Farming_Fisheries	100	Acre	232000	Phy	5	5	4	5	15	15	15	15	15	94



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	with Poultry_With Boiler-250 birds				BL	11.6	11.6	9.28	11.6	34.8	34.8	34.8	34.8	34.8	218.08
3	Marine Fisheries - Others_Others_No n-motorised boats	100	Per month	26000	Phy	100						10	75	75	260
					BL	26						2.6	19.5	19.5	67.6
	Sub Total					570	570	493.28	495.6	570	642.22	623.04	596.38	644.78	5176.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total
	A.15 Farm Credit					
	Sub Total					
	Total Farm Credit (sum of A.1 to A.15)					302310.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>B. Agriculture Infrastructure</b>														
	<b>B.1 Storage Facilities</b>														
1	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	19	20	20	21	20	20	20	20	20	180
					BL	24.23	25.5	25.5	26.78	25.5	25.5	25.5	25.5	25.5	229.51
2	Godown-Large-5000 MT	85	No.	2.5E+07	Phy				1						1
					BL				208.25						208.25
3	Godown-Medium - 1000 MT	85	No.	500000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	1912.5
4	Godown-Medium - 2500 MT	85	No.	1.2E+07	Phy				1			1			2
					BL				104.13			104.13			208.26
5	Godown-Small-100 MT	85	No.	500000	Phy	10	10	10	10	8	10	10	10	10	88
					BL	42.5	42.5	42.5	42.5	34	42.5	42.5	42.5	42.5	374
6	Godown-Small-500 MT	85	No.	250000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	106.3	106.25	106.25	106.25	106.25	106.25	106.25	106.25	106.25	956.25
7	Low Cost Storage-Fruit/Vegetable-5 tpn	85	No.	500000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	191.25
8	Market Yard-Marketing Infrastructure -10 shops	85	No.	500000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	382.5
	Sub Total					449.2	449.23	450.5	764.16	449.23	450.5	554.63	450.5	450.5	4462.5





# Kendrapara, PLP 2025-26

Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>B.2 Land Development</b>														
1	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-10.0 to 20.0 % slope	85	ha	207370	Phy	10	9	9	8						36
					BL	17.63	15.86	15.86	14.1						63.45
2	Soil Conservation Activities/ Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy	25	30	40	60	40	40	30	30	30	325
					BL	17.28	20.74	27.65	41.47	27.65	27.65	20.74	20.74	20.74	224.66
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy	30	18	30	30	30	30	30	30	30	258
					BL	47.47	28.48	47.47	47.47	47.47	47.47	47.47	47.47	47.47	408.24
4	Soil Conservation Activities/ Erosion Control activities-Land Leveling-Shaping-4.0 to 6.0%, Slope(steep) A V slope 5.0%	85	ha	225590	Phy	20	10	10	20	20	20	20	20	20	160
					BL	38.35	19.18	19.18	38.35	38.35	38.35	38.35	38.35	38.35	306.81
	Sub Total					120.7	120.73	110.16	141.39	120.73	113.47	106.56	106.56	106.56	1003.2



# Kendrapara, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>														
1	Compost/ Vermi Compost- Compost - NADEP Compost-10 ft X 6 ft X 3 ft	85	No.	27200	Phy	90	89	88	93	86	85	70	88	60	749
					BL	20.81	20.58	20.35	21.5	19.88	19.65	16.18	20.35	13.87	173.17
2	Compost/ Vermi Compost-Vermi Compost-10 ft X 6 ft X 2.5 ft	85	No.	36000	Phy	80	50	80	80	80	80	60	70	80	660
					BL	24.48	15.3	24.48	24.48	24.48	24.48	18.36	21.42	24.48	201.96
	Sub Total														375.13
	Total (B.1+B.2+B.3)					45.29	45.29	44.83	45.98	45.29	44.13	34.54	41.77	38.35	5840.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>C. Ancillary Activities</b>														
	<b>C.1 Food &amp; Agro Processing</b>														
1	Agro Processing Unit- Cashew Processing- 1 ton per day only P and M	85	No.	1500000	Phy	1	1	1	5	5	5	2	5	5	30
					BL	12.75	12.75	12.75	63.75	63.75	63.75	25.5	63.75	63.75	382.5
2	Coconut Processing- Oil Extraction -	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	17	17	17	17	17	17	17	17	17	153
3	Cottage Industry- Masala Making- 5HP	85	No.	200000	Phy	15	15	15	15	15	15	15	15	15	135
					BL	255	255	255	255	255	255	255	255	255	2295
4	Cottage Industry- Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	15	15	15	18	15	15	15	15	15	138
					BL	25.5	25.5	25.5	30.6	25.5	25.5	25.5	25.5	25.5	234.6
5	Dal/ Pulses Mill-Mini- 5HP	85	No.	200000	Phy	15	15	15	35	30	30	40	30	30	240
					BL	25.5	25.5	25.5	59.5	51	51	68	51	51	408
6	Fruit Processing - Pickle-	85	No.	50000	Phy	15	15	15	15	15	15	15	15	15	135
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	57.42
	Fruit Processing - Pickle-	85	No.	100000	Phy	10	10	10	15	15	10	10	10	10	100
					BL	8.5	8.5	8.5	12.75	12.75	8.5	8.5	8.5	8.5	85
7	Meat & Poultry Processing- Automatic Mincer and	85	No.	300000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	114.75





	grinder, 100 Kgper hr 13 mm- Goat														
8	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	3000000	Ph y	5	5	5	10	10	5	10	10	10	70
					BL	127.5	127.5	127.5	255	255	127.5	255	255	255	1785
9	Rice Processing - Rice Huller-0.4- 0.5 ton per hour	85	No.	2500000	Ph y	15	15	15	25	15	15	15	15	15	145
					BL	31.8 8	31.88	31.88	53.13	31.88	31.88	31.88	31.88	31.88	308.17
	Sub Total					522. 8	522.76	522.76	765.86	522.76	599.26	705.51	726.76	726.76	5823.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	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	18
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	382.5
2	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	3E+07	Phy	1			1	1	1	1			5
					BL	255			255	255	255	255			1275
3	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes-- Loan to NBFC	85	No.	5E+07	Phy				1						1
					BL				425						425
4	Loan to PACS/ FSS/ LAMPS- Purchase of Produce- Paddy Procurement	85	No.	1.8E+07	Phy				1	1	1				3
					BL				148.75	148.75	148.75				446.25
	Sub Total					297.5	42.5	42.5	871.25	446.25	446.25	297.5	42.5	42.5	2528.8
	Total (C.1+C2)					1024	769.26	769.26	1598.01	1173.01	1173.01	1024.26	769.26	769.26	8352.2
	Total (A+B+C)					41897	41642	41641.6	42470.37	42045.37	42045.4	41896.62	41641.6	41642	316503

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	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.	2700000	Phy	10	10	10	20	10	20	20	20	10	130
					BL	25.5	25.5	25.5	51	25.5	51	51	51	25.5	331.5
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	450000	Phy	20	20	20	20	30	40	30	30	20	230
					BL	8.5	8.5	8.5	8.5	12.75	17	12.75	12.75	8.5	97.75
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	450000	Phy	20	20	20	20	30	40	30	30	20	230
					BL	85	85	85	85	127.5	170	127.5	127.5	85	977.5
4	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	4.5E+07	Phy	10	20	16	24	15	15	15	40	40	195
					BL	425	850	680	1020	637.5	637.5	637.5	1700	1700	8287.5
5	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	4E+08	Phy	1	2		1	1	1	1	2	2	11
					BL	425	850	0	425	425	425	425	850	850	4675
6	Manufacturing Sector - Working Capital-Medium-	85	No.	1E+08	Phy				1	1					2
					BL	0	0	0	425	425	0	0	0	0	850



	Production units														
7	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1.1E+07	Ph y	157	150	127	300	200	170	170	140	120	1534
					BL	1601	1530	1295.4	3060	2040	1734	1734	1428	1224	15647
8	Manufacturing Sector - Working Capital-Small-Production units	85	No.	9E+07	Ph y	4	6	9	14	10	10	20	21	20	114
					BL	340	510	765	1190	850	850	1700	1785	1700	9690
9	Service Sector - Term Loan-Medium-Turnover	85	No.	1.2E+09	Ph y				1				1		2
					BL	0	0	0	5100	0	0	0	5100	0	10200
10	Service Sector - Term Loan-Micro-Turnover	85	No.	1.8E+07	Ph y	260	280	280	320	220	300	360	320	320	2660
					BL	4420	4760	4760	5440	3740	5100	6120	5440	5440	45220
11	Service Sector - Term Loan-Small-Turnover	85	No.	7.2E+08	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	680	680	680	680	680	680	680	680	680	6120
12	Service Sector - Working Capital-Medium-Service enterprises	85	No.	2.4E+08	Ph y	1	1	1	1	1	1		1	1	8
					BL	255	255	255	255	255	255	0	255	255	2040
13	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	4500000	Ph y	220	200	220	300	250	240	220	250	200	2100
					BL	935	850	935	1275	1062.5	1020	935	1062.5	850	8925
14	Service Sector - Working Capital-Small-Service enterprises	85	No.	1.8E+08	Ph y	3	5	8	10	8	13	18	15	14	94
					BL	510	850	1360	1700	1360	2210	3060	2550	2380	15980
Total	Sub Total					9710	9710.4	10849.4	20714.5	9710.4	13149.5	15482.75	21041.8	15198	129041

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Rajkanika	Rajnagar	District Total
	<b>III. Export Credit</b>								
1	Export Credit -Pre Shipment Export Credit-	85	No.	300000000	Phy	1	1	1	3
					BL	255	255	255	765
	Total Export Credit					255	255	255	765

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>IV. Education</b>														
1	Education Loans-Study in Country-	85	No.	10000000	Phy	10	10	10	40	10	10	20	10	12	132
					BL	85	85	85	340	85	85	170	85	102	1122
	Total Education					85	85	85	340	85	85	170	85	102	1122

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>V. Housing</b>														
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	20000000	Phy	18	22	32	38	30	35	40	30	40	285
					BL	306	374	544	646	510	595	680	510	680	4845
	Total Housing					306	374	544	646	510	595	680	510	680	4845

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamundai	Rajkanika	Rajnagar	District Total
	<b>VI. Social Infrastructure</b>														
1	Drinking Water--	85	No.	1000000	Phy	5	5	5	10	5	5	5	6	8	54
					BL	42.5	42.5	42.5	85	42.5	42.5	42.5	51	68	459
2	Education-Schools-Upper primary school	85	No.	2000000	Phy	5	1	5	1	5	5	5	6	8	2
					BL		170		170						340
3	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy	1	5	5	1	5	1	1	1	1	6
					BL	8.5			8.5		8.5	8.5	8.5	8.5	51
4	Healthcare-Hospital-	85	No.	5000000	Phy	5	5	5	1	5	5	5	6	8	1
					BL				425						425
5	Sanitation--	85	No.	2500000	Phy	15	20	20	35	35	25	27	20	25	222
					BL	318.8	425	425	743.75	743.75	531.25	573.75	425	531.25	4717.5
	Total Social Infrastructure					369.8	369.75	467.5	1432.25	369.75	582.25	624.75	484.5	607.75	5992.5



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamunda	Rajkanika	Rajnagar	District Total
	<b>VII. Renewable Energy</b>														
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	16	16	15	15	15	15	15	15	15	137
					BL	13.6	13.6	12.75	12.75	12.75	12.75	12.75	12.75	12.75	116.45
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	22	20	20	23	24	22	22	25	24	202
					BL	56.1	51	51	58.65	61.2	56.1	56.1	63.75	61.2	515.1
	Total Renewable Energy					69.7	69.7	63.75	71.4	69.7	68.85	68.85	76.5	73.95	631.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aul	Derabish	Garadapur	Kendrapada	Mahakalapada	Marsaghai	Pattamunda	Rajkanika	Rajnagar	District Total
	<b>VIII. Others</b>														
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	100000	Phy	45000	46000	47000	45000	46000	45000	45000	45000	45000	409000
					BL	4500	4600	4700	4500	4600	4500	4500	4500	4500	40900
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	200	200	200	200	200	200	200	200	200	1800
					BL	400	400	400	400	400	400	400	400	400	3600
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy	2000	1970	1250	2430	2270	1950	2274	2100	2050	18294
					BL	4000	3940	2500	4860	4540	3900	4548	4200	4100	36588
4	State Sponsored Organisation for SCs--	85	No.	160000	Phy	100	100	100	100	100	100	100	100	100	900
					BL	136	136	136	136	136	136	136	136	136	1224
	Total Others					9036	9036	7736	9896	9036	8936	9584	9236	9136	82312
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					67696	67736	66396.3	68556.32	68336.32	67596.3	68244.32	67896.3	67796	541213

## 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	41965.30	29321.66	93456.00	49054.77	122053.38	52990.49	102977.46
RCBs	68326.86	120715.16	44488.00	131892.61	61990.81	146399.55	91498.20
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4205.31	1988.66	9061.00	4740.27	9781.37	6191.52	14455.58
Others	0.00	0.00	0.00	0.00	464.28	0.00	200.24
Sub total (A)	114497.47	152025.48	147005.00	185687.65	194289.84	205581.56	209131.48

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	28321.87	18770.15	39424.00	25851.90	45167.72	65329.11	56487.46
RCBs	7679.85	9.60	334.00	17.46	119.26	5.89	910.96
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00



RRBs	4070.36	76.02	2839.00	208.33	2871.99	709.79	1696.90
Others	0.00	0.00	0.00	0.00	171.81	32.19	1527.86
Sub total (B)	40072.08	18855.77	42597.00	26077.69	48330.78	66076.98	60623.18

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	70287.17	48091.81	132880.00	74906.67	167221.10	118319.60	159464.92
RCBs	76006.71	120724.76	44822.00	131910.07	62110.07	146405.44	92409.16
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	8275.67	2064.68	11900.00	4948.60	12653.36	6901.31	16152.48
Others	0.00	0.00	0.00	0.00	636.09	32.19	1728.10
Sub total (C)	154569.55	170881.25	189602.00	211765.34	242620.62	271658.54	269754.66

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	35097.69	38036.49	72625.00	54906.03	155299.50	68040.20	120745.89
RCBs	471.21	0.00	43.00	0.00	410.06	0.00	931.65
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3296.09	1423.41	2900.00	6560.12	9874.70	3348.98	4467.75
Others	0.00	0.00	0.00	0.00	590.74	16.30	368.96
Sub total (D)	38864.99	39459.90	75568.00	61466.15	166175.00	71405.48	126514.25



**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	22043.35	8884.71	33333.00	13996.82	53220.50	12793.09	33018.19
RCBs	1033.81	0.00	42.00	710.94	140.52	1016.80	673.45
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2212.50	7014.31	2401.00	8548.92	3384.02	7769.27	10340.53
Others	0.00	0.00	0.00	0.00	202.44	88.66	380.11
Sub total (E)	25289.66	15899.02	35776.00	23256.68	56947.48	21667.82	44412.28

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	127428.21	95013.01	238838.00	143809.52	375741.10	199152.89	313229.00
RCBs	77511.73	120724.76	44907.00	132621.01	62660.65	147422.24	94014.26
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	13784.26	10502.40	17201.00	20057.64	25912.08	18019.56	30960.76
Others	0.00	0.00	0.00	0.00	1429.27	137.15	2477.17
Sub total (A)	218724.20	226240.17	300946.00	296488.17	465743.10	364731.84	440681.19

### 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	29321.66	120715.16	0	1988.66	0.00	152025.48	49054.77	131892.61	0	4740.27	0.00	185687.65

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	52990.49	146399.55	0	6191.52	0.00	205581.56	102977.46	91498.2	0	14455.58	200.24	209131.48

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	29321.66	120715.16	0	1988.66	0.00	152025.48	49054.77	131892.61	0	4740.27	0.00	185687.65
W S	136.30	0.00	0.00	0.00	0.00	136.30	801.66	0.00	0.00	0.00	0.00	801.66
L D	151.78	0.00	0.00	0.00	0.00	151.78	799.55	0.00	0.00	0.00	0.00	799.55
F M	1536.02	0.00	0.00	0.00	0.00	1536.02	5786.44	0.00	0.00	185.40	0.00	5971.84
P & H	382.03	0.00	0.00	0.00	0.00	382.03	951.25	0.00	0.00	0.00	0.00	951.25
AH -D	1894.90	0.00	0.00	0.00	0.00	1894.90	3597.30	0.00	0.00	0.00	0.00	3597.30
AH -P	400.10	9.60	0.00	32.53	0.00	442.23	1416.61	0.00	0.00	9.60	0.00	1426.21



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AH - S G P	455.60	0.00	0.00	0.00	0.00	455.60	1064.15	0.00	0.00	0.00	0.00	1064.15
F D	788.08	0.00	0.00	0.90	0.00	788.98	1789.71	0.00	0.00	1.40	0.00	1791.11
F & W	131.48	0.00	0.00	0.00	0.00	131.48	379.42	0.00	0.00	0.00	0.00	379.42
S G & M F	1170.99	0.00	0.00	0.00	0.00	1170.99	1411.97	0.00	0.00	0.00	0.00	1411.97
A & F	4959.67	0.00	0.00	0.00	0.00	4959.67	6576.53	17.46	0.00	0.00	0.00	6593.99
OTH	6763.20	0.00	0.00	42.59	0.00	6805.79	1277.31	0.00	0.00	11.93	0.00	1289.24
Sub total	18770.15	9.60	0.00	76.02	0.00	18855.77	25851.90	17.46	0.00	208.33	0.00	26077.69
Grand Total (I +II)	48091.81	120724.76	0.00	2064.68	0.00	170881.25	74906.67	131910.07	0.00	4948.60	0.00	211765.34



Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDE	RRBs	Others	Total	CBs	RCBs	SCARDE	RRBs	Others	Total
C L	52990.49	146399.55	0	6191.52	0.00	205581.56	102977.46	91498.2	0	14455.58	200.24	209131.48
W S	1928.65	0.00	0.00	0.00	0.00	1928.65	4915.01	80.99	0.00	82.99	32.27	5111.26
L D	2794.75	0.00	0.00	0.00	0.00	2794.75	1036.12	13.80	0.00	0.00	0.00	1049.92
F M	12219.76	2.00	0.00	107.28	0.00	12329.04	5734.15	24.09	0.00	180.91	18.83	5957.98
P & H	2888.65	0.00	0.00	0.00	0.00	2888.65	5518.20	99.46	0.00	121.68	22.25	5761.59
AH -D	11809.33	2.39	0.00	222.67	32.19	12066.58	12288.67	59.35	0.00	704.75	1172.08	14224.85
AH -P	6400.78	0.00	0.00	185.02	0.00	6585.80	2429.40	22.67	0.00	296.48	53.81	2802.36
AH - S G P	8918.89	0.00	0.00	193.92	0.00	9112.81	2775.64	21.99	0.00	80.52	6.45	2884.60
F D	7881.14	1.50	0.00	0.90	0.00	7883.54	12058.24	162.77	0.00	205.49	193.26	12619.76
F & W	426.69	0.00	0.00	0.00	0.00	426.69	573.12	14.53	0.00	0.00	0.00	587.65
S G & M F	1335.22	0.00	0.00	0.00	0.00	1335.22	1412.25	3.50	0.00	0.00	0.00	1415.75
A & F	4271.87	0.00	0.00	0.00	0.00	4271.87	7099.65	384.44	0.00	0.00	28.91	7513.00
OTH	4453.38	0.00	0.00	0.00	0.00	4453.38	647.01	23.37	0.00	24.08	0.00	694.46
Sub total	65329.11	5.89	0.00	709.79	32.19	66076.98	56487.46	910.96	0.00	1696.90	1527.86	60623.18
Grand Total (I +II)	118319.60	146405.44	0.00	6901.31	32.19	271658.54	159464.92	92409.16	0.00	16152.48	1728.10	269754.66

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

<b>Annexure 4</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agro Processing Unit	Cashew Processing		No.	1500000
3	Animal/Poultry Feed Unit			20 TPD	21500000
4	Aquaculture inputs production	Fish Feed Mill		No.	3000000
5	Biomass Energy	Community Bio Gas Plant		No.	100000
6	Boat Building/Repair Yards	Accessories for Fishing Gear		No.	100000
7	Bore Well	New		No.	121000
8	Bore Well	New		No.	132000
9	Bulk Milk Cooling Unit			No.	1178000
10	Centralized Grower Unit			16000	17372000
11	Climber perennials	Betelvine		ha	139929
12	Coconut Processing	Oil Extraction		No.	200000
13	Cold Storage	For Horticulture Produce		No.	150000
14	Commercial Broiler Farming		Hybrid Broiler (Chicken) ( Deep litter system )	1000	647000
15	Commercial Broiler Farming		Hybrid Broiler (Chicken) ( EC )	1000	3876500
16	Commercial Layer Farming			10000	10731000
17	Commercial Layer Farming			50000	48578000
18	Composite Fish Culture	Composite Fish Culture		ha	355000





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19	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
20	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
21	Compost/ Vermi Compost	Vermi Compost		No.	36000
22	Cottage Industry	Masala Making		No.	2000000
23	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
24	Crossbred Cattle Farming			1+1	246000
25	Crossbred Cattle Farming			5+5	1229000
26	Crossbred Cattle Farming			5+5	1284000
27	Dairy Marketing Outlet/ Parlour			No.	1000000
28	Dal/ Pulses Mill	Mini		No.	200000
29	Diesel Pump Sets			No.	29150
30	Diesel Pump Sets			No.	36300
31	Drinking Water			No.	1000000
32	Duck rearing	Dual purpose	Duck Rearing	500+75	440000
33	Dug Well	New		No.	103400
34	Dug Well	New		No.	162800
35	Dug Well	New		No.	71500
36	Education	Schools		No.	20000000
37	Education Loans	Study in Country		No.	1000000
38	Electric Pump Sets			No.	48400
39	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
40	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
41	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000



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42	Export Credit	Pre Shipment Export Credit		No.	30000000
43	Fish marketing	Autorickshaw with Ice Box		No.	300000
44	Fish marketing	Bicycle with Insulated Box		No.	100000
45	Fish marketing	Freezer Vans		No.	1500000
46	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
47	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
48	Fruit Processing	Pickle		No.	100000
49	Fruit Processing	Pickle		No.	50000
50	Goat	Rearing Unit	New Shed	10+1	158000
51	Goat	Rearing Unit	New Shed	40+2	633000
52	Godown	Large		No.	24500000
53	Godown	Medium		No.	12250000
54	Godown	Medium		No.	5000000
55	Godown	Small		No.	2500000
56	Godown	Small		No.	500000
57	Graded Buffalo Farming		Dairy	1+1	288000
58	Graded Buffalo Farming		Dairy	5+5	1495000
59	Healthcare	Diagnostic Lab		No.	1000000
60	Healthcare	Hospital		No.	50000000
61	Indigenous Cattle Faming			1+1	277000
62	Indigenous Cattle Faming			5+5	1386000
63	Indigenous Poultry Farming	Dual purpose		250	120000
64	Integrated Pisciculture	With Duckery		ha	648000



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65	Integrated Pisciculture	With Poultry		ha	645000
66	Intensive Fish farming	Biofloc technology		No.	750000
67	Intensive Fish farming	Cage Culture		No.	10800000
68	Intensive Fish farming	Cage Culture		No.	11885000
69	Lift Irrigation Schemes			No.	242110
70	Loan to MFIs for On lending to for Agri. Purposes			No.	30000000
71	Loan to NBFCs (Other than MFIs) for On lending for Agri. Purposes			No.	50000000
72	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000
73	Loans to Distressed Persons	Jan Dhan		No.	10000
74	Low Cost Storage	Fruit/ Vegetable		No.	500000
75	Manufacturing Sector	Term Loan	Micro	No.	5000000
76	Manufacturing Sector	Term Loan	Small	No.	50000000
77	Manufacturing Sector	Working Capital	Medium	No.	50000000
78	Manufacturing Sector	Working Capital	Micro	No.	1200000
79	Manufacturing Sector	Working Capital	Small	No.	10000000
80	Market Yard	Marketing Infrastructure		No.	5000000
81	Meat & Poultry Processing		Automatic Mincer and grinder, 100 Kgper hr 13 mm	No.	300000
82	Mushroom Cultivation	Oyster Mushroom	Mushroom Farming	1000 Kg. per Cycle	89583
83	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
84	New Orchard	Tropical/ Sub Tropical Fruits		Acre	150010





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85	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
86	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
87	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
88	Nursery	Vegetables and Flowers		Acre	136450
89	Nursery/ Propagation unit	Traditional Nursery		No.	38596
90	Nursery/ Propagation unit	Traditional Nursery	Mangrove plant nursery (12 month old)	No.	31835
91	Other machinery	Other Machinery & Equipment		No.	137600
92	Other machinery	Other Machinery & Equipment		No.	171900
93	Other machinery	Other Machinery & Equipment		No.	28500
94	Other machinery	Other Machinery & Equipment		No.	386800
95	Other machinery	Other Machinery & Equipment		No.	46800
96	Other machinery	Other Machinery & Equipment		No.	51000
97	Other machinery	Other Machinery & Equipment	PHM	No.	157300
98	Other Plantation Crops			Acre	223130
99	Other Plantation Crops	Coconut		Acre	180697
100	Pig Breeding Unit	New Shed		20+4	1323000
101	Pig Rearing Unit	New Shed		3+1	324000
102	Plantation		Avenue plant	No.	274154
103	Plantation		Avenue plantation	No.	188825



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104	Plantation		Mangrove(hypocotyl origin)	ha	73682
105	Plantation		Mangrove(ssedling origin)	ha	152785
106	Plantation		Natural regeneration (04 year)	ha	65069
107	Plantation		Urban plantation (18 months old)	No.	588435
108	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
109	Plantation	Casuarina	water hole based watering system o	ha	344536
110	Power Tiller			No.	211800
111	Protection Structure			sq.m.	282975
112	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
113	Rabbit Rearing	New Shed		10+2	142000
114	Rice Processing	Puffed Rice		No.	3000000
115	Rice Processing	Rice Huller	0.4	No.	250000
116	Sanitation			No.	2500000
117	Service Sector	Term Loan	Medium	No.	600000000
118	Service Sector	Term Loan	Micro	No.	2000000
119	Service Sector	Term Loan	Small	No.	80000000
120	Service Sector	Working Capital	Medium	No.	30000000
121	Service Sector	Working Capital	Micro	No.	500000
122	Service Sector	Working Capital	Small	No.	20000000
123	Sheep	Breeding Unit	New Shed	100+5	1838000
124	SHGs/ JLGs	Others		No.	200000



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125	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	207370
126	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
127	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	81320
128	Soil Conservation Activities/ Erosion Control activities	Land Leveling	Shaping	ha	225590
129	Solar Energy	Solar Pump Sets		No.	300000
130	Spices			Acre	133676
131	Spices			Acre	150181
132	Sprinkler Irrigation	Micro		ha	37620
133	Sprinkler Irrigation	Micro		ha	44002
134	State Sponsored Organisation for SCs			No.	160000
135	Thresher	Multicrop Power Threshers		No.	145000
136	Tractor	Without Implements & Trailer		No.	944600
137	Tractor	Without Implements & Trailer	PTO 42	No.	758300
138	Tractor	Without Implements & Trailer	PTO 55	No.	1169000
139	Traditional Farming	Shrimp farming		ha	941000
140	Tube Well	Shallow		No.	132000
141	Veterinary Clinic		Private Veterinary Clinic	No.	1000000
142	Weeder	Power Weeder		No.	99100

### 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	Banana/ Kela	Tissue Culture		100000
2	Broiler Farming	Others_	1000	208450
3	Broiler Farming	Others_	10000	2102460
4	Broiler Farming	Others_	4000	848980
5	Buffalo Farming	Others_Murrah Buffalo		66350
6	Buffalo Farming	Others_Murrah Buffalo		331750
7	Chilli/ Mirch	Irrigated		50000
8	Cross bred Farming	Others_		60000
9	Desi Chicken/LIT birds Farming	thers_Semi Commercial	100	20000
10	Duck Farming	Others_Semi Commercial (1000) unit	100	23000
11	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated		14000
12	Fodder Development	Fodder Development_10 metric ton		24697
13	Ginger/ Adrak	Irrigated		100000
14	Goat Farming	Rearing Unit _ Semi intensive_		35000
15	Goat Farming	Rearing Unit _ Semi_intensive_		90000
16	Groundnut/ Moongfali	Irrigated		32000
17	Integrated Farming	Fisheries with Poultry_With Boiler_250 birds		232000
18	Integrated Farming	Fisheries with Poultry_Fish farming with duck (100 birds)		242000
19	Jasmine/ Chamelee/ Mallige/ Mogra			50000
20	Jute			25000



21	Layer Farming	Semi_automated (Cage)_	1000	415000
22	Maize/ Makka	Irrigated		37000
23	Marigold/ Gende Ka Phool/ Zendu			50000
24	Marine Fisheries	Others_Others_Non _motorised boats		26000
25	Onion/ Piyaz/ Kanda			45000
26	Other Flowers			45000
27	Other Vegetables			35000
28	Pig Farming	Rearing Unit_		284500
29	Potato/ Aloo	Irrigated		70000
30	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
31	Rice/ Chaval/ Dhan	Irrigated		37000
32	Rice/ Chaval/ Dhan	HYV		40000
33	Sugarcane/ Ganna	Ratoon		50000
34	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000
35	Tomato/ Tamatar			75000
36	Turmeric/ Haldi	Irrigated		90000
37	Ube/ Purple Yam/ Ratalu			100000
38	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500
39	Watermelon/ Tarbuj			35000

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



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



**NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD**

<ul style="list-style-type: none"> <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> 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>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in

**NABKISAN FINANCE LIMITED | A Subsidiary of NABARD**

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in

**NABFINS LIMITED | A Subsidiary of NABARD**

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉: ho@nabfins.org      🌐: www.nabfins.org	



Kendrapara, PLP 2025-26



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <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> |
|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: [headoffice@nabcons.in](mailto:headoffice@nabcons.in)

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: [www.nabcons.com](http://www.nabcons.com)



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

☎: 022- 2653-9243/ 9241

✉: [ho@nabsanrakshan.org](mailto:ho@nabsanrakshan.org)

🌐: [www.nabsanrakshan.org](http://www.nabsanrakshan.org)



**NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD**

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

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

☎: 022-26539149    ✉: [nabventure@nabard.org](mailto:nabventure@nabard.org)    🌐: [www.nabventure.in](http://www.nabventure.in)

**NAB FOUNDATION**

Leveraging the power of convergence

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

**WHAT DOES NABFOUNDATION WANT FROM YOU?****IF YOU ARE AN INDIVIDUAL**

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

**IF YOU ARE A CSR UNIT**

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

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

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

**IF YOU ARE WITH THE GOVERNMENT**

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

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

☎: 022-26539404/9054    ✉: [nabfoundation@nabard.org](mailto:nabfoundation@nabard.org)  
 🌐: [www.nabfoundation.in](http://www.nabfoundation.in)

**Name and address of DDM**

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NATIONAL BANK FOR  
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[www.nabard.org](http://www.nabard.org) |     / [nabardonline](http://nabardonline)