



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



केन्दुझर जिला  
Kendujhar District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

District: Kendujhar

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

23 October 2024



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PLP Document finalized by: Odisha Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	Keonjhar is one of the underdeveloped tribal districts of Odisha State located in the North Central Plateau and North Central Coastal Plain an area of 8303 sq km. The district is predominantly inhabited by scheduled tribes which constitute more than 45.45 in 2011 of the population.
2	Type of soil	The soil in Keonjhar district alluvial Red and yellow.
3	Primary occupation	The Predominant economic activities of Keonjhar district are Cultivation handicrafts village/cottage industry and small business. Besides there are seasonal activities like Kendu leaf plucking collection & trading of Mahua flower & seed and trading of minor forest produce etc.
4	Land holding structure	Physiographically the district can be broadly divided into two distinct natural divisions: the hilly tracts and the plain region. Small and marginal farmers comprise more than 50 of the total farmers with an average landholding size of 1-2 hectares.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	During the year 2023-24 the ACP achievement is 91.94 in the district.
2	CD Ratio	The CD Ratio of the district is 60.72
3	Investment credit in agriculture	The achievement of Crop loan and Term loan is Rs.138927.00 lakh and Rs.88592.00 lakh respectively.
4	Credit flow to MSMEs	During the year 2023-24 the credit flow to MSME is Rs.250999.00 lakh.
5	Other significant credit flow, if any	Credit flow towards Housing and Others is Rs.14098.00 lakh and Others is Rs.76793.00 respectively

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

1	Projection for the year	For the year 2025-26 the total projections is Rs. 650086.72 lakh
2	Projection for agriculture and its components	Projections for Crop loan and Term loan is Rs.179777.86 lakh and Rs.34239.02 lakh respectively, totaling Rs. 214016.88 lakh as Farm Credit
3	Projection for MSMEs	For MSME it is Rs.343805.45 lakh
4	Projection for other purposes	Projections for Export Credit Rs.3255.00 lakh, Education Rs.1312.40 lakh, Housing Rs. 10710.00 lakh, Social Infra Rs. 3582.75 lakh, Renewable Energy Rs. 252.45 lakh and Others Rs.57188.00 lakh.

#### 5. Thrust Areas

1. Diversification of paddy to non-paddy crops
2. Cultivation of high value remunerative crops
3. Green manuring for sustainable soil health
4. Crop diversification in rainfed upland situation
5. Popularization of farm machinery
6. Aquaculture practice in low lying areas
7. Rearing of dairy goat (Jamunapari) for milk production
8. Upgradation of indigenous cow by selective mating with locally available superior bull
9. Development of nursery for raising seedlings in the district

#### 6. Major Constraints and Suggested Action Points

1. Major constraints to be addressed for increasing the credit flow to agriculture and allied activities are: - (i) Well organized and developed irrigation potential mapping
2. Services like soil testing at farmer's level
3. Reducing the gap between potential yield and yield at farmer level by adoption of appropriate technology through use of improved farm machinery seed appropriate training and capacity building

4. Crop diversification from traditional to high value and demand based crops
5. Creation of more scientific storage structures to avoid distress sale and provide remunerative prices
6. Revival of milk union and defunct bulk milk coolers and opening of new milk routes
7. Strengthening ground level veterinary services by placing additional para-veterinarians



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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;
		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.



4	Plantation and Horticulture	- 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, 40% calf mortality for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

## 5. Agency wise

### Use Utility

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

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

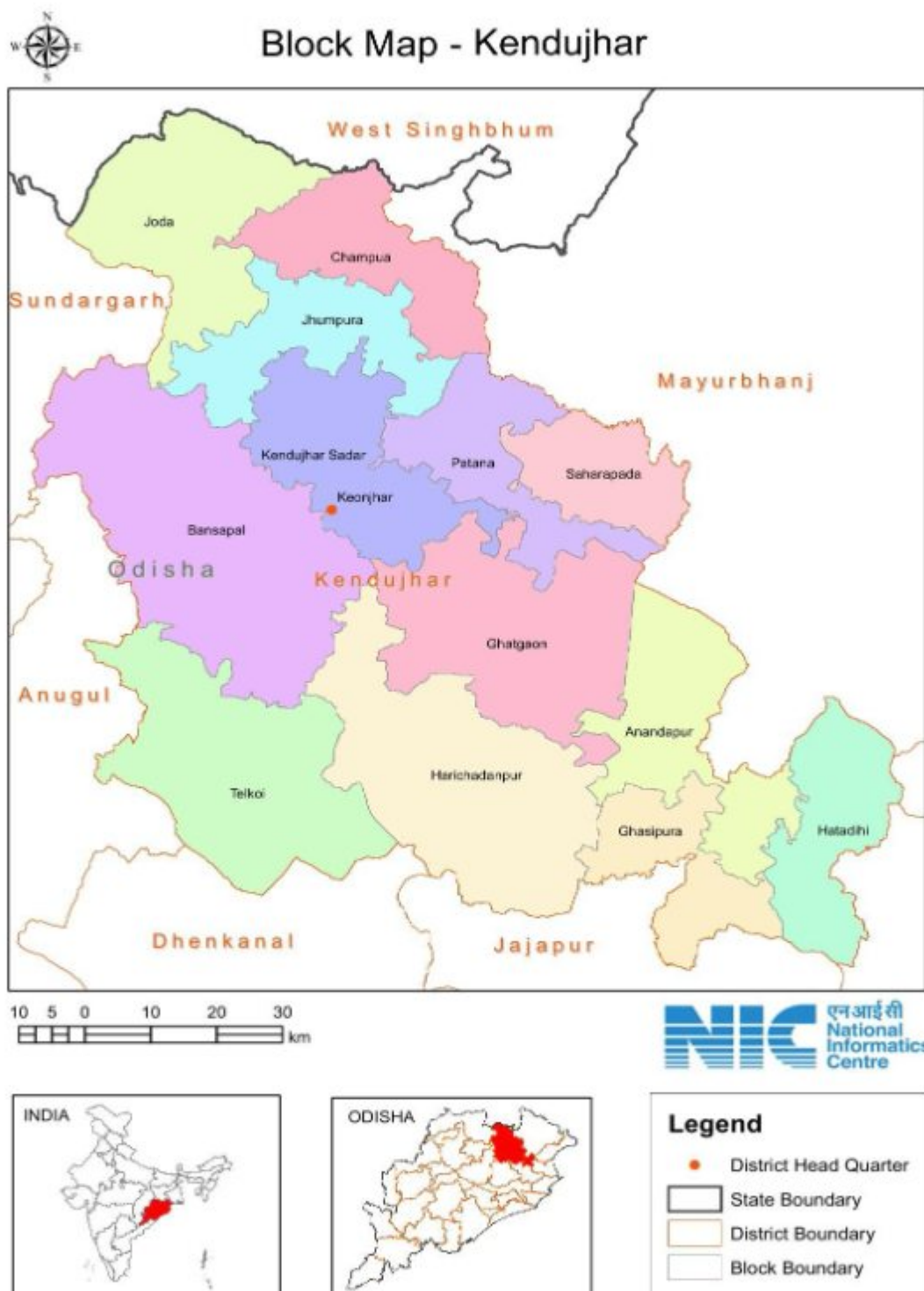
## 6. Limitations and constraints

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



# Part A

## District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	<b>214016.88</b>
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>179777.86</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>34239.02</b>
B	Agriculture Infrastructure	14499.59
C	Ancillary activities	4464.20
I	Credit Potential for Agriculture A+B+C)	<b>232980.67</b>
II	Micro, Small and Medium Enterprises	343805.45
III	Export Credit	255.00
IV	Education	1312.40
V	Housing	10710.00
VI	Social Infrastructure	3582.75
VII	Renewable energy	252.45
VIII	Others	57188.00
	Total Priority Sector	<b>650086.72</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	179777.86
2	Water Resources	425.03
3	Farm Mechanisation	833.56
4	Plantation & Horticulture with Sericulture	281.72
5	Forestry & Waste Land Development	56.68
6	Animal Husbandry - Dairy	1792.94
7	Animal Husbandry - Poultry	26145.86
8	Animal Husbandry - Sheep, Goat, Piggery	2534.90
9	Fisheries	1754.67
10	Farm Credit- Others	413.66
	<b>Sub total</b>	<b>214016.88</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	8831.50
2	Land development, Soil conservation, Wasteland development	102.48
3	Agriculture Infrastructure - Others	5565.61
	<b>Sub total</b>	<b>14499.59</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	1149.20
2	Ancillary activities - Others	3315.00
	<b>Sub Total</b>	<b>4464.20</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>343805.45</b>
<b>III</b>	<b>Export Credit</b>	<b>255.00</b>
<b>IV</b>	<b>Education</b>	<b>1312.40</b>
<b>V</b>	<b>Housing</b>	<b>10710.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>3582.75</b>
<b>VII</b>	<b>Renewable energy</b>	<b>252.45</b>
<b>VIII</b>	<b>Others</b>	<b>57188.00</b>
	<b>Total Priority Sector</b>	<b>650086.72</b>

**Note: Details indicated at Annexure – 1 at Page- 104**

## District Profile

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	8303
2	No. of Sub Divisions	3
3	No. of Blocks	13
4	No. of revenue villages	2132
5	No. of Gram Panchayats	297

#### 1.a 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	Very High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

#### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Keonjhar
3	Agro-climatic Zone 1	AZ62 - North Eastern Coastal Plain
4	Agro-climatic Zone 2	AZ62 - North Eastern Coastal Plain
5	Agro-climatic Zone 3	PAZ7 - Eastern Plateau and Hills Region
6	Agro-climatic Zone 4	PAZ7 - Eastern Plateau and Hills Region
7	Agro-climatic Zone 5	PAZ7 - Eastern Plateau and Hills Region
8	Climate	Moist humid to dry sub humid
9	Soil Type	

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	830300
2	Forest Land	310000
3	Area not available for cultivation	67849
4	Barren and Unculturable land	67849
5	Permanent Pasture and Grazing Land	3084
6	Land under Miscellaneous Tree Crops	3851
7	Cultivable Wasteland	3696
8	Current Fallow	51000
9	Other Fallow	35839

### 4. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	196755	77	124703	42
2	>1 to <=2 ha	47654	19	123163	42
3	>2 to <=4 ha	12068	5	47100	16
4	>4 to <=10 ha		0		0
5	>10 ha		0		0
6	Total	256477	101	294966	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	213
2	Of the above, Small/ Marginal Farmers	180
3	Agricultural Labourers	226
4	Workers engaged in Household Industries	40
5	Workers engaged in Allied agro activities	7
6	Other workers	143

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1801	906	895	1507	94
2	Scheduled Caste	209	104	104	166	43
3	Scheduled Tribe	818	405	41	733	85

4	Literate	922	570	35	796	126
5	BPL					

## 7. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	
2	Rural Households	287
3	BPL Households	221

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1816
2	Villages having Agriculture Power Supply	108
3	Villages having Post Offices	684
4	Villages having Banking Facilities	2072
5	Villages having Primary Schools	1682
6	Villages having Primary Health Centres	69
7	Villages having Potable Water Supply	2079
8	Villages connected with Paved Approach Roads	1042



## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1972
2	Primary Health Centres	65
3	Primary Health Sub-Centres	
4	Dispensaries	47
5	Hospitals	3
6	Hospital Beds	520

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	531
2	Registered FPOs	39
3	Agro Service Centres	
4	Soil Testing Centres	3
5	Approved nurseries	
6	Agriculture Pumpsets	2236
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	142856.00
2	Irrigation Potential Created	216.00
3	Net Irrigated Area (Total area irrigated at least once)	74321.00
4	Area irrigated by Canals/ Channels	54878.00
5	Area irrigated by Wells	8475.00
6	Area irrigated by Tanks	802.00
7	Area irrigated by Other Sources	14000.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	109274.00

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	7034

2	Railway Line [km]	155
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	716

### 13. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	4	8000
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)	8	26
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	2	12
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	4	2000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	33		
2	Cattle - Indigenous	635	481	154
3	Buffaloes	15	8	7
4	Sheep - Cross bred			
5	Sheep - Indigenous	95		
6	Goat	543		
7	Pig - Cross bred			
8	Pig - Indigenous	10		
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved	1242		

12	Poultry - Indigenous			
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#### 15. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1221.00	MT	12	gm/day
2	Egg	936.00	Lakh Nos.	51	nos/p. a.
3	Milk	48.00	MT	70	gm/day
4	Meat	2196.00	MT	30	gm/day
5	Wool		MT		

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table 1: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
		70047.00	81884.00	153326.00

**Table 2: Major Crops, Area, Production, Productivity**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1.	Paddy (HYVP)	153193	493741	32.23	151000	474442	31.42	108000	354670	32.84
2.	Moong	1555	439	2.82	5280	2664	5.05	4500	2273	5.05
3.	Maize (HYV)	17652	51915	29.41	21200	75039	35.40	19000	66981	35.5
4.	Ragi	1892	2137	1129	5584	6193	11.09	5600	6200	11.07
5.	Groundnut	2143	2813	13.13	2520	4184	16.60	2600	4315	16.60
6.	Ginger	1385	5905	42.64	1620	20899	129.01	1700	21760	128.00
7.	Turmeric	1610	4327	26.88	1570	8997	57.31	1800	4501	25.01

**Table 3: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cropping intensity (%)	127	134	147

**Table 4: Trend in Procurement / Marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		637.86 Lakh (MT)	830 Lakh (MT)	974.64 Lakh (MT)



**Table 5: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		171068	164179	179042

**Table 6: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		19,600	20,000	20,000

**Table 7: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		987.76	881.65	1006.14

**Table 8: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		30%	31.5%	33%

## Sources

### Water Resources

**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		96227	109480	121912

**Table 2: Block level water exploitation status**

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Keonjhar	Anandpur	5963	6547	6830
2	Odisha	Keonjhar	Banspal	1979	2543	3441
3	Odisha	Keonjhar	Champua	7855	9180	111442
4	Odisha	Keonjhar	Ghasipura	9829	11915	13632
5	Odisha	Keonjhar	Ghatgaon	6297	7560	8025
6	Odisha	Keonjhar	Hatadihi	17210	17400	17928
7	Odisha	Keonjhar	Harichandanpur	7890	8091	8886
8	Odisha	Keonjhar	Jhumpura	5978	6176	8061
9	Odisha	Keonjhar	Joda	2891	3159	2955

10	Odisha	Keonjhar	Keonjhar sadar	11715	12950	13099
11	Odisha	Keonjhar	Patana	10985	11279	12179
12	Odisha	Keonjhar	Saharapada	4960	5091	6033
13	Odisha	Keonjhar	Telkoi	7495	8893	9401

## Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		7862.00	5886.00	8120.00

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		49	51	41

## Sources

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

## Plantation & Horticulture including Sericulture

**Table 1: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Mango	5.96 mt	5.20 mt	5.19 Mt

**Table 2: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		4	4	4

## Sources

Table Name	Source(s) and reference year of data
Table 1: Crop identified for one district one product	Agriculture Department, Internet
Table 2: Weavers Clusters	Agriculture Department, Internet

### Forestry & Waste Land Development

**Table 1: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
		267.00	834.00	1274.00

**Table 2: High Tech Orchards**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1.	Fruits	16	20119.75	103421.09	16	18148.70	103420.89	16	18680.34	107336.97
2.	Vegetables	32	54107.32	705619.09	32	51435.77	505613.18	32	54581.15	748154.08
3.	Flowers	3	128.17	1048.57	3	128.17	1049.00	3	252.86	2097.93
4.	Plantations	3	6998.01	5106.8	3	6999.01	5106.8	3	7696	5463.69
5.	Spices	5	6608.29	49253.96	5	6609.29	49253.96	5	111.76.53	11597.77

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

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
		7	7	7

**Table 4: NTFP**

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	Sala Leaf	1450	85qq	1890	92	2250	95

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	Horticulture Department
Table 2: High Tech Orchards	Horticulture Department
Table 3: Nurseries (No.)	Horticulture Department
Table 4: NTFP	Horticulture Department



## 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)	3237.00	7251.00	3383.94
2	KCC for working capital (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	NA	NA	NA
4	Finance under group mode (₹ lakh)	NA	NA	NA

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	10	10	10

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10723.00	24520.00	171949.00
2	KCC for working capital (₹ lakh)	NA	NA	1428432
3	KCC for working capital (No.)	NA	NA	NA
4	Finance under group mode (₹ lakh)	NA	NA	NA

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	1089786	1210530	1428432
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	NA	NA	NA
5	Hatcheries (No.)	Govt-03 Pvt -05	Govt-03 Pvt -05	Govt-03, Pvt-05
6	Popular breeds	NA	NA	NA

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Animal Husbandry Department, SLBC
Table 2: Poultry	Animal Husbandry Department, SLBC

## Animal Husbandry - SGP

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	33317.00	17955.00	4015.23

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	50395
2	Popular goat breed(s)	433333
3	Popular pig breed(s)	3068

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	AHD
Table 2: Popular Breed(s)	Black Bengal Breeds

## Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4023.00	2192.00	1175.00
2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	NA	NA	NA
4	KCC for working capital (₹ lakh)	NA	NA	NA

**Table 2: Inland Fisheries Facilities**

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

1	Tanks/ Ponds (No.)	927	1076	1157
2	Reservoirs (No.)	9	9	9
3	Cage Culture/ Bio-floc technology (No.)	32	70	38
4	Fish Seed Hatchery (No.)	1	1	1

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank, SLBC, Fisheries dept
Table 2: Inland Fisheries Facilities	Lead Bank, SLBC, Fisheries dept

### Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	193.67	132.70	301.00
2	Credit to bullocks (₹ lakh)	NA	NA	NA
3	Credit to bullock carts (₹ lakh)	NA	NA	NA
4	Credit to Two wheelers (₹ lakh)	NA	NA	NA

**Table 2: Area under Integrated Farming**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	4	5	8
2	Area under homestead based IF ('000 ha)	NA	NA	NA

### Sources

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

### Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	563.00	138.65	993.00

2	Loans for Storage Godowns (₹ lakh)	NA	NA	NA
3	Loans for Cold Storages (₹ lakh)	NA	NA	NA
4	Loans for Other Agri Infrastructure (₹ lakh)	NA	NA	NA

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	3	2	2
2	Cold Storages (Capacity - '000 MT)	5000 MT	5000 MT	5000 MT
3	Storage Godowns (No.)	10	16	18
4	Storage Godowns (Capacity - '000 MT)	2,500 MT	3,500 MT	3,500 MT
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	48	48	137
6	Market Yards [Nos] / Wholesale Market (No.)	15	15	17
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	1000 MT	1300MT	2000MT

### Land Development, Soil Conservation & Watershed Development

**Table 1: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	5	7	7
2	Watershed Projects - Area treated ('000 ha)	0.125	0.175	0.175
3	Wadi Projects (No.)	3	3	3
4	Wadi Projects - Area of plantation ('000 ha)	0.700	0.700	0.500

### Sources

Table Name	Source(s) and reference year of data
Table 1: NABARD's interventions	NABARD



## District Profile

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

#### Agri Infrastructure - Others

**Table 1: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Urea, DAP, MOP, SSP, Complex Per Hectre Consumption (Kharif + Rabi)	76.71 Kg/ha	81.05 Kg/ha	69.56 Kg/Ha

**Table 2: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		376.51	429.60	501.60

#### Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	Agriculture Dept
Table 2: Production of inputs	Agriculture Dept

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mFOs	SHGs/ JLGs	BCs/ BFIs	Villages	Households
Commercial Banks	24	158	72		86		12573	116	11	1757
Regional Rural Bank	1	48	40		8		8413	60		
District Central Coop. Bank	1	19	12		7		4812			
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society		136	123		13					
Others	2	520	321		199					
All Agencies	28	881	568	0	313	0	25798	176	11	1757

## 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				0	0	1473138.00	988793.00		-100.0	0
Regional Rural Bank				0	0	120865.00	127085.00		-100.0	0
Cooperative Banks				0	0	62915.00	65749.00		-100.0	0
Others				0	0	319334.00	310261.00		-100.0	0
All Agencies	0	0	0	0	0	1976252.00	1491888.00	0.00	-100.0	0

## 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				0	0	313518.00	350961.00		-100.0	0
Regional Rural Bank				0	0	35876.00	41480.00		-100.0	0
Cooperative Banks				0	0	54965	60302.00		-100.0	0



Others				0	0	389239.00	455869.00		-100.0	0
All Agencies	0	0	0	0	0	793598.00	908612.00	0.00	-100.0	0

#### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	21.3	35.5	43.42
Regional Rural Bank	29.7	32.6	34.42
Cooperative Banks	87.4	91.7	88.77
Others	121.9	146.9	89.55
All Agencies	40.2	60.9	55.56

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				





Cooperative Banks				
Others				
All Agencies	0	0	0	0

## 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [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	238990.00	0	76980.80	0	23988.27	0	13211.00	0	31983.00	0
Regional Rural Bank	33434.93	0	12708.61	0	0.00	0	0	0	10522.00	0
Cooperative Banks	55222.05	0	53404.35	0	1497.62	0	-	0	14536.00	0
Others	162068.00	0	64952.70	0	119945.90	0	2002.00	0	13078.00	0
All Agencies	489714.98	0	208046.46	0	145431.79	0	-11209.00	-Infinity	70119.00	0

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'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	200551.00	188772.00	94.1	260235.00	323861.00	124.4	547091.66	617244.00	112.8	110.4
Regional Rural Bank	20796.00	18338.00	88.2	22736.00	28688.00	126.2	59040.19	24964.00	42.3	85.6
Cooperative Banks	77158.00	51412.00	66.6	58053.00	53820.00	92.7	43268.45	62925.00	145.4	101.6
Others	292186.00	233759.00	80.0	190354.00	297937.00	156.5	649400.30	705133.00	108.6	115.0
All Agencies	590691.00	492281.00	83.3	531378.00	704306.00	132.5	1298800.60	1410266.00	108.6	108.1

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	115310.00	81884.00	71.0	115310.00	81884.00	71.0	124041.76	100615.20	81.1	74.4
Term Loan (Agri.)	75302.00	46065.00	61.2	75302.00	46065.00	61.2	366071.38	52710.80	14.4	45.6



Kendujhar, PLP 2025-26

Total Agri. Credit	190612.00	127949.00	67.1	190612.00	127949.00	67.1	490113.14	153326.00	31.3	55.2
MSME	194473.00	114255.00	58.8	194473.00	114255.00	58.8	215523.00	250998.77	116.5	78.0
Other Priority Sectors*	247000.00	208589.00	84.4	247000.00	208589.00	84.4	244884.00	98874.42	40.4	69.7
Total Priority Sector	632085.00	450793.00	71.3	632085.00	450793.00	71.3	950520.14	503199.19	52.9	65.2



## **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. Jan Samarth Portal:

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

### Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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



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

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

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of Rs 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 brood stocks will be established with funding for shrimp farming and exports facilitated through NABARD.

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

viii. Mudra Loans: The limit enhanced to Rs 20 lakh from the current Rs 10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the

relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The e-KCC 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**

i. 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.

ii. 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).

iii. 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.

iv. Credit-linked subsidy schemes of GoI

iv.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.

iv.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.

v. Interest Subvention Schemes of GoI

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

v.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.

v.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.

vi. Rural Infrastructure Development Fund (RIDF):

vi.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.



vii. 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:

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

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

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

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

vii.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.

vii.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.

viii. Financial Inclusion

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

viii.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).

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

October 2023.

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

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

ix. Farm Sector Development

ix.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.

ix.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.

ix.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

ix.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.

ix.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.



x. 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).

xi. Off Farm Sector Development

xi.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.

xi.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.

xii. 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.

xiii. Technology Facilitation Fund (TFF):

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

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

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

Enhance the resilience and diversification of agriculture

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

horticulture sector

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

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

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

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

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

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

## **2. State Budget**

### **1 Important Announcements**

Crop Production Management towards Coffee Mission and Potato Mission

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

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

### **2 Highlights related Agriculture & Farm Sector**

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

Horticulture Development Programme for the promotion of horticultural

crops and holistic growth of the horticulture sector

### **3 Highlights related to Rural Development & Non-Farm Sector**

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

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

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

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

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

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

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

Production of various crops and the optimum use of land is paramount for the farmers to yield best result from their land. Out of total population of 18.01 lakh about 2.13 lakh are cultivators and 2.26 lakh are agricultural labourers. Nearly 72 percent of the district's total labour force of 6.21 lakh derive their livelihood from agriculture. This indicates the agrarian predominance of the district economy. The district has total geographical area of 831000 ha. out of which 297873 ha. (35.8 percent) is available for cultivation and GCA is 385927 ha NSA is 245000 ha and cropping intensity is 151 percent.

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

The district comprises of 13 blocks served by a Chief District Agriculture Officer (CDAO) with office at Keonjhar and three District Agriculture Offices at two Sub-Divisions i.e. Keonjhar Sadar & Anandpur. Out of the four seed processing plants in the district three are functioning. There are 25 government seeds sale points 32 PACS/LAMPS sale points and 40 private seeds dealers of OSSC Ltd.

Credit Potential for the sub sector for 2025-26 is estimated at ₹179777.86 lakh. Details are indicated in Annexure-I

##### 2.1.2 Water Resources

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

Groundwater potential of the district is assessed at 130129 HM and the stage of groundwater development is 12.13 percent for the district as a whole. All the blocks are categorized as "Safe" for the purpose of future exploitation of ground water resources as per Ground Water Survey.

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

The district has got abundant surface and ground water resources. The main rivers of the district are Baitarani Salandi Samakoi Karo Aradei Musala and Kusei. The Salandi Baitarani and Kanpur (Head Works/Canal/Rehabilitation) Irrigation Divisions look after the major and medium irrigation projects in the district. The projects in the minor irrigation sub sector including micro irrigation are implemented by the Minor Irrigation Divisions at Keonjhar and Anandpur Lift Irrigation and Agro Industries Corporations (OLIC and OAIC) Departments of Agriculture Horticulture and Soil Conservation ITDAs at Keonjhar and Champua as well as DRDA through the Blocks. Critical gaps: Awareness amongst farmers on facilities available under different irrigation schemes. Micro-level planning for suitable MI structures for exploitation of ground water structures by using remote sensing data should be done so that the failure rates could be curtailed.

Credit Potential for the sub sector for 2025-26 is estimated at ₹425.03 lakh. Details are indicated in Annexure-I

### **2.1.3 Farm Mechanization**

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

Farm Mechanisation is an important sub sector in priority sector lending it leads to increases production and productivity through better utilisation of machines in agriculture and horticulture activities. Besides minimizing cost, it reduces drudgery in operations and enables timely completion of agricultural operations despite peak labour load periods. Uses of post-harvest machinery helps in value addition. The activities considered for financing include tractor power tiller agricultural implements rotavator rice transplanters combine harvesters etc.

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

The Odisha Agro Industries Corporation (OAIC) is the principal supplier of tractors and power tillers in the district. There are six private dealers and one sub-dealer for seven separate brands of tractors and a few suppliers of other agricultural implements at the district headquarters. The OAIC provides after sales service for power tillers through its own technicians and for tractors through the respective dealers. The after sales services are provided/ arranged by the dealers/ sub-dealer. Considering density of tractor/ power



tillers it may not be feasible at this stage to ensure rectification of minor defects within a radius of 1-2 kms and major defects within a radius of 15 kms. Nevertheless, with increasing demand for farm machinery there is a need for more dealer outlets for supply as well as repair and maintenance of tractors power tillers and farm implements/ equipment. Department of Agriculture Government of Odisha has plan to support subsidy under DBT Farm mechanization for 107 tractors 606 power tillers 15 reapers 44 combined harvester 118 rotavators 345 pump sets 255 threshers 265 weeders 05 Dal mill 261 mini rice mills 30 rubber roll shellers etc. in the district during the year 2022-23. The potential for custom hiring and after-sales service network will be more with increasing mechanization. The scope for financing Agro Service Centres may increase in the coming years.

Credit Potential for the sub sector for 2025-26 is estimated at ₹833.56 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**

As the district falls in North Central Plateau Agro-climatic Zone with hot sub-humid climate it is suited for cultivation of various tropical and sub-tropical horticulture crops. Horticultural crops not only improve livelihood security of small and marginal farmers but also generate higher income through value addition. Farmers of the district have been taking up banana mango ginger chilly seasonal vegetables root and tuber crops plantation crops medicinal and aromatic plants etc. Mango cashew guava and citrus are the important horticulture crops of the district. The district has also got very good potential for cultivation of off-season vegetables which remains largely untapped. The potential for floriculture and cultivation of medicinal and aromatic plants has not been exploited till date. Various schemes of Horticulture Departments have been implemented in the district viz. National Horticulture Mission Pradhan Mantri Krishi Sinchai Yojana (PMKSY) National Mission on Medicinal Plants etc. 70% subsidies available for drip and sprinkler irrigation system under NHB schemes. Out of total area under fruit crops (15080 ha) mango has the lion share i.e 10540 ha followed by guava 1490 ha citrus 1495 ha.

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

The extension services are provided by the Horticulture Department Regional Research and Technology Transfer Station and Krishi Vigyan Kendra

Keonjhar. There are two Government nursery at Taramakant and Kunar which undertake production of quality planting material for mango lemon litchi and guava. There are nine transit nurseries out of which only three are functional. Besides there are nine block level nurseries and four private nurseries in the district. There are three NHM accredited nurseries in the district. The planting materials for mango cashew and rose produced in these nurseries not only cater to the requirement within the district but also the neighboring districts and states. There is potential for further expansion of nursery activity in the district. Insufficient facility for processing and value addition of fruits vegetables and medicinal plants in the district. Lack of marketing network post-harvest management infrastructure like exclusive auction markets post-harvest technologies for better self-life of the produce.

Credit Potential for the sub sector for 2025-26 is estimated at ₹281.72 lakh. Details are indicated in Annexure-I

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

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

As per India State of Forest Report - 2021 forest coverage of the district is 38.77 per cent of the total geographical area i.e. 8303 sq Km. The per capita forest area of the district i.e. 0.2 ha is more than the state average of 0.16 ha. Lately forest resources are depreciating due to growing demand from households and industrial units. In view of this the district needs to constantly augment the forest resource preferably through farm forestry to meet the growing need. As per Wasteland Atlas – 2019 the wasteland coverage of the district is 979.17 sq Km. The wasteland coverage of the district has increased over the previous reported figure which indicates that there is need for bringing in the wasteland under suitable agro-silviculture system. The agro-climatic condition of the district is suitable for raising forests on degraded and wasteland.

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

The administrative control is vested with the territorial division at Keonjhar and wild life division at Anandpur. The Department of Forest has adopted various promotional programmes like raising of different species implementation of National Afforestation Programme involving Van Samrakshan Samitees (VSS) 141 VSS under Odisha Forestry Sector Development Project (OFSDP) 25 VSS under Support Scheme etc. The plantations of different species like teak bamboo eucalyptus sishu, gamhari,



kanchan, amla, harida, bahada etc. are planted by the department from budgetary sources. For this purpose, it has got permanent nurseries at several places in the district like Jogimath Chemana Anjar Champua Ghatagaon Barbil and Tandijoda. Absence of effective extension network at the ground level. Absence of need based intervention of NGOs for promotion of farm forestry.

Credit Potential for the sub sector for 2025-26 is estimated at ₹56.68 lakh. Details are indicated in Annexure-I

## **2.1.6 Animal Husbandry – Dairy**

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

Animal husbandry/dairy is an upcoming and potential sector in the district. Livestock sector contributes about 6 percent of Odisha's Net State Domestic Product (NSDP). Cattle population in the district is 6.35 lakh. Breedable cattle population is 1.60 lakh buffaloes population is 13.26 thousand. The milk production of the district is estimated at 47400MT. The per capita milk consumption in the district is only 70 gm per day as against the ICMR recommendation of 280 gm. The Milk Union markets 24700 litres of milk and 7500 litres of milk products daily in the district as against which the present procurement is 8700 liters per day.

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

The activities of Animal Resources Development Department in the district are managed by the Chief District Veterinary Officer (CDVO) at the district headquarters who is assisted by Sub Divisional Veterinary Officers (SDVOs) at subdivision level Veterinary Surgeon at block level and Livestock Inspectors at Gram Panchayat level. The infrastructure facilities available in the district are 3 veterinary hospitals 19 veterinary dispensaries 1 district Coop Milk union 92 mobile AI centers. The Odisha State Cooperative Milk Producers Federation (OMFED) Ltd. is the implementing agency for Operation Flood programme in the district through the Milk Union. There are nine milk routes in the district through which the milk vans collect milk from the dairy farmers and channelize to chilling plants. Gaps in infrastructure and support services: As per the recommendation of National Commission on Agriculture one veterinary dispensary is required for each 5000 adult animal units one AI center for 100 cows and buffaloes. There is a huge gap in above mentioned infrastructure in the district. Private veterinary clinics / hospitals are absent in the district.



Credit Potential for the sub sector for 2025-26 is estimated at ₹1792.94 lakh. Details are indicated in Annexure-I

## **2.1.7 Animal Husbandry – Poultry**

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

The State Government has accorded 'Agriculture' status to poultry. There is wide acceptance of various poultry products both in urban and rural areas. Agro-climatic conditions of the district are fairly suitable for poultry farming. The poultry population in the district including duckery was around 12.42 lakh.

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

A broiler breeding farm has been set up by M/s Power Agro Kolkata at Machhagarh in Saharpada block. In order to promote back yard poultry in the district training and demonstration programmes have been planned under ATMA ITDA. Various agencies are also giving training to farmers for back yard poultry. The Animal Resources Department activities are monitored by the CDVO at the district headquarters. Absence of breeding farm is an impeding factor for slow growth of the sector. Non availability of ducks lack of timely extension services and skilled entrepreneurs and timely & hassle free loan are big problem for poultry development. Absence of organised systems for procuring cull birds from farmers.

Credit Potential for the sub sector for 2025-26 is estimated at ₹26145.86 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**

Sheep and goats are small ruminants having excellent feed conversion efficiency. The climatic condition of the district is conducive for the development of these animals. Goat is regarded as poor man's cow due to their benefits. Sheep and goats provide subsidiary income to a large number of people in the rural area.

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

**and gaps**

Sheep and goats are available in local markets and crossbred pigs are sourced from Breeding Farm at Chipilima in Sambalpur district. The district has got around 34000 ha of permanent pastures and other grazing land. The basic clinical infrastructure mentioned in dairy chapter is also used for sheep goat and piggery sector. Health camps are being organised for mass deworming and vaccination. JK Trust and few NGOs are also doing health camps for animals. Lack of modernisation and manpower planning of present veterinary dispensaries and AI centres. Lack of dissemination of information on scientific rearing methods and preventive measures to control outbreak of diseases. Non-availability of rearing farms to supply quality animals in the district. Non-availability of sufficient number of modern slaughter houses in the district.

Credit Potential for the sub sector for 2025-26 is estimated at ₹2534.90 lakh. Details are indicated in Annexure-I

**2.1.9 Fisheries****2.1.9.1 Status of the Sector in the District**

Fisheries sector in Keonjhar district is associated with capture and culture activities in fresh water resources in the form tanks /ponds (3440.15 ha.) reservoirs/MIPs (3812 ha) and 436 km stretch of river and canals. The fish production of the district 12156.15 MT (2019-20) is inadequate to meet the domestic demand. Even though the district contributes 8.13 of the state fish production in terms of per capita consumption and its average productivity is less than that of the state averages. Institutional credit flow to the sector mostly restricted to traditional activities such as fish farming in new and renovated ponds net and boat. In recent years integrated fish farming with horticulture/poultry/duckery and fish seed rearing in seasonal ponds are gaining popularity. On account of the gap in demand and supply introduction sector friendly policies thrust accorded and above all availability of unutilized/underutilized resources the sector has potential for further development.

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

Department of Fisheries headed by the DFO and assisted by block level technical staff is the nodal agency to ensure all round development of the



sector through various subsidy oriented programs need based skilling and ensuring availability of critical inputs. The local KVK supports the sector through their promotional activities. The 05 fish hatcheries in the district with a production capacity of 17 million fry/ fingerlings are adequate to meet its own demand. As against the demand of 350 lakh fry 270 lakh fry were supplied during 2020-21. Traditional fish feeds like oil cake rice bran etc. are available in local markets. Under long term leasing policy the ponds are being leased preferably to the women SHGs for a period of five years. There are 09 PFCS in the district having membership of 10000 fishermen families. Sector specific schemes of both Government of India and State Government - Pradhana Mantri Mashya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (Mo Machha Pokhari) Mukhyamantri Krushi Udyog Yojana Matsyajibi Unnayana Yojana etc are under implementation. Promotion of integrated and intensive aquaculture through introduction of Bio-floc Technology Cage/ Pen culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activities under KCC scheme.

Credit Potential for the sub sector for 2025-26 is estimated at ₹1754.67 lakh. Details are indicated in Annexure-I

#### **2.1.10 Farm Credit – Others**

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

Small and marginal farmers constitute 85 percent total landholding of Keonjhar district. People residing in hilly areas are dependent on bullock and bullock carts for ploughing and transportation of farm produce. There are 180041 small and marginal farmers in the district. In view of the predominance of the small land holdings up to 2 hectares and undulated surface because of hilly topography there is greater dependence on plough bullocks for agricultural operations of small and marginal farmers.

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

Village cattle markets in the district as well as in the nearby districts give ample scope for purchase of bullocks. The district has seven cattle markets viz. Harichandanpur ,Keonjhar ,Banspal, Champua ,Chhamunda , Jhumpura and Salabani where bullocks are sold. For supply of carts there are a number of cart manufacturers locally manufacturing traditional carts. Health care facilities are provided by the Animal Husbandry Department. Critical intervention required for creating a definitive impact. Credit requirements of

small and marginal farmers should be fully met by banks. Necessary veterinary services at village level to be provided by ARD through their Mobile Veterinary Units.

Credit Potential for the sub sector for 2025-26 is estimated at ₹413.66 lakh. Details are indicated in Annexure-I

## **2.1.11 Sustainable Agricultural Practices**

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

At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. In the Keonjhar district there are 17 IFS clusters supported by Government of Odisha is under implementation. The integrated farming system projects are being implemented by ATMA Keonjhar. Since the IFS models are quite successful in providing assured income to the farmer's banks may come forward to provide credit support to individual farmers for taking up of integrated farming.

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

The State Government currently implements model Integrated Farming System (IFS) in the State with assistance from the State Plan funds provided by the Agriculture Department so that there will be demonstration effect which will help in replication of the projects. The Department of Agriculture currently implementing Integrated Farming System (IFS) in 04 selected blocks of the districts. Based on the observations of the current IFS projects all the blocks in the district may be covered under IFS. Farmers on a priority basis may be organised into FPOs for collectivisation of inputs and marketing of produce. The district has soil testing laboratory at head quarter 125 input dealers are available in the district. OLM NABARD and other agencies are promoting FPOs in the district. There is very good scope for financing these FPOs. Measures to overcome the restraints. Establish and strengthen service delivery systems institutionalized in farmers' organizations and local enterprises. Collectivization of inputs and marketing of produce through Formation of Farmers Producers Organisations (FPO). Promoting integrated & diversified production systems (integrating NRM Production Systems input and output markets and Livelihoods; & diversification at household level). Community led knowledge transfer/ management / extension systems.



## **2.2 Agriculture Infrastructure**

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

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

In the absence of suitable and adequate storage infrastructure farmers are constrained to dispose of their produce at a very low price immediately after the harvest. Therefore, creation of storage facilities for storing surplus grains and seasonal vegetables like onion potato tamarind etc. through construction of grain godowns onion godowns cold storages in rural areas will greatly benefit the farmers who could store their produce on rental basis and sale the produce at a remunerative price at a later date. Further pledge loan facility to the farmers against their warehouse receipt will bring down distress sale to a great extent. The latest policy guidelines on Agricultural Marketing Institutes schemes of Government of India will give boost to invest in storage market yards wherein subsidy is available to farmers upto 33.33 percent of total project outlay. The district is having only three rural godowns. The objectives of creating storage infrastructure are as given below. To provide the community farming with facilities for scientific storage so that wastage and produce deterioration are avoided and also to enable it to meet its credit requirements without being compelled to sell the produce at a time when the prices are low. To provide various infrastructure facilities as per the latest engineering practices technical specifications to suit the local conditions including usage of energy saving devices.

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

There are three Regulated Market Committees (RMC) in the three subdivisions of the district. While the Anandapur RMC runs 3 haats of which Salapada haat has no infrastructure. The Keonjhar RMC regulates 16 haats and one Krushak Bazar of which the Kuanar haat is defunct and that at Turumunga has no infrastructure. The Champua RMC regulates 11 haats and one Krushak Bazar which include four haats without any infrastructure at Champua Joda Jurudi and Remuli. The Barbil weekly market which was earlier regulated by the RMC Champua is at present run by the Municipality. Lack of market contacts awareness among the users as well as entrepreneurs. Erratic supply of electricity is discouraging individual entrepreneurs to go for cold storages.

Credit Potential for the sub sector for 2025-26 is estimated at ₹8831.50 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**

As per the agro-climatic zonal classification by Planning Commission the district falls in the North-Central Plateau. The district is further divided into three agro-climatic regions viz.(i) Northern plateau – Champua ,Joda ,Jhumpura, Saharapada ,Keonjhar ,Ghatagaon ,Patna and Harichandanpur (8 Blocks); (ii) Hilly Region- Banspal and Telkoi (2 Blocks) and (iii) Coastal plain- Anandapur Ghasipura and Hatadihi (3 Blocks). The blocks in northern plateau and hilly region are situated at an altitude ranging from 450 to 900 meters from the mean sea level. The soil type of the district is alluvial red and yellow. Of the total landholding 85.10 percent is less than 2 ha.

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

There is a Government Soil Testing Centre in the district which charges Rs.5/- to Rs.165/- per sample towards soil test charges. They also issue 'soil health cards' to the farmers in the district. Organic farming is being practised in the district in a limited way by some farmers. Watershed department is functioning at Keonjhar headed by a Project Director. They are implementing watershed projects in different clusters of the district through their team of officers stationed at sub-divisional and block headquarters. There are 1227 micro watersheds covering the entire geographical area of the district. Out of the same the treatment of 51 micro watersheds covering 29087 ha has been completed that of 23 micro watersheds have been foreclosed after treatment of 10989 ha and that of 156 micro watersheds covering 82996 ha are under implementation. The department is implementing watershed projects under Integrated Watershed Management Programmes (IWMP) for treatment of degraded/ eroded area. Standardization of design of Water Harvesting Structures (WHS) by Watershed Department may be done to minimize failures.

Credit Potential for the sub sector for 2025-26 is estimated at ₹102.48 lakh. Details are indicated in Annexure-I

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

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



Vermi compost as an ingredient in the production process is gaining importance in recent years. To propagate the activity in the district NABARD and KVK various line department have been demonstrating in various pockets of the district which has a great impact in development of vermin compost units. The commercial production and use of vermin compost is gradually gaining popularity in the district. Small vermi compost units are being financed by a few branches on cluster basis. It is expected that more farmers will avail bank credit for preparing vermi compost for use in their fields as well as for commercial purpose. Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally. Department or the Institutions in the district may start tissue culture units for supplying quality seedlings. Promotion of bio fertilizer and pesticide units through entrepreneurs and unemployed youth.

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

The marketing linkage for bio-pesticide and bio-fertilizer need to be strengthened. Demonstration training and extension services for popularising the best and recommended package of practices may be undertaken.

Credit Potential for the sub sector for 2025-26 is estimated at ₹5565.61 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**

Post-harvest technology and management plays a crucial role in value addition to agricultural produce. Considering the potential that agro and food processing holds for improving value realisation to the farmers and growth of additional employment the Government of India accord high importance to the development of this sector. Keeping the total production of rice milk production and cashew production in the district there is ample scope for in area.

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

The Agro climatic conditions prevailing in the district are suitable for growing tropical fruits like mango jack fruit orange citrus lemon guava custard apple litchi papaya coconut banana pineapple etc. and give good scope for agro processing industries. Paddy procurement in the district was done by rice mills Cooperative Societies MARKFED Civil Supplies Corporation and FCI. The procurement by societies and MARKFED were on behalf of the FCI and societies extended the procurement support only to the crop loan borrowing members. Apart from the above there is no systematic networking of the production marketing storage post-harvest handling and processing facilities in the district. There are 143 Milk Producers Cooperative Societies in the district of which 108 are functional. There is one dairy plant and ten chilling plants under the Milk Union with aggregate storing capacity of 25000 MT and processing capacity of 30000 MT per day. The district has got eleven operational milk routes. Most of the go downs constructed in PACS under NCDC scheme are nonfunctional. Adequate number of collection centres godowns storage facilities common service centres are required to support the agro industries. Recently State Government has taken initiative to construct 24 rural godowns in PACS/LAMPS out of these 19 are commissioned and operating in the district.

Credit Potential for the sub sector for 2025-26 is estimated at ₹1149.20 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**

The Government is providing assistance to Agriculture Graduates to open up centres to provide services to the farmers. Further it has been observed in the district that there is huge demand for animal rearing mechanization of agriculture horticulture off-season vegetables soil testing and small processing units. There are eight Agriculture graduates already enrolled in the Employment exchange for want of job. Keeping the above in view the following projection have been made.

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

Although Agriculture and Horticulture Departments are providing extension





services but there are gaps in providing adequate services with their existing staffs. Critical Gaps in Infrastructure there is shortage of trained staff in both the departments. Extension services are inadequate and we have to rope in Agriculture graduates under ACABC to help farmers.

Credit Potential for the sub sector for 2025-26 is estimated at ₹3315.00 lakh. Details are indicated in Annexure-I

## **Chapter 3**

### **Credit potential for MSMEs**

#### **3. Credit potential for MSMEs**

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

The contribution of the Micro Small and Medium Enterprises sector to output employment and exports of the country is quite significant. Not only the sector plays an important role in providing employment opportunities but also help in industrialization of rural and backward areas thereby reducing regional imbalances. MSMEs sector has been a major driver of economic development in the country as well as in the State. The MSME sector employs more than 11 crore people in over 6 crore units throughout the country making a contribution of 29 percent to the country's GDP. MSMEs constitute 95 per cent of the total industrial units in the country and serves complementary to large industries as ancillary units. The sector has a huge potential to contribute significantly in value addition employment generation export promotion and overall growth & development of States economy. Revised PSL guidelines on MSME: As per the revised priority sector guidelines by the RBI all loans to MSME are classified as priority sector lending by banks. All loans to units in the Khadi and Village Industries sector are classified under the sub-target of 7.5 prescribed for the micro enterprises. Loans to units supplying inputs and marketing outputs of artisan's village and cottage industries are also forming part of priority sector lending under MSME. In order to ensure that the MSMEs do not remain Small or Medium units the benefits to MSME units are also extended upto three years.

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

The district has huge potential for non-farm sector activities based on mineral forest resources handicrafts for agro/ food processing activities. The District Industries Centre headed by the General Manager assisted by the Manager SSI and District Cottage Industries Officer at the district level and Industries Promotion Officers at the block level looks after the industrial activities rural crafts handicrafts and cottage and village industries in the district. There is one Supervisor of KVIC operating from DIC to facilitate implementation of their programmes. The Offices of Assistant Director of Sericulture and Assistant Director of Textiles provide extension service for development of sericulture handloom and textile sectors respectively. Industrial Development Corporation of Odisha has developed industrial estates at Keonjhar and

Barbil. Suitable steps are being initiated by the District Administration IDCO and DIC to develop new industrial areas and townships to cater to the future requirements. In the meantime, IDCO has declared two new industrial estates one at Bileipada and another one at Sainkul Anandapur. The district has four Government technical institutions viz. Government College of Engineering Keonjhar OSME Keonjhar; ITI Barbil and Women's Vocational Training Institute Salapada which offer different professional courses. Besides 13 Private ITIs have been set up in the district.

Credit Potential for the sector for 2025-26 is estimated at ₹343805.45 lakh. Details are indicated in Annexure-I

## **Chapter 4**

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

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

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

Export sector is important on account of its advantages in earning foreign currency and its significant contribution to the economy. The reliance on export of raw material and import of finished goods has detrimental effects on the economy. The 'Made in India Stand Up India Skill India' campaign aims to improve self-reliance and establish "Brand India" image. To give fillip to the sector, Government of India has given various incentives rationalized the procedures provide tax benefits etc. from time to time. Requirement of documents for export credit: Pre-shipment- Confirmed order/Letter of Credit. Post-shipment – GR Copy/invoice/transport document/certificate of origin and then document as per agreement/terms of LC. In order to achieve the requisite growth Ministry of Commerce Government of India has envisaged following export growth in sectors: Plastic Textile and Clothing Handicrafts Manufacturing Minerals. Growth in manufacturing sector has been projected at 18 percent similar to the Engineering sector. Growth in Agriculture export has been projected at 4 percent for agriculture. The Government of Odisha has developed its export promotion strategy in its major products/sectors groups like drugs and pharmaceuticals engineering items minerals electrical and electronic parts handlooms & textiles and handicrafts agriculture produce etc.

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

Keonjhar there are 18 units which are exporting their products as per the existing State Government list. APEDA has set up Agri-Export Zones (AEZs) in different districts of the country. The crops covered are fruits vegetables spices cashew tea basmati rice medicinal plants pulses etc. NABARD is extending 100 percent refinance to all client institutions (CBs RRBs SCBs) with NPA not exceeding 5 percent All contract farming arrangements within and there is no flow outside AEZs are eligible for availing special refinance package.

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



## **4.2 Credit Potential for Education**

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

Education is undoubtedly a core sector and the long-term socio-economic development and personal gains from education are well proven for individual's family's communities. Education can truly lead to change in social environment increased employment higher skill level human resource development and reduction in poverty malnutrition and inequality. Supporting higher education depends on various factors among which finance plays a crucial role. According to revised RBI guidelines Priority Sector Lending includes educational loans upto Rs.10 lakh including vocational courses. The Government of India has launched a scheme to provide full interest subsidy during the moratorium period of Education Loan i.e. Course Period plus one year or six months after getting job whichever is earlier on loans taken by students belonging to Economically Weaker Sections from Scheduled Banks under the Educational Loan scheme of the Indian Banks' Association for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India. Recently Government of Odisha has also launched Kalinga Sikhya Sathi Yojana for higher education wherein interest will be charged @ 1 percent.

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

There are 70 number of colleges/institutions in the district catering different professional courses such Engineering Polytechnic/ITI Medical Dental Pharmacy Law Management etc. Good numbers of students are pursuing higher education like Engineering and Medicine and other professional courses in other districts. They require financial assistance for completing their education. There is ample scope for disbursement of 'Educational Loans' by banks. Popularisation of education loan is required in the district especially by OGB and private banks through loan mela and awareness at school and college level.

Credit Potential for the sector for 2025-26 is estimated at ₹ 1312.40 lakh. Details are indicated in Annexure-I

## **4.3 Credit Potential for Housing**

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

With changes in the economic condition of families and their aspirations

there is a growing need for houses. Government of Odisha has formulated and executed Housing Schemes for the benefit of people in general and particularly the weaker section. It undertakes and regulates construction of houses implements housing schemes and provides related infrastructure. It also mobilises loans from financial institutions for implementation of housing schemes. Government of Odisha has launched “Biju Pucca Ghar Yojana” housing scheme for the economically weaker sections of the society. All houses would be constructed in phases. Priority will be given to the construction of homes in rural areas. Apart from the Government sponsored programme NABARD has extended finance to NGOs like Gram Uthan SMCS and B-Mass for on lending to SHG members and individuals. The scheme has been found to be successful and as a result a good number of houses has been constructed in the rural areas. The details of housing loan disbursed during last three years.

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

As per Census 2011 out of the total 327000 Households in Keonjhar 287000 households in rural and 40000 in urban area dwell in either semi-permanent or total temporary houses. The critical gaps intervention required and issues to be addressed in the sector are given below. Rising land cost spiraling construction costs and inadequate availability and reach of micro-finance measures are affecting the sector. Long gestation period of six to eight years of housing projects accentuated by multiple approvals to be obtained from multiple authorities in a two to three year time period needs to be simplified. There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments. As residential housing loans do not create direct additional income recovery of loan may prove to be difficult even though loan may be adequately secured. There are many legal and other hurdles to be tackled in this regard. During 2019-20 939 houses under BPGY were constructed as against a target of 1206 houses. During 2019-20 an amount of Rs.12.20 crore was disbursed against the construction of 939 houses in the district.

Credit Potential for the sector for 2025-26 is estimated at ₹10710.00 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**

Started in the year 1995-96 to help State Government to recover sunken cost in different unfinished projects the scope of the fund has been expanding from time to time to encompass infrastructure creation activities in almost all sectors of rural area. The broad sector - wise status of RIDF projects sanctioned in Keonjhar district under RIDF - I to XXV. The concerned implementing departments should accelerate implementation of all ongoing projects and ensure their timely completion so as to avoid time and cost over-run. Utmost importance needs to be attached for completion and submission of PCR. Due priority must be accorded for immediate commencement of non-starter projects. Departments should ensure prompt submission of expenditure claims in view of large disbursement gap.

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

Construction of rural roads and bridges and improvement of major roads to increase connectivity.

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

Augmentation of all types of irrigation facilities including lift irrigation. Renovation of existing irrigation infrastructures. Construction of drainage cuts improvement of existing drainage systems to tackle the water logging problems and hold the excess rain water to be used for cultivation during Rabi season. Developing infrastructure for marketing / storage fishery horticulture power improvement human and animal health/sanitation care education drinking water supply tourism village information centre cyclone shelter inland water transport etc.

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

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

Social infrastructure refers to those factors which render the human resources



of a nation suitable for productive work. In India “Social Infrastructure” covering schools’ health care facilities drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of Primary Sector Lending norms. With increased focus on human development and for attainment of Millennium Development Goals the social sectors viz:- education health sanitation etc. have gained greater importance in the overall development process.

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

The outlets for sale of construction materials i.e. steel cement sand stone glass brick wood sanitary fittings etc. are available in all block headquarters. There is good network of branches of commercial banks including Gramya bank in the district. Government line departments should provide necessary technical knowledge capacity building for creation of these infrastructures through private investments. Banks/ MFIs should finance such activities for creation of the basic amenities. Participation of the beneficiaries especially women SHGs in water supply schemes or management of water plants may be helpful for successful management. The Village Water and Sanitation Committee under each Gram Panchayat may be formed for better utilisation of the resources.

Credit Potential for the sector for 2025-26 is estimated at ₹3582.75 lakh. Details are indicated in Annexure-I

## **5.3 Renewable Energy**

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

Coal oil (petroleum) and natural gas are primary sources of energy world over. These primary energy sources are fast depleting and as per BP Statistical Review of World Energy June-2018 at production rate of year 2018. Moreover India imported 193.14 Million Tons of crude and spent around USD 115 billion for the same in 2019-20 fiscal apart from huge adverse environmental impact arising out of burning of fossil fuel. Therefore, an urgent need is established for promotion of environment friendly renewable energy sources towards energy security for our future generations. Tropical countries including India are richly endowed with the above resources and can harness them in an innovative manner to meet energy requirements at decentralized locations. In the recent auctions solar and wind energy prices have achieved bus bar grid parity at the generation end. To accelerate the share of renewable energy in the overall energy mix of the country MNRE Government of India

in its National Energy Policy has set an ambitious target for installed capacity of 175000 MW by the year 2022 in terms of cumulative achievement in renewable energy. Accordingly, the Government of Odisha vide its gazette notification dated 26 November 2017 envisage to achieve the following targets for addition of renewable energy capacity in the State by the year 2022 vis-à-vis its potential in the state as estimated by OREDA:

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

In the district one Asst. Engineer (Energy) of Odisha Renewable Energy Development Agency (OREDA) is posted at DRDA and he is in-charge of overall implementation and supervision of all schemes. The district has planned to install solar pump sets in interior villages for drinking water supply. Solar lighting suppliers should organise demonstrations of their products in the villages so that the villagers will understand the benefits. After sale service may be ensured by the suppliers.

Credit Potential for the sector for 2025-26 is estimated at ₹252.45 lakh. Details are indicated in Annexure-I

## RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	5155	601.880000	466.1675
B	Ongoing tranches	2677	703.040000	573.5238
	Total (A + B)	7832	1304.920000	1039.6913

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	925	270.937300	196.9241
B	Rural roads & bridges	121	756.557200	589.0417

C	Social Sector	11	11.680000	9.4822
	Total (A + B + C)	1057	1039.174500	795.448

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	0	Irrigation potential	ha	0
B	Rural roads	0	Road length	km	0
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social - Drinking Water	3	Mega drinking piped water supply to villages	Blocks	3
2	0	0	0	0	0



## Chapter 6

### Informal Credit Delivery System

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

Microfinance programme has made tremendous socio-economic impact on empowerment of the marginalised. The launching of the National Rural Livelihood Mission (NRLM) has put women at the epicentre of the development chain. NRLM coupled with the livelihood cluster approach in identified patches has the potential of bringing significant change in the rural landscape through quality credit flow especially to the marginalised population segment otherwise thought to be unbankable.

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

NABARD plays very proactive and crucial role in providing MEDP and LEDP training to WSHGs in rural areas for their livelihood. Training is provided for activities such as making badi, papad, pickle, surf & soap making mushroom cultivation training vegetable cultivation and helps in generating livelihood.

Credit Potential for the sector for 2025-26 is estimated at ₹57188.00 lakh. Details are indicated in Annexure-I

## **Chapter 7**

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

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

In order to increase crop production, productivity and increase the per capita income of farmers, banks provide concessional loans to them under Kisan Credit Card (KCC) scheme as per Government directives. Under the present KCC scheme, all crop loans up to Rs. 3.00 lakh are provided at 7% to farmers. Upon timely repayment of KCC loan, prompt repayment incentive of 3% is provided to farmers. State Government is also providing interest subvention of 2% on crop loans, thereby reducing the financial burden on the farmers as well as acting as an incentive for banks/FIs to lend for crop production.

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

The district has got abundant surface and ground water resources. The main rivers of the district are Baitarani, Salandi, Samakoi, Karo, Aradei, Musala and Kusei. The Salandi, Baitarani and Kanpur (Head Works/Canal/Rehabilitation) Irrigation Divisions look after the major and medium irrigation projects in the district. The projects in the minor irrigation sub sector including micro irrigation are implemented by the Minor Irrigation Divisions at Keonjhar and Anandpur, Lift Irrigation and Agro Industries Corporations (OLIC,OAIC), Departments of Agriculture, Horticulture and Soil Conservation.

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

Lack of awareness about sprinkler and drip irrigation systems among farmers in all the blocks. Low cost (Bi-cycle) mounted solar pumps may be popularized in group finance mode. Rain Water Harvesting Structures (RWHS) and reservoirs to be promoted. Lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility. Fresh survey and certification of irrigated area is urgently needed to find out the gap between effectively irrigated area and the state target to cover 35 percent of the sown area in each block.

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

Organization present in your district to support for development of this sector in the district. (ICAR institute, KVK, Horticulture Dept., Tribal Dev. Org, FPO, ACABC, SERIFED, Centers of excellence (COE) etc.) Private nurseries and Govt. Nurseries and their capacity (whether they are accredited or not). Large and small scale of

processing units, ripening chamber, Cold Storage for perishable fruits and vegetables. Post-harvest management and machinery usage details. The extension services are provided by the Horticulture Department and Krishi Vigyan Kendra, Keonjhar.

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

The administrative control is vested with the territorial division at Keonjhar and wild life division at Anandpur. The Department of Forest has adopted various promotional programmes like raising of different species implementation of National Afforestation Programme involving Van Samrakshan Samitees (VSS), 141 VSS under Odisha Forestry Sector Development Project (OFSDP), 25 VSS under Support Scheme, etc. • The plantations of different species like teak, bamboo, eucalyptus, sishu, gamhari kanchan, amla, harida, bahada, etc. are planted by the department from budgetary sources.

## **6. Animal Husbandry – Dairy**

Absence of milk chilling units, bulk coolers or milk routes in Telkoi, Banspal, Joda, Champua, Patna, Saharpada blocks discourage the farmers to take up dairy as a vocation. Inordinate delay in settling of insurance claims which need to be streamlined by the insurers.

## **7. Animal Husbandry – Poultry**

Outbreak of bird flu is a great threat to the poultry industry. Hence, adequate insurance coverage should be provided by the insurer and the department has to take timely preventive measures. As the cultivation of maize is increasing in the district with support from agriculture department, there is need to set up a feed mixing plant ensure supply of poultry feed to the farmers. Training to poultry farmers on scientific way of rearing, common disease management, etc. should be imparted through RSETI.

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

Adequate training to the farmers through the department and ATMA. Modern abattoirs to be set up in urban area. Insurance coverage and claims to be settled expeditiously.

## **9. Fisheries**

The present fish seed production in the district needs to be enhanced through private participation. Potential of large water bodies may be harnessed through cage/pen culture and stock manipulation. Liaison with the Banks for identifying entrepreneurs



in the sector and support in recovery of bank loan. Promote seed rearing in seasonal tanks through private participation. The concept of new technology like Bio flock culture, RSA, GIFT Tilapia farming, Integrated Fish farming may be propagated among the young entrepreneurs.

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

There is a huge gap in the potential available and existing infrastructure. The potential for setting up godowns, cold storages, market yard etc. needs to be intensively sensitised among the entrepreneurs. DIC & KVIC needs to play a greater role for dissemination of information. Realizing the potential the banks shall also identify prospective entrepreneurs for taking up the activity. The Odisha Agricultural Produce Marketing Act, enabling Private participation in agricultural marketing and contract farming, the banks shall now recognize rural market as a potential activity for financing.

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

Farmers in watershed area are to be encouraged for crop diversification. Small and marginal farmers to be educated to use organic manure which will reduce the cost and improve soil condition. Due to excessive use of chemical fertilizers and pesticides the soil health in the district, particularly irrigated patches, has deteriorated sharply over the years. There is need of awareness building in respect of importance of increasing organic content in the soil.

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

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

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

There is a need for conducting of capacity building programmes or extension outreach programmes on simple primary processing techniques at farm level that can fetch higher returns for farmer. Farmers have also to be sensitised about the support available under Agriculture Infrastructure Fund (AIF) and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) schemes. Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district.

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

Banks may extend credit facilities to agriculture graduates for setting up Agri Clinics and Agri Business Centres. Presently there are 23 FPOs in the district. Support is required from State Government Departments to provide hand holding support to these FPOs. The JLG mode of financing small, marginal, tenant and land less farmers should be promoted by banks in a mission mode. MFIs operate throughout the district directly or through some NGOs. There is no proper mechanism to monitor/reporting to 'Lead Bank Scheme'/NABARD at the district level.

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

Technology Transfer Centres may be established in the district for providing guidance, technical know-how etc., to entrepreneurs. Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme. Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity. Cluster Development Approach for development of artisan clusters in the district through SHGs network operating in the district. Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.

**16. Export Credit**

Extensive awareness creation on export potential to be undertaken through holding various seminars, workshops in coordination with CII, Chamber of Commerce, APEDA. Potential export units are to be given exposure on quality standards and specifications.

**17. Education**

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. To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.

**18. Housing**

Govt. of Odisha, has launched MO GHARA Scheme for providing more and more Pucca Houses to the people. Updation of land record and land title. Banks need to



adopt a flexible approach meeting the housing needs in rural areas both for construction of new houses and renovation purpose.

### **19. Social Infrastructure**

Banks may fund for setting up of schools, health care facilities and basic household needs of sanitation & drinking water facilities which are viable on build, lease, operate transfer (BLOT) model. Participation of women SHGs in water supply schemes or management of water supply plants may be helpful for successful management.

### **20. Renewable Energy**

There is need to attract investors through appropriate incentives/subsidies to set up renewable source power generation/biomass/solid waste processing units in the district. DRDA and OREDA may conduct awareness camps for popularizing solar energy devices like solar cooker, solar lantern etc. Steps need to be taken to improve the awareness among the rural masses about alternative sources of energy, its cost, technology transfer, after sales service, etc. Banks which have financed Dairying under DEDS in a big way may also extend loans for setting up domestic biogas.

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

Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises. Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster Level Facilitators, Panchayat Level Facilitator, Community Bank Coordinators, etc. in the district effectively in credit disbursement and recovery. Banks may extend credit to SF/MF/landless under JLG mode. PMJDY account holders may be sensitized to make transactions in the accounts so that they become eligible for availing the Overdraft facility of Rs.5000.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are "local institutions", addressing "local needs", employing "local talent" and led by "local leaders" and thereby have the unique ability to promote local economy.

'Cooperatives' as an institutional entity are 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'.

There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

In Odisha, cooperatives are crucial to various sectors. Out of 7651 cooperative

institutions, PACS dominate with 3345 societies (43.72%), supporting agricultural credit. Dairy cooperatives (13.66%) and LAMPS (12.55%) are also significant contributors. Fishery cooperatives account for 10.05%, while handloom and credit & thrift societies represent 4.48% and 4.38%, respectively, highlighting their role in the state's rural economy.

Govt. of India has set up a separate Ministry for Cooperation on 06 July 2021, which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism". In this direction, the Ministry of Cooperation (MoC) has, in consultation, coordination and partnership with State Governments, NABARD, National Level Federations, Training Establishments at State and National level and other stakeholders, initiated work on five major fronts: Sahakar se Samridhi: This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

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

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

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

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course



curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. In Odisha cooperatives are crucial to various sectors. Out of 7651 cooperative institutions PACS dominate with 3345 societies (43.72) supporting agricultural credit. Dairy cooperatives (13.66) and LAMPS (12.55) are also significant contributors. Fishery cooperatives account for 10.05 while handloom and credit & thrift societies represent 4.48 and 4.38 respectively highlighting their role in the states rural economy.
2. To enhance efficiency and transparency OSCB Ltd and all DCCBs have migrated to the CBS platform for their operations. PACS in Odisha are being computerized using "ROOTS" software developed by Odisha State Cooperative Bank. Out of 2705 PACS 2600 have been computerized. The state plans to complete the remaining PACS computerization under the CSS-PACS Computerization Scheme of GoI.
3. The Government of Odisha is forming 1510 new PACS at the Gram Panchayat (GP) level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) have been established to strengthen and expand the cooperative movement to the grassroots level.

4. An initiative to open branches or extension counters in GPs without existing brick-and-mortar branches is underway involving cooperation between commercial and cooperative banks. CCBs have applied to the RBI for approval to open new branches/extension counters.
5. The State has adopted Model Bye Laws for PACS to standardize operations and ensure effective governance.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR Collaboration / Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Maa Baulapat	Bansapal	Watershed Development		520	591.62 acres benefitted
2	Watershed Development	Sinduriapat	Bansapal	Watershed Development		490	490.74 acres benefitted
3	Watershed Development	Dalmagal Jharan	Harichandanpur	Watershed Development		648	611.47 acres benefitted
4	Watershed Development	Achuabandh	Ghasipura	Watershed Development		671	745.15 acres benefitted
5	Watershed Development	Narsinhapat	Harichandanpur	Watershed Development		691	653.70 acres benefitted
6	Watershed Development	Gaiapani	Harichandanpur	Watershed Development		343	424.15 acres benefitted
7	Watershed Development	MaaMahabira	Harichandanpur	Watershed Development		362	622.36 acres benefitted
8	Tribal Development	Banspal	Banspal	Wadi		1000	1000 acres benefitted
9	Tribal Development	Banspal	Banspal	Wadi		1000	1000 acres benefitted



10	Tribal Development	Banspal	Banspal	Wadi		1000	1000 acres benefitted
11	Tribal Development	Ghatgaon	Ghatgaon	Wadi		657	500 acres benefitted
12	Tribal Development	Jhumpura	Jhumpura	Wadi		1063	1000 acres benefitted
13	Tribal Development	Harichandanpur	Harichandanpur	Wadi		745	1000 acres benefitted
14	Collectivisation	Juanga Farmers Producer Company Limited	Banspal	FPO Promotion and Formation		400	Benefit of Collectives Input supply and marketing linkages.
15	Collectivisation	Dasey Farmers Producer Company Limited	Banspal	FPO Promotion and Formation		500	Benefit of Collectives Input supply and marketing linkages.
16	Collectivisation	Biduchandan Farmers Producer Company Limited	Banspal	FPO Promotion and Formation		400	Benefit of Collectives Input supply and marketing linkages.
17	Collectivisation	Sitalpada Farmers Producer Company Limited	Banspal	FPO Promotion and Formation		400	Benefit of Collectives Input supply and marketing linkages.
18	Collectivisation	Naradpur Farmers Producers Company Limited	Banspal	FPO Promotion and Formation		500	Benefit of Collectives Input supply and marketing linkages.

19	Collectivisation	Sanghagara women Farmers Producers Company Limited	Bansapal	FPO Promotion and Formation		368	Benefit of Collectives Input supply and marketing linkages.
20	Collectivisation	Maa Tangaranipat Farmers Producers Company Limited	Patana	FPO Promotion and Formation		450	Benefit of Collectives Input supply and marketing linkages.
21	Collectivisation	Salandi Farmers Producers Company Limited	Hatadihi	FPO Promotion and Formation		555	Benefit of Collectives Input supply and marketing linkages.
22	Collectivisation	Keonjhar Sadar Krushak Kri-E-Fed Farmers Producers Company Limited	Keonjhar Sadar	FPO Promotion and Formation		350	Benefit of Collectives Input supply and marketing linkages.
23	Collectivisation	Barbil Farmers Producers Company Limited	Joda	FPO Promotion and Formation		325	Benefit of Collectives Input supply and marketing linkages.

## Success Stories

### Success Story 1: TDF (Wadi Project)

1. Scheme :	Wadi Project
2. Project Implementing Agency :	SG Foundation
3. Duration of the project :	5 Years
4. Beneficiary:	Here is a story of Dama Juanga an experienced elderly (67years) farmer of Gonasika village under Gonasika GP in the block of Banspal Keonjhar district. The village is surrounded with forest & hills. He belongs to Juang farming community which is regarded as one of the PTGs in Odisha
No. of beneficiaries:	1036
Community:	Juangan(Tribal Community)
State :	Odisha
District :	Keonjhar
Block :	Banspal
Village :	Gonasika

Five years ago Suresh Majhi had one acre of waste land. Being a small farmer, he lacked awareness as well as resources. As a result he had meagre income. In 2019, he got support from NABARD for WADI project. SG Foundation is the implementing agency of the project. This intervention brought significant change in the life of Suresh Majhi.

### Baseline Data

Name : Suresh Majhi



Village : Bandhuabeda  
Gram Panchayat : Jajang  
Block : Joda  
WADI Area : 1 acre



## Cropping Pattern

The cropping pattern followed is intercropping. Fruits and vegetables are mainly grown in the area. The variety of main crop and intercrop changes according to different seasons.

Main crop - Fruits

Inter Crop - Vegetables

1. Mango
2. Casew
3. Amala
1. Cabbage
2. Cauliflower
3. Chilli
4. Brinjal
5. Tomato
6. Green leaf





## Success Story 2: TDF (Wadi Project)

### Dama Uncle's Field...A Learning Hub



Uncle is in Action Mood...

Here is a story of Dama Juanga, an experienced elderly (67years) farmer of Gonasika village under Gonasika GP in the block of Banspal, Keonjhar district. The village is surrounded with forest & hills. He belongs to Juang farming community which is regarded as one of the PTGs in Odisha. He is part of Baba Brahmeswar UVS under NABARD-WADI project in the year 2015.

The total family members are four & the poverty driven family was struggling against many odds to earn their daily bread & butter. Initially, family was dependent upon traditional farm practices, NTFP & daily wages.

With funding from NABARD, the Project implementing agency, SG foundation facilitated the poverty driven forest dwellers in the Juang dominated pockets of Banspal block to be part of the WADI-Movement and motivated about 600 families towards this movement. With series of meetings, discussions & interactions with target community people, the concept seeding was possible & ownership has been built up finally on WADI fields.

The degraded & unused land has been developed under WADI and the progressive farmer like Uncle Dama came forward. Under the one acre of WADI, Mango & Sapeta were taken as main crops. Now 37 numbers of Dasery Mango plants are in the fruiting stage and he has already harvested about 1.6 quintal during this years & earned about Rs. 4500 by selling.





He has been guiding the entire family members for growing different kinds of inter crops within WADI field by dividing it into sub-plots since last five years. The family has been growing vegetable & creepers, Ginger, Turmeric & Maize & Nizer during Kharif & Rabi and Summer seasons by utilizing available water in the Bore well and earned additional income. Every year he is getting Rs12000-15000/- from inter cropping. He is practising organic vegetable cultivation by establishing two vermi compost bed. These vermin compost is used in vegetables. In every three to four months he is getting 1 quintal vermincompost.

Dama Uncle is now active member of newly formed Sitalpada FPC. Dama uncle's field is now becomes learning hub for the farming community in the locality. The Sitalpada FPC is trying at its level best for supporting the farmers with both Backward & Forward linkages.

## **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.

1. 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.

### **1.5. 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.

### **1.6. Initiatives of NABARD**

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

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

### **1.7. Way Forward**

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and



sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

## Appendix 1b

### Climate Action & Sustainability

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

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

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

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

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

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

- i. **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.

- ii. **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.
- iii. **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.
- iv. **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, ,MalkangiriKoraputKheonjharRayagadaMayurbhanjNabrangpur. 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

- v. **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**

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

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

- i. Odisha government has taken several initiatives on climate change like millet based farming sustainable agricultural practice like organic farming agroforestry to enhance soil health and bio diversity plantation under national mission on plantation. Further GCF project is being implemented in the district.
- ii. NABARD has already implemented one KFW soil project and WDF-CP project in the districts. There are Seven watershed projects one spingshed watershed project and two TDF projects implemented 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 There is potential for GI tag products in Keonjhar district as it can promote and protect local traditional product boosting local economy and preserving cultural identity. The potential products are Urad Badi papad NTFP i.e sal leaf Jhuna Chandan wood seasonal mushroom. Kendujhar Handloom products i.e. Saree gamuchhalungi bedsheet petticoat Dhoti dress materials. These products will provide opportunities for economic growth prevent unauthorised use product visibility and credibility in market and empowerment for local tribal communities. In the Keonjhar Mango is treated as one of the significant fruit in the State.



**Annexure 1**  
**District-Kendujhar**

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	I.Agriculture																		
	A. Farm Credit																		
	A.1 Crop Production, Maintenance, Marketing																		
1	Brinjal/ Baingan__	100	Acre	45000	Phy	963	1235	1111	790	790	988	864	1087	716	1136	1136	1161	1556	13533
					BL	433.35	555.75	499.95	355.5	355.5	444.6	388.8	489.15	322.2	511.2	511.2	522.45	700.2	6089.85
2	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	296	123	123	173	222	222	198	222	99	222	296	346	321	2863
					BL	148	61.5	61.5	86.5	111	111	99	111	49.5	111	148	173	160.5	1431.5
3	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	568	49	49	741	494	296	1260	74	74	148	173	148	148	4222
					BL	568	49	49	741	494	296	1260	74	74	148	173	148	148	4222
4	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	1235	494	741	1235	988	617	1136	1111	395	667	741	741	741	10842
					BL	395.2	158.08	237.12	395.2	316.16	197.44	363.52	355.52	126.4	213.44	237.12	237.12	237.12	3469.44
5	Maize/ Makka_Irrigated	100	Acre	37000	Phy	2346	4224	2495	2248	2939	2939	1630	2890	2470	2000	2989	2964	2742	34876
					BL	868.02	1562.88	923.15	831.76	1087.43	1087.43	603.1	1069.3	913.9	740	1105.93	1096.68	1014.54	12904.12
6	Other Vegetables__	100	Acre	35000	Phy	3260	2470	2470	3458	2964	3458	3705	3087	617	3458	3038	3705	3581	39271
					BL	1141	864.5	864.5	1210.3	1037.4	1210.3	1296.75	1080.45	215.95	1210.3	1063.3	1296.75	1253.35	13744.85
7	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	20452	18760	21260	21555	11144	11137	11116	16290	16055	19760	19760	19760	19760	226809
					BL	8180.8	7504	8504	8622	4457.6	4454.8	4446.4	6516	6422	7904	7904	7904	7904	90723.6
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	741	247	864	988	864	864	765	765	222	1013	1062	1062	1013	10470
					BL	274.17	91.39	319.68	365.56	319.68	319.68	283.05	283.05	82.14	374.81	392.94	392.94	374.81	3873.9
9	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy	247	123	123	321	123	123	222	99	49	74	74	73	296	1947
					BL	172.9	86.1	86.1	224.7	86.1	86.1	155.4	69.3	34.3	51.8	51.8	51.1	207.2	1362.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
10	Sunflower/ Surajmukhi_Unirrigated/ Rainfed	100	Acre	25000	Phy	247	99	173	173	123	123	123	99	74	99	173	170	198	1874
					BL	61.75	24.75	43.25	43.25	30.75	30.75	30.75	24.75	18.5	24.75	43.25	42.5	49.5	468.5
						12243.19	10957.95	11588.25	12875.77	8295.62	8238.1	8926.77	10072.52	8258.89	11289.3	11630.54	11864.54	12049.22	138290.66
	Post-harvest/HH Consumption (10%)					1224.32	1095.8	1158.82	1287.58	829.56	823.81	892.68	1007.25	825.89	1128.93	1163.05	1186.45	1204.92	13829.07
	Repairs & maintenance of farm assets (20%)					2448.64	2191.59	2317.65	2575.15	1659.12	1647.62	1785.35	2014.5	1651.78	2257.86	2326.11	2372.91	2409.84	27658.13
	Sub Total																		179777.86



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
<b>A.2 Water Resources</b>																			
1	Bore Well-New-150 mm dia x 80.0 m depth	85	No.	121000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	26.78
2	Bore Well-New-150 mm dia x 120.0 m depth	85	No.	132000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	29.12
3	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	4.03
4	Drip Irrigation--0.4 ha/ 1 acre (Spacing 6 M X 6M)	85	ha	25000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	2.73
5	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	80.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
6	Drip Irrigation--1 ha/ 2.5 acre (Spacing 6 M X 6M)	85	ha	40000	Phy	5													5
					BL	1.7													
7	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92
8	Electric Pump Sets- -BIS 10804/86 Electric 5.0 HP	85	No.	35200	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	19.5
9	Electric Pump Sets- -Submersible 5.0 HP	85	No.	56100	Phy	2	2	2	2	2	2	2	22	2	2	2	2	2	46
					BL	0.95	0.95	0.95	0.95	0.95	0.95	0.95	10.49	0.95	0.95	0.95	0.95	0.95	21.89
10	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	26.78
11	Solar PV Pump Sets (AC)--2 HP Pumpset, 2200 WP	85	No.	364500	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	80.6
12	Sprinkler Irrigation -Micro-3ha (Spacing 5 m x 5m)	85	ha	189678	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	41.86
Sub Total																			425.03



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
<b>A.3 Farm Mechanisation</b>																			
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	277.55
2	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	30.42
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	42.77
4	Power Tiller--Power Tiller 13 Hp	85	No.	202200	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	44.72
5	Power Tiller--Power Tiller 14-15 Hp	85	No.	215000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	47.58
6	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 5 Hp	85	No.	149300	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	16.51



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
7	Tractor-Without Implements & Trailer-Mini Tractor (12.5 PTO HP)	85	No.	286000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86
8	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	11.67	11.67	11.67	11.67	11.67	11.67	11.67	11.67	11.67	11.67	11.67	11.67	11.67	11.67
9	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24
	Sub Total																		833.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
<b>A.4 Plantation &amp; Horticulture</b>																			
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy		1	1	1	1	1	1	1	1	1	1	1	1	12
					BL		2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	31.08
2	Dryland Horticulture crops-Ber-1 Acre ( 6.0 m x 6.0 m )	85	Acre	149359	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	16.51
3	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	10.33
4	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	8.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
5	Medicinal & Aromatic Crops- Lemon Grass- Lemon Grass	85	Acre	176715	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	19.5
6	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	14.3
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m ) - papaya	85	Acre	150010	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	16.64
9	New Orchard - Tropical/ Sub Tropical Fruits- Guava-1 Acre ( 6.0 m x 6.0 m )	85	Acre	149903	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	16.51
10	New Orchard - Tropical/ Sub Tropical Fruits- Jack Fruit-1 Acre ( 10 X 10 )	85	Acre	150010	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	33.15
11	New Orchard - Tropical/ Sub Tropical Fruits- Mango-1 Acre ( 10.0 m x 10.0 m )	85	Acre	174000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	38.48



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
8	New Orchard - Tropical/ Sub Tropical Fruits-- Pineapple ( Sucker ) ( 0.6 m x 0.3 m )	85	Acre	238669	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	26.39
12	New Orchard - Tropical/ Sub Tropical Fruits- Sapota-1 Acre ( 5.0 m x 5.0 m )	85	Acre	166000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	18.33
13	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	24.7
14	Perennial Vegetables - Drumstick-Moringa (PKM1/PKM2)	85	Acre	63207	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	7.02
15	Protection Structure-Poly/ Green Housing- Capsicum under Low Cost Walk in Tunnel (Poly House)	85	sq.m.	933	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.13

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
16	Protection Structure-Poly/ Green Housing- Cucumber under Low Cost Walk in Tunnel (Poly- House)	85	sq.m.	933	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
17	Protection Structure-Poly/ Green Housing- Tomato under Low Cost Walk in Tunnel Poly House	85	sq.m.	933	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	Sub Total																		281.72

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.5 Working Capital - Bee Keeping																			
Sub Total																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichada npur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.6 Forestry																			
1	Nursery/ Propagation unit-Traditional Nursery-Mangrove plant nursery (12 month old)-seedling origin-1000	85	No.	31835	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
2	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	15.08
3	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	38.09
Sub Total																			56.68



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadannpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.7 Animal Husbandry - Dairy																			
1	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	3	3	3	3	3	3	3	3	3	3	3	2	2	37
					BL	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	4.18	4.18	77.33
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	5+5	1229000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45
3	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo – 10 LPD	85	1+1	288000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	52
					BL	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79
5	Heifer Rearing-- Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68
Sub Total																			680.79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.8 Working Capital - AH - Dairy/Drought animal																			
1	Buffalo Farming_Others_Murrah Buffalo	100	5+5	331750	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	260
					BL	66.35	66.35	66.35	66.35	66.35	66.35	66.35	66.35	66.35	66.35	66.35	66.35	66.35	66.35
2	Cross bred Farming_Others_	100	1+1	60000	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	390
					BL	18	18	18	18	18	18	18	18	18	18	18	18	18	18
3	Heifer Rearing_Others_	100	Per Animal	40000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	39
					BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Sub Total																			1112.15

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.9 Animal Husbandry - Poultry																			
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( EC ) - 10000 units	85	1000	3876500	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	164.75	164.75	164.75	164.75	164.75	164.75	164.75	164.75	164.75	164.75	164.75	164.75	164.75	2141.75
2	Commercial Layer Farming--Hybrid Layer ( Cage) (1+2 housing)	85	10000	10731000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	1185.73
3	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	63.05
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	66.3
Sub Total																			3456.83





Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.10 Working Capital - AH - Poultry																			
1	Broiler Farming_Others_	100	1000	208450	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	390
					BL	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54
2	Broiler Farming_Others_	100	10000	2102460	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	390
					BL	630.74	630.74	630.74	630.74	630.74	630.74	630.74	630.74	630.74	630.74	630.74	630.74	630.74	630.74
3	Desi Chicken/LIT birds Farming_Others_Semi Commercial	100	100	20000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	195
					BL	3	3	3	3	3	3	3	3	3	3	3	3	3	3
4	Duck Farming_Others_Semi Commercial (1000) unit	100	100	23000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	195
					BL	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45
5	Layer Farming_Semi-automated (Cage)_	100	10000	4182300	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	325
					BL	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58	1045.58
	Sub Total																		22689.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	A.11 Animal Husbandry - SGP																		
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	26.9	26.9	26.9	26.9	26.9	26.9	26.9	26.9	26.9	26.9	26.9	26.9	349.7	
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	292.37	
3	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	71.63	
4	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	406.25	
	Sub Total																		1119.95



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadannpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	A.12 Working Capital - AH - Others/SR																		
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	20	20	35	35	35	35	35	35	35	35	35	35	35	425
					BL	7	7	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	45	45	45	45	45	45	45	45	45	45	45	45	45	585
					BL	40.5	40.5	40.5	40.5	40.5	40.5	40.5	40.5	40.5	40.5	40.5	40.5	40.5	40.5
3	Pig Farming_Rearing Unit_	100	10+1	284500	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	260
					BL	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.9
	Sub Total																		1414.95



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.13 Fisheries																			
1	Fish marketing- Bicycle with Insulated Box- Bicycle	85	No.	100000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
2	Fish Seed Hatchery- Circular fish seed hatchery-1	85	ha	4600000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1
3	Integrated Pisciculture -With Duckery-0.4	85	ha	648000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02
4	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38
Sub Total																			745.55



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadannpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
A.14 Working Capital - Fisheries																			
1	Fish Culture - Bio flocculants - 2 tanks one crop	100	2 tanks	0	Phy	3	3	3	2	2	2	3	2	2	2	2	2	2	30
					BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Fish Culture in Pond - Monoculture - Others - Prawn Productivity	100	Acre	0	Phy	27	27	27	27	32	28	32	38	35	35	45	40	35	428
					BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Fish Culture in Pond - Polyculture (Composite Fish Culture) - Indian Minor Carps	100	Acre	0	Phy	4	4	4	4	4	4	3	3	3	3	3	4	3	46
					BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Integrated Farming - Fisheries with Poultry & Horticulture	100	Acre	200000	Phy	32	42	32	42	37	42	32	20	20	25	30	25	20	399
					BL	64	84	64	84	74	84	64	40	40	50	60	50	40	798
5	Integrated Farming - Fisheries with Poultry - With Boiler-250 birds	100	Acre	232000	Phy	5	5	9	10	8	10	9	6	6	6	6	6	5	91
					BL	11.6	11.6	20.88	23.2	18.56	23.2	20.88	13.92	13.92	13.92	13.92	13.92	11.6	211.12
6	Marketing Activities - Others - Fish Retailer	100	Per month	0	Phy	68	55	60	68	49	40	50	50	30	50	40	40	33	633
					BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Mechanized Boat - Daily - Others	100	Per month	0	Phy	65	35	35	50	35	40	75	70	20	40	35	35	30	565
					BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Mud Crab Culture	100	Acre	0	Phy	30													30
					BL	0													
Sub Total																			1009.12



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ananda pur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	A.15 Farm Credit																		
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Mobility Support 4 wheeler-marketing	80	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2	Finance to FPOs/FPCs- Procurement & Marketing-	85	No.	1500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75
3	Solar Energy-Solar Agriculture Pump- 3HP DC submersible pump with Solar PV	85	No.	186632	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17
4	Solar Energy-Solar Agriculture Pump- 7.5 HP AC submersible pump with Solar PV	85	No.	364843	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
	Sub Total					31.82	31.82	31.82	31.82	31.82	31.82	31.82	31.82	31.82	31.82	31.82	31.82	31.82	413.66
	Total Farm Credit (sum of A.1 to A.15)																		214016.88



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>B. Agriculture Infrastructure</b>																		
	<b>B.1 Storage Facilities</b>																		
1	Cold Storage-Mini Unit-	85	No.	40000000	Phy	2	2	2	2	2	2	2	2	2	2	1	2	2	25
					BL	680	680	680	680	680	680	680	680	680	680	340	680	680	8500
2	Godown-Small-100mt	85	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	55.25
3	Godown-Small-500mt	85	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	276.25
	Sub Total																		8831.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadannpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>B.2 Land Development</b>																		
1	Biofertilizers -Azolla-10 ft x 2ft x 2 ft	85	No.	25000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	39
					BL	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	8.32
2	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	113320	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	12.48
3	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	40.95
4	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-6.0 to 10.0 % Slope	85	ha	176220	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	19.5
5	Soil Conservation Activities/ Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy	1													1
					BL	0.69													0.69
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	20.54
	Sub Total																		102.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadannpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>																		
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x 3ft	85	No.	27200	Phy	5	6	6	6	6	6	6	6	5	5	5	5	5	72
					BL	1.16	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.16	1.16	1.16	1.16	1.16	16.69
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	6	6	6	6	6	6	6	6	6	6	6	6	6	78
					BL	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	23.92
3	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants per year	85	No.	25000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	425	425	425	425	425	425	425	425	425	425	425	425	425	5525
	Sub Total																		5565.61
	Total (B.1+B.2+B.3)																		14499.59



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champur	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	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	85	No.	1500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	165.75
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	33.15
3	Coconut Processing-Oil Extraction -	85	No.	200000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	22.1
4	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	39
					BL	51	51	51	51	51	51	51	51	51	51	51	51	51	663
5	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	52
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	88.4
6	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	110.5
7	Fruit Processing - Pickle-	85	No.	100000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	11.05
8	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	55.25
	Sub Total																		1149.2



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadapur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	C.2 Ancillary Activities -																		
1	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	255	255	255	255	255	255	255	255	255	255	255	255	255	3315
	Sub Total																		3315
	Total (C.1+C2)																		4464.2
	Total (A+B+C)																		232980.67

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadanpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	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.	300000	Phy	34	33	62	60	60	60	60	60	60	60	80	80	70	779
					BL	86.7	84.15	158.1	153	153	153	153	153	153	153	204	204	178.5	1986.45
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	650
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	276.25
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	500000	Phy	45	45	45	45	45	45	45	45	45	45	45	45	45	585
					BL	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	2486.25
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	2500000000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	39
					BL	6375	6375	6375	6375	6375	6375	6375	6375	6375	6375	6375	6375	6375	82875
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	4	4	4	4	4	4	3	3	3	3	3	3	3	45
					BL	40.8	40.8	40.8	40.8	40.8	40.8	30.6	30.6	30.6	30.6	30.6	30.6	30.6	459

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadanpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	3	3	3	3	3	3	3	2	2	2	2	2	2	33
					BL	255	255	255	255	255	255	255	170	170	170	170	170	170	2805
7	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy	3	3	3	3	3	3	3	3	3	3	3	2	3	38
					BL	15300	15300	15300	15300	15300	15300	15300	15300	15300	15300	15300	10200	15300	193800
8	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	85	85	85	85	85	85	85	85	85	85	85	85	85	1105
9	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	52
					BL	2720	2720	2720	2720	2720	2720	2720	2720	2720	2720	2720	2720	2720	35360
10	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	130
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	552.5
11	Service Sector - Working Capital-Small-Service enterprises	85	No.	20000000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	130
					BL	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	22100
	Sub Total																		343805.45



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

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadan pur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>IV. Education</b>																		
1	Education Loans-Study in Country-	85	No.	1000000	Phy	6	5	5	6	6	5	5	5	5	5	5	5	5	68
					BL	51	42.5	42.5	51	51	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	578
2	Education Loans-vocational Education-	85	No.	1200000	Phy	5	6	7	6	7	6	5	5	5	5	5	5	5	72
					BL	51	61.2	71.4	61.2	71.4	61.2	51	51	51	51	51	51	51	734.4
	<b>Total Education</b>																		1312.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadan pur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>V. Housing</b>																		
1	Loan for Affordable Housing Projects--	85	No.	60000000	Phy	2	2	2	2	1	1	1	2	2	2	2	1	1	21
					BL	1020	1020	1020	1020	510	510	510	1020	1020	1020	1020	510	510	10710
	<b>Total Housing</b>																		10710

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadanpur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>VI. Social Infrastructure</b>																		
1	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy		1		1	1	1		1	1		1	1	1	9
					BL		8.5		8.5	8.5	8.5		8.5	8.5		8.5	8.5	8.5	76.5
2	Healthcare-Nursing Home-Small, 10 beds	85	No.	10000000	Phy	1	1	1	1	1	1	1	1	1		1	1	1	12
					BL	85	85	85	85	85	85	85	85	85		85	85	85	1020
3	Education-Schools-Upper primary school	85	No.	20000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	170	170	170	170	170	170	170	170	170	170	170	170	170	2210
4	Sanitation--	85	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	276.25
	Total Social Infrastructure																		3582.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadan pur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>VII. Renewable Energy</b>																		
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	9	9	8	9	8	8	8	8	9	8	8	8	8	108
					BL	7.65	7.65	6.8	7.65	6.8	6.8	6.8	6.8	7.65	6.8	6.8	6.8	6.8	91.8
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	24	24	24	24	24	24	24	24	24	24	24	25	26	315
					BL	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.75	13.26	160.65
	Total Renewable Energy																		252.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Anandapur	Bansapal	Champua	Ghasipura	Ghatgaon	Harichadan pur	Hatadihi	Jhumpura	Joda	Kendujhar Sadar	Patana	Saharapada	Telkoi	District Total
	<b>VIII. Others</b>																		
1	SHGs/ JLGs-Others- JLGs, Group loan	100	No.	200000	Phy	2200	2200	2195	2199	2201	2199	2200	2200	2200	2200	2200	2200	2200	28594
					BL	4400	4400	4390	4398	4402	4398	4400	4400	4400	4400	4400	4400	4400	57188
	Total Others																		57188
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																		650086.72



## 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	57134.00	27915.00	52698.00	46571.00	64812.46	36555.00	57463.94
RCBs	47027.00	49587.00	56906.00	52132.00	52871.17	58553.29	71371.69
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	11149.00	4382.00	7416.00	11515.00	6358.13	5506.91	10091.55
Others		0.00		0.00	0.00		
Sub total (A)	115310.00	81884.00	117020.00	110218.00	124041.76	100615.20	138927.18

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	43299.00	69564.00	71043.00	70993.00	331090.89	45714.00	84921.74
RCBs	27631.00	30.00	523.00	187.00	2500.33	14.00	883.40
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RRBs	4372.00	89.00	4453.00	1699.00	32480.16	974.00	2789.86
Others							
Sub total (B)	75302.00	69683.00	76019.00	72879.00	366071.38	46702.00	88595.00

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	100433.00	73861.00	123741.00	117564.00	395903.35	82269.00	142385.68
RCBs	74659.00	49617.00	57429.00	52319.00	55371.50	58567.29	72255.09
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	15521.00	4471.00	11869.00	13214.00	38838.29	6480.91	12881.41
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	190612.00	151567.00	193039.00	183097.00	490113.14	147317.20	227522.18

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	93821.00	111368.00	147914.00	3416.00	19807.64	74784.00	239513.57
RCBs	0.00	0.00	5160.00	0.00	149.58	0.00	2170.35
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	9314.85
RRBs	466.00	2905.00	75.00	6605.00	1943.14	5276.07	250998.77

Others	0.00	0.00					
Sub total (D)	94287.00	114273.00	153149.00	10021.00	21900.36	80060.07	501997.54

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	18251.00	206403.00	127770.00	251879.00	151188.36	33374.48	66892.54
RCBs	1222.00	249.00	400.00	1391.00	3668.69	3731.98	1863.32
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	30118.56
RRBs	0.00	1937.00	2500.00	2065.00	4430.16	10765.54	98874.42
Others							
Sub total (E)	19473.00	208589.00	130670.00	255335.00	159287.21	47872.00	197748.84

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	212505.00	391632.00	399425.00	372859.00	547091.66	190427.48	448791.79
RCBs	75881.00	49866.00	62989.00	53710.00	59040.19	62299.27	76288.76
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	39433.41
RRBs	15987.00	9313.00	14444.00	21884.00	43268.45	22522.52	362754.60
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	304373.00	450811.00	476858.00	448453.00	649400.30	275249.27	927268.56

### 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	27915.00	49587.00	0.00	4382.00	0.00	81884.00	46571.00	52132.00	0.00	11515.00	0.00	110218.00

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	36555.00	58553.29	0.00	5506.91		100615.20	57463.94	71371.69		10091.55		138927.18

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	27915.00	49587.00	0.00	4382.00	0.00	81884.00	46571.00	52132.00	0.00	11515.00	0.00	110218.00
W S	307.00	30.00				337.00	701.00	27.00		50.00		778.00
L D	18.00					18.00	1826.00			49.00		1875.00





F M	7862.00					7862.00	5886.00					5886.00
P & H	2000.00			89.00		2089.00	6530.00					6530.00
AH -D	3237.00					3237.00	7251.00					7251.00
AH -P	10723.00					10723.00	2452.00					2452.00
AH - S G P	33317.00					33317.00	17955.00					17955.00
F D	4023.00					4023.00	3176.00					3176.00
F & W	267.00					267.00	834.00					834.00
S G & M F	86.00					86.00	11759.00					11759.00
A & F	614.00					614.00	2744.00					2744.00
OTH	7110.00					7110.00	9879.00	160.00		1600.00		11639.00
Sub total	69564.00					69564.00	27698.00	187.00		1699.00		29584.00
Grand Total (I +II)	97479.00	49587.00	0.00	4382.00	0.00	151448.00	74269.00	52319.00	0.00	13214.00	0.00	139802.00

Table 2: Term Loan											(₹ lakh)	
Particul ars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	36555.00	58553.29	0.00	5506.91		100615.20	57463.94	71371.69		10091.55		138927.18
W S	608.00			100.00		708.00	4346.26	83.84		76.90		4507.00
L D	488.00					488.00	675.04	8.96		0.00		684.00
F M	1951.00			159.00		2110.00	15593.66	76.83		516.51		16187.00

P & H	1274.00					1274.00	9522.70	201.58		220.72		9945.00
AH -D	4269.00					4269.00	9626.04	27.96		0.00		9654.00
AH -P	3335.00					3335.00	13141.43	141.99		1661.58		14945.00
AH - S G P	4723.00					4723.00	8721.59	26.79		249.62		8998.00
F D	1175.00					1175.00	3942.26	50.21		64.53		4057.00
F & W	273.00					273.00	935.04	27.96		0.00		963.00
S G & M F	332.00					332.00	13267.33	38.67		0.00		13306.00
A & F	3253.00					3253.00	4785.94	189.06		0.00		4975.00
OTH	24033.00	14.00		715.00		24762.00	364.45	9.55		0.00		374.00
Sub total	45714.00	14.00		974.00		46702.00	84921.74	883.40		2789.86		88595.00
Grand Total (I +II)	82269.00	58567.29	0.00	6480.91	0.00	147317.20	142385.68	72255.09	0.00	12881.41	0.00	227522.18

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

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

Annexure 4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
2	Agro Processing Unit	Cashew Processing		No.	1500000
3	Agro Processing Unit	Leaf plate making		No.	300000
4	Bee Keeping	Boxes		No.	305232
5	Bioferlizers	Azolla		No.	25000
6	Biomass Energy	Community Bio Gas Plant		No.	100000
7	Bore Well	New		No.	121000
8	Bore Well	New		No.	132000
9	Bunding	Contour Bunding	Contour cum Field Bunding	ha	113320
10	Coconut Processing	Oil Extraction		No.	200000
11	Cold Storage	Mini Unit		No.	40000000
12	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
13	Commercial Broiler Farming		Hybrid Broiler (Chicken) ( EC )	1000	3876500
14	Commercial Layer Farming			10000	10731000
15	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
16	Compost/ Vermi Compost	Vermi Compost		No.	36000



17	Cottage Industry	Masala Making		No.	2000000
18	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
19	Crossbred Cattle Farming			1+1	246000
20	Crossbred Cattle Farming			5+5	1229000
21	Dairy Marketing Outlet/ Parlour			No.	1000000
22	Dal/ Pulses Mill	Mini		No.	200000
23	Diesel Pump Sets			No.	36300
24	Drip Irrigation			ha	145000
25	Drip Irrigation			ha	25000
26	Drip Irrigation			ha	40000
27	Dryland Horticulture crops	Ber		Acre	149359
28	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
29	Dug Well	New		No.	162800
30	Education	Schools		No.	20000000
31	Education Loans	Study in Country		No.	1000000

32	Education Loans	vocational Education		No.	1200000
33	Electric Pump Sets			No.	35200
34	Electric Pump Sets			No.	56100
35	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
36	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
37	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
38	Export Credit	Pre Shipment Export Credit		No.	30000000
39	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
40	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
41	Fish marketing	Bicycle with Insulated Box		No.	100000
42	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
43	Floriculture	Cut Flowers	Gladiolus	ha	95065
44	Floriculture	Rose	Rose	ha	73668
45	Fruit Processing	Pickle		No.	100000

46	Goat	Rearing Unit	New Shed	40+2	633000
47	Godown	Small		No.	2500000
48	Godown	Small		No.	500000
49	Graded Buffalo Farming		Dairy	1+1	288000
50	Healthcare	Diagnostic Lab		No.	1000000
51	Healthcare	Nursing Home		No.	10000000
52	Heifer Rearing			20	1040000
53	Indigenous Poultry Farming	Dual purpose		250	120000
54	Integrated Pisciculture	With Duckery		ha	648000
55	Intensive Fish farming	Biofloc technology		No.	750000
56	Lift Irrigation Schemes			No.	242110
57	Loan for Affordable Housing Projects			No.	60000000
58	Loan to MFIs for On lending to for Agri. Purposes			No.	30000000
59	Manufacturing Sector	Term Loan	Medium	No.	250000000
60	Manufacturing Sector	Working Capital	Micro	No.	1200000

61	Manufacturing Sector	Working Capital	Small	No.	10000000
62	Medicinal & Aromatic Crops	Lemon Grass		Acre	176715
63	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
64	New Orchard	Tropical/ Sub Tropical Fruits		Acre	150010
65	New Orchard	Tropical/ Sub Tropical Fruits		Acre	238669
66	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
67	New Orchard	Tropical/ Sub Tropical Fruits	Jack Fruit	Acre	150010
68	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
69	New Orchard	Tropical/ Sub Tropical Fruits	Sapota	Acre	166000
70	Nursery/ Propagation unit	Traditional Nursery	Mangrove plant nursery (12 month old)	No.	31835
71	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
72	Other machinery	Other Machinery & Equipments		No.	137600
73	Other machinery	Other Machinery & Equipments		No.	386800
74	Other Plantation Crops			Acre	223130



75	Perennial Vegetables	Drumstick		Acre	63207
76	Pig Breeding Unit	New Shed		20+4	1323000
77	Pig Rearing Unit	New Shed		3+1	324000
78	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
79	Plantation	Casuarina	water hole based watering system o	ha	344536
80	Power Tiller			No.	202200
81	Power Tiller		Power Tiller 14	No.	215000
82	Protection Structure	Poly/ Green Housing		sq.m.	933
83	Protection Structure	Poly/ Green Housing	Cucumber under Low Cost Walk in Tunnel (Poly	sq.m.	933
84	Reapers, Binders and Balers	Self-Propelled		No.	149300
85	Sanitation			No.	2500000
86	Service Sector	Term Loan	Medium	No.	600000000
87	Service Sector	Term Loan	Micro	No.	2000000
88	Service Sector	Term Loan	Small	No.	80000000

89	Service Sector	Working Capital	Micro	No.	500000
90	Service Sector	Working Capital	Small	No.	20000000
91	Sheep	Breeding Unit	New Shed	100+5	1838000
92	SHGs/ JLGs	Others		No.	200000
93	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	176220
94	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
95	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	81320
96	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
97	Solar Energy	Solar Agriculture Pump		No.	186632
98	Solar Energy	Solar Agriculture Pump		No.	364843
99	Solar PV Pump Sets (AC)			No.	364500
100	Sprinkler Irrigation	Micro		ha	189678
101	Tissue Culture	Tissue Culture Plant Production and Sale		No.	25000000
102	Tractor	Without Implements & Trailer		No.	286000

103	Tractor	Without Implements & Trailer	PTO 34	No.	686500
104	Tractor	Without Implements & Trailer	PTO 38	No.	719900
105	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

### 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	Brinjal/ Baingan			45000
2	Broiler Farming	Others_	1000	208450
3	Broiler Farming	Others_	10000	2102460
4	Buffalo Farming	Others Murrah Buffalo		331750
5	Chilli/ Mirch	Irrigated		50000
6	Cross bred Farming	Others_		60000
7	Desi Chicken/LIT birds Farming	Others Semi Commercial	100	20000
8	Duck Farming	Others Semi Commercial (1000) unit	100	23000
9	Fish Culture	Bio floc_ Others_ 2 tanks one crop		0
10	Fish Culture in Pond	Monculture _ Others Prawn Productivity		0
11	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		0
12	Ginger/ Adrak	Irrigated		100000
13	Goat Farming	Rearing Unit _ Semi_ intensive_		35000
14	Groundnut/ Moongfali	Irrigated		32000
15	Heifer Rearing	Others_		40000
16	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
17	Integrated Farming	Fisheries with Poultry_ With Boiler_ 250 birds		232000
18	Layer Farming	Semi_ automated (Cage)_	10000	4182300



19	Maize/ Makka	Irrigated		37000
20	Marketing Activities	Others_Fish Retailer		0
21	Mechanized Boat	Daily_Others_		0
22	Mud Crab Culture	—		0
23	Other Vegetables			35000
24	Pig Farming	Rearing Unit_		284500
25	Rice/ Chaval/ Dhan	Irrigated		37000
26	Rice/ Chaval/ Dhan	HYV		40000
27	Sheep Farming	Rearing Unit _ Semi_intensive_		35000
28	Sheep Farming	Rearing Unit _ Semi_intensive_		90000
29	Sugarcane/ Ganna	Irrigated		70000
30	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000

### Abbreviations

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



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

NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card





SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group



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- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
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  - Fabrics & Textiles
  - Handicrafts Value Chain

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- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

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- Soft loan for Agri Startups

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  - Term Loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

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🌐: www.nabkisan.in



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- 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
- Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.
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- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

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

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## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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





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

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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?**

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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**

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