



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



खोर्धा जिला
Khordha District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Khordha

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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NABARD

Khordha

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	The district is located mainly in central Odisha, bounded by Cuttack in north, Nayagarh in the west, Puri in the east and Ganjam in south. Khordha is divided mainly into South Eastern Coastal Plain and North Eastern Ghats in terms of agro climatic zone.
2	Type of soil	Except Baliana and Balipatna blocks which have got alluvial soil, other blocks in the district have laterite sandy soils
3	Primary occupation	Urban population is about 48 percent of the total population and service sector is a predominant activity in the district.
4	Land holding structure	Around 97% of the land holdings belong to marginal/ small farmers with 85% of land.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The overall achievement in ACP was more than 100% during 2022-23. The average achievement in agriculture in past three years was around 150% of the target and around 108% in MSME. The achievement in other priority sectors like education, social infrastructure, housing etc. were less (around 50-60%).
2	CD Ratio	The overall CD ratio was 75% for the district. While the CD ratio of commercial banks was 72%, that of RRBs was 65% and cooperatives was 142%. The CD ratio of other Small Finance Banks was low at 42%.
3	Investment credit in agriculture	The investment credit flow to agriculture through the term loans was Rs 505465 lakh during 2023-24 and witnessing a steady growth over the past three years.
4	Credit flow to MSMEs	The credit flow to MSME sector stood at Rs. 2143541.39 lakh in 2023-24 which was 108% of the target. MSME credit in the district is highest in the State.
5	Other significant credit flow, if any	Export credit and credit through SHGs was also an important sector contributing to the overall ACP achievement.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total credit potential has been projected at Rs. 5308941.25 lakh
2	Projection for agriculture and its components	The total projection of agriculture sector is Rs. 846933.44 lakh, out of which crop loan is Rs. 317882 lakh.
3	Projection for MSMEs	The total potential for MSME sector is projected at Rs. 3295450 lakh.
4	Projection for other purposes	The projected potential for other priority sectors including education, housing, social infrastructure etc. is Rs. 1166559 lakh.

5. Developmental Initiatives

1. The Central government has launched agriculture specific Schemes viz. promotion of FPOs under the CSS programme, Agri Infrastructure Fund (AIF), Agri Marketing Infrastructure, Insurance through PMFBY, Financial support through KCC and interest subvention, PMKSY etc.
2. The state government has also supported farmers through incentives and credit support for sharecroppers etc. in JLG mode (BALARAM scheme), additional interest subvention for KCC, farm mechanisation subsidies, input subsidies, incentivization of sustainable farming practices.
3. NABARD has various pilot projects on farm, off-farm and micro-finance sectors FPO promotion, Tribal Development Programmes, providing marketing platform to rural artisans and weavers capacity building, training and skill building of rural women and youth, improving financial and digital literacy.

6. Thrust Areas

1. Public investment in allied activities, essential services like health, communication, irrigation, education, skill building would improve the credit absorption capacity. The district has immense potential for new technology, IOT based and agri-tech based enterprises.
2. The increasing demand for private education and health service is also reflected in projection under Infrastructure involving bank credit. Critical interventions desired to realize the available potentials are highlighted in each sector.
3. Adequate emphasis should be given to support sectors like Exports and Marketing through tailor-made programmes and an enabling environment, since the district has unique locational and institutional advantages.
4. In view of the reducing land area due to rapid urbanization, there is an urgent need to promote alternate means of agriculture like vertical farming, hydroponics, urban farming and support services etc.

7. Major Constraints and Suggested Action Points

1. There is potential to improve the gap between potential yield and actual yield at farmer level by adoption of appropriate technology and use of improved farm practices, as also training and capacity building.
2. Despite having suitable climate and geography, horticulture has not been able to reach the potential production or area coverage. Promotion of horticultural and plantation crops with shed nets, poly houses, post-harvest solutions will give the additional income to farmers.
3. There is a need for adequate crop diversification. Assured irrigation facilities will help the farmers to go for multiple cropping and improve productivity.
4. There are many traditional clusters facing huge threats from competitive market. They need to be provided training, marketing support, innovation and recognition.

8. Way Forward

1. The potential estimated in different sectors will be realised with the coordinated approach of all stakeholders and convergence of their resources. With more focus on awareness among beneficiaries regarding credit linked schemes, the success rate would be higher.
2. The allied sector needs to be focused upon with more emphasis on increasing production, productivity and value addition.
3. The potential for niche products and markets along with exploration of export opportunities will be crucial for increasing the income from agriculture and allied as well as rural sectors.
4. The focus on skill development is crucial to meet the increasing need for skilled manpower in the service industry. Skilling will also increase scope for finding timely employment for youth.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

		<ul style="list-style-type: none"> - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> - Collection of data on number of milch animals as per the latest census; - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio and 40% calf mortality for buffaloes; 40% calving, 50:50 sex ratio and 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio and 20% calf mortality for Indigenous cows; and - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects / Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential; - Other support required to increase credit flow; and - Identification of sectors for Government sponsored programmes.

3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

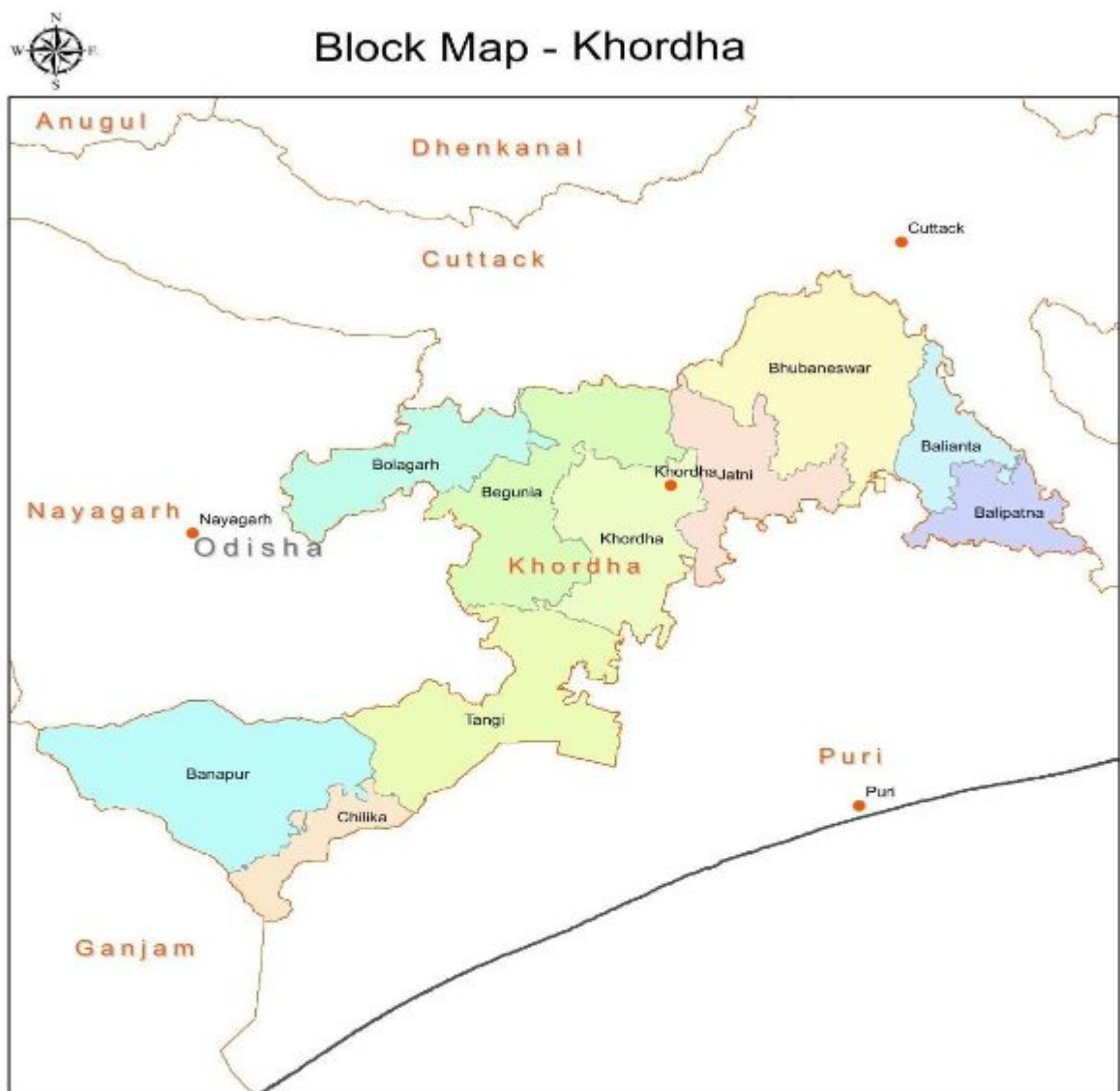
6. Limitations and constraints

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

Part A

District Map

Block Map - Khordha



10 5 0 10 20 30
km

NIC एन आई सी
National
Informatics
Centre



Legend

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

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	500731.27
1	Crop Production, Maintenance and Marketing	317882.00
2	Term Loan for agriculture and allied activities	182849.27
B	Agriculture Infrastructure	22054.75
C	Ancillary activities	324146.23
I	Credit Potential for Agriculture (A+B+C)	846932.25
II	Micro, Small and Medium Enterprises	3295450.00
III	Export Credit	675750.00
IV	Education	33575.00
V	Housing	211650.00
VI	Social Infrastructure	9588.00
VII	Renewable energy	2686.00
VIII	Others	233310.00
	Total Priority Sector	5308941.25

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	317882.00
2	Water Resources	7515.96
3	Farm Mechanisation	28138.27
4	Plantation & Horticulture with Sericulture	75152.08
5	Forestry & Waste Land Development	1595.52
6	Animal Husbandry - Dairy	26769.46
7	Animal Husbandry - Poultry	18242.88
8	Animal Husbandry - Sheep, Goat, Piggery	9021.00
9	Fisheries	11380.70
10	Farm Credit- Others	4883.40
	Sub total	500731.27
B	Agriculture Infrastructure	
1	Construction of storage	12983.75
2	Land development, Soil conservation, Wasteland development	6058.60
3	Agriculture Infrastructure - Others	3012.40
	Sub total	22054.75
C	Ancillary activities	
1	Food & Agro. Processing	7946.23
2	Ancillary activities - Others	316200.00
	Sub Total	324146.23
II	Micro, Small and Medium Enterprises	
	Total MSME	3295450.00
III	Export Credit	675750.00
IV	Education	33575.00
V	Housing	211650.00
VI	Social Infrastructure	9588.00
VII	Renewable energy	2686.00
VIII	Others	233310.00
	Total Priority Sector	5308941.25

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2888
2	No. of Sub Divisions	2
3	No. of Blocks	10
4	No. of revenue villages	1356
5	No. of Gram Panchayats	190

Source: District Statistical Handbook and Census of India

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%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Khordha
3	Agro-climatic Zone 1	AZ63 - East and South Eastern Coastal Plain
4	Agro-climatic Zone 2	AZ64 - North Eastern Ghat
5	Climate	Moist Sub Humid
6	Soil Type	Alluvial and Laterite Soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	289000
2	Forest Land	61867
3	Area not available for cultivation	14467
4	Barren and Unculturable land	NA
5	Permanent Pasture and Grazing Land	5498
6	Land under Miscellaneous Tree Crops	12369
7	Cultivable Wasteland	6551
8	Current Fallow	6000
9	Other Fallow	12846

Source: Department of Agriculture, Khordha

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	7
2	Critical	0
3	Semi Critical	3
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	10

Source: Central Ground Water Board

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	110633	86	61011	60
2	>1 to <=2 ha	14903	12	25860	25
3	>2 to <=4 ha	3074	2	8964	9
4	>4 to <=10 ha	391	0	2244	2
5	>10 ha	97	0	3551	3
6	Total	129098	100	101630	99

Source: Agricultural Census- 2015-16

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	93
2	Of the above, Small/ Marginal Farmers	
3	Agricultural Labourers	116

4	Workers engaged in Household Industries	39
5	Workers engaged in Allied agro activities	
6	Other workers	544

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2251	1167	1084	1167	1084
2	Scheduled Caste	254	130	124	189	108
3	Scheduled Tribe	97	50	47	58	39
4	Literate	1956	1070	885	968	987

Source: Census of India

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	489
2	Rural Households	248
3	BPL Households	122

Source: Census of India

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	424.74
2	Having source of drinking water	380.09
3	Having electricity supply	349.86
4	Having independent toilets	230.41

Source: Census of India

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1343
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	570
4	Villages having Banking Facilities	1256
5	Villages having Primary Schools	1449
6	Villages having Primary Health Centres	258
7	Villages having Potable Water Supply	424
8	Villages connected with Paved Approach Roads	833

Source: Census of India

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2554
2	Primary Health Centres	49
3	Primary Health Sub-Centres	262
4	Dispensaries	75
5	Hospitals	21
6	Hospital Beds	965

Source: Poshan Abhiyan Dashboard and District Statistical Handbook

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	381
2	Registered FPOs	25
3	Agro Service Centres	73
4	Soil Testing Centres	NA
5	Approved nurseries	12
6	Agriculture Pumpsets	2216
7	Pumpsets Energised	NA
8	Krishi Vigyan Kendras	1

Source: Department of Agriculture

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	189.60
2	Irrigation Potential Created	167.08
3	Net Irrigated Area (Total area irrigated at least once)	
4	Area irrigated by Canals/ Channels	102.28
5	Area irrigated by Wells	8.20
6	Area irrigated by Tanks	21.30
7	Area irrigated by Other Sources	35.30
8	Irrigation Potential Utilized (Gross Irrigated Area)	

Source: Department of Agriculture

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6199
2	Railway Line [km]	168
3	Public Transport Vehicle [Nos]	45246
4	Goods Transport Vehicles [Nos.]	39835

Source: District Statistical Handbook and Economic Survey

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	82	NA
2	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	7	2200

Source: Annual Survey of Industries

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	64832	9337	49615
2	Cattle - Indigenous	211499	97263	160081
3	Buffaloes	9636	4843	7803
4	Sheep - Cross bred	366	NA	NA
5	Sheep - Indigenous	26974	9416	21987
6	Goat	79402	21744	52223
7	Pig - Cross bred	1290	NA	NA
8	Pig - Indigenous	1753	666	1087
9	Horse/Donkey/Camel	0	0	0
10	Rabbit	0	0	0
11	Poultry - Improved	1575988		

Source: CDVO's Office, Khordha district

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	18
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	141
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	5
7	Fodder Farms	5
8	Dairy Cooperative Societies	46
9	Milk Collection Centres	
10	Fishermen Societies	82
11	Animal Husbandry Training Centres	2
12	Animal Markets	0
13	Fish Markets	
14	Livestock Aid Centers (No.)	96
15	Licensed Slaughter houses [Nos.]	2

Source: CDVO's Office, Khordha

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	34800.00	MT		gm/day
2	Egg	2380.00	Lakh Nos.	73	nos/p. a
3	Milk	108000.00	MT	115	gm/day
4	Meat	28000.00	MT	5	kg/annum

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing – Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	86	86	86
3	Land Holdings - MF (%)	12	12.00	12
4	Rainfall - Normal (mm)	1408	1408	1408
5	Rainfall - Actual (mm)	1493	1426	
6	Cropping Pattern	Rice-Pulses-fallow-vegetables	Rice-Pulses-fallow - Vegetables	Rice-Pulses-fallow – Vegetables

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	401255.65	573792.00	767395.71

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	104.50	244	2332.92	190.00	369.10	1942.63	102.00	303.11	2971.67
2	Finger Millet	0.03	0.018	600.00	0.47	0.51	1101.08	0.52	0.57	1100.00
3	Pulses	47.00	21	456.53	48.36	20.57	425.43	43.64	21.82	500.00
4	Groundnut	3.71	1.81	489.34	3.75	1.84	491.46			

Source: Department of Agriculture

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.24	1.24	1.24
2	Net sown area (lakh ha)	0.87	0.87	0.87
3	Cropping intensity (%)	142.53	142.53	142.53

Source: Department of Agriculture

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	77.20	71.26	55.22
2	Fertilizer consumption - Rabi (kg/ha)	71.50	62.21	40.03

Source: Department of Agriculture and Odisha Economic Survey

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)			
2	GLC through KCC (lakh)	108708.85	177353.00	261930.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)			
2	State Govt Sponsored Schemes Coverage (No.)	99330		52625

Table 9: Soil testing facilities

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

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	43567	57003	63276
2	Crop Loss Compensation, if any (lakh)	NA	NA	NA

Source: Department of Agriculture

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	4272.38	8483.00	4248.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigated Area ('000 ha)	43	45	45
2	Gross Irrigated Area ('000 ha)	64	67	67

Table 3 : Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Khordha	Balianta	Safe	Safe	Safe
2	Odisha	Khordha	Balipatna	Safe	Safe	Safe
3	Odisha	Khordha	Banapur	Safe	Safe	Safe
4	Odisha	Khordha	Begunia	Safe	Safe	Safe
5	Odisha	Khordha	Bhubaneswar	Semi-critical	Semi-critical	Semi-critical
6	Odisha	Khordha	Bolagarh	Semi-critical	Semi-critical	Semi-critical
7	Odisha	Khordha	Chilika	Safe	Safe	Safe
8	Odisha	Khordha	Jatni	Safe	Safe	Safe
9	Odisha	Khordha	Khordha	Semi-critical	Semi-critical	Semi-critical
10	Odisha	Khordha	Tangi	Safe	Safe	Safe

Source: Ground Water Survey, CGWB

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	34339.44	62536.00	77865.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	4584	4584	NA
2	Power Tillers	175	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Mechanisation in District	Odisha Economic Survey

Plantation & Horticulture including Sericulture Table

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2042.73	5871.00	8228.00

Table 2: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	4.43	20.60	5.67	26.43	5.67	26.43
2	Banana	1.00	23.00	0.87	20.20	0.87	20.20
3	Cashew	6.90	10.59	7.39	11.46	7.39	11.46
4	Potato	0.94	10.00	1.18	9.99	1.18	9.99

Source: Department of Horticulture

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	7467.59	18416.00	1896.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	674	674	674

Source: Forestry Atlas

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	16	16	18

Source- OFDC website!

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)	6577.00	17185.00	30530.00

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6348.00	11210.00	13665.00

Source- LDM office/ SLBC

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	1575988	1575988	1575988

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Poultry	CDVO's office

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7100.00	14998.00	10032.00

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2454.00	9025.00	6128.00
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)			
4	KCC for working capital (₹ lakh)			

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	NA	NA	NA
2	Reservoirs (No.)	NA	NA	NA
3	Cage Culture/ Bio-floc technology (No.)	NA	NA	NA
4	Fish Seed Hatchery (No.)	8	8	8

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	55410.00	34533.00	11905.00
2	Loans for Storage Godowns (₹ lakh)	3315.00	9346.00	5460.00
3	Loans for Cold Storages (₹ lakh)	NA	NA	NA
4	Loans for Other Agri Infrastructure (₹ lakh)	41768.00	23254.00	352.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	21	21	21
2	Cold Storages (Capacity - '000 MT)	68	68	68
3	Storage Godowns (No.)	9	9	9
4	Storage Godowns (Capacity - '000 MT)	23	23	23
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	NA	NA	NA
6	Market Yards [Nos] / Wholesale Market (No.)	7	7	7

Sources- OSWC and OSAM Board

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10326.00	1933.00	6093.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	41768.61	23254.00	

Source: LDM office

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	11980.00	9574.00	12805.00
2	Pesticides Consumption ('000 kg)	35500.00	35500.00	42300.00

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)		1546	625
2	Bio-Fertilizers ('000 kg)	2	2	2
3	Bio-Pesticides ('000 kg)	99	99	99
4	Vermi Compost ('000 kg)	86500	86500	86500

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Plant tissue culture facility (No.)	1	1	1
2	Food Quality Testing Labs	1	1	1
3	Food Parks (No.)	3	3	3
4	Ripening chambers	3	3	3
5	Agri Start-Ups (No.)	32	32	32
6	Cashew Processing Capacity ('000 MT)	32	32	32

Source: Department of Agriculture

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs lakh)	157873.28	182978.00	311435.00

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	129335	196390	160205

Source: Central Food Grains Procurement Portal

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs lakh)	1044225.50	2197619.00	2143541.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	NA	NA	NA
2	Micro Units (No.)			100045
3	Small Units (No.)			2580
4	Medium Units (No.)			283
5	Udyog Aadhar Registrations (No.)	99818	99818	102908

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	8	8	8
3	Weavers' Coop. Societies (No.)	28	28	28

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	NA	NA	NA
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	0	1	2

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (` lakh)	457573.69	383499.00	317509.00
2	GLC under Education (` lakh)	7344.55	30402.00	22620.00
3	GLC under Housing (` lakh)	43373.26	62102.00	67801.00
	Source: SLBC			

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	5572	1004	750
	Source- PMAY website			

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	NA	44414
2	Amount of subsidy released (Rs lakh)	NA	NA	
	Source- SBM website			

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	7529.65	10211.33	17405.47

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	NA	131.00	8674.00

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	224.00	15.00	2395.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)			

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Solar Power Stations	0	0	3
2	Green City Mission- Bhubaneswar	0	1	1
3	Grid connected Rooftop Solar Project, MNRE	0	0	4

Table 3: Renewable Energy Potential

Particulars	31/03/2024					Total MW
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	
Potential	9749	50	0	0	0	9799
Developed	1	0	0	0	0	1

Under Developed	0	0	0	0	0	0
Planned	4000	50	0	0	0	4050
Gap	5748	0	0	0	0	5748
Source-OREDA, GEDCOL websites						

Informal Credit Delivery

Table1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	33375.00	64767.00	96676.00

Table 2: Promotional Interventions

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

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	10	10	10
2	No. of SHGs formed	12903	15979	18464
3	No. of SHGs credit linked (including repeat finance)	10087	16135	18464
4	Bank loan disbursed (Rs.lakh)	33375.00	64767.00	96676.00
5	Average loan per SHG (Rs.lakh)	2.59	4.00	5.24
6	Percentage of women SHGs %	100.00	100.00	100.00

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

	31/03/2022	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	102	102	102
Consumer Stores (No.)	4	4	4
Housing Societies (No.)	13	13	13
Weavers (No.)	28	28	28
Marketing Societies (No.)	3	3	3
Labour Societies (No.)	1	1	1
Industrial Societies (No.)	0	0	0

Sugar Societies (No.)	0	0	0
Agro Processing Societies (No.)	6	6	6
Others (No.)	86	86	86
Total (No)	243	243	243

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	157	157	165
2	Multi state cooperative societies (No.)	0	0	0

Sources- National Cooperative Database and DRCS office

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

Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of Societies	Remarks/ Names/ Investment
1	Adoption of Model Bye-laws by the societies in the district	165	
2	Potential for formation of new MPACS		
3	PACS Computerisation	137	
4	ARDBs Computerisation	0	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	0	
6	World's largest grain storage plan for cooperatives	2	
a	PACS sanctioned with warehousing facility & other related infrastructure		
b	Capacity of the grain storage godowns sanctioned		
7	PACS as Common Service Centres (CSCs)	38	
8	PACS as Kisan Samridhi Kendras (KSKs)	10	
9	PACS as Jan AushadiKendras (JAK)	6	
10	Petrol/ Diesel distributorship/ dealership	2	
11	LPG distributorship	0	
12	PACS as Pani Samitis	NA	
13	PM Kusum Scheme	NA	
14	Societies engaged as Bank Mitras of DCCB	0	
15	Societies/ Bank Mitras provided with micro-ATMs	112	
16	Societies which have taken membership in the Multi State Cooperative Societies	15	
a	Membership in Multi State Cooperative Society on Seeds	5	
b	Membership in Multi State Cooperative Society on Organic farming & products	5	
c	Membership in Multi State Cooperative Society on Agri-exports	5	

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/B Fs	Villages	House holds
Commercial Banks	12	629	153	53	423		22313	3094		
Regional Rural Bank	1	55	30	6	19		4576			
District Central Coop. Bank	1	16	4	2	10		6499			
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0					
Primary Agr. Coop. Society	181	0	0	0	0					
Others	23	30	0	8	22					
All Agencies	218	730	187	69	474	0	33388	3094		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	0	8789413.00	9557283.00	16923745.00	77.1	92.49
Regional Rural Bank	NA	NA	NA	NA	0	212771.00	229942.00	219676.00	-4.5	1.20
Cooperative Banks	NA	NA	NA	NA	0	824682.00	896582.00	983540.00	9.7	5.37
Others	NA	NA	NA	NA	0	3912040.00	4701496.00	171756.00	-96.3	0.94
All Agencies	NA	NA	NA	NA	0	13738906.00	15385303.00	18298717.00	18.9	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	1/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	187955	1399307	1658139	18.5	83.8	1426036.62	8593493.84	12182198.00	41.8	88.27
Regional Rural Bank	50000	99378	67987	-31.6	3.4	57906.38	83721.00	142915.00	70.7	1.04
Cooperative Banks	120622	127882	129922	1.6	6.6	69901.49	1478445.71	1396922.00	-5.5	10.12
Others	289638	5040	123588	2352.1	6.2	929781.44	54403.00	79205.00	45.6	0.57
All Agencies	648215	1631607	1979636	21.3	100.0	2483625.93	10210063.55	13801240.00	35.2	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	16.2	89.9	72.0
Regional Rural Bank	27.2	36.4	65.1
Cooperative Banks	8.5	164.9	142.0
Others	23.8	1.2	46.1
All Agencies	18.1	66.4	75.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	69328			
Regional Rural Bank	5940			
Cooperative Banks	2484			
Others				
All Agencies	77752	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	2955951.00	24.3	657786.00	5.4		0.0		0.0		0.0
Regional Rural Bank	71752.00	50.2	12678.00	8.9		0.0		0.0		0.0
Cooperative Banks	399090.20	28.6	75486.00	5.4		0.0		0.0		0.0
Others	62485.00	78.9	21445.00	27.1		0.0		0.0		0.0
All Agencies	3489278.20	25.3	767395.00	5.6	0.0	0.0	0.0	0.0	0.0	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [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	2508238.62	2304129.63	91.9	2343192.02	3188764.57	136.1	2955952.00	3310853.00	112.0	113.3
Regional Rural Bank	63540.05	34579.69	54.4	142306.00	49379.13	34.7	71752.00	71436.00	99.6	62.9
Cooperative Banks	121380.00	218998.31	180.4	419484.99	241840.17	57.7	399090.20	78650.00	19.7	85.9
Others	15573.15	13344.82	85.7	38915.00	38131.30	98.0	62485.00	43294.00	69.3	84.3
All Agencies	2708731.22	2571052.45	94.9	2943898.01	3518115.17	119.5	3489279.20	3504233.00	100.4	104.9

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [lakh]	Ach'ment [lakh]	Ach'ment [%]	Target [lakh]	Ach'ment [lakh]	Ach'ment [%]	Target [lakh]	Ach'ment [lakh]	Ach'ment [%]	
Crop Loan	200558.80	133032.60	66.3	227935.00	177352.74	77.8	200192.20	261930.55	130.8	91.6
Term Loan (Agri.)	140528.86	363505.08	258.7	162299.97	396472.15	244.3	228897.78	505465.18	220.8	241.3
Total Agri. Credit	341087.66	496537.68	145.6	390234.97	573824.89	147.0	429089.98	767395.73	178.8	157.1
MSME	1472399.97	1318752.61	89.6	1784249.02	2197634.17	123.2	1970100.01	2143541.39	108.8	107.2
Other Priority Sectors*	895244.42	755762.16	84.4	379179.04	172811.22	45.6	1090090.84	593295.93	54.4	61.5
Total Priority Sector	2708732.05	2571052.45	94.9	2553663.03	2944270.28	115.3	3489280.83	3504233.05	100.4	103.5

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. **Digital Public Infrastructure for Agriculture:** Issuance of Jan Samarth based Kisan Credit Cards.
- ii. **Release of new varieties:** 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. **Natural Farming:** To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. **Vegetable production & supply chain:** To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs)

cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

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

vi. A network of nucleus breeding centres for shrimp 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 20 lakh from the current 10 lakh under the Tarun category.

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public

Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.ii. Expansion of JIVA:

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

9.iii. Accelerator approach for growth of FPOs:

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

9.iv. Saturation Drive campaign:

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

9.v. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with

funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 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 ` 50000 over a period of 5 years.

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC. Corpus Fund for provision of Interest free loan for fertiliser and seed.

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

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

Start-up Odisha: To develop a world class "Start-up Hub" in Odisha. The incentives and exemptions over and above the Start-up policy of Government of India. Support to FPOs for production, aggregation, storage, processing, distribution, and marketing of agriculture & allied sector resources.

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The district falls under south eastern coastal plains. The gross cropped area of the district is 124650 ha (2022) and the net sown area is 109620 with average cropping intensity of 140. The main crops grown in the district are Paddy Pulses (Green Gram Black Gram) and Vegetables (Brinjal Pumpkin Okra) Spices (chilli ginger) etc. The agriculture in the district is challenged by traditional rainfed farming fragmented and declining number of land holdings due to urbanization.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The quality seed requirement in the district is fulfilled by 286 registered seed growers 05 seed processing units OSSC supply etc. The fertilizer consumption during the year 2023-24 was 22150 MT. The soil testing laboratories tested 10000 soil samples. There is one KVK under OUAT in the district at Kausalyaganga (CIFA Campus). There are 378 fertiliser sale points 294 pesticide dealers 174 seed dealers. There are 25 FPOs promoted under various schemes in the district.

The Credit Potential for the sub sector is estimated at Rs. 317880.59 lakh. Details are indicated in Annexure-I

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The drainage system in the district is controlled by rivers like Daya Kuakhai and their tributaries. The rivers are perennial but water level drastically drops during summer. Out of the 10 blocks in the district 07 are categorised as "Safe" and 03 i.e Bhubaneswar Khordha and Bolgarh blocks are categorised as "semi-critical". The Net annual extractable fresh ground water resource of the district is assessed to be 428.49 MCM and the gross annual extraction for domestic industrial and irrigation uses is 262.16 MCM.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The irrigated area is around 61400 ha in Kharif and 21000 ha in Rabi. Canal irrigation is the major part of the irrigation source (28569 ha under major 8785 under medium 19099 under minor flow) followed by Lift Irrigation Points (23936 ha) wells (740 ha) and others (985 ha). Mahanadi Delta and Salia Dam are the major irrigation projects. The Mahanadi (Barmul) – Godavari Dowlaiswaram) link canal is expected to benefit the district as it has around 30 share in the command area.

The Credit Potential for the sub sector is estimated at Rs. 7515.96 lakh. Details are indicated in Annexure-I

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Machinery is an important intervention to make agriculture more time bound reduce drudgery and reduce cost of cultivation. The government is trying to promote usage of machineries in the district through subsidised sale. During 2023-24 77 tractors 55 power tillers

81 reapers 115 rotavators 413 pumpsets 321 weeders 217 polishers 9 combine harvesters etc. were provided through DBT programme.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has a good network of farm machinery dealers and service providers. There is a Farm Machinery Training & Testing Centre at Satyanagar Bhubaneswar for evaluation of agricultural implements. Apart from that there are 03 private implement manufacturers. Massive farm mechanisation programme is being taken up under "Popularisation of Agriculture Implements equipment and diesel pump sets" under State Sector Schemes and RKVY NFSM and Sub Mission on Agriculture Mechanisation schemes under Central Sector Schemes to popularise modern farm equipment and machineries. SHGs are being encouraged to set up Custom Hiring Centres by providing subsidies upto 75. Odisha Agro Industries Corporation (OAIC) acts as a facilitator. Custom Hiring centers have been established for women by CIWA in various blocks. Farmers/ FPOs/ SHGs are also provided subsidy and support for setting up agro-service centers/ CHCs under Mukhya Mantri Krushi Udyog Yojana (MKUY).

The Credit Potential for the sub sector is estimated at Rs. 28138.27 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

The coastal alluvial soil is suitable for mango sapota coconut banana papaya and betel vine. The laterite areas are suitable for cashew mango jackfruit ber guava and custard apple. Commercial cultivation of flowers like rose marigold dahlia zinnia etc. and medicinal and aromatic plant are suitable in all parts of the district. The climate is also suitable for mushroom cultivation in all the blocks. During 2023-24 around 63000 MT fruits 311607 MT vegetables 172 lakh no of cut flowers 2093 MT of other flowers 11462 MT cashew 6293 lakh betel vine and 27400 MT of other spices were produced in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The critical infrastructure for development of horticulture in the district includes fruit progeny orchards transit nurseries Kitchen Garden Sale Centers Canning Centers Fruit Preservation Center Mushroom Spawn Production Centers and Cold Storages. There are many centres for imparting training to the departmental staff and farmers. Infrastructures like State Botanical Garden at Barang Deras farm Khandagiri Progeny Orchard and Ekamra Kanana Farm in Bhubaneswar School of Horticulture at Khordha Progeny Orchard at Nimura and Regional Plant Research Center in Bhubaneswar Centre for Horticulture Extension Services (CHES) are available in the district for production and supply of planting materials for various horticulture crops/floriculture. The Deputy Director of Horticulture heads the department and is assisted by 02 ADH (Khordha and Bhubaneswar Divisions) and Assistant Horticulture Officers at Block

level. There are various schemes under State Plan MGNREGA MIDH PMKSY women empowerment through SHGs etc. for development of the sector.

The Credit Potential for the sub sector is estimated at Rs 75302.08 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

Forest cover of the district is 508 sq. i.e. 18.06 percent of the total geographical area (2813 sq.km) out of which 21 sq.km is very dense forest 186 sq.km is moderate dense forest and 301 sq.km is open forest. The wasteland cover of the district is 395 sq km (Source: Wasteland Atlas 2019). There is a huge potential to promote cultivation of bamboo and forest tree species in the wastelands. There are two eco-tourism projects at Chandaka and Berbera in Banapur managed by the forest department.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are 18 nurseries under the Khordha division stocking around 4.7 lakh no of seedlings during 2024-25. There are 02 nurseries of Chilika WL division too. During 2023-24, 13.57 lakh seedlings were planted under various schemes like CAMPA Green Mahanadi Mission increasing green cover MNEGRS etc. Degraded forests have been allotted to VSS for protection and development purposes in Balugaon Tangi Ranapur Khordha Delang and Balipatna Ranges. Availability of quality planting materials and extension services at block level is required. Extension support may be strengthened to create awareness among farmers/villagers to take up forestry activities on commercial line.

The Credit Potential for the sub sector is estimated at Rs.1595.52 lakh. Details are indicated in Annexure-I

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

As per the 20th Livestock Census 2019 there were 2.76 Lakh cattle and 9636 buffalo in the district. The per capita milk consumption in the district is 115 grams against country average of 427 gram per day and requirement of 280 grams recommended by ICMR. During 2023-24 the milk production was 108 TMT. The Chilika Buffalo breed is specific to the district with Large compact body depends on Chilika lake weed low milk producing high fat buffaloes Salt water tolerant and good swimmer. There are 2 veterinary hospitals and 18 dispensaries. The Milk routes in the district are (1) Nimapara- Baliana (2) Nimapara-Baliana-Pipli (circular) (3) Chandeswar-Balugaon (4) Chandeswar-Khandisi and Bhubaneswar-Chandaka- Mendhasala - Khordha. The OMFED is having a wide network in the district to procure milk through Societies. The Milk Union has a chilling plant at Balugaon (Chandeswar). OMFED has a milk processing plant at Bhubaneswar. The district is having three bulk coolers at Narada Baghamari and Khamanga. A milk powder plant has been set up by OMFED in Bhubaneswar.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Animal Resource Department of the district has been taking various initiatives to increase milk production. The thrust of the department is on genetic upgradation of indigenous cattle and maintenance of exotic breed through Artificial Insemination and Natural Services. Further the Administration has identified dairy activity as key activity under livelihood generation in 6 blocks viz. Baliana, Balipatna Bhubaneswar Jatni Chilka and Banapur blocks. To give boost to the dairy sector Government of Odisha has introduced three schemes under dairy sector viz. Promotion of Dairy Entrepreneurs (PDE) Interest Subvention for short term and long term dairy loans.

The Credit Potential for the sub sector is estimated at Rs. 26769.46 lakh. Details are indicated in Annexure-I

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

Khordha stands second in poultry meat production in the State. As per the 20th Livestock Census 2019 there were about 15.75 lakh poultry birds in the district. The annual egg production is 2380 lakh nos and per capita availability is 73 per annum. The egg production is also steadily increasing over the past three years.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

OPOLFED is marketing eggs every day in the district. Few big private hatcheries and a dozen other small private hatcheries provide commercial layer and broiler chicks and escort services to the poultry farms. There is one government hatchery at Laxmisagar and 05 private hatcheries with total capacity of around 1 lakh per day. Private integrators like Suguna have also set up frozen poultry meat processing unit at Khordha industrial estate and a feed unit at Deras sea food park. Central Poultry Development Organisation(CPDO) Bhubaneswar has been providing various promotional support to this sector.

The Credit Potential for the sub sector is estimated at Rs. 18242.88 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**

Small ruminants provide much needed livelihood support to the landless and weaker section as it provides them an additional source of income and gainful employment. As per the 20th Livestock census 2019 there are Rs.0.26 lakh sheep 0.79 lakh goat and 0.01 lakh pig in the district. The meat production was 28 TMT during 2023-24.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

A ready market is available for meat of small animals of all varieties. Veterinary institutions present in the district provide health care facilities for sheep / goat and piggery. The Odisha Biological Product Institute (OBPI) plays a vital role in maintaining Good Management Practice (GMP) and Good Laboratory Practice (GLP) for producing standard vaccines for mass vaccination against economically important diseases of livestock.

The Credit Potential for the sub sector is estimated at Rs 9021.00 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 Khurda district is confined to culture and capture in 1929.24 ha potential fresh water bodies in the form of ponds/tanks reservoirs/MIPs rivers and canals and part of the brackish water area of Chilka lake. The fish production during 2023-24 was around 34800 MT.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

There are 08 private fish seed hatcheries. Two fish landing centers have been constructed at Kalupada Ghat and Sorona. Central Institute of Fresh Water Aquaculture (CIFA) provides technical expertise on pisciculture as well as arranges hands-on training through its KVK. The Fisheries Training Centre of the State Government is located at Balugaon. under PPP mode 12 "Falcon-Chilika Fresh" outlets have been set up in the district. There are 02 government fish farms at Kauslyagang and Lingipur.

The Credit Potential for the sub sector is estimated at Rs 11380.70 lakh. Details are indicated in Annexure-I

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

On account of dominance of SF/MF in the landholding bullocks have a special role in farm operations of the district. In spite of the modern mode of farming predominance of small land holdings in the district has led to dependence of farmers on bullocks. However, with time farmers have been using two wheelers and four wheelers for transportation of agricultural produce. As per 2019 Livestock Census the cattle population was 276331.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Two wheelers/ four wheelers are being used by the farmers / FPO respectively for transporting produce to markets/ mandis. There are many dealers for the vehicles and finance is available from Banks/ FIs.

The Credit Potential for the sub sector is estimated at Rs. 4883.40 lakh. Details are indicated in Annexure-I

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

The district is highly vulnerable to climate related risks. To curb these impacts some local sustainable practices like creation of seed bank of indigenous varieties organic farming crop diversification practices focus on climate resilient and water efficient crops like Millets soil mulching etc. are being adopted. Begunia is considered to be the oldest cattle market.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Support is being provided to individuals for undertaking Integrated Farming practices in upto 2 ha of land. There are plans to increase the area under millet cultivation in suitable blocks. The involvement of WSHG members in the government programmes and their training in sustainable practices is a crucial factor for their success.

The KVK is imparting necessary training for practicing climate resilient and organic farming. The field level functionaries like Krishi Mitra help farmers to take up the practices. Under Soil Health Management scheme (SHM) under the National Mission for Sustainable Agriculture (NMSA) also support is provided for taking up Organic Farming but there is lack of awareness among the farmers due to which they are not able to take advantage of the schemes.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Warehousing plays a very important role in maintaining the supply chain of agricultural and other essential commodities as well as promoting the agricultural marketing rural banking financing and ensuring food security. With production of 369 TMT of paddy 480 TMT of other food grains and 112 MT vegetables every year there is significant need for storage (dry and cold).

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Presently there are 22000 MT dry and 21 cold storages with 68445 MT capacity (APEDA) in the district. There are 04 godowns at Jatni RMC of 2000 MT capacity and none at Balugaon. There is only 01 GP market at Jatni and none managed by RMC Balugaon. Odisha Civil Supplies Corporation managed 04 warehouses with 13756 MT capacity. Out of the 15200 MT warehouse space available with OSWC 7843 MT is utilised by non-agricultural commodities. Most of the available cold storages are private and are used for Marine products. The government is planning to construct cold storages in each sub division. Moreover, support is available for construction of storage facilities under AMI Scheme with option of dovetailing the same with AIF for more benefit to entrepreneurs/ farmers. the government provides incentives through the directorate of Horticulture.

The Credit Potential for the sub sector is estimated at Rs 12983.75 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

On the basis of soil climate topography hydro geology and other resources Khordha district is divided into two sub-regions. Deltaic Alluvium sub-region which comprises 3 blocks Balipatna Baliana and Chilika and the remaining blocks viz. Bhubaneswar Begunia Bolagarh Tangi Banpur and Khordha belong to Lateritic Sub- region.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

There are 30 micro-watersheds in the district with 17669 ha treatable area out of which 7834 ha area (44) has been treated. There are various on-going programmes like Prime Minister Krishi Sinchayee Yojana (Watershed Development Component) (WDC-PMKSY) under which activities are undertaken for prevention of soil erosion regeneration of natural vegetation rain water harvesting and recharging of the ground water table. This enables multi-cropping and the introduction of diverse agro-based activities which help to provide sustainable livelihoods to the people residing in the watershed area. The department of soil conservation and watershed development is taking up activities like new plantation (cashew-155 ha and coconut-103 km) farm

ponds (400 ha) etc. during 2023-24.

The Credit Potential for the sub sector is estimated at Rs 6058.60 lakh. Details are indicated in Annexure-I

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Due to high dependence on chemical fertilizer and pesticide soil health in the district is deteriorating considerably resulting in diminishing productivity. Different water and soil conservation measure needs to be taken up for restoration of soil fertility. With the changes in agriculture from a traditional production system for sustenance to sustainable commercial enterprises there is a demand for modern technologies/innovations.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

There is a Centre for Plant Tissue Culture and Biotechnology at Khandagiri Bhubaneswar offering banana mango ginger sugarcane and turmeric. They also provide training in tissue culture bio technology micro bio technology etc. There is a tissue culture lab at OUAT. The Regional Plant Resource Centre (RPRC) also provides services like Research on Plant Development of Public garden. Tissue culture of economic plants rising of Fruits and flowers. National Seeds Corporation has also established a tissue culture lab with capacity of 20 Lakh plants annually. However, it is recorded tha the production is yet to commence.

The Credit Potential for the sub sector is estimated at Rs 3012.40s lakh. Details are indicated in Annexure-I

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The district has potential for paddy processing chuda making oil mill cashew nut processing consumer products fast food (Ready to eat items) badi & papad /pickle modern rice mill and cattle poultry & fish feed plant etc. The maximum number of industries are in the food and beverages allied products sector (123 approvals under single window clearance system). The major small units consist of rice based products bakeries ready to eat snacks marine products milk based etc.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There are 02 Food Parks (Khordha IE and Mancheswar) 01 Mega Food Park (IDCO) and 01 Mega Sea Food park (Deras) in the district. Sea food processing is also picking up in the district. Government is providing subsidy for establishing micro food processing units through PMFME. During 2023-24 34 PMFME units were disbursed assistance under PMFME and 20 nos disbursed so far. There is an urgent need to step up achievement under this programme.

The Credit Potential for the sub sector is estimated at Rs 7946.23 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

Agriculture Ancillary activities provide the necessary vigour and support to the agriculture sector. It provides the necessary spread and the requisite linkages for the sector to establish strengthen and grow. Public extension in agriculture is not adequate to serve the large and geographically scattered farmers. There is shortage of staff strength particularly the VAWs in the district. In view of the above establishment of the Agro-Clinic and Agri-Business Centers (ACABC) for providing extension and other services to the farmers on payment basis are encouraged. The MFIs over the last few years have been able to establish themselves as major players in the Rural Financial System. These entities are providing small loans to the rural poor households for meeting their emergent credit needs with weekly/fortnightly/monthly repayments.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

In Khordha 157 PACS are registered agencies for supply of fertilizer seed and pesticides. They also act as agencies to procure surplus paddy from the farmers on behalf of Civil Supply Corporation. In addition, a few FPOs have registered for supply of inputs in their respective areas. At present most of these societies utilize their own resources or avail short term credit from KCCB. On an annual basis DCCB extends CC to PACS/LAMPS for their input supply business. In case of Paddy procurement, they have credit arrangement with Odisha Civil Supply Corporation. In Odisha Khordha is the most attractive district for microfinance operations with a CRISIL Inclusix Score of 100. Annapurna Finance Pvt Ltd ,Adhikar Microfinance Pvt Ltd, Sambandh FinServe Pvt Ltd, GU Financial Service Pvt Ltd, Mahashakti Foundation are the major MFIs operating in the district. These MFIs provide loans for agriculture other small industries and service units etc. As per MANAGE website 326 candidates have been trained till 2022 and 64 units have been set up which is not adequate to provide necessary extension services.

The Credit Potential for the sub sector is estimated at Rs 316200.00 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 micro small and medium enterprises (MSME) sector to manufacturing output employment and exports of the country is quite significant. Based on capital investment requirement and turnover they are classified into Micro (Investment in Plant/ Equipment not more than ₹1 crore and Annual Turnover upto ₹5 crore) Small (Investment up to ₹10 crore and turnover up to ₹ 50 crore) and Medium (Investment in Plant/ Equipment not more than ₹50 crore and Annual Turnover upto ₹250 crore). As on date there are 99818 Udyam Adhar registrations which is the highest among all districts of Odisha. Out of them 96973 are micro industries 2564 small and 281 medium industries.

The district is 5th in the District Industries Index 2018-19.

3.2 Infrastructure and linkage support available, planned and gaps

Khordha is an industrialized district of Odisha and houses the capital city Bhubaneswar. Blessed with the unique advantages of quality industrial & social infrastructure and multi-modal connectivity, Khordha has today become one of the most preferred investment destinations in East India. Khordha district has many existing and potential MSME clusters viz. milk based sweets (rasgolla) brass clusters (Balakati) sea food processing handicrafts and applique works cane and bamboo works food processing spices packaging and branding units etc. The industrial land bank available under Category A i.e. Land immediately available with Odisha Industrial Infrastructure Development Corporation (IDCO) and Category B: Land reserved by District Collectors for Industrial Use are 2975.14 acre and 33899.20 acre respectively. District Industries Centre (DIC) is the nodal agency at the district level to undertake industrial promotion activities and committed to facilitate the process of industrialization. The PMEGP is being implemented through 4 Agencies viz. KVIC KVIB DIC and Coir Board in the District level. The district has adequate infrastructure for skilling in the form of engineering colleges Polytechnics Management Institutes Danish Tool Room Regional Center of CIPET Master Craftsman Training Center etc. There is large scope for setting up of ancillary and downstream industries as number of large and medium industries have been set up in and around the district.

The Credit Potential for the sub sector is estimated at Rs 3295450.00 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

Khordha was one of the leading districts in export performance. Marine products engineering goods textiles food grains and handicrafts are the major goods exported from the district. It is among the top ten districts in terms of value of exports annually. Under the "districts as export hub" scheme of GoI marine products and stone craft have been identified as the potential products. There are plans to include "pattachitra" painting too. The credit flow to export sector in the district was around ₹3835 crore in 2022-23 and ₹3175 crore in 2023-24. Out of the 191 registered exporters on APEDA 59 are from Khordha district.

4.1.2 Infrastructure and linkage support available, planned and gaps

Availability of land power water road railway nearby port and airport coupled with technical manpower in the district provide a huge scope for export. All major banks like SBI ICICI Bank of India IDBI HDFC have export credit branches in the district. The ECGC will provide cover either by means of insurance to the exporters or bankers or by means of a direct guarantee of payment to the bank covering a loan to an overseas borrower to finance the supply of goods and services in the event of any default in payment by the buyer or the borrower under a loan agreement. The Credit Potential for the sub sector is estimated at Rs 675750.00 lakh. Details are indicated in Annexure-I

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Bhubaneswar is a prominent education hub in eastern region of the country. Numerous reputed technical institutions educational institutions medical colleges Institute of Professional Studies have been drawing students from all over the country. Utkal University, OUAT, CIFA, XIMB, IIT-Bhubaneswar NISER are national level institutes. There are 361 secondary schools and 192 higher secondary schools in the district. In addition, 100 nos of Diploma colleges 109 nos of technical Degree colleges functioned in the district during 2021-22.

4.2.2 Infrastructure and linkage support available, planned and gaps

The Priority Sector Guidelines framed by Reserve Bank of India has identified Education as one of the Priority Sector areas for financing by Banks with an aim to channelize credit to the much needed sector which needs ample funds for growth and sustainability. This sector is broadly classified as Mass Education Higher Education Technical Education and Vocational Education.

The Credit Potential for the sub sector is estimated at Rs 33575.00 lakh. Details are indicated in Annexure-I

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Access to adequate and affordable housing contributes to the enhancement of quality of life. But there is an acute shortage of affordable housing. Khordha district is densely populated and there is a huge demand for new houses every year. As on date 27673 houses have been constructed under PMAY-Grameen scheme. Around 17000 units were completed in Bhubaneswar Jatni and Khordha under PMAY-Urban

4.3.2 Infrastructure and linkage support available, planned and gaps

In 2022 the state introduced a comprehensive housing policy “Odisha Housing for All” for urban areas incorporating necessary adjustments to align with the current real estate landscape. This updated policy designates 60 per cent of the ‘Developers’ Area’ for commercial development under the Public-Private Partnership (PPP) model of affordable housing. A special credit linked scheme titled “Mo Ghara” was also introduced in 2023-24 for helping in upgrading or construction of houses. The BMC prepared 962 DPRs for slum dwellers from Economically weaker sections under PMAY. according to a report with approximately 23 percent of people residing in slums in the capital city of Bhubaneswar there is an estimated shortage of 80000 housing units specifically among low-income families.

The Credit Potential for the sub sector is estimated at Rs 211650.00 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

Khordha district is among the most developed districts in terms of the composite infrastructure index. It has a good position in terms of all the indicators of infrastructure viz. roads and rail lines no. of hospitals electrification (100) Public utilities like Power Telecommunication Public transport etc. There were around 200 km of national highways and state highways. Bhubaneswar Odisha's capital has secured a spot in the list of world's top 20 smart cities in 2017. The district is included in one of the nodes under the Odisha Economic Corridor.

5.1.2 Infrastructure and linkage support available, planned and gaps

Khordha has 18 railway stations with 08 passenger halts both domestic and international airports and good network of surfaced roads. Under PMKSY District Irrigation Plan, 2015-2023, 2093 ha of area has been benefitted under micro irrigation projects. Mega Piped Water Supply Projects at a cost of ₹503 Cr in Jatni, Khordha, Begunia, Baliana and Balipatana Blocks would ensure assured water supply. Many infrastructure projects for water supply storage etc. are on-going / planned under PPP mode.

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

The major projects under RIDF in Khordha district are roads, irrigation and bridges. Apart from that 02 projects were sanctioned under Animal Husbandry and 24 Flood protection projects, benefitting a sizable population and developing 50000 ha land under irrigation/ flood protection.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	10405	650.123200	506.812
B	Ongoing tranches	726	850.451300	480.1634
	Total (A + B)	11131	1500.574500	986.9754

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	10994	418.469000	347.9958
B	Rural roads & bridges	130	650.243500	498.7871
C	Social Sector	7	431.862000	140.1925
	Total (A + B + C)	11131	1500.574500	986.9754

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	10968	Irrigation potential	ha	49248
B	Rural roads	96	Road length	km	604
C	Bridges	31	Bridge Length	m	2312

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	2	Employment	Man-days	26
2	Flood Protection	24	Area	Ha	50488
3	Drinking Water	7	Population Benefitted	No.	871597

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

As per revised Priority Sector lending guidelines of RBI "Social Infrastructure" covering schools health care facilities drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of Priority sector lending norms. With increased focus on human development and for attainment of Millennium Development Goals the social sectors viz - education health sanitation etc. have gained greater focus in the overall development process. Khordha ranked at 104 among 599 districts of India in the District Development and Diversity Index (by US-India Policy Institute 2015). The pupil teacher ratio was 25 and 90 government schools lacked basic facilities like electricity. In terms of Sanitation the district had attained 69 ODF status.

5.2.2 Infrastructure and linkage support available, planned and gaps

There are 21 hospitals 49 PHCs and 262 PHSCs in the district. There are many private education and vocational education institutions. 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.

The Credit Potential for the sub sector is estimated at Rs 9588.00 lakh. Details are indicated in Annexure-I

5.3 Renewable Energy**5.3.1 Status of the Sector in the District**

In terms of roof top solar energy potential of 1133 MW in Odisha Khordha accounts for the highest potential with 150 sq km. Also in terms of solar energy in wasteland there is an estimated potential of 5 GW. The ground mounted potential is assessed at 4749 MWp. Khordha also has 5 high wind speed sites ideal for power generation. The bio energy potential is estimated at 335.14 GJ.

5.3.2 Infrastructure and linkage support available, planned and gaps

Odisha Renewable Energy Development Agency (OREDA) is the nodal agency for National Project on Bio-gas Development (NPBD). On the line of target of MNRE GoI the Government of Odisha envisaged to achieve a production target of 2750 MW from non-conventional sources with prime focus on Solar Power and Biomass. MNRE has sanctioned 4 MW Solar Rooftop project on the non-residential Govt. buildings in twin city of Cuttack-Bhubaneswar through PPP mode. Out of the 199 nos. of buildings have been identified 126 are in Bhubaneswar for taking up Roof Top installations. GEDCOL is also looking forward to extend the Scheme to the Central Govt. buildings and State Govt. Residential Quarters in Bhubaneswar. A 5 MW capacity new Green Energy project is under construction. For the farmers an effective irrigation system such as the Solar Water Pump is being encouraged through schemes like PM KUSUM.

The Credit Potential for the sub sector is estimated at Rs 2686.00 lakh. Details are indicated in Annexure-I

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In order to meet credit need and other financial services of disadvantaged population informal credit delivery mechanisms were developed. Under this mechanism informal groups (SHGs/JLGs) are promoted from disadvantaged people by NGOs and formal banking structure together for mutual benefit. The SHG Bank Linkage (SHG-BL) piloted by NABARD in 1992 brought a paradigm change in the informal credit delivery mechanism in the entire country. Similar development model was developed to bring landless farmers in to the fold of formal credit structure through JLG formation. The progress under the same is not satisfactory.

6.2 Infrastructure and linkage support available, planned and gaps

During 2023-24 19600 SHGs were credit linked in the district with a total advance of Rs.90900.00 Lakh with an average loan size of Rs.5.24 lakh per group for various agricultural and MSME activities etc. District monitoring Unit (DMU) of OLM under NRLM programme of Govt. of India is the nodal agency to ensure all round development of the sector. In order to strengthen the moment Government of Odisha has a special Department (Mission Shakti) that operates through field level functionaries. The credit linkage and subvention is managed through the BLIS portal. During 2023-24, 13152 groups received IS of Rs.1685.6 Lakh.

The Credit Potential for the sub sector is estimated at Rs 233310.00 lakh. Details are indicated in Annexure-I

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Farmers may be motivated and incentivised to diversify from Paddy. The potential areas in the district are Pulses, Vegetables, Oilseeds, Millets, Floriculture, etc.
- 2 The Banks have to make efforts to cover all eligible farmers under KCC, adequately as per the latest Scale of Finance and covering provisions for household expenses (10%) and for maintenance / repair of farm assets, insurance cost (20%).
- 3 FPOs in the district may be tapped to provide credit for up-scaling their activities. The banks may avail the facility of credit Guarantee Fund created by State Government in collaboration with NABKISAN for Financing FPOs.
- 4 The JLG mode of financing small, marginal, tenant and land less farmers should be promoted by banks under the BALARAM scheme.
- 5 Farmer service centres may be established at GP levels to provide, soil testing facilities, soil health cards, farm machineries, quality inputs, extension services etc. Eligible entrepreneurs/ FPOs etc. may be motivated to establish such units under various government programmes.

2. Water Resources

- 1 Identification of suitable site and installation of irrigation systems.
- 2 Promotion of drip and sprinkler irrigation systems through a time bound action plan under PMKSY and other bank linked programmes.
- 3 Promotion, demonstration and popularization of micro irrigation systems
- 4 Reducing time lag in energization of irrigation units and erratic power supply, which impede grounding of irrigation schemes

3. Farm Mechanization

- 1 Banks need to finance other farm implements like transplanter, power weeder, threshers etc. in large number. Farm implements like Cono-weeder, marker, power weeder, transplanter and leveler have played crucial role during the cultivation and inter-cultural activities in SRI.
- 2 Promotion of custom hiring centers through FPOs/ SHGs/ PACS can create a definite impact for the small and marginal farmers. Support may be availed by the eligible entities under AIF for the same.

- 3 Farm implements servicing units may be financed under Mudra, Stand Up India.
- 4 To encourage small and marginal farmers for adopting farm mechanization, banks may finance to a group of farmers through SHG/JLG mode.

4. Plantation and Horticulture

- 1 b. The major Infrastructure Gap are inadequate storage and processing facilities for perishable produces, lack of awareness about the improved production technology in horticultural crops and lack of regulated market facility even for major horticultural crops of the district. In view of this the department may promote more number of Post-Harvest Infrastructure units.
- 2 The cultivation of cut flowers need to be promoted in a big way in the district. Department need to coordinate with the banks and sponsor proposal for orchard development with bank credit.
- 3 There is scope for setting up nurseries, shed nets, poly houses etc. with bank financing. The department may coordinate with banks to sponsor good proposals.
- 4 The department may tie up with FPOs for marketing of horticultural products.

5. Forestry/ Waste Land Development

- 1 Promotion of bamboo plantation in wasteland with tie ups under National Bamboo Mission.
- 2 Processing facilities for minor forest based products and setting up forest based units.
- 3 Encouraging private nurseries/ community nurseries by SHGs/ FPOs with bank credit support.
- 4 unused government land may be leased out to SHGs/ FPOs with corporate tie up.

6. Animal Husbandry - Dairy

- 1 Shrinking and degrading pasture lands and severe shortage of green fodder, especially in the summer need to be addressed through promotion of technologies like hydroponics, silage making, setting up azolla demonstration units, efficient utilisation and value addition of crop residues etc.
- 2 Establishment/ upgradation of milk routes along with supportive infrastructure like chilling plants.
- 3 FPOs/ Dairy Cooperatives (PACS) may be formed in potential areas.
- 4 Expansion of veterinary infrastructure in the district along with breeding centres.
- 5 Promotion of large scale dairies under schemes like MKUY, promotion of integrated farming etc.

- 6 Focus on AH KCC under the saturation campaign. Good quality proposals may be sponsored by the department and considered for timely financing by the banks.

7. Animal Husbandry – Poultry

- 1 Promotion of more number of broiler and layer units in the commercial sector through hand holding support to private entrepreneurs is required.
- 2 The Vanraj Hatchery Farm should be promoted to produce sufficient chicks for development of backyard poultry as a livelihood for the SHG members. common diseases.
- 3 Banks may encourage hatchery units, broiler units upto 5000 birds in the district under the Poultry Venture Capital Fund (Subsidy) scheme of National Livestock Mission, MKUY etc.
- 4 Installing a feed mixing plant in the district will ensure supply of feed.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Breed improvement to enhance production and productivity and awareness on stall feeding would promote the sector on a scientific manner.
- 2 Veterinary extension services in remote pockets to be made effective.
- 3 Development of livestock market yards with facility for weighing, cleaning, auctioning and other facilities for transparent sale and purchase of livestock may improve the income of farmers.
- 4 Training for women and youth about feed production and animal nutrition (e.g. formulating rations) could reduce feed costs and increase productivity.

9. Fisheries

- 1 Creation of enabling infrastructure in the fish landing centers, advance breeding technology by the hatcheries would lead to higher productivity as well as value addition for the sector.
- 2 A mechanism to ensure quality of seed production and supply from the private hatchery is desired to avoid stocking of poor/spurious seeds.
- 3 Support for newly introduced technology such as RAS, Bio-flock, GIFT Tilapia farming among young entrepreneurs.
- 4 Banks need to sanction eligible KCC applications sponsored through the department in a timely manner.
- 5 The post production requirements for storage, transport (through bikes/ four wheelers, ice boxes) etc. may be financed.
- 6 Training and Capacity building for value added products like fish pickles, patties (burgers) etc. may be given to FPOs/ SHGs.

10. Construction of Storage and Marketing Infrastructure

- 1 Construction of cold storages in the district by private sector or PPP mode may be encouraged.
- 2 State Got. To explore the scope for upgradation of Storage infrastructure of RMCs and converge the Rural Haats to e-NAM under AMI.
- 3 Small Scale scientific storage go-downs of 100-1000 MT need to be constructed at G.P level.
- 4 Negotiable Warehouse Receipt system may be encouraged.
- 5 The PACs don't have storage facilities. They may be upgraded with assistance under AIF, PACS as MSC etc.
- 6 Establishment of cool chambers may be encouraged in vegetable growing pockets.

11. Land Development, Soil Conservation and Watershed Development

- 1 Banks may finance bio fertilizer, bio-pesticide production units through credit linked programmes.
- 2 Farmers need too be trained in land development and dry land farming activities.

12. Agriculture Infrastructure: Others

- 1 FPOs/ JLGs/ SHGs may be encouraged to take up seed production and processing activities for meeting the demand for quality seeds and enhancing their income.
- 2 Agripreneurs may be supported to invest in tissue culture for supply of quality seedlings.

13. Food and Agro. Processing

- 1 Technology refinement in production of value added products of local produce and proper packing would create a positive impact in growth of small scale producers in the sector.
- 2 SHG members trained in food processing by RSETI/ NABARD/ KVK/ OLM/ DIC etc may be supported under PMFME and AIF convergence.
- 3 Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/ PGs and FPOs.
- 4 Banks may sanction more units under PMFME in coordination with the department.

14. Agri. Ancillary Activities: Others

- 1 As most of the Agro Service Centers are located in district/Block headquarters, there is a need for such units in remote areas.
- 2 There is huge scope for setting up ACABC units in the district and banks may finance eligible candidates.
- 3 The reporting system for monitoring the credit flow to MFIs by banks is not robust and thus may result in misclassification.
- 4 PACS may upscale as MSCs and meet the increasing demand for quality inputs at door step.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Due to the lack of adequate training facilities, the MSME Sector in the state is facing severe shortage of skilled labour. There is also an urgent need for skill upgradation of traditional handicrafts and handloom industry.
- 2 Common Service Centres for a craft village approach (Shilpi Gram) is essential for better opportunities for artisans.
- 3 Rural electrification and connectivity needs to be accorded priority.
- 4 Effort on aggregation and marketing of domestic based agro produce would strengthen the sector in the district.
- 5 Training programmes on processing technology, quality control, branding and packaging, accounting, pricing and marketing are essential for a thriving MSME sector in the district.
- 6 Eligible Entrepreneurs may be supported for setting up units in the designated industrial units/ food parks etc.

16. Export Credit

- 1 The concerned Government departments need to initiate steps for value addition in agro products, encourage contract farming, introduce design development in handloom and handicrafts and create adequate awareness among the entrepreneurs.
- 2 Awareness creation for support under programmes like "District as an Export Hub". Potential products may be identified and identified cluster/ artisans may supported with training and capacity building in packaging, logistics, branding, tie up with export houses, participation in international trade fairs etc.
- 3 Working Capital support to identified units/ MSME units through banks on a priority basis.

17. Education

- 1 Tie up arrangements with educational institutes and employing companies may be established.
- 2 Banks need to emphasize on faster disposal of loan applications, proper record maintenance, timely follow up and monitoring of the portfolio.
- 3 Awareness creation through camp mode on the Central Sector Scheme for studies in India by students from economically backward sections.

18. Housing

- 1 The updation of land records and title on a regular basis to improve eligible loanees.
- 2 Banks need to adopt a flexible approach meeting the housing needs in rural areas both for construction of new houses and renovation.

19. Social Infrastructure

- 1 Government line departments should provide necessary technical knowledge, capacity building for creation of these infrastructures through private investments.
- 2 Banks may fund setting up schools, health care facilities, sanitation and drinking water projects which are viable.

20. Renewable Energy

- 1 Beneficiaries may be financed under the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM-KUSUM) Scheme for solar pumps and solarisation of grid connected agricultural pumps and solar power plants etc. The scheme may be popularised by displaying at branches.
- 2 The other schemes of MNRE viz. the Bio Mass Programme supporting installation of family and medium size biogas installations in rural areas, rooftop solar programme for households/ group housing societies etc.

21. Informal Credit Delivery System

- 1 Matured SHG members need to be trained in livelihood based skills for graduating them into SMEs.
- 2 Saturation of various activity linked schemes like PMFME, PMEGP, PM Vishwakarma, Mudra etc. among SHGs will enhance their income and improve their repayment capacity.
- 3 Financing of tenant farmers/ share croppers through JLG mode under BALARAM scheme on saturation mode.
- 4 Enrolment of all SHG members under social security schemes to mitigate unforeseen risks.
- 5 Regular credit counselling of SHG members through the field level functionaries of OLM/ Mission Shakti for follow up to financing.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

1. 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.
2. 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.
3. 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.
4. 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.
5. To provide facilities at par with FPOs to existing PACS.
6. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.

7. World's largest food grain storage scheme for cooperatives.
8. Revival and computerization of PCARDBs/SCARDBs.
9. Establishment of National Cooperative Database.
10. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
11. 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.
12. 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. Odisha is the first state to implement an integrated Core Banking Solution (CBS) Project covering all the three tiers of the Short-Term Credit Cooperative Structure i.e. State Cooperative Bank, District Central Cooperative Banks and Primary Agriculture Cooperative Societies.
2. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization).
3. The state government also created 1,300 more primary agriculture cooperative societies (PACS) and large-area multipurpose societies (LAMPS) in 2023-24.
4. The state government had declared for disbursement of crop loans to farmers at zero percent rate of interest up to `1.00 Lakh through the PACS/ DCCBs.

5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for around 30% of crop loans disbursed in the district. The DCCB in the district is profit making. The long term cooperative credit structure is non-operational.
2. The district has 16 branches of Khordha District Cooperative Bank and 157 PACS affiliated to these branches. Sector wise, cooperatives in the district cover Farm Credit, Agriculture Infrastructure, Agriculture - Ancillary Activities sectors.
3. The number of PACS in the district is 157 and 34 new multipurpose PACS were formed recently. All are in the process of adopting the model bye Laws (for making them multipurpose, multidimensional and transparent entities).
4. As per the national cooperative database, there are 20 Dairy Cooperative Societies (03 under liquidation), 82 functional fishery cooperatives, 28 weavers and textile

cooperatives, 19 Handicraft cooperatives and 03 marketing cooperative societies.

6. Potential for formation of cooperatives

1. There is potential for formation on non-credit multipurpose societies, fishery and dairy societies and handloom/ handicraft societies in the district.
2. Fishery societies can be formed in Balipatna, Baliana, Chilika block where pond based inland fishery is being practiced.
3. Poultry and livestock sector potential is there across the district, especially in Khordha, Bhubaneswar and Jatni blocks.
4. Handicraft/ handloom societies may be revived. Potential is existing in Bolgarh, Khordha, Jatni and Bhubaneswar blocks where practicing artisans are existing.

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 collabo ration/ Conver gence etc.	No. of benefi ciaries	Likely impact/ Outcome
1	Colecti visation	Kalabhaskarr Off Farm producer organisation, Handicraft producer	Bhubaneswar and Khordha	Mobilisation, registration, hand holding, skill, upgradation Marketing support working capital support setting up and managing the CFC	NA	350	Preservation of G.I tagged traditional handicrafts, skill upgradation of artisans assured income and creation of a brand name
2	Collecti visation	Dhalapatharra Off Farm Producer Handloom	Dhalapatha, Bolgarh	Revival, Mobilisation, registration, hand holding, skill upgradation marketing support, working capital support, setting up and managing the CFC	NA	200	Preservation of G.I tagged traditional handicrafts, skill upgradation of artisans and Kusumi Saree, assured income and establishment of a CFC
3	Collectiv isation	Paschimes war Farmer Producer Organisation	Itipur, Bhubaneswar block	Training and capacity building, management of FPO, business development assistance, credit support through NABKISAN, marketing infra support through mobile van	NA	600	FPO actively providing input support and collectivisation and marketing of members produce, extenstion services etc.

4	Collectivisation	Tasty-veg Farmer Producer Organisation	Balipatana block	Training and capacity building, management of FPO, business development assistance, credit support through NABKISAN	NA	500	FPO actively providing input support and collectivisation and marketing of members produce, extension services etc.
5	Collectivisation	Kusabhadra Farmer Producer Organisation	Balipatana block	Training and capacity building, management of FPO, business development assistance, credit support through NABKISAN	NA	500	FPO actively providing input support and collectivisation and marketing of members produce, extension services etc.
6	Collectivisation	Bhargavi Fish Farmers Producer Organisation	Balipatana block	Training and capacity building, management of FPO, business development assistance, credit support through NABKISAN	NA	500	FPO actively providing input support and collectivisation and marketing of members produce, extension services, training in scientific fishery, value addition etc.
7	Collectivisation	Madhukar Diary Farmers Producer Organisation	Balipatana block	Training and capacity building, management of FPO, business development assistance, credit support through NABKISAN	NA	100	Mobilisation of diary farmers of the area under the registered FPO umbrella, registration, training in value addition, marketing support
8	Tribal Development	Banapur Wadi Project	Banapur block	Horticulture based livelihood opportunities are provided to the tribal beneficiaries.	NA	200	New project- 50 acres plantation of cashew completed, awareness programmes are on going
9	Skill Training	Handloom Weavers	Bolgarh block	Skill Upgradation and Transfer training in G.I tagged Dhalapathar Parada and Saree	NA	40	As part of the revival effort of the handloom cluster
10	Skill Training	Garment Designing and Advance Beauty Therapist	Bhubaneswar	Skilling of Rural Women to create employment	NA	40	Many of the trainees have been either self employed/ wage employed

11	Women Empowerment	Micro Entrepreneur Development Program me-03 for SHG members	Begunia, Balipatana and Bolgarh blocks	Micro enterprises development -Millet Processing, Sports Garment Making and Terracotta craft	NA	60	Income generating activities being taken up by the trainees
12	Women Empowerment	Livelihood Entrepreneur Development Programme	Bolgarh block	Training, support for demo unit, credit linkage, marketing etc.	NA	90	The demo unit is functioning and the trainees are earning additional income by making beautiful cloth bags
13	Financia Inclusion	3 center for financial literacy	All blocks	Providing financial literacy and creation of awareness	RBI		Financial Literacy Programmes are organised all over the district
14	Institution Development	Exposure Visit to BoD of DCCB	Khordha	Exposure Visit for learning and implementation	NA		Support to FPO members for marketing rural products
15	Promotional Activity	Support for setting up a Rural Mart for FPO products	Balipatana block	Support for premises, management, manpower, promotion etc.	NA		
16	Promotional Activity	Support to FPOs under One Station One Product	Bhubaneswar and Khordha	Support to FPOs/ OFPOs for marketing, stall charges, manpower, branding etc	East Coast Railways	2500	Members of 05 FPOs/ OFPOs were benefitted from the collaboration between NABARD and Railways
17	Institution Development	Capital Support to RUDSETI	Bhubaneswar	One time capital support for RUDSETI infrastructure			
18	Sensitisation	07 programmes	Various places	Training of grass root level leaders of SHGs, sensitisation of bankers and NGO workers		350	Sensitisation regarding various programmes and schemes of Govt. and NABARD, regarding SHG-Bank Linkage programme etc.

Success Stories

Success Story 1: A Platform for Success



1. Scheme :	Marketing Interventions -OFDD
2. Project Implementing Agency :	NIGAM (as anchoring agency for FPOs)
3. Duration of the project :	435 days
4. Beneficiary :	05 FPOs and OFPOs supported by NABARD and few SHGs too
No. of beneficiaries:	2000
Community :	Women entrepreneurs artisans farmers
State :	Odisha
District :	Khordha
Block :	Bhubaneswar
Village :	25

1.1 Support provided

- NABARD supported the FPOs/ OFPOs to manage the OSOP stalls by providing grant assistance for stall charges electricity décor and publicity salaries packaging and branding training and capacity building etc. for 02 stations in Khordha district.
- Apart from that NABARD also coordinated with Railways for smooth allotment of stalls quality control documentation etc.

1.2 Pre-implementation status

- NABARD has supported many SHGs FPO members and artisans by training and capacity building and for production of unique products at rural level. However, these products were not able to get due recognition and a wider marketing platform which resulted in low sales turnover.
- Despite the quality of various products like agricultural handloom handicrafts millet based food products etc. being unique and niche the income of producers was not increasing beyond a threshold level.
- In view of this NABARD Odisha RO held discussions with East Coast Railways for collaboration in the One Station One Product stalls at major railway stations in the State.
- The first ever such stall started operations at Khordha railway station from 23 Dec 2023 and at Bhubaneswar Railway Station from 26 December 2023.
- Till date 05 different FPOs have showcased their products for over 400 days at both the stations with monthly sales of around Rs.1 Lakh.

1.3 Challenges faced

- Initially attracting customers towards authentic rural products was a challenge. They had to be attracted through display boards and distribution of leaflets etc.
- There was huge demand for some segments e.g Millets based products. Meeting the demand in a timely manner needed considerable planning and coordination.
- Since the allotment in the stalls was on a rotational basis for a block period of 15 days- one month maximum it resulted in operational losses for the group. This was resolved by the anchor agency coordinating with Railways and meticulous logistics planning.

1.4 Impact

- This initiative has boosted the morale of the producers to a significant extent. They are meeting the expected quality and volume requirements as per customer demand in a timely manner.
- The total sales from these 02 OSOP stalls were around 19 Lakhs with an average sale of around Rs.1.5 lakh per month.
- The consumers were also happy to get authentic products like G.I tagged Dhalapathara handloom products handicrafts organic agricultural products etc.

Success Story 2: Crafting and Collaboration- Mantra for Success



1. Scheme :	Off Farm Producer Organisation		
2. Project Implementing Agency :	Kalabhaskar	Producer Co Ltd	(supported by NIGAM)
3. Duration of the project :	3 years		
4. Beneficiary :			
No. of beneficiaries :	350		
Community :	Artisans		
State :	odisha		
District :	Khordha		
Block :	Bhubaneswar		
Village :	53 villages		

2.1 Support provided

- NABARD provided grant support for bringing the artisans under the umbrella of a registered multi-craft producer company.
- Apart from that supported for mobilization and awareness provision of common facility centre(CFC) at district as well as cluster level with required tools and equipment skill development and design development trainings
- They are also supported for participating ay National and State level exhibitions for generating leads fo B2B operations etc.

- They have also been supported for working capital of `20 Lakh through NABKISAN for business operations.

2.2 Pre-implementation status

- The artisans were spread over smaller clusters and did not find a common platform for marketing their products. They also could not find enough work through the year making them seasonally unemployed
- The marketing was limited to melas/ exhibitions and through traders etc resulting in low income for the artisans.

2.3 Challenges faced

- Mobilisation of members and share capital was a big challenge due to low income of artisans and lack of awareness. After regular meetings and discussions this could be overcome.
- Many artisans could not travel to the CFC due to the distance and family obligations. The issue was resolved by creating smaller CFCs in major clusters through a hub and spoke model.

2.4 Impact

- Sales increased up to `15-20 Lakh per quarter.
- Better income for artisans due to improved sales and pricing
- Four kiosk/ stalls acquired at Utkalika the flagship store of Govt. of Odisha at Bhubaneswar for display and sale of products which has resulted in improved clientele and b2C transactions.
- Participation in almost all national level Exhibitions and Melas. Huge demand for the OFPOs products from across the country
- The OFPO is able to generate work for all members

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.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the District by

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

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

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

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

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

e. Other Agencies: Government of India serves as a critical catalyst in nudging state governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are: 1. Govt. of India launched Amrit Dharohar initiative in Odisha 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. Keeping in view the salient features of the district there are some major sectors like Agriculture Disaster Management Water Forestry Health Fisheries and ARD where there is scope for undertaking climate action projects with a mix of adaptation and mitigation measures. Under adaptation major measures are promotion of organic farming SRI stress tolerant varieties creation of awareness disease early warning system improved feed management increase of forest cover flood protection and anti-erosion works etc. Among mitigation measures promotion of grid connected wind power maximising solar energy potential (through GEDCOL) encouraging e-vehicle usage etc. are crucial. Khordha is one of the priority districts under the SAPCC due to its vulnerability to natural disasters high pollution levels (Air Quality Index Value 158 in BMC areas) heat prone etc. The high level of urbanization result in resource congestion waste accumulation congestion and emission. The composite vulnerability rank has increased from 29 in 2011 to 26 in 2017.

- ii. As per the State Action Plan for Climate Change the following measures are feasible in the district-

1. Increase the forest cover of the state by undertaking afforestation and reforestation measures under Assisted Regeneration Programme b. Enhance the density of forests by undertaking Assisted Natural Regeneration (ANR) and protecting existing forest stocks to act as a carbon sink with stronger conservation c. Covering bald hills with suitable species mix d. Increasing planting on non-forest land d. Conservation and regeneration of bamboo forest e. sustainable management of forests f. watershed and soil conservation activities h. health care professionals to be sensitised about climate change impacts i. Climate Resilient practices and infrastructure promotion Financing is available through Government spending PPP mode Green Climate Fund and NAFCC etc.

3.2 Any specific Climate Change initiative in the District by

- i. The Government of India launched National Action Plan on Climate Change (NAPCC) on 30th June 2008 outlining eight National Missions on climate change i.e National Solar Mission National Mission for Enhanced Energy Efficiency Sustainable Agriculture National Mission on Sustainable Habitat National Mission for a Green India etc. India is targeting to achieve net zero emissions by the year 2070.

- ii. The KVK is conducting training programmes Climate resilient technologies for sustainable agriculture as well as demonstration on resilient varieties. Other ICAR institutes like Institute of Water Management Central Institute for Women in Agriculture ICAR-Central Institute of Freshwater Aquaculture etc. are working to build climate resilience in agriculture and allied sectors. The IIWM is working on crop planning under climate change scenario and natural farming models Rejuvenating Watersheds for Agricultural Resilience through Innovative Development (REWARD) etc. CIFA is working on mitigation strategies in fisheries and aquaculture in context of climate change.
- iii. The State Government has a dedicated climate budget and Odisha is the first and the only State in the country to get the approval for SAPCC 2021-30 by the Ministry of Environment Forest and Climate Change (MoEF&CC) Government of India. The action plan delineated Climate Proofing Telecom and Energy Infrastructure; strengthening alternative communication systems during disasters. The State Government is working to make Bhubaneswar a solar city. GEDCOL is contemplating to replicate the Bhubaneswar-Cuttack Rooftop project to other areas in the district. Under the Odisha Liveable Habitat Mission (OLHM) or Jaga Mission 05 cities/ ULBs have delisted 172 slums and benefitted 96001 households.
- iv. NABARD is supporting climate change initiatives through the flood protection projects and irrigation projects supported under RIDF.

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 In Khordha district Odisha Pattachitra received G.I certification in 2008-09 and Dhalapathara Parada and Fabrics have received GI in 2011-12. Apart from that some parts of the district are also covered under the "Konark Stone Carving" activity. Dhalapathara in Bolagarh block of Khordha district is well known for its exquisite designs of handloom curtains and sarees. The designs are extremely sharp and the weavers can create exquisite designs without the use of any graph.
- 4 One Off Farm Producer Organisation (OFPO) named "Dhalapathara Parada Producer Co Ltd" has been registered with NABARD support with plans to provide better earning opportunities marketing avenues and innovations for the cluster. NABARD has been instrumental in reviving the weave that was going extinct due to weavers turning to alternative occupations. NABARD has established a CFC for reskilling and skill transfer to the new generation. APart from that constant handholding support is being provided for marketing compliances brand building etc. NABARD has also supported creation of another Multi craft OFPO "Kalabhaskar Producer Company Ltd" for supporting artisans of Pattachitra (traditional painting).



Annexure 1 District - Khordha

(₹ Lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
	I.Agriculture															
	A. Farm Credit															
	A.1 Crop Production, Maintenance, Marketing															
1	Betelvine/ Paan/ Betel Leaf__	100	Acre	100000	Phy	494	494							124		1112
					BL	494	494							124		1112
2	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated / Rainfed	100	Acre	13000	Phy			1250							300	1550
					BL			162.5							39	201.5
3	Fodder__	100	Acre	40000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	4	4	4	4	4	4	4	4	4	4	40
4	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	741	741	741	741	494	494	247	494	741	741	6175
					BL	741	741	741	741	494	494	247	494	741	741	6175
5	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	2470	2470	4940	2470	2470	1235	1729	2470	1482	3458	25194
					BL	790.4	790.4	1580.8	790.4	790.4	395.2	553.28	790.4	474.24	1106.56	8062.08
6	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	125
7	Mango/ Aam__	100	Acre	45000	Phy	247	247	247	1235	62	1235	62	124	1235	1235	5929
					BL	111.15	111.15	111.15	555.75	27.9	555.75	27.9	55.8	555.75	555.75	2668.05
8	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	50000	Phy	247	157	21	31	52	52	26	26	26	26	664
					BL	123.5	78.5	10.5	15.5	26	26	13	13	13	13	332
9	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	12350	24700	12350	9880	9880	14820	7410	7410	7410	12350	118560
					BL	2037.75	4075.5	2037.75	1630.2	1630.2	2445.3	1222.65	1222.65	1222.65	2037.75	19562

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
10	Other Vegetables__	100	Acre	35000	Phy	14820	19760	9880	14820	12350	14820	12350	12350	12350	12350	135850
					BL	5187	6916	3458	5187	4322.5	5187	4322.5	4322.5	4322.5	4322.5	47547
11	Other Vegetables_Organic	100	Acre	40000	Phy	14820	19760	9880	14820	12350	14820	12350	12350	12350	12350	135850
					BL	5928	7904	3952	5928	4940	5928	4940	4940	4940	4940	54340
12	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	19760	22230	27170	34580	22230	34580	24700	17290	32110	24700	259350
					BL	7904	8892	10868	13832	8892	13832	9880	6916	12844	9880	103740
13	Sugarcane/ Ganna_Ratoon	100	Acre	50000	Phy	124	124	124	124	124	124	124	124	124	124	1240
					BL	62	62	62	62	62	62	62	62	62	62	620
						23395.3	30081.05	23000.2	28758.35	21201.5	28941.75	21284.83	18832.85	25315.64	23714.06	244525
	Post-harvest/HH Consumption (10%)					2339.53	3008.1	2300.02	2875.84	2120.15	2894.18	2128.48	1883.28	2531.56	2371.41	24452
	Repairs & maintenance of farm assets (20%)					4679.06	6016.21	4600.04	5751.67	4240.3	5788.35	4256.97	3766.57	5063.13	4742.81	48905
	Sub Total															317882

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.2 Water Resources																
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	100	70	50	50	50	50	50	50		30	500
					BL	112.2	78.54	56.1	56.1	56.1	56.1	56.1	56.1		33.66	561
2	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy	200	200	100	50	100	150	50	120	180	50	1200
					BL	110.5	110.5	55.25	27.63	55.25	82.88	27.63	66.3	99.45	27.63	663.02
3	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	100	100	200	100	100	100	100	100	100	100	1100
					BL	138.38	138.38	276.76	138.38	138.38	138.38	138.38	138.38	138.38	138.38	1522.18
4	Electric Pump Sets--Submersible 3.0 HP	85	No.	48400	Phy	200	200	200	200	200	200	100	100	100	75	1575
					BL	82.28	82.28	82.28	82.28	82.28	82.28	41.14	41.14	41.14	30.86	647.96
5	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	100	100	30	30	50	10	10	20	30	20	400
					BL	205.79	205.79	61.74	61.74	102.9	20.58	20.58	41.16	61.74	41.16	823.18
6	Sprinkler Irrigation -Mini-0.4 ha (Spacing 10 m x 10 m)	85	ha	82548	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	70.17	70.17	70.17	70.17	70.17	70.17	70.17	70.17	70.17	70.17	701.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
7	Tube Well- Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	100	100	100	50	50	50	50	50	10	50	610
					BL	112.2	112.2	112.2	56.1	56.1	56.1	56.1	56.1	11.22	56.1	684.42
8	Water Harvesting/ Recharge structure-- 25x25x3 m	85	No.	225000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	1912.5
	Sub Total															7515.96

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.3 Farm Mechanisation																
1	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy	10	10	10	20	20	20	20	20	20	20	170
					BL	226.12	226.12	226.12	452.23	452.23	452.23	452.23	452.23	452.23	452.23	3843.97
2	Other machinery-Other Machinery & Equipments-Brush Cutter	85	No.	28500	Phy	14	14	14	14	14	14	14	14	14	14	140
					BL	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	33.9
3	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	43.4
4	Other machinery-Other Machinery & Equipments-Oil Mill	85	No.	197300	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	33.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
5	Other machinery-Other Machinery & Equipments-Plant Protection Equipments	85	No.	11000	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	18.7	18.7	18.7	18.7	18.7	18.7	18.7	18.7	18.7	18.7	187
6	Other machinery-Other Machinery & Equipments-Pulverizer	85	No.	46800	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	198.9
7	Other machinery-Other Machinery & Equipments-Pumpset	85	No.	29800	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	25.33	25.33	25.33	25.33	25.33	25.33	25.33	25.33	25.33	25.33	253.3
8	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	117



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
9	Other machinery-Other Machinery & Equipments-Rubber Roll Sheller cum Polisher	85	No.	222400	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	94.5
10	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	100	100	60	70	100	100	120	100	150	100	1000
					BL	328.78	328.78	197.27	230.15	328.78	328.78	394.54	328.78	493.17	328.78	3287.81
11	Power Tiller--Power Tiller 9 Hp	85	No.	212000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	18.02	18.02	18.02	18.02	18.02	18.02	18.02	18.02	18.02	18.02	180.2
12	Reapers, Binders and Balers-Self Propelled-Paddy Reaper cum binder, 3 wheel 10 Hp	85	No.	421900	Phy	100	100	50	100	100	75	50	75	75	75	800
					BL	358.62	358.62	179.31	358.62	358.62	268.96	179.31	268.96	268.96	268.96	2868.94
13	Seed Drill-Seed cum Fertilizer Drill-Seed-cum-Fertiliser Drill	85	No.	82500	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	70.13	70.13	70.13	70.13	70.13	70.13	70.13	70.13	70.13	70.13	701.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubane swar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
14	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy	50	50	30	30	30	30	30	30	50	30	360
					BL	61.63	61.63	36.98	36.98	36.98	36.98	36.98	36.98	61.63	36.98	443.75
15	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	291.76	291.76	291.76	291.76	291.76	291.76	291.76	291.76	291.76	291.76	2917.6
16	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	1289.11	1289.11	1289.11	1289.11	1289.11	1289.11	1289.11	1289.11	1289.11	1289.11	12891.1
17	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	42.1
	Sub Total															28138.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.4 Plantation & Horticulture																
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	77.83	77.83	77.83	77.83	77.83	77.83	77.83	77.83	77.83	77.83	778.3
2	Climber perennials- Betelvine- Betelvine (Deshi Variety) 0.05Ha	85	ha	116504	Phy	5	5									10
					BL	4.95	4.95									9.9
3	Floriculture-Cut Flowers- Gladiolus - 0.04 Ha	85	ha	95065	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	40.4	40.4	40.4	40.4	40.4	40.4	40.4	40.4	40.4	40.4	404
4	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	40	40	40	40	40	40	40	40	40	40	400
					BL	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	250.5
6	Medicinal & Aromatic Plants- Lemon Grass- Lemon Grass	85	Acre	176715	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	37.55	375.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
5	Medicinal & Aromatic Plants- -Palmarosa	85	Acre	57479	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	12.21	12.21	12.21	12.21	12.21	12.21	12.21	12.21	12.21	12.21	122.1
7	Mushroom Cultivation- Paddy Straw Mushroom- Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	220.93	220.93	220.93	220.93	220.93	220.93	220.93	220.93	220.93	220.93	2209.3
8	New Orchard - Tropical/ Sub Tropical Fruits-- 1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	38.2	38.2	38.2	38.2	38.2	38.2	38.2	38.2	38.2	38.2	382
9	New Orchard - Tropical/ Sub Tropical Fruits-- 1 Acre (2.0 m x 2.0 m) - Banana Sucker	85	Acre	163500	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	34.74	34.74	34.74	34.74	34.74	34.74	34.74	34.74	34.74	34.74	347.4



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
10	New Orchard - Tropical/ Sub Tropical Fruits-- 1 Acre (4.5 m x 4.5 m) Lime and Lemon	85	Acre	209689	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	44.56	44.56	44.56	44.56	44.56	44.56	44.56	44.56	44.56	44.56	445.6
11	New Orchard - Tropical/ Sub Tropical Fruits- Guava-1 Acre (1.5 m x 3.0 m)	85	Acre	197489	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	41.97	41.97	41.97	41.97	41.97	41.97	41.97	41.97	41.97	41.97	419.7
12	New Orchard - Tropical/ Sub Tropical Fruits- Mango-1 Acre (2.5 m x 2.5 m)	85	Acre	239234	Phy	494	494	494	2470	124	2470	124	247	2470	2470	11857
					BL	1004.54	1004.54	1004.54	5022.72	252.15	5022.72	252.15	502.27	5022.72	5022.72	24111.07
13	Nursery - Horticulture Nursery-1 acre upto 25000 plants per year	85	Acre	1200000	Phy	1			1	1	1		1			5
					BL	10.2			10.2	10.2	10.2		10.2			51
14	Other Plantation Crops-- Cashewnut	85	Acre	223130	Phy	1235	1235	4940	1235	1235	2470	1235	1235	2470	2470	19760
					BL	2342.31	2342.31	9369.23	2342.31	2342.31	4684.61	2342.31	2342.31	4684.61	4684.61	37476.92

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
15	Other Plantation Crops-Coconut-Coconut	85	Acre	180697	Phy	124	247	124	124	124	247	2470	124	124	1235	4943
					BL	190.45	379.37	190.45	190.45	190.45	379.37	3793.73	190.45	190.45	1896.87	7592.04
16	Pandals-Dragon Fruit-Dragon fruit	85	Acre	415800	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	176.7
17	Protection Structure-Poly/ Green Housing-Rose under Naturally Ventilated Poly house- 1000 Sq mt	85	sq.m.	1717	Phy	1			1	1	1			1		5
					BL	0.01			0.01	0.01	0.01			0.01		0.05
	Sub Total															75152.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.5 Working Capital - Bee Keeping																
1	Apiculture_Others_	1	10 boxes	50000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	15	15	15	15	15	15	15	15	15	150	
	Sub Total															150

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.6 Forestry																
1	Nursery/Propagation unit-Traditional Nursery-Raising casurina seedlings (06 month old) - 1000 number	85	No.	18726	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	15.9
2	Plantation--Avenue plant-18 month old seedling-spacing 4 m * 2.5m-500 no	85	No.	274154	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	233
3	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	58.23	58.23	58.23	58.23	58.23	58.23	58.23	58.23	58.23	58.23	582.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
4	Plantation--Cost for block plantations for 04 year-18 month1000 plant	85	ha	251904	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	21.41	21.41	21.41	21.41	21.41	21.41	21.41	21.41	21.41	21.41	214.1
5	Plantation-- Urban plantation (18 months old)- 3year- 1000 saplings	85	No.	588435	Phy	10	10	10	10	10	10	10	10	20	10	110
					BL	50.02	50.02	50.02	50.02	50.02	50.02	50.02	50.02	50.02	=50.02*2	50.02
	Sub Total															1595.52



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.7 Animal Husbandry - Dairy																
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	50.07	50.07	50.07	50.07	50.07	50.07	50.07	50.07	50.07	50.07	500.7
2	Bulk Milk Cooling Unit--5000 litre	85	No.	1724000	Phy	2	1	1	1	1	1	1	1	1	1	11
					BL	29.31	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	161.16
3	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	5+5	246000	Phy	500	500	400	400	400	500	400	400	500	400	4400
					BL	1045.5	1045.5	836.4	836.4	836.4	1045.5	836.4	836.4	1045.5	836.4	9200.4
4	Crossbred Cattle Farming--Dairy (CB) with Milking Machine	85	5+5	1284000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	545.7	545.7	545.7	545.7	545.7	545.7	545.7	545.7	545.7	545.7	5457
5	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85
6	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo 10 LPD	85	1+1	288000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	244.8	244.8	244.8	244.8	244.8	244.8	244.8	244.8	244.8	244.8	2448
7	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo 10 LPD	85	5+5	1440000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	61.2	61.2	61.2	61.2	61.2	61.2	61.2	61.2	61.2	61.2	612

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
8	Heifer Rearing-- Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	30	35	30	35	30	35	30	35	30	30	320
					BL	265.2	309.4	265.2	309.4	265.2	309.4	265.2	309.4	265.2	265.2	2828.8
9	Indigenous Cattle Faming-- Dairy – Indigenous cows (Sahiwal/Gir) – 10 LPD	85	1+1	277000	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	58.86	58.86	58.86	58.86	58.86	58.86	58.86	58.86	58.86	58.86	588.6
10	Indigenous Cattle Faming-- Dairy – Indigenous cows(Sahiwal/Gi r) – 10 LPD	85	5+5	1386000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	235.62	235.62	235.62	235.62	235.62	235.62	235.62	235.62	235.62	235.62	2356.2
11	Integrated Dairy Farming-With Bio-gas & Vermi- Compost- Integrated Dairy Farming – 12 LPD (5+5)	85	No.	1452000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	123.42	123.42	123.42	123.42	123.42	123.42	123.42	123.42	123.42	123.42	1234.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
12	Milking Machine-Double Bucket-20-25 animal per hour	85	No.	75000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	63.8
13	Total Mixed Ration (TMR) Wagon--Khoa Making Unit - 1 unit	85	No.	607000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	103.2
14	Total Mixed Ration (TMR) Wagon--Paneer Making Unit - 1 unit	85	No.	815000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	138.6
15	Veterinary Cline-Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85
	Sub Total															25862.66

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.8 Working Capital - AH - Dairy/Drought animal																
1	Buffalo Farming_Others_Murrah Buffalo	100	1+1	66350	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	132.7
	Buffalo Farming_Others_Murrah Buffalo	100	5+5	331750	Phy	10	10	10	10	10	10	10	10	10	100	
					BL	33.18	33.18	33.18	33.18	33.18	33.18	33.18	33.18	33.18	33.18	331.8
2	Cross bred Farming_Others_	100	1+1	60000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	12	12	12	12	12	12	12	12	12	12	120
	Cross bred Farming_Others_	100	5+5	282250	Phy	10	10	10	10	10	10	10	10	10	100	
					BL	28.23	28.23	28.23	28.23	28.23	28.23	28.23	28.23	28.23	28.23	282.3
3	Heifer Rearing_Others_	100	Per Animal	40000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	4	4	4	4	4	4	4	4	4	4	40
	Sub Total															906.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.9 Animal Husbandry - Poultry																
1	Animal/Poultry Feed Unit--20 tons per day	85	20 TPD	21500000	Phy	1	1	1	1	5	1	1	1	1	1	14
					BL	182.75	182.75	182.75	182.75	913.75	182.75	182.75	182.75	182.75	182.75	2558.5
2	Centralized Grower Unit--	85	16000	17372000	Phy					1						1
					BL					147.66						147.66
3	Commercial Broiler Farming-Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	274.98	274.98	274.98	274.98	274.98	274.98	274.98	274.98	274.98	274.98	2749.8
4	Commercial Broiler Farming-Hybrid Broiler (Chicken) (EC) - 10000 units	85	1000	3876500	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	659.01	659.01	659.01	659.01	659.01	659.01	659.01	659.01	659.01	659.01	6590.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
5	Commercial Layer Farming-- Hybrid Layer (Chicken) (Cage system) (1+2 housing)	85	10000	10731000	Phy	4	3	3	3	3	3	3	1	1	1	25
					BL	364.85	273.64	273.64	273.64	273.64	273.64	273.64	91.21	91.21	91.21	2280.32
6	Duck rearing- Dual purpose- Duck Rearing- Semi Intensive (100+15) units	85	100+15	114000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	19.38	19.38	19.38	19.38	19.38	19.38	19.38	19.38	19.38	19.38	193.8
7	Duck rearing- Dual purpose- Duck Rearing- Semi Intensive Deep litter - 1000 units	85	500+75	440000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	374
8	Indigenous Poultry Farming- Dual purpose- CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	200	200	200	200	50	50	50	50	50	50	1100
					BL	204	204	204	204	51	51	51	51	51	51	1122
	Sub Total															16016.18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.10 Working Capital - AH - Poultry																
1	Broiler Farming_Others_	100	1000	208450	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	20.85	20.85	20.85	20.85	20.85	20.85	20.85	20.85	20.85	20.85	208.5
	Broiler Farming_Others_	100	4000	848980	Phy	10	10	10	10	10	10	10	10	10	100	
					BL	84.9	84.9	84.9	84.9	84.9	84.9	84.9	84.9	84.9	84.9	849
	Broiler Farming_Others_	100	10000	2102460	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	42.05	42.05	42.05	42.05	42.05	42.05	42.05	42.05	42.05	42.05	420.5
2	Desi Chicken/LIT birds Farming_Others_Semi Commercial	100	100	20000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	10	10	10	10	10	10	10	10	10	10	100
3	Duck Farming_Others_Semi Commercial (1000) unit	100	100	23000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	23
4	Layer Farming_Semi-automated (Cage)_	100	1000	415000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	20.75	20.75	20.75	20.75	20.75	20.75	20.75	20.75	20.75	20.75	207.5
	Layer Farming_Semi-automated (Cage)_	100	10000	4182300	Phy	1	1	1	1	1	1	1	1	1	10	
					BL	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	418.2
Sub Total																2226.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.11 Animal Husbandry - SGP																
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	150	150	150	150	150	150	150	150	150	150	1500
					BL	807.08	807.08	807.08	807.08	807.08	807.08	807.08	807.08	807.08	807.08	8070.8
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	27.54	27.54	27.54	27.54	27.54	27.54	27.54	27.54	27.54	27.54	275.4
3	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	312.5
Sub Total																8658.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.12 Working Capital - AH - Others/SR																
1	Fodder Development_Fodder	100	Acre	24697	Phy	5	5	5	5	5	5	5	5	5	5	50
	Development_10 metric ton				BL	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	12.3
2	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	35	35	35	35	35	35	35	35	35	35	350
	Sub Total															362.3



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliana	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.13 Fisheries																
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	3000000	Phy		2					2				4
					BL		51					51				102
2	Composite Fish Culture- Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	100	100	10	10	10	10	50	30	30	15	365
					BL	429.25	429.25	42.93	42.93	42.93	42.93	214.63	128.78	128.78	64.39	1566.8
3	Composite Fish Culture- Composite Fish Culture-0.4	85	ha	355000	Phy	100	100	60	50	40	50	100	60	70	70	700
					BL	301.75	301.75	181.05	150.88	120.7	150.88	301.75	181.05	211.23	211.23	2112.27
4	Fish marketing- Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	51	51	51	51	51	51	51	51	51	51	510
5	Fish marketing- Bicycle with Insulated Box- Bicycle	85	No.	100000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	42.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
6	Fish marketing-Freezer Vans-Insulated trucks of minimum 6 tonne capacity	85	No.	1500000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.5
7	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	722.5
8	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy	1	1	1				1				4
					BL	39.1	39.1	39.1				39.1				156.4
9	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	2	2									4
					BL	3.76	3.76									7.52
10	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	5	5					5			5	20
					BL	7.65	7.65					7.65			7.65	30.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
11	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy							50				50
					BL							212.5				212.5
12	Integrated Pisciculture - With dairy-0.4	85	ha	744000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	63.24	63.24	63.24	63.24	63.24	63.24	63.24	63.24	63.24	63.24	632.4
13	Integrated Pisciculture - With Duckery-0.4	85	ha	648000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	110.2
14	Integrated Pisciculture - With Paddy-0.4	85	ha	525000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	446.3
15	Integrated Pisciculture - With Poultry-0.4	85	ha	645000	Phy	20	20	20	30	40	20	30	20	30	20	250
					BL	109.65	109.65	109.65	164.48	219.3	109.65	164.48	109.65	164.48	109.65	1370.64
16	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	20	20	20	20	20	20	20	20	40	20	220
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	=127.5*2	127.5	1402.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total	
17	Intensive Fish farming-Cage Culture-Circular 16m dia*5m depth*3 number	85	No.	11885000	Phy							1				1	
					BL						101.02				101.02		
18	Ornamental Fish Hatchery-Backyard-0.06 acre	85	No.	225000	Phy					1						1	
					BL					1.91					1.91		
19	Semi Intensive Pisciculture-Other-Fattening of mudcrab 0.4 ha	85	ha	581000	Phy							1				1	
					BL						4.94				4.94		
20	Traditional Farming-Shrimp farming-0.4	85	ha	941000	Phy							1				1	
					BL						8				8		
	Sub Total																10178.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
A.14 Working Capital - Fisheries																
1	Fish Culture - Bio flocculation Others 2 tanks one crop	100	2 tanks	50000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	1	1	1	1	1	1	1	1	1	1	10
2	Fish Culture - Bio flocculation Others Scientific Pisciculture in Pvt tank/GP tank-1	100	Acre	160000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	32
3	Fish Culture in Pond Others Fishing by Fisherman under inland Sector	100	Per month	22600	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	226
4	Fish Culture in Pond Polyculture (Composite Fish Culture) - Indian Minor Carps	100	Acre	180000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	36	36	36	36	36	36	36	36	36	36	360
5	Integrated Farming Fisheries with Poultry & Horticulture	100	Acre	200000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	20	20	20	20	20	20	20	20	20	20	200

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
6	Integrated Farming_Fisheries with Poultry_Fish farming with duck (100 birds)	100	Acre	242000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	12.1	12.1	12.1	12.1	12.1	12.1	12.1	12.1	12.1	12.1	121
7	Integrated Farming_Fisheries with Poultry_With Boiler-250 birds	100	Acre	232000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	116
8	Integrated Farming_Others_Fish farming with dairy (1+1)	100	Acre	252500	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	126.3
9	Marine Fisheries - Others_Others_Non-motorised boats	100	Per month	26000	Phy							5				5
					BL							1.3				1.3
10	Marketing Activities_Others_Fish Retailer	100	Per month	96000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	9.6
	Sub Total															1202.2



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
	A.15 Farm Credit															
1	Agri. Produce Transport/Marketing-Agri. Produce Transport Vehicles-Mobility Support 4 wheeler-Marketing	80	No.	1000000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	160	160	160	160	160	160	160	160	160	160	1600
2	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1500000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	255
3	Solar Energy-Solar Agriculture Pump-5 HP AC submersible Pump with Solar PV	85	No.	256278	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	217.84	217.84	217.84	217.84	217.84	217.84	217.84	217.84	217.84	217.84	2178.4
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-Mobility Support 2 wheeler	85	No.	100000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	85	85	85	85	85	85	85	85	85	85	850
	Sub Total					488.34	488.34	488.34	488.34	488.34	488.34	488.34	488.34	488.34	488.34	4883.4
	Total Farm Credit (sum of A.1 to A.15)															500731.27

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
	B. Agriculture Infrastructure															
	B.1 Storage Facilities															
1	Cold Storage-For Dairy Products -7 ft x7 ft x8 ft	85	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	212.5
2	Cold Storage-For Fish Products-7 ft x7 ft x8 ft	85	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	212.5
3	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	255
4	Cold Storage-For Milk & Milk Products-7 ft x7 ft x8 ft	85	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	212.5
5	Cold Storage-For Poultry-Deep fridge 1000ltr	85	No.	100000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	42.5



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
6	Cold Storage-Mini Unit-	85	No.	40000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	340	340	340	340	340	340	340	340	340	340	3400
7	Godown-Large-5000 MT	85	No.	24500000	Phy		1			2		1		1		5
					BL		208.25			416.5		208.25		208.25		1041.25
8	Godown-Medium-1000 MT	85	No.	5000000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	2125
9	Godown-Small-500 MT	85	No.	2500000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	106.25	106.25	106.25	106.25	106.25	106.25	106.25	106.25	106.25	106.25	1062.5
10	Low Cost Storage-Fruit/ Vegetable-5 tpn	85	No.	500000	Phy	4	4	4	4	4	4	4	4	4	4	40
					BL	17	17	17	17	17	17	17	17	17	17	170
11	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	425	425	425	425	425	425	425	425	425	425	4250
	Sub Total															12983.75



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
	B.3 Agriculture Infrastructure - Others															
1	Compost/ Vermi Compost- Compost - NADEP Compost-10 ft X 6 ft X 3 ft	85	No.	27200	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	46.24	46.24	46.24	46.24	46.24	46.24	46.24	46.24	46.24	46.24	462.4
2	Compost/ Vermi Compost-Vermi Compost-10 ft X 6 ft X 2.5 ft	85	No.	36000	Phy	500	500	500	500	500	500	500	500	500	500	5000
					BL	153	153	153	153	153	153	153	153	153	153	1530
3	Seed Processing- All Seed Types-1 Ton perf hour only P and M	85	No.	3500000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	595
4	Tissue Culture- Tissue Cuilture Plant Production and Sale-25 lakh plants/year of mandated crops	85	No.	25000000	Phy					1				1		2
					BL					212.5				212.5		425
	Sub Total															3012.4
	Total (B.1+B.2+B.3)															22054.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
C. Ancillary Activities																
C.1 Food & Agro Processing																
1	Agro Processing Unit-Cashew Processing-1 ton per day only P and M	85	No.	1500000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.5
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	255
3	Coconut Processing-Oil Extraction -	85	No.	200000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	34
4	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	170	170	170	170	170	170	170	170	170	170	1700
5	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	340	340	340	340	340	340	340	340	340	340	3400

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
6	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	34	34	34	34	34	34	34	34	34	34	340
7	Feed Unit-Shrimp Feed-5000kg per hour	85	No.	50000	Phy							5				5
					BL							2.13				2.13
8	Fruit Processing - Pickle-	85	No.	50000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	212.5
9	Fruit Processing - Sorting, grading & Packing-	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	17	17	17	17	17	17	17	17	17	17	170
10	Honey & Honey Products-Honey Products-100kg per hour	85	No.	200000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baliana	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
C.2 Ancillary Activities -																
1	Agri Clinic & Agri Business Centers-Small-ACABC	85	No.	2500000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	425
2	Custom Service Units/ Custom Hiring Centers-Large-CSU(Large)	85	No.	10000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	85	85	85	85	85	85	85	85	85	85	850
3	Custom Service Units/ Custom Hiring Centers-Small-CSU (SMALL)	85	No.	3000000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	1275
4	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	2550	2550	2550	2550	2550	2550	2550	2550	2550	2550	25500
5	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes-- Loan to NBFC	85	No.	50000000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	12750	12750	12750	12750	12750	12750	12750	12750	12750	12750	127500

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
11	Meat & Poultry Processing-- Automatic Mincer and grinder, 100 Kgper hr 13 mm-	85	No.	300000	Phy					2						2
					BL					5.1						5.1
12	Oil Extraction-Oil Mill-Fully Automatic 600-650 Kg/hour only plant and machi	85	No.	20000000	Phy		2			2				1		5
					BL		340			340				170		850
13	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	255
	Sub Total															7946.23

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
6	Loan to PACS/ FSS/ LAMPS- Purchase of Produce-Paddy Procurement	85	No.	17500000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	14875	14875	14875	14875	14875	14875	14875	14875	14875	14875	148750
7	Loans to Agri. Start-ups --Agri start ups	85	No.	20000000	Phy					70						70
					BL					11900						11900
	Sub Total															316200
	Total (C.1+C2)															324146.23
	Total (A+B+C)															846933.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
II. Micro, Small and Medium Enterprises (MSME)																
1	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Kishore Loan (Mudra loan)	85	No.	3000000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	255
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	500000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	5000000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	425

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	2500000000	Phy	5	5	5	5	40	5	5	5	5	5	85
					BL	10625	10625	10625	10625	85000	10625	10625	10625	10625	10625	180625
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	500000000	Phy	300	300	300	300	1200	300	300	300	300	300	3900
					BL	12750	12750	12750	12750	51000	12750	12750	12750	12750	12750	165750
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	5000000000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	21250	21250	21250	21250	21250	21250	21250	21250	21250	21250	212500
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	5000000000	Phy	10	10	10	10	60	10	10	10	10	10	150
					BL	4250	4250	4250	4250	25500	4250	4250	4250	4250	4250	63750
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	120000000	Phy	200	200	200	200	1000	200	200	200	200	200	2800
					BL	2040	2040	2040	2040	10200	2040	2040	2040	2040	2040	28560

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	1000000000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	4250	4250	4250	4250	4250	4250	4250	4250	4250	4250	42500
10	Service Sector - Term Loan-Medium-Turnover	85	No.	6000000000	Phy	10	10	10	10	200	10	10	10	10	10	290
					BL	51000	51000	51000	51000	1020000	51000	51000	51000	51000	51000	1479000
11	Service Sector - Term Loan-Micro-Turnover	85	No.	200000000	Phy	500	500	500	500	500	500	500	500	500	500	5000
					BL	8500	8500	8500	8500	8500	8500	8500	8500	8500	8500	85000
12	Service Sector - Term Loan-Small-Turnover	85	No.	8000000000	Phy	100	100	100	100	200	100	100	100	100	100	1100
					BL	68000	68000	68000	68000	136000	68000	68000	68000	68000	68000	748000
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	3000000000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	7650	7650	7650	7650	7650	7650	7650	7650	7650	7650	76500

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	50000000	Phy	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	10000
					BL	4250	4250	4250	4250	4250	4250	4250	4250	4250	4250	4250
15	Service Sector - Working Capital-Small-Service enterprises	85	No.	200000000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	17000	17000	17000	17000	17000	17000	17000	17000	17000	17000	17000
	Sub Total															3295450

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhubaneswar	District Total
	III. Export Credit						
1	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy	1500	1500
					BL	382500	382500
2	Export Credit -Pre Shipment Export Credit-	85	No.	30000000	Phy	1150	1150
					BL	293250	293250
	Total Export Credit						675750

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhubaneswar	District Total
	IV. Education						
1	Education Loans-Study abroad-	85	No.	1500000	Phy	1200	1200
					BL	15300	15300
2	Education Loans-Study in Country-	85	No.	1000000	Phy	2000	2000
					BL	17000	17000
3	Education Loans-vocational training-	85	No.	300000	Phy	500	500
					BL	1275	1275
	Total Education						33575

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
	V. Housing															
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	1500	1500	1000	1500	1000	1500	1200	1000	1200	1000	12400
					BL	25500	25500	17000	25500	17000	25500	20400	17000	20400	17000	210800
2	Repair of Dwelling Units--	85	No.	200000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	85	85	85	85	85	85	85	85	85	85	850
	Total Housing															211650



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
VI. Social Infrastructure																
1	Drinking Water-	85	No.	10000000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	425
2	Education-Schools-Secondary school	85	No.	30000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	255	255	255	255	255	255	255	255	255	255	2550
3	Education-Schools-Upper primary school	85	No.	20000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	170	170	170	170	170	170	170	170	170	170	1700
4	Healthcare-Diagnostic Lab-Clinic	85	No.	10000000	Phy	2	2	2	2	5	2	2	2	2	2	23
					BL	17	17	17	17	42.5	17	17	17	17	17	17
5	Healthcare-Hospital-	85	No.	50000000	Phy	1	1	5	1	1	1	5	1	5	1	7
					BL	425	425		425	425	425		425		425	
6	Healthcare-Nursing Home-Small, 10 beds	85	No.	10000000	Phy	1	1	5	1	1	1	5	1	1	1	8
					BL	85	85		85	85	85		85	85	85	85
7	Loans to MFIs for Onlending--	85	No.	100000000	Phy	5	5	5	5	1	5	5	5	5	5	1
					BL					850						
8	Sanitation--	85	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	212.5
	Total Social Infrastructure															9588



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Tangi	District Total
VII. Renewable Energy																
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	51
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	255	255	255	255	255	255	255	255	255	255	2550
	Total Renewable Energy															2686



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balianta	Balipatna	Banapur	Begunia	Bhubaneswar	Bolagarh	Chilika	Jatni	Khordha	Nandanakanan	Tangi	District Total
	VIII. Others																
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy	100	100	100	100	100	100	100	100	100	100	100	1100
					BL	10	10	10	10	10	10	10	10	10	10	10	110
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	10000	10000	10000	10000	10000	10000	10000	10000	10000	100	10000	100000
					BL	20000	20000	20000	20000	20000	20000	20000	20000	20000		20000	200000
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy	1100	1000	1000	2000	1500	2000	2000	2000	2000	100	2000	16600
					BL	2200	2000	2000	4000	3000	4000	4000	4000	4000		4000	33200
	Total Others																233310
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																5308941

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	91123.75	60754.89	36830.00	102106.01	5566.95	179140.69	127331.97
RCBs	86930.07	67525.25	188257.00	69682.67	192210.40	75218.89	63060.41
SCARDB							
RRBs	22249.26	4752.46	2237.00	5564.06	2414.85	7570.97	5610.55
Others	255.72	0.00	611.00	0.00	0.00	0.00	627.27
Sub total (A)	200558.80	133032.60	227935.00	177352.74	200192.20	261930.55	196630.20

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	105951.92	354482.60	96950.01	379546.59	209674.93	478645.83	383726.81
RCBs	33010.21	230.88	57845.99	282.66	14397.40	266.97	7375.27
SCARDB							
RRBs	1322.59	130.70	5889.00	105.53	4825.45	5106.86	4210.33
Others	244.14	8660.90	1615.00	16537.35	0.00	21445.52	21442.65
Sub total (B)	140528.86	363505.08	162300.00	396472.13	228897.78	505465.18	416755.06

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	197075.67	415237.49	133780.01	481652.60	215241.88	657786.52	511058.78
RCBs	119940.28	67756.13	246102.99	69965.33	206607.80	75485.86	70435.68
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	23571.85	4883.16	8126.00	5669.59	7240.30	12677.83	9820.88
Others	499.86	8660.90	2226.00	16537.35	0.00	21445.52	22069.92
Sub total (C)	341087.66	496537.68	390235.00	573824.87	429089.98	767395.73	613385.26

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1435683.97	1308917.19	1649975.02	2177851.32	1767292.09	2117367.34	3096178.46
RCBs	0.00	0.00	0.00	0.00	123916.97	0.00	17189.64
SCARDB							
RRBs	27937.93	7706.40	100205.00	14397.45	41532.20	16780.90	46422.72
Others	8778.07	2129.02	27401.00	5385.40	37358.75	9393.15	24709.37
Sub total (D)	1472399.97	1318752.61	1777581.02	2197634.17	1970100.01	2143541.39	3184500.19

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	875478.38	579974.95	559436.99	529260.65	973417.87	535697.95	4796466.15
RCBs	1440.55	151242.18	173382.00	171854.83	68565.43	3164.79	95776.30
SCARDB							
RRBs	12030.27	21990.13	33975.00	29312.09	22980.49	41977.94	121788.02
Others	6295.22	2554.90	9288.00	16208.55	25127.05	12455.25	76929.33
Sub total (E)	895244.42	755762.16	776081.99	746636.12	1090090.84	593295.93	5090959.80

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2508238.02	2304129.63	2343192.02	3188764.57	2955951.84	3310851.81	8403703.39
RCBs	121380.83	218998.31	419484.99	241820.16	399090.20	78650.65	183401.62
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	63540.05	34579.69	142306.00	49379.13	71752.99	71436.67	178031.62
Others	15573.15	13344.82	38915.00	38131.30	62485.80	43293.92	123708.62
Sub total (A)	2708732.05	2571052.45	2943898.01	3518095.16	3489280.83	3504233.05	8888845.25

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	SCA RDB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	60754.89	67525.25		4752.46	0	133032.60	102106.01	69682.67		5564.06	0	177352.74

Table 1: Crop Loan										(₹ lakh)			
Particulars	2023-24						2024-25						
	CBs	RCB	SCARD	RRB	Other	Total	CBs	RCB	SCARB	RRB	Others	Total	
C L	179140.69	75218.89		7570.97	0.00	261930.55	127331.97	63060.41		5610.55	627.27	196630.20	

Table 2: Term Loan (₹ lakh)												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCA RDB	RRBs	Others	Total	CBs	RCBs	SCA RDB	RRBs	Others	Total
C L	60754.89	67525.25		4752.46	0	133032.60	102106.01	69682.67		5564.06	0.00	177352.74
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - SG P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
SG & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	354482.60	230.88		130.70	8660.90	363505.08	379546.59	282.66		105.53		379934.78
Grand Total (I+II)	415237.49	67756.13	0.00	4883.16	8660.90	496537.68	481652.60	69965.33	0.00	5669.59	0.00	557287.52

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCA RDB	RRBs	Others	Total	CBs	RCBs	SCA RDB	RRBs	Others	Total
C L	179140.69	75218.89		7570.97	0.00	261930.55	127331.97	63060.41		5610.55	627.27	196630.20
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH -S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	478645.83	266.97	0.00	5106.86	21445.52	505465.18	383726.81	7375.27	0.00	4210.33	21442.65	416755.06
Grand Total (I +II)	657786.52	75485.86	0.00	12677.83	21445.52	767395.73	511058.78	70435.68	0.00	9820.88	22069.92	613385.26

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

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

Annexure 4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Cashew Processing		No.	1500000
4	Agro Processing Unit	Leaf plate making		No.	300000
5	Animal/Poultry Feed Unit			20 TPD	21500000
6	Aquaculture inputs production	Fish Feed Mill		No.	3000000
7	Bee Keeping	Boxes		No.	305232
8	Biofertilizers			No.	16000000
9	Biofertilizers	Azolla		No.	25000
10	Biofertilizers	Azolla		No.	7500
11	Biomass Energy	Community Bio Gas Plant		No.	100000
12	Bore Well	New		No.	132000
13	Bulk Milk Cooling Unit			No.	1178000
14	Bulk Milk Cooling Unit			No.	1724000
15	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
16	Centralized Grower Unit			16000	17372000
17	Climber perennials	Betelvine		ha	116504
18	Coconut Processing	Oil Extraction		No.	200000
19	Cold Storage	For Dairy Products		No.	500000
20	Cold Storage	For Fish Products		No.	500000
21	Cold Storage	For Horticulture Produce		No.	150000
22	Cold Storage	For Milk & Milk Products			
23	Cold Storage	For Poultry		No.	100000
24	Cold Storage	Mini Unit		No.	40000000
25	Combine harvester	Self propelled belt type	Combined Harvester 68	No.	2660200
26	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
27	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC)	1000	3876500
28	Commercial Layer Farming			10000	10731000

29	Composite Fish Culture	Composite Fish Culture		ha	355000
30	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
31	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
32	Compost/ Vermi Compost	Vermi Compost		No.	36000
33	Cottage Industry	Masala Making		No.	2000000
34	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
35	Crossbred Cattle Farming			5+5	1284000
36	Crossbred Cattle Farming			5+5	246000
37	Custom Service Units/ Custom Hiring Centers	Large		No.	10000000
38	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
39	Dairy Marketing Outlet/ Parlour			No.	1000000
40	Dal/ Pulses Mill	Mini		No.	200000
41	Drinking Water			No.	1000000
42	Drip Irrigation			ha	65000
43	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
44	Duck rearing	Dual purpose	Duck Rearing	500+75	440000
45	Dug Well	New		No.	162800
46	Education	Schools		No.	20000000
47	Education	Schools		No.	30000000
48	Education Loans	Study abroad		No.	1500000
49	Education Loans	Study in Country		No.	1000000
50	Education Loans	vocational training		No.	300000
51	Electric Pump Sets			No.	48400
52	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
53	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
54	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
55	Export Credit	Post Shipment Export Credit		No.	30000000
56	Export Credit	Pre Shipment Export Credit		No.	30000000
57	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
58	Feed Unit	Shrimp Feed		No.	50000

59	Finance to FPOs/FPCs	Procurement &		No.	1500000
		Marketing			
60	Fish marketing	Autorickshaw with Ice Box		No.	300000
61	Fish marketing	Bicycle with Insulated Box		No.	100000
62	Fish marketing	Freezer Vans		No.	1500000
63	Fish marketing	Motorcycle with Ice Box		No.	85000
64	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
65	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
66	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
67	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
68	Floriculture	Cut Flowers	Gladiolus	ha	95065
69	Floriculture	Rose	Rose	ha	73668
70	Fruit Processing	Pickle		No.	50000
71	Fruit Processing	Sorting, grading & Packing		No.	200000
72	Goat	Rearing Unit	New Shed	40+2	633000
73	Godown	Large		No.	24500000
74	Godown	Medium		No.	5000000
75	Godown	Small		No.	2500000
76	Graded Buffalo Farming		Dairy	1+1	288000
77	Graded Buffalo Farming		Dairy	5+5	1440000
78	Healthcare	Diagnostic Lab		No.	1000000
79	Healthcare	Hospital		No.	50000000
80	Healthcare	Nursing Home		No.	10000000
81	Heifer Rearing			20	1040000
82	Honey & Honey Products	Honey Products		No.	200000
83	Indigenous Cattle Faming			1+1	277000
84	Indigenous Cattle Faming			5+5	1386000
85	Indigenous Poultry Farming	Dual purpose		250	120000
86	Integrated Dairy Farming	With Bio	gas & Vermi	No.	1452000
87	Integrated Pisciculture	With dairy		ha	744000
88	Integrated Pisciculture	With Duckery		ha	648000
89	Integrated Pisciculture	With Paddy		ha	525000

90	Integrated Pisciculture	With Poultry		ha	645000
91	Intensive Fish farming	Biofloc technology		No.	750000
92	Intensive Fish farming	Cage Culture		No.	11885000

93	Lift Irrigation Schemes			No.	242110
94	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
95	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes			No.	50000000
96	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000
97	Loans to Agri. Start ups			No.	20000000
98	Loans to Distressed Persons	Jan Dhan		No.	10000
99	Loans to MFIs for Onlending			No.	100000000
100	Low Cost Storage	Fruit/ Vegetable		No.	500000
101	Manufacturing Sector	Term Loan	Medium	No.	250000000
102	Manufacturing Sector	Term Loan	Micro	No.	5000000
103	Manufacturing Sector	Term Loan	Small	No.	50000000
104	Manufacturing Sector	Working Capital	Medium	No.	50000000
105	Manufacturing Sector	Working Capital	Micro	No.	1200000
106	Manufacturing Sector	Working Capital	Small	No.	10000000
107	Market Yard	Marketing Infrastructure		No.	5000000
108	Meat & Poultry Processing		Automatic Mincer and grinder, 100 Kgper hr 13 mm	No.	300000
109	Medicinal & Aromatic Plants			Acre	57479
110	Medicinal & Aromatic Plants	Lemon Grass		Acre	176715
111	Milking Machine	Double Bucket	20	No.	75000
112	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
113	New Orchard	Tropical/ Sub Tropical Fruits		Acre	163500
114	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
115	New Orchard	Tropical/ Sub Tropical Fruits		Acre	209689
116	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	197489
117	New Orchard	Tropical/ Sub Tropical Fruits			
118	Nursery	Horticulture Nursery		Acre	1200000
119	Nursery/ Propagation unit	Traditional Nursery	Raising casurina seedlings (06 month old)	No.	18726

120	Oil Extraction	Oil Mill	Fully Automatic 600	No.	20000000
121	Ornamental Fish Hatchery	Backyard		No.	225000
122	Other machinery	Other Machinery & Equipments		No.	11000
123	Other machinery	Other Machinery & Equipments		No.	137600
124	Other machinery	Other Machinery & Equipments		No.	197300
125	Other machinery	Other Machinery & Equipments		No.	222400
126	Other machinery	Other Machinery & Equipments		No.	28500
127	Other machinery	Other Machinery & Equipments		No.	29800
128	Other machinery	Other Machinery & Equipments		No.	386800
129	Other machinery	Other Machinery & Equipments		No.	46800
130	Other machinery	Other Machinery & Equipments		No.	51000
131	Other Plantation Crops			Acre	223130
132	Other Plantation Crops	Coconut		Acre	180697
133	Pandals	Dragon Fruit		Acre	415800
134	Pig Rearing Unit	New Shed		3+1	324000
135	Plantation		Avenue plant	No.	274154
136	Plantation		Cost for block plantations for 04 year	ha	251904
137	Plantation		Urban plantation (18 months old)	No.	588435
138	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
139	Power Tiller			No.	212000
140	Protection Structure	Poly/ Green Housing	Rose under Naturally Ventilated Poly house	sq.m.	1717
141	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
142	Reapers, Binders and Balers	Self Propelled		No.	421900
143	Repair of Dwelling Units			No.	200000
144	Rice Processing	Puffed Rice		No.	3000000
145	Sanitation			No.	2500000
146	Seed Drill	Seed cum Fertilizer Drill	Seed	No.	82500
147	Seed Processing	All Seed Types		No.	3500000

148	Semi Intensive Pisciculture	Other		ha	581000
149	Service Sector	Term Loan	Medium	No.	600000000
150	Service Sector	Term Loan	Micro	No.	2000000
151	Service Sector	Term Loan	Small	No.	80000000
152	Service Sector	Working Capital	Medium	No.	30000000
153	Service Sector	Working Capital	Micro	No.	500000
154	Service Sector	Working Capital	Small	No.	20000000
155	Sheep	Breeding Unit	New Shed	100+5	1838000
156	SHGs/ JLGs	Others		No.	200000
157	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	176220
158	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
159	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
160	Solar Energy	Solar Agriculture Pump		No.	256278
161	Solar Energy	Solar Pump Sets		No.	300000
162	Sprinkler Irrigation	Mini		ha	82548
163	Thresher	Multicrop Power Threshers		No.	145000
164	Tissue Culture	Tissue Culture Plant Production and Sale		No.	25000000
165	Total Mixed Ration (TMR) Wagon		Khoa Making Unit	No.	607000
166	Total Mixed Ration (TMR) Wagon		Paneer Making Unit	No.	815000
167	Tractor	Without Implements & Trailer	PTO 34	No.	686500
168	Tractor	Without Implements & Trailer	PTO 42	No.	758300
169	Traditional Farming	Shrimp farming		ha	941000
170	Tube Well	Shallow		No.	132000
171	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
172	Veterinary Clinic		Private Veterinary Clinic	No.	1000000
173	Water Harvesting/ Recharge structure			No.	225000
174	Weeder	Power Weeder		No.	99100

Annexure 5

Scale of Finance for major crops fixed by the State Level Technical Committee

(SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_		50000
2	Betelvine/ Paan/ Betel Leaf			100000
3	Broiler Farming	Others_	1000	208450
4	Broiler Farming	Others_	10000	2102460
5	Broiler Farming	Others_	4000	848980
6	Buffalo Farming	Others_Murrah Buffalo		66350
7	Buffalo Farming	Others_Murrah Buffalo		331750
8	Cross bred Farming	Others_		60000
9	Cross bred Farming	Others_		282250
10	Desi Chicken/LIT birds Farming	thers_Semi Commercial	100	20000
11	Duck Farming	Others_Semi Commercial (1000) unit	100	23000
12	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
13	Fish Culture	Bio floc_ Others_2 tanks one crop		50000
14	Fish Culture	Bio floc_ Others_ Scientific Pisciculture in Pvt tank/GP tank_1		160000
15	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Minor Carps_		180000
16	Fish Culture in Pond	Others_Fishing by Fisherman under inland Sector		22600
17	Fodder			40000

18	Fodder Development	Fodder Development_10 metric ton		24697
19	Ginger/ Adrak	Irrigated		100000
20	Goat Farming	Rearing Unit _ Semi_intensive_		35000
21	Groundnut/ Moongfali	Irrigated		32000
22	Heifer Rearing	Others_		40000
23	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
24	Integrated Farming	Fisheries with Poultry_ With Boiler_250 birds		232000
25	Integrated Farming	Fisheries with Poultry_ Fish farming with duck (100 birds)		242000
26	Integrated Farming	thers_ Fish farming with dairy (1+1)		252500
27	Layer Farming	Semi_automated (Cage)_	1000	415000
28	Layer Farming	Semi_automated (Cage)_	10000	4182300
29	Maize/ Makka	Unirrigated/ Rainfed		25000
30	Mango/ Aam			45000
31	Marigold/ Gende Ka Phool/ Zendu			50000
32	Marine Fisheries	Others_ Others_ Non _motorised boats		26000
33	Marketing Activities	Others_ Fish Retailer		96000
34	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
35	Other Vegetables			35000
36	Other Vegetables	Organic		40000
37	Rice/ Chawal/ Dhan	HYV		40000

Abbreviations

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

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

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

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

Corporate Office

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in

- Green Finance & Wellness (WASH Renewable Energy, Green Mobility Healthcare)
- Fabrics & Textiles
- Handicrafts Value Chain

- 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.

NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- 3000+ FPOs credit linked
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

- Financing FPOs through
 - Working Capital
 - Term Loan
 - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

- 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

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and

NABFINS LIMITED | A Subsidiary of NABARD

appx. 12 lakh active borrowers.

- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans

services

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence
with offices in 31
State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



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

☎: 022- 2653-9243/ 9241 ✉: ho@nabsanrakshan.org

🌐: www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149 ✉: nabventure@nabard.org 🌐: www.nabventure.in



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054 ✉: nabfoundation@nabard.org

🌐: www.nabfoundation.in



Name and address of DDM

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Designation	DDM, NABARD
Address 1	New Rajbati Lane
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Office	Nayagarh H.O
District	PURI
State	Odisha
Pincode	752069
Telephone No.	6753252073
Mobile No.	8984520973
Email ID	



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Odisha Regional Office
Ankur 2/1, Nayapalli Civic Centre
Nayapalli, Bhubaneswar- 751015, Odisha

www.nabard.org |     / [nabardonline](https://nabardonline.org)