



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



मालकानगिरि जिला
Malkangir District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Malkangiri

State: Odisha



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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

Malkangiri

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 sector[₹]

2. District characteristics

1	Location	It lies between 81 deg 22 min to 82 deg 25 min Longitude East and between 17 deg 40 min to 18 deg 43 min latitude North. It is bounded by the Koraput district in the North Andhra Pradesh in South and east and Chhattisgarh in the west.
2	Type of soil	The soil throughout the district is Red Lateritic and Black type. Soil is mostly neutral to acidic in nature throughout the district. Available of Phosphorus and Potash are high in nature whereas except Malkangiri block the Nitrogen status in the entire block is medium whereas low in Malkangiri.
3	Primary occupation	Agriculture is the backbone of the livelihood security system of the State because nearly sixty per cent of the population still relies on Agriculture as their primary source of sustenance.
4	Land holding structure	The District Malkangiri has total cultivated land is about 142740Ha. constitutes about 24.65 % of the total geographical area of 579100 Ha. The net area sown is about 23.83% of the geographical area.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The district has achieved 108 % of the overall target under ACP during 2023-24. The achievement under total agriculture loan was 119 % of the ACP target.
2	CD Ratio	The CD ratio of the district is 56 as compared to the mandated 60.
3	Investment credit in agriculture	In the investment credit in agriculture the district has achieved 193 % of the ACP target for the year 2023-24.
4	Credit flow to MSMEs	The credit flow to MSME saw a 106 percent achievement of the ACP.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total Financial projection of ₹113610.46 lakh has been made for 2025-26
2	Projection for agriculture and its components	Total agriculture loan for ₹ 67321.93 lakh has been envisaged out of which for farm credit ₹42360.44 lakhs has been earmarked.
3	Projection for MSMEs	MSME projection has been made for ₹27042.77 lakhs.
4	Projection for other purposes	₹18367.30 lakhs has been projected for other priority sector

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;
		- Feasibility and possibility of shifting from food crops to plantation crops;
		- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio 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	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

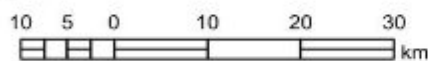
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Malkangiri



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	58841.63
1	Crop Production, Maintenance and Marketing	42360.44
2	Term Loan for agriculture and allied activities	16481.19
B	Agriculture Infrastructure	6907.80
C	Ancillary activities	1572.50
I	Credit Potential for Agriculture A+B+C)	67321.93
II	Micro, Small and Medium Enterprises	27921.23
III	Export Credit	255.00
IV	Education	595.00
V	Housing	4122.50
VI	Social Infrastructure	3944.00
VII	Renewable energy	49.30
VIII	Others	9401.50
	Total Priority Sector	113610.46

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	42360.44
2	Water Resources	1232.91
3	Farm Mechanisation	2467.32
4	Plantation & Horticulture with Sericulture	3116.81
5	Forestry & Waste Land Development	477.94
6	Animal Husbandry – Dairy	3954.65
7	Animal Husbandry – Poultry	1093.44
8	Animal Husbandry - Sheep, Goat, Piggery	487.16
9	Fisheries	3587.21
10	Farm Credit- Others	63.75
	Sub total	58841.63
B	Agriculture Infrastructure	
1	Construction of storage	5771.53
2	Land development, Soil conservation, Wasteland development	1136.27
3	Agriculture Infrastructure - Others	0.00
	Sub total	6907.80
C	Ancillary activities	
1	Food & Agro. Processing	318.75
2	Ancillary activities – Others	1253.75
	Sub Total	1572.50
II	Micro, Small and Medium Enterprises	
	Total MSME	27921.23
III	Export Credit	255.00
IV	Education	595.00
V	Housing	4122.50
VI	Social Infrastructure	3944.00
VII	Renewable energy	49.30
VIII	Others	9401.50
	Total Priority Sector	113610.46

Note: Details indicated at Annexure – 1 at page - 94

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)	5791.00
2	No. of Sub Divisions	1
3	No. of Blocks	7
4	No. of revenue villages	1055
5	No. of Gram Panchayats	111

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Malkangiri
3	Agro-climatic Zone 1	South Eastern Ghat
4	Agro-climatic Zone 2	AZ66 - South Eastern Ghat
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Hot and sub-humid climate
9	Soil Type	Red laterite and acidic soil

Sr. No.	Particulars	Nos.
1	Total Geographical Area	579100
2	Forest Land	150572
3	Area not available for cultivation	34875
4	Barren and Unculturable land	37873
5	Permanent Pasture and Grazing Land	20461
6	Land under Miscellaneous Tree Crops	1725
7	Cultivable Wasteland	5166
8	Current Fallow	14316
9	Other Fallow	15328

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	45748	47	31023	22
2	>1 to <=2 ha	33768	35	42128	30
3	>2 to <=4 ha	14894	15	69589	49
4	>4 to <=10 ha	2079	2		0
5	>10 ha	46	0		0
6	Total	96535	99	142740	101

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	311.00
2	Of the above, Small/ Marginal Farmers	96.00
3	Agricultural Labourers	106.00
4	Workers engaged in Household Industries	7.00
5	Workers engaged in Allied agro activities	12.00
6	Other workers	11.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	613.19	303.62	309.56	563.66	495.28
2	Scheduled Caste	138.29	71.00	68.00		
3	Scheduled Tribe	354.61	171.00	183.00		
4	Literate	297.39				
5	BPL	398.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	137.59
2	Rural Households	128.00
3	BPL Households	92.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	23.00
3	Having electricity supply	61.00
4	Having independent toilets	246.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	248
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	107
4	Villages having Banking Facilities	89
5	Villages having Primary Schools	995
6	Villages having Primary Health Centres	354
7	Villages having Potable Water Supply	818
8	Villages connected with Paved Approach Roads	26

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Hand Book
1.a Additional Information	RBI NITI Ayog
2. Soil & Climate	CDAO Malkangiri
3. Land Utilisation [Ha]	CDAO Malkangiri
4. Ground Water Scenario (No. of blocks)	Central Ground water board
5. Distribution of Land Holding	PLP CDAO
6. Workers Profile [In '000]	PLP CDAO
7. Demographic Profile [In '000]	PLP Census data
8. Households [In '000]	CDAO Malkangiri
9. Household Amenities [Nos. in '000 Households]	PLP
10. Village-Level Infrastructure [Nos.]	Census 2011

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1020
2	Primary Health Centres	25
3	Primary Health Sub-Centres	158
4	Dispensaries	15
5	Hospitals	6
6	Hospital Beds	326

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	94
2	Registered FPOs	19
3	Agro Service Centres	1
4	Soil Testing Centres	2
5	Approved nurseries	6
6	Agriculture pump sets	3780
7	Pump sets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	142.74
2	Irrigation Potential Created	90.42
3	Net Irrigated Area (Total area irrigated at least once)	83.51
4	Area irrigated by Canals/ Channels	83.10
5	Area irrigated by Wells	1038.00
6	Area irrigated by Tanks	1770.00
7	Area irrigated by Other Sources	671.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	142.21

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4608
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	6759
4	Goods Transport Vehicles [Nos.]	

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	12	120
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)	1	1
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	1	1
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	5	8000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	5	5
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	4828	826	4002
2	Cattle – Indigenous	295983	147018	148965
3	Buffaloes	6400	3142	3258
4	Sheep - Cross bred			
5	Sheep – Indigenous	20532	7142	13390
6	Goat	126516	45714	80802
7	Pig - Cross bred	24	24	10
8	Pig – Indigenous	17016	6975	10041
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry – Improved			
12	Poultry – Indigenous	582343		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	13
2	Veterinary Dispensaries	1
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	66
5	Animal Breeding Farms	
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	
9	Milk Collection Centres	
10	Fishermen Societies	5
11	Animal Husbandry Training Centres	
12	Animal Markets	1
13	Fish Markets	2
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	12694.00	MT	57	gm/day
2	Egg	102.96	Lakh Nos.	17	nos/p. a.
3	Milk	39.27	MT	64	gm/day
4	Meat	2.95	MT	13	gm/day
5	Wool		MT		

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

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	51.99	51.16	46.50
2	Land Holdings - SF (%)	22.80		30.00
3	Land Holdings - MF (%)	39.00		22.00
4	Rainfall -Normal (mm)	1668	1667	1667
5	Rainfall - Actual (mm)	1676	1560	1762
6	Cropping Pattern			

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	39411.97	40043.00	59532.17

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	115.00	255.95	2225.65	72.70	308.00	4236.59	73.20	322.00	4398.91
2	Maize	9.00	40.00	4444.44	9.00	13.80	1533.33	11.70	14.80	1264.96
3	Urdbean	3.60	3.20	888.89	3.60	3.80	1055.56	22.48	3.00	133.45
4	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	1.20	0.80	666.67	1.20	4.50	3750.00	1.60	6.10	3812.50
5	Groundnut	17.50	485.20	27725.71	17.00	43.00	2529.41	18.70	45.20	2417.11

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.88	1.90	1.92
2	Net sown area (lakh ha)	1.40	1.41	1.42
3	Cropping intensity (%)	134.29	134.75	135.21

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)		139.96	138.60
2	Fertilizer consumption - Rabi (kg/ha)		134.94	106.88

Sources

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

Water Resources
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	362.70	45.93	577.29

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			214
2	Net Irrigated Area ('000 ha)			58
3	Gross Irrigated Area ('000 ha)			94

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Malkangiri	Chitrakonda	Safe	Safe	Safe
2	Odisha	Malkangiri	Kalimela	Safe	Safe	Safe
3	Odisha	Malkangiri	Khairaput	Safe	Safe	Safe
4	Odisha	Malkangiri	Korukonda	Safe	Safe	Safe
5	Odisha	Malkangiri	Malkangiri	Safe	Safe	Safe
6	Odisha	Malkangiri	Mathili	Safe	Safe	Safe
7	Odisha	Malkangiri	Podia	Safe	Safe	Safe

Sources:

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Irrigated Area & Potential	District Irrigation plan, CDAO, KVK
Table 3: Block level water exploitation status	District Irrigation plan, CDAO

Farm Mechanisation
Table 1: GLC

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	843.70	2530.00	5905.42

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors			146
2	Power Tillers			92
3	Threshers/Cutters			29

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Mechanisation in District	CDAO Malkangiri

Plantation & Horticulture including Sericulture Table1:
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	57.78	80.00	873.13

Table 2: Production Clusters

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

Table 3: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name			
2	Area cultivated (Ha)	11652	12463	13890
3	Processing Units (No.)			
4	Value of products (₹)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Production Clusters	CDAO, DDH, Malkangiri
Table 3: Crop Identified for One District-One Product	CDAO, Malkangiri

Forestry & Waste Land Development Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	190.22	340.48	171.32

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)			354
2	Waste Land ('000 ha)			135
3	Degraded Land ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Area under Forest Cover & Waste Land	Dist Statistical Handbook

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)	140.00	540.40	2282.92
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	27.56	191.70	1453.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)			598650
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Poultry	Livestock census

Animal Husbandry -

SGP Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	123.42	322.13	1872.82
2	Finance under group mode (₹ lakh)			

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	98.68	1298.80	2846.00
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.)			15
2	Reservoirs (No.)			3
3	Cage Culture/ Bio-floc technology (No.)			158
4	Fish Seed Hatchery (No.)			65

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCP, PLP
Table 2: Inland Fisheries Facilities	Dist. Fishery Officer, Malkangiri

Farm Credit - Others & Integrated Farming Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2357.00	13.16	3.80

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	88.86	104.00	464.31
2	Loans for Storage Godowns (₹ lakh)			
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)			
2	Cold Storages (Capacity - '000 MT)			
3	Storage Godowns (No.)		8	10
4	Storage Godowns (Capacity - '000 MT)		5	7
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Agri Storage Infrastructure	RMC, Malkangiri

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)	49.50	50.59	41.21
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	4	4	3
2	Watershed Projects - Area treated ('000 ha)	3500	3500	2500
3	Wadi Projects (No.)	1	1	1
4	Wadi Projects - Area of plantation ('000 ha)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: NABARD's interventions	FSDD NABARD

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	984.00	880.00	744.84

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)		26416.00	25066.00
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)		17038	17840
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Fertilizer Consumption	CDAO Malkangiri
Table 3: Production of inputs	CDAO Malkangiri

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3506.48	1752.25	6836.20
2	Loans to MFIs for Agri. & Non- Agri activities (₹ lakh)			
3	MUDRA Loans (₹ lakh)			

Sources

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

MSME

Table 1: GLC

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	24121.77	27359.00	22212.84
2	No. of units financed		14108	1546
3	Loans under Stand Up India Scheme (₹ lakh)			
4	Loans to Weavers' Coop. Societies (₹ lakh)			

Table 2: MSME units - Cumulative

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			
2	Micro Units (No.)		2866	339
3	Small Units (No.)		160	45
4	Medium Units (No.)		17	4
5	Udyog Aadhar Registrations (No.)			

Table 3: DIC Interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: MSME units – Cumulative	DIC Malkangiri
Table 3: DIC interventions	DIC Malkangiri

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)		8836.98	2407.23
2	GLC under Education (₹ lakh)		384.00	93.62
3	GLC under Housing (₹ lakh)		8452.34	2313.00

Sources

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

Social Infrastructure Investments Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	1745.48	823.13	0.00

Sources

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

Informal Credit Delivery Table

1: GLC

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)			4678.30
2	JLG Bank Linkage (₹ lakh)			
3	Loans through SHPIs (₹ lakh)			
4	Loans under zero interest scheme/ similar schemes (₹ lakh)			

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks			3
2	No. of SHGs formed			4957
3	No. of SHGs credit linked (including repeat finance)			4957
4	Bank loan disbursed (₹ lakh)			4678.30
5	Average loan per SHG (₹ lakh)			2.90
6	% of women SHGs %			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Status of SHGs	DPM OLM, Malkangiri

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)			2
2	Consumer Stores (No.)			18
3	Housing Societies (No.)			1

4	Weavers (No.)			2
5	Marketing Societies (No.)			1
6	Labour Societies (No.)			
7	Industrial Societies (No.)			134
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)			
11	Total (No)	0	0	158

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.)	8	8	8
2	Multi state cooperative societies (No.)			

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	PLP NABARD, DRCS Malkangiri
Table 2: Details of credit cooperative societies	PLP NABARD, DRCS Malkangiri

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi- urban	Urban	mFIs/ mFOs	SHGs/ JLGs	BCs/ BFs	Villages	House holds
Commercial Banks	15	38	15	23			2850	285		
Regional Rural Bank	1	14	13	1			1840	50		
District Central Coop. Bank	1	4	2	2			230			
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	8	8	7	1						
Others	1	1		1						
All Agencies	26	65	37	28	0	0	4920	335		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	164263.00	177763.00	201737.00	13.5	84.70
Regional Rural Bank				0	0	21579.00	22662.00	25217.00	11.3	10.59

Cooperative Banks				0	0	9819.00	9781.00	11193.00	14.4	4.70
Others				0	0			18.00	0	0.01
All Agencies	0	0	0	0	0	195661.00	210206.00	238165.00	13.3	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	84330.00	82211.00	104211.00	26.8	77.64
Regional Rural Bank				0	0	6700.00	7884.00	9862.00	25.1	7.35
Cooperative Banks				0	0	14241.00	16090.00	18818.00	17.0	14.02
Others				0	0			1334.00	0	0.99
All Agencies	0	0	0	0	0	105271.00	106185.00	134225.00	26.4	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	51.3	46.2	51.7
Regional Rural Bank	31.0	34.8	39.1
Cooperative Banks	145.0	164.5	168.1
Others	0	0	7411.1
All Agencies	53.8	50.5	56.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	0	0	0

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans
Commercial Banks	56306.65	54.0	13020.39	12.5	16106.97	15.5		0.0		0.0
Regional Rural Bank	11998.81	121.7	3073.81	31.2	4376.46	44.4		0.0		0.0
Cooperative Banks	20524.54	109.1	19871.50	105.6	0.00	0.0		0.0		0.0
Others		0.0		0.0		0.0		0.0		0.0
All Agencies	88830.00	66.2	35965.70	26.8	20483.43	15.3	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target ₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Commercial Banks	46774.91	26764.41	57.2	61876.00	35961.20	58.1	62260.16	56396.69	90.6	68.6
Regional Rural Bank	11826.65	3606.12	30.5	5009.00	12070.00	241.0	9093.66	12100.95	133.1	134.9
Cooperative Banks	12529.86	12871.08	102.7	11803.00	16090.12	136.3	10900.86	20333.51	186.5	141.8
Others			0			0			0	0.0
All Agencies	71131.42	43241.61	60.8	78688.00	64121.32	81.5	82254.68	88831.15	108.0	83.4

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	35697.43	19412.13	54.4	37502.06	30830.00	82.2	37734.08	35965.72	95.3	77.3
Term Loan (Agri.)	11738.65	6275.00	53.5	12052.61	9551.47	79.2	12151.30	23567.08	193.9	108.9
Total Agri. Credit	47436.08	25687.13	54.2	49554.67	40381.47	81.5	49885.38	59532.80	119.3	85.0
MSME	17413.50	14610.00	83.9	18135.00	18003.87	99.3	20844.00	22212.82	106.6	96.6
Other Priority Sectors*	6281.84	2944.00	46.9	10997.58	5735.98	52.2	11525.30	7085.53	61.5	53.5
Total Priority Sector	71131.42	43241.13	60.8	78687.25	64121.32	81.5	82254.68	88831.15	108.0	83.4

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [₹lakh]	NPA amt. [lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks			0			0			0	0.0
Regional Rural Bank			0			0			0	0.0
Cooperative Banks			0			0			0	0.0
Others			0			0			0	0.0
All Agencies			0			0			0	0.00

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

Source(s)	
1	LDM SLBC
2	LDM SLBC
3	LDM & SLBC

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. Vistasar (Virtually Integrated System to Access Agricultural Resources):

Vistasar 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 stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme:

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmer.
- 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 year 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 filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas:

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

3. Policy Initiatives - RBI

i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

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

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

7.iii. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suwidha (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 microATM devices at PACS (440) and cooperative milk societies (1191).

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

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

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

9. Farm Sector Development:

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

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

9.ii. Expansion of JIVA:

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

priority sector lending districts.

9.iii. Accelerator approach for growth of FPOs:

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

9.iv. Saturation Drive campaign:

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

9.v. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture.

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

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

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

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

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

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

Under Subhadra Yojana all eligible women given ₹ 50000 over a period of 5 year.

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission.

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

State Govt. interest subvention for crop loans. The effective R.O.I. on crop loans up to ₹1.00 lakh at 0%, and 2% in respect of crop loans above ₹1.00 lakh, up to ₹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 ₹ 1 crore.

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Malkangiri district mostly comprises hilly terrains and tribal dominated. The agriculture in the district is subsistence traditional rainfed. The normal rainfall is 1668 mm whereas the actual rain fall in 2023 was 1762 mm. There is wide variation in the temperature (17-49 deg Celsius). The cropping pattern comprises paddy-pulses-vegetables paddy-oilseeds-vegetables for irrigated land and paddy-oilseeds paddy-pulses for non-irrigated lands. The gross cropped area of the district is 192362 ha (2023-24) and the net sown area is 142028 ha with cropping intensity of 135 . The main crops grown in the district are cereals (Paddy Ragi) oilseeds (Groundnut Til) Pulses (black gram green gram red gram horse gram) and vegetables. Among vegetables tomato cabbage cauliflower brinjal, parwal, watermelon and turmeric etc. During the last three FY the GLC to the sector was ₹ 394 crore ₹ 400 crore and ₹595 crore respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- a) Irrigation -The irrigation potential of the district is around 90420 ha from various irrigation sources (2 Major Irrigation Project 01 medium IP 9 Minor Irrigation Projects L.I. Points Dug wells Bore Wells and other sources). Two mega LI projects are under implementation.
- b) Quality seeds - The District has one seed farm and seed processing unit at Mathili Govt Farm and the facilities in the district are being utilized. Under agri dept 8 Seed Implements & Pesticides Sale Centres in the dist. Besides the OSSC Ltd. has appointed 8 LAMPS and 84 Private Dealers to supply HYV certified paddy seeds. This has been programmed to distribute 13894.95 quintals of seeds during Kharif 2024.
- c) Fertiliser – The tentative fertiliser consumption target during Khariff 2024 is 20300 MT. There are 8 Nos. wholesale points to deal in fertilizers in the district. Besides 8 LAMPS and 156 private dealers have retail points of fertilizer sale.
- d) Soil Health - There are two soil testing laboratories in the district. 24000 soil samples are targeted to be tested during 2024-25.
- e) Farm Machineries - The outlets for supply of agricultural machineries and implements such as tractor power tiller rotavator transplanter reaper are available in district headquarter.
- f) Extension Services - There is one Agro Service Centre in the district. There is one KVK under OUAT in the district at Malkangiri for transfer of technology training and demonstration in the farmer's field.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 42360.44 lakh. Details are indicated in Annexure-I

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Agriculture being the lifeline of the district's economy the exploitation of irrigation potential in all blocks is of high importance. As per the latest available data irrigation facility from all sources is available to the near extent of 86580 ha. Development of water resources for irrigation is a thrust area of the Govt. of India State Government including NABARD. All the Blocks of the district come under Safe category. The activities viz. shallow tube well bore wells and pump sets drip and sprinklers solar powered pumping system are feasible for financing in the district. During the last three FY the GLC to the sector was ₹ 3.6 crore ₹ 0.5 crore and ₹5.7 crore respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

OAIC is the main agency for supply of different brands of diesel and electric pump sets. There are outlets in Malkangiri Balimela Kalimela for supply of BIS marked pump sets to farmer. Pani Panchayats have been formed for irrigation management. Odisha Lift Irrigation Corporation and Odisha Agro Industries Corporation have developed 593 RLs 2947 BWs projects with command area of more than 2600 ha (source-DoA Malkangiri). Horticulture Deptt. is popularizing drip irrigation for Fruit Crop and sprinkler irrigation primarily for vegetable cultivation. Two Mega Lift Irrigation project is under progress in the district.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 1232.91 lakh. Details are indicated in Annexure-I

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanisation leads to increased production and productivity minimising cost of cultivation reducing drudgery in operations etc. leading to increase in income of farmer. Farm mechanisation activities in the district have not fully tapped due to various reasons. For popularising mechanisation of the farming system the State Government has been extending financial assistance by way of subsidy.

As per the available data there are 96535 land holdings in the district occupying a total area of 142734 ha out of which 47 belong to marginal farmers 35 to small farmers and 18 to other farmer. As per the 2019 Livestock Census the number of draft animals in the district is at 147018. However, while power tillers are generally popular among small farmers tractors are preferred by the farmers having large holdings. There is also scope for bigger machinery like rotavators combine harvesters etc. in the district. During the last three FY the GLC to the sector was ₹8.5 crore ₹ 25 crore and ₹59 crore respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- OAIC - Odisha Agro Industries Corporation the leading supplier of farm machines/ implements in the public sector has no outlets in the district.
- Tractor companies have their dealers in Malkangiri and facilities for repairs and services are available in Malkangiri. Besides adequate number of skilled manpower are available for operation and maintenance of the equipment and implements
- Departments of Agriculture Horticulture and Soil Conservation Odisha Agro Industries Corporation (OAIC) and Krishi Vigyan Kendra are the agencies who disseminate technical knowledge.

d) Agriculture Engineers are now posted in the Agriculture and Horticulture Dept in the District.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 2467.32 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

Malkangiri comes under South Eastern Ghat Agro-climatic zone having warm and humid climate suitable for cultivation of various tropical and sub-tropical fruit crops such as mango cashew jack fruit guava tamarind etc. Out of total geographical upland area 5157 ha area is categorized as cultivable wasteland suitable for horticulture crops. This is due to cultivation of less productive local genotypes as well as improper management of existing orchards and vegetable. There are many incentives in the form of subsidy under the State and Centrally sponsored schemes for Horticulture Development. For promotion of horticulture NABARD is providing concessional refinance besides project based funding under TDF UPNRM etc. The development of horticulture especially mango and cashew in the lands of small and marginal tribal farmers got a boost with the introduction of TDF projects in Malkangiri district. During the last three FY the GLC to the sector was ₹ 0.5 crore ₹ 0.8 crore and ₹8.5 crore respectively.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- a. The Horticulture Dept. has one farm and 5 nurseries for supply of seedlings/grafts at Chitrakonda Mathili Kalimela and Malkangiri. Besides there is one private nursery in MV 102 Malkangiri.
- b. The extension services for horticulture are provided by the office of DDH with support of AHO at block level and also the KVK.
- c. Non availability of adequate and quality planting materials hindering commercialization of horticulture sector.
- d. There is no accredited nursery in the district. Neighbouring states cater to the district need.
- e. Quality seed is not available for vegetables. Farmers depend on private dealers for the same.
- f. There are no organized marketing facility and also processing facilities for value addition.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 3116.81 lakh. Details are indicated in Annexure-I

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

As per IFSR report for forest coverage – 2019 the forest area of Malkangiri forms 40.34 of the total geographical area of the district. Important tree species available in the forest areas are Sal Bija Teak Mundi Sisam Kusum Bamboo etc. and MFPs are tamarind mahua mango kendu leaves oil seeds besides bamboo. As per Wasteland Atlas 2019 the total wastelands of the district is 1347.66 sq km which may be brought under forest trees like bamboo eucalyptus karanj etc. During the last three FY the GLC to the sector was ₹ 1.9 crore ₹ 3.4 crore and ₹1.71 crore respectively.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- a) The technical inputs with respect to farm forestry are available with Malkangiri Forest Divisional Office Malkangiri.
- b) Forest Department has 6 central nurseries located in the district. Besides the Department raises nurseries every year according to the need.
- c) Availability of quality planting materials and extension services at block level.
- d) Non-availability of forest based industries.
- e) Involvement of bank credit in Forestry and Wasteland development sector has been limited to forest based industries sponsored farm forestry projects on wasteland.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 477.94 lakh. Details are indicated in Annexure-I

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Agro-climatic conditions of the district are conducive for rearing of cross-bred cows and graded Murrah buffaloes. Animal husbandry in general and dairy in particular is an upcoming sector in the district and it plays very important role in rural development by providing gainful off-land employment to rural people. The per capita milk consumption in the district is only 60 ml per day far below the ICMR recommended consumption level of 280 grams per day. As per 19th Livestock census there are 348775 indigenous cattle population 4555 cross breed cattle 21256 buffaloes and 138247 goats present in the district. During the last three FY the GLC to the sector was ₹ 1.4 crore ₹ 5.4 crore and ₹ 23 crore respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- a) Dairy development activities are implemented by the CDVO assisted by 2 ADVO 1 SDVO 1 Nodal officer and 93 technical staffs at district/block level.
- b) There are 1 veterinary hospitals at Malkangiri 12 dispensaries at block level and periphery 50 Livestock Aid Centres (LAC) 7 mobile veterinary units one disease diagnostic laboratory in the dist.
- c) Out of 7 Bulk Milk Cooling (BMC) plants set up by the Govt. in the district only two plants at Malkangiri and Mathili (500 litre capacity) are functional and the rest of the plants are defunct.
- d) There are two private cattle feed manufacturing units in the district.
- e) Under RIDF assistance was provided to the Animal Resources Development Dept. for construction of 105 LACs and 4 Veterinary Dispensaries.
- f) The district has ample scope for fodder cultivation because of availability of uncultivable area.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 3954.65 lakh. Details are indicated in Annexure-I

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

In Malkangiri district the agro-climatic condition is suitable for rearing poultry. As on date the egg production of the district accounts for 1.2 of the state. Since the production of the district is not sufficient they have to depend on Andhra Pradesh for egg as well as meat. The per capita annual consumption of eggs in the district is worked out 15 only as against 54 in the state and 92 in the country where as Indian Council of Medical Research recommends consumption of 180 eggs per year. Similarly, per capita consumption of meat is about 1.17 kg per year as against the state figure at 1.36 kg whereas the recommended norm is 11kg meat per year. Overall environment is conducive for the continual growth of the industry at 10 in egg production and 18 to 20 in broiler production. The traditional activities for financing the sector are rearing of poultry broiler layer and other units of backyard poultry. During the last three FY the GLC to the sector was ₹ 27 lakhs ₹ 192 lakhs and ₹1453 lakhs respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Veterinary Dept KVK OLM ITDA Bonda Development Agency Didai Development Agency has taken initiative in popularizing poultry. OTELP has component of propagating poultry farming as an income generating programme. There is good demand in the district for culled birds. There is neither public or private sector hatchery nor any feed plant in the district. There are no specialized hygienic outlets for sale of poultry products in the district.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 1093.44 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

The geographic condition of the district is conducive for sheep goat and pig rearing. The district has adequate grazing land of 23000 ha. The animals reared in the district are mostly of local varieties. These activities are very suitable for tribal agricultural labourers and small marginal farmers who get a subsidiary income. As per 20th Livestock census there are 20532 sheep 126516 goats and 17040 pig population in the district. During the last three FY the GLC to the sector was ₹ 123 lakhs ₹ 322 lakhs and ₹1872 lakhs respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- a) The available technical manpower network of the Animal Resources Development Dept. in the district is same as mentioned in the Dairy sector.
- b) The lambs are available in adequate number in the local markets/villages. The crossbred pigs are available in neighbouring states.
- c) Abundant natural vegetation is available for grazing. Concentrate feed and feed ingredients are also available in the district.
- d) Depts. are organizing training in the sector for unemployed rural youths for self-employment.
- e) There is shortage of technical manpower with the Animal Resources Dept. for effective delivery of extension services and monitoring of programmes.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 487.16 lakh. Details are indicated in Annexure-I.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector in Malkangiri district is confined to fresh water capture and culture activities. There are abundant potential resources in the form of 6342 ponds (2178.20 ha) 3 mega reservoirs (17658 ha) MIPs rivers and canals. Even though the district has predominantly tribal population the erstwhile Bengal settlers in the district have not only taken more interest in fish farming but also are a strong factor for higher demand for fresh water fish in the district. Fish production which has seen an increasing trend has reached a level of 12011 MT in the year 2019-20. In terms of per capita consumption of fish (7.8 kg) per year the district is well behind the average level of the state which is around 16 percent. Integrated fish farming with poultry/duckery fish seed rearing in seasonal ponds and cage culture in large water bodies have gained some momentum in recent times. On account of the gap in demand and supply introduction sector friendly policies thrust accorded and above all availability of unutilized/underutilized resources the sector has potential for further development. During the last three FY the GLC to the sector was ₹ 98 lakhs ₹ 1298 lakhs and ₹ 2846 lakhs respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In Malkangiri there are two Govt. hatcheries with spawn production capacity of 500 lakh and 96 rearing ponds. There are 15 private hatcheries are supplying spawn to fish farming. Against requirement of 224 lakh seeds the annual fish fry supply is only 125.00 lakh. The vast potential water bodies in the form of reservoirs in Chitrakonda dam Satiguda Dam and Sivasagar Reservoirs are not utilised. Sector specific schemes of both Government of India and State Government - Pradhana Mantri Matsya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (Mo Machha Pokhari) Mukhyamantri Krushi Udyog Yojana Matsyajibi Unnayana Yojana etc are under implementation.

The Fisheries Department in the district has promoted fish rearing through cage culture technology. 38 cages have been kept in the Satiguda dam for rearing of Pangasius fish and it will be increased upto 100 cages during the year. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture of GIFT Tilapia are encouraged. The state government proposes to introduce cage culture in reservoirs through private participation. Bankers are encouraged to cover fisheries activities under KCC scheme.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 3587.21 lakh. Details are indicated in Annexure-I

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Farmers in the district adopt traditional method of cultivation through plough and bullocks. Mechanization of agriculture is yet to be taken up on a large scale. Most of the holdings are very small and highly undulated. Notwithstanding the availability of tractors and power tillers most of the small and marginal farmers depend on bullocks for ploughing. Total number of bullocks in the district is around 78965 of which 60746 are work animals.

They cultivate approximately 25000 ha. of land and the average area cultivated by bullocks works out to 0.8ha per pair. Therefore, more number of bullocks are required for agricultural operations in the district. The normal working life of a bullock on an average is 4 to 5 years. As such 20 of the existing work animals need

replacement every year which works out to 12149 in number i.e. say 6074 pair. Therefore the annual requirement of bullocks by small/ marginal farmers works out to roughly 3840 pairs to maintain the existing draught power. Carts are also required by small/ marginal farmers for transporting agricultural inputs and produce. 1/5th of bullock requirements i.e. about 770 will be the requirement of carts per year.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- a) Bullocks are available in 3 cattle markets of the district throughout the year. Good quality bullock-carts are also available within the district in adequate number.
- b) There are good number of iron wheel fabrication units in the district who have availed bank credit.
- c) The health care facilities available for dairy animals are available for bullocks. The district has 13 veterinary dispensaries spread over 7 blocks.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 63.75 lakh. Details are indicated in Annexure-I

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. An Integrated Farming System (IFS) is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income family nutrition and ecosystem services". Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Presently ATMA is implementing Integrated Farming System in 40 GPs of 04 blocks in the district. The programme envisages sustainable growth potential of agriculture Horticulture livestock and fisheries in 40 Gram Panchayats in Malkangiri (out of the total 111 GPs in the district) in 4 years. Since the district have large water bodies and have more than 6000 ponds the pond based integrated farming model may be suitable for the district. The State Government through the Department of Agriculture is implementing Integrated Farming system in four different blocks of the district. The NCDS and WAASAN are the Technology Support Provider and the programme is being implemented through different NGOs/VOs in the district. SHGs under OLM are also undertaking IFS by adopting floriculture vegetable cultivation fish and duck rearing. The nutria garden programme being implemented by OLM provides good scope for IFS model farming in the district.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Market infrastructure is important for the market operation volume price stabilisation market efficiency etc. Improvement in the Market Infrastructure facilities lead to reduction in cost to the farmers and the consumer. There is also substantial wastage deterioration in quality and frequent mismatch between demand and supply of produce. Proper development of infrastructure system will not only decrease the cost of distribution but also facilitate to various stakeholders like farmers traders and consumer. Scientific storage infrastructure and cold chain is essential to minimise post-harvest losses maintain nutritional quality of the agricultural produce realization of fair and remunerative price and avoidance of distress sale by the farmer. During the last three FY the GLC to the sector was ₹ 88 lakhs ₹104 lakhs and ₹464 lakhs respectively.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- Private millers and traders have their storage godowns. The existing storage capacity of FCI CWC SWC OSMF and OAIC is optimally utilized.
- The Regional Marketing Committees have market yards at four places i.e. Malkangiri Balimela Kalimela Chitrakonda.
- There are 17 Rural and 3 Urban Haats at prominent places in the district
- The construction materials i.e. cement sand steel concrete roofing material etc. are now available in the district/block headquarter.
- There is no cold storage in the district which results in distress sale or transporting goods to the neighbouring states of Andhra Pradesh and Chhattisgarh.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 5771.53 lakh. Details are indicated in Annexure-I

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The soil in the district is of red and lateritic category having medium pore space and low water holding capacity. The terrain is undulating Shifting cultivation heavy & erratic rainfall etc. are the major factors for soil erosion and degradation. Therefore, the land development measures play a major role for soil conservation and increasing productivity. The average size of operational holding is

1.23 ha. in the district. Due to high and erratic rainfall and undulating terrain the soil is more prone to erosion. Soil Conservation Department has been taking up various activities to control soil erosion viz. cashew plantation avenue plantation water management and water harvesting structures and integrated activities under watershed development projects.

ORSAC has identified 3045 micro-watersheds in the district. These watersheds are being treated under various state and central sector schemes viz.; IWMP RKVY and WDF of NABARD. There are three watershed projects of NABARD are under implementation in the district. During the last three FY the GLC to the sector was ₹ 149 lakhs ₹ 150 lakhs and ₹141 lakhs respectively.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 1136.27 lakh. Details are indicated in Annexure-I

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- a) There is provision under MGNREGA for taking up different activities like Water conservation and Harvesting Creation of Irrigation and Land Development.
- b) Watershed development is an integrated approach for land development. Both NABARD and Water and Soil Conservation Department have done excellent work for soil and water conservation work.
- c) The Agriculture Dept. is having one soil testing laboratory and one mobile soil testing facility.
- d) Technical expertise is available in the district to take up various development activity.
- e) Various demo units have also been developed.
- f) Huge scope for this sector due to undulating terrain of the district

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

In Malkangiri district there is a pre-dominance of traditional agriculture practice which is mostly confined to crop production. Seed production activity in the district is also confined to production of paddy seeds for local demand. The present seed demand may expand for which there may be expansion in area under paddy seed production. Tissue culture activity is mostly confined to banana cultivation in a sporadic manner under NHM scheme. As organic farming is gaining momentum a few vermi compost units have up come in the district. In recent years a few young entrepreneurs have initiated commercial farming practices in animal husbandry and horticulture sector. During the last three FY the GLC to the sector was ₹ 984 lakhs ₹ 880 lakhs and ₹744 lakhs respectively.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Agriculture and Horticulture departments are supplying seeds to the farmer. KVK is also implementing Seed Village Programme and State Govt. has popularised vermicomposting units in the district. There is also huge scope for seed production activity in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management plays a crucial role in value addition to agricultural produce. Agro processing sector has been regarded as a sunrise sector of Indian economy in view of its large potential for growth and likely impact on employment and income generation. In view of the large production base of cereals pulses and oil seeds in the district there is enough scope for development of agro processing industries in the district.

Odisha Food Processing Policy and State Agriculture Policy provides for establishment of agro-processing units and agro-industrial estates. Under the scheme of Agricultural Marketing Infrastructure credit linked back ended capital subsidy is available for establishment of primary processing units without changing

the product form. National Mission on Food Processing (NMFP) is being implemented during 12th Five Year Plan. Under NMFP subsidy is provided through the State Govt. for setting up/modernization of agro and food processing industries by the entrepreneur During the last three FY the GLC to the sector was ₹ 3506 lakhs ₹ 1752 lakhs and ₹6836 lakhs respectively.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- a) DIC has identified agro and food processing industries viz. Rice Mill (Modern) Rice Sheller Mini Rice Mill Atta Chakki (Flour Mill) Chuda Mill etc. for establishment under MSME sector.
- b) Rural Self Employment Training Institute (RSETI) in Malkangiri is imparting skill based training on various non-farm sector activities.
- c) District Industries Centre (DIC) is the nodal agency for the promotion of micro and small enterprises and implementation of self-employment programmes like PMEGP RHA schemes for youth. It provides extension and escort services for setting up of industrial units. It also facilitates backward and forward linkages required for industrial activities.
- d) The district has no processing unit except rice mills although it produces pulses paddy forest produces (mohua kendu leaf sal seed etc.) and vegetables
- e) PMEGP is being implemented in the district for generation of employment opportunities. Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) scheme and Credit Linked Capital Subsidy Scheme (CLCSS) are available from ministry of MSME.
- f) Under PMFME scheme 04 units under food processing have been financed by banks. There is further scope for setting up of small food processing units in the district.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 318.75 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

In Malkangiri 8 LAMPCS are registered agencies for supply of fertilizer seed and pesticides. They are also agencies to procure surplus paddy from the farmer. At present most of these societies utilizes their own resource or avail short term credit arrangement from Markfed/Agriculture Department. KCCB has a provision to sanction required CC limit to LAMPCS for their input supply business. In case of Paddy procurement, they have credit arrangement with Odisha State Civil Supply Corporation.

Under DRI schemes banks provide finance upto ₹ 15000/- (r.o.i.@4) to weaker section of the society for engaging in productive and gainful economic activities. Agri-Clinic and Agri-Business Centers (ACABC) scheme provides extension supports to agriculture and allied activities with private participation. Similarly, there are now a number of upcoming OLM supported Producers Groups SHG federations as well as NABARD supported FPOs in the district which may need credit support for marketing their products. Under CSS FPO till date 07 FPOs have been formed through NABARD support. All together there are 16 FPOs in the district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The banking network is concentrated in urban area. Most of the areas do not have proper banking facilities. Under CSS-FPO there are 04 FPOs and Dept. of agriculture

has promoted 05 FPOs in the district. OLM and Mission Shakti are also active in the district promoting SHGs in different areas. Regular capacity building of SHGs is also done by various agencies and they are being encouraged to take up various livelihood activities. Some of the FPOs have also got license for input business. As per MANAGE website 1 candidates trained but no unit set up. Hence banks may explore financing of ACABC unit.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 1253.75 lakh. Details are indicated in Annexure-I

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Malkangiri is one of the most backward districts on the industrial front and there is large scale unemployment. Development of Non-Farm Sector would help in mitigating the problem. The varied agricultural production of the district give enough scope for various processing units in SSI sector in the district. Similarly availability of various minerals like lime stone bauxite mica tin marble also provide scope for resource based industries. There is scope for setting up of demand based industries in the district like units on garment manufacturing utensils manufacturing soap making bakery spices grinding fabrication automobile garage etc. As regards skill based industries various handicrafts cottage industries like bamboo craft pottery blacksmith carpentry rope making weaving broom making dhokra casting leather products can be taken up in the district.

DIC has identified 27 resource based industries and 50 demand based industries for establishment under MSME sector. There are 1245 numbers of registered industrial units in the district. The district has 485 micro industries. There are no medium scale industries in the district. Prominent industries in the district are; Rice mill oil mill crusher units etc. The district has potential for setting up of industries in handicraft mining bakery cattle/fish feed oil mill etc. The district industries centre in Malkangiri caters to the development of the MSME sector through skill development capacity building popularisation of various schemes etc. During last 3 FY GLC flow in the district are ₹ 241 crore Rs 273 crore and RS 222 crore respectively.

3.2 Infrastructure and linkage support available, planned and gaps

- a) District Industries Centre (DIC) is the nodal agency for the promotion of micro and small enterprises and implementation of self-employment programmes like PMEGP RHA schemes for youth. It provides extension and escort services for setting up of industrial units. It also facilitates backward and forward linkages required for industrial activities
- b) NGOs are imparting skill upgradation training assisted by NABARD and other agencies. RSETI has been functional and rendering job specific residential training programmes for self-employment.
- c) PMEGP is being implemented in the district for generation of employment opportunities. Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) scheme and Credit Linked Capital Subsidy Scheme (CLCSS) are available from ministry of MSME.
- d) Further GOI schemes under MUDRA Startup India Stand Up India are likely to take up in the district.

Credit Potential for the sector for 2025-26 is estimated at Rs 27921.23 lakh. Details are indicated in Annexure-I.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in a country. A healthy balance of payment situation sustainable growth in trade and foreign exchange reserves are required to maintain the country's export growth at high rate. The 'Make in India' campaign aims to improve self-reliance and establish brand 'India' image. The RBI first introduced the scheme of Export Financing in 1967. The scheme is intended to make short-term working capital finance available to exporters at internationally comparable interest rates. GoI has rationalized documentation process to improve ease of doing export business. Govt. of Odisha has also announced the comprehensive State Export Policy – 2014. The Odisha Export Policy 2014 aims at achieving the export turnover from the present level of export of State of \$2429.75 million during 2012-13 to \$6452.36 million during 2024-25 with an average growth of 10 per annum.

4.1.2 Infrastructure and linkage support available, planned and gaps

Malkangiri is rich in minor forest produces. Kendu leaf collection is a traditional vocation among tribal people and the Bengali settlers have also adopted this vocation. In Odisha Kendu leaf is collected by Forest Department and sold by Odisha Forest Development Corporation. Kendu leaf of Odisha is exported to Srilanka Pakistan, Afghanistan and Middle East etc.

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

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Government of India has enacted Right to Education Act on 1st April 2010 and is continuously striving to provide the compulsory and free education to all children up to the age of 14. The Educational Loan Scheme aims at providing financial support from the bank to deserving/ meritorious students for pursuing higher education in India and abroad. The main emphasis is that every meritorious student is provided with an opportunity to pursue education with the financial support on affordable rates. Govt. of Odisha has implemented a scheme "Kalinga Sikshya Sathi Yojana" in order to provide financial assistance in form of interest subvention against education loan availed by poor and meritorious students of Odisha pursuing higher studies. Besides interest subsidy shall be provided at such a rate that the net interest payable by the students after the moratorium period become 1 per annum.

4.2.2 Infrastructure and linkage support available, planned and gaps

Malkangiri has 1017 primary schools 319 middle schools 59 higher secondary schools 11 Colleges. Besides there are ANM GNM training colleges 3 private residential + 2 colleges. Every year around 250 students go for higher education from the district. Banks particularly Commercial Banks have been extending loan for higher education to the needy and deserving students in the district.

Credit Potential for the sector for 2025-26 is estimated at Rs 595.00 lakh. Details are indicated in Annexure-I.

Credit Potential for Housing

4.2.3 Status of the Sector in the District

Housing is a basic human need; it is a basic requirement for human survival as well as for a decent life. With changes in the economic condition of families and their aspirations there is a growing need for houses. The Ministry of Rural Development (MoRD) has estimated that there is a shortage of 439.3 lakh houses during the XII Plan period in rural India

4.2.4 Infrastructure and linkage support available, planned and gaps

With a view to ensuring provision of this basic need to all the citizens Government of India has announced "Housing for All" by 2022. Various schemes like Prime Minister Awas Yojana Biju Pucca Ghar Yojana etc. are also being implemented in the district. The Pradhan Mantri Awas Yojana-Gramin (PMAYG) was formed to meet the objectives of the "Housing for All" scheme by the year 2022. It is a rural housing program that aims to provide a 25-square meter pucca house which also includes basic amenities to beneficiaries of the scheme. Biju Pucca Ghar Yojana is the State's own flagship programme. The scheme was launched during the financial year 2014-15 replacing the old scheme "MO-KUDIA YOJANA" with a view to achieving the objective of converting all the kutcha houses to pucca houses.

Credit Potential for the sector for 2025-26 is estimated at Rs 4122 lakh. Details are indicated in Annexure-I.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is the index of development status of the district. Adequate and appropriate infrastructure is essential to exploit the full development potential of the district. Keeping in view the predominantly agrarian economy of the district and significance of essential basic services related to social sectors like health education banks and line departments may exploit the potential available in the district.

Infrastructure primarily means the basic facilities services and installations required for a community or society. Roads power irrigation communication etc. are components of infrastructure as they act as conduits for development. In Indian context the linkage between agricultural growth and infrastructure is umbilical in nature. The infrastructure investments in both agriculture and non-agriculture sectors lead to capital formation resulting in increased production and productivity thereby contributing to poverty reduction.

Inadequate infrastructure is a major bottleneck for sustained growth of agriculture and allied sectors in Malkangiri. The objective of this chapter is to arrive at a broad based infrastructure plan so that the future development in the form of capital formation would support the credit flow for development of various sectors in the district's economy. The sector-wise critical infrastructure requirements linkage support of the district for agriculture and allied sectors gap and requirement including priority to be given for development of infrastructure are indicated in the following sub- chapter.

5.1.2 Infrastructure and linkage support available, planned and gaps

For the next year Malkangiri should focus on key infrastructure improvements with an emphasis on renewable energy. Expanding Rabi irrigation through solar-powered lift systems will boost water efficiency. In education enhancing school infrastructure and integrating solar energy will improve learning conditions while vocational training in renewable energy can equip students with essential skills.

In healthcare adding beds and upgrading primary centers with solar power will ensure reliable services especially in remote areas. Expanding tap water coverage under Jal Jeevan Mission and increasing solar-powered water systems will improve access to clean water. Efforts to build more household toilets particularly in rural areas are crucial for sanitation.

Promoting renewable energy like solar street lights and solar pumps for agriculture will reduce costs and support sustainable growth.

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. In India "Social Infrastructure" covering school's health care facilities drinking water and sanitation facilities in tier II to tier VI centres 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 by UNDP the social sectors viz:- education health sanitation etc. have gained greater focus in the overall development process except hunger and sanitation.

5.2.2 Infrastructure and linkage support available, planned and gaps

- a) The outlets for sale of construction materials i.e. steel cement sand stone glass brick wood sanitary fittings etc. are available in all block headquarter.
- b) There is fairly good network of branches of banks in the district.

Credit Potential for the sector for 2025-26 is estimated at Rs 3944.00 lakh. Details are indicated in Annexure-I

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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

The PM Surya Ghar Muft Bijli Yojana is a central initiative promoting rooftop solar systems for households across India. It provides up to 300 units of free electricity per month through subsidies of 60 for systems up to 2 kW and 40 for systems between 2 to 3 kW with low-interest loans available for the remaining costs. This program is expected to benefit one crore households significantly reducing electricity bills while encouraging clean energy adoption nationwide.

5.3.2 Infrastructure and linkage support available, planned and gaps

There are various renewable energy projects / activities currently under operation under active support of OREDA the nodal agency in the state for the sector. But this sector has not picked up as a business proposition in the district for want of dependable retail agency with service points in this far flung district.

Credit Potential for the sector for 2025-26 is estimated at Rs 49.30 lakh. Details are indicated in Annexure-I

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	313	174.737700	26.5541
B	Ongoing tranches	651	67.503200	59.0399
	Total (A + B)	964	242.240900	85.594

- 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	963	238.206900	81.8199
B	Rural roads & bridges	8	38.170700	5.2877
C	Social Sector	7	123.034700	89.6677
	Total (A + B + C)	978	399.412300	176.7753

- 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	960	Irrigation potential	19451.7	22153.04
B	Rural roads	2	Road length	5.91	367.44
C	Bridges	3	Bridge Length	289.43	1781.98

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Rural Connectivity	1	Farmer and Villagers	1	156.7
2	Rural Connectivity	1	Farmer and Villagers	1	54.06
3	Rural Connectivity	1	Farmer and Villagers	1	203.56
4	Rural Connectivity	1	Farmer and Villagers	1	237.13

5	Rural Connectivity	1	Farmer and Villagers	1	148.94
6	Rural Connectivity	1	Farmer and Villagers	1	277.7
7	Rural Connectivity	1	Farmer and Villagers	1	217.2
8	Rural Connectivity	1	Farmer and Villagers	1	222.19
9	Rural Connectivity	1	Farmer and Villagers	1	259.3
10	Rural Connectivity	1	Farmer and Villagers	1	210.48
11	Rural Connectivity	1	Farmer and Villagers	1	219.97
12	Rural Connectivity	1	Farmer and Villagers	1	185.07
13	Rural Connectivity	1	Farmer and Villagers	1	317.29
14	Rural Connectivity	1	Farmer and Villagers	1	250.62
15	Social	1	Farmer and Villagers	1	51.55
16	Social	1	Farmer and Villagers	1	71.82
17	Social	1	Farmer and Villagers	1	88.08
18	Social	1	Farmer and Villagers	1	77.88
19	Social	1	Farmer and Villagers	1	83.03
20	Rural Connectivity	1	Farmer and Villagers	1	248.43
21	Rural Connectivity	1	Farmer and Villagers	1	128.98
22	Rural Connectivity	1	Farmer and Villagers	1	282.68
23	Rural Connectivity	1	Farmer and Villagers	1	232.95
24	Rural Connectivity	1	Farmer and Villagers	1	574.25
25	Rural Connectivity	1	Farmer and Villagers	1	1384.22
26	Social Sector	1	Farmer and Villagers	1	4658.96

27	Social Sector	1	Farmer and Villagers	1	7272.15
28	Rural Connectivity	1	Farmer and Villagers	1	506.06
29	Rural Connectivity	1	Farmer and Villagers	1	490.84
30	Rural Connectivity	1	Farmer and Villagers	1	367.07
31	Rural Connectivity	1	Farmer and Villagers	1	614.92
32	Rural Connectivity	1	Farmer and Villagers	1	488.02
33	Rural Connectivity	1	Farmer and Villagers	1	273.16
34	Rural Connectivity	1	Farmer and Villagers	1	204.34
35	Rural Connectivity	1	Farmer and Villagers	1	278.77
36	Rural Connectivity	1	Farmer and Villagers	1	326.45
37	Rural Connectivity	1	Farmer and Villagers	1	468.59
38	Rural Connectivity	1	Farmer and Villagers	1	576
39	Rural Connectivity	1	Farmer and Villagers	1	563
40	Rural Connectivity	1	Farmer and Villagers	1	573.77
41	Rural Connectivity	1	Farmer and Villagers	1	438.2
42	Rural Connectivity	1	Farmer and Villagers	1	628.66
43	Rural Connectivity	1	Farmer and Villagers	1	626.07
44	Rural Connectivity	1	Farmer and Villagers	1	1399.13
45	Rural Connectivity	1	Farmer and Villagers	1	953.15
46	Rural Connectivity	1	Farmer and Villagers	1	1231.73
47	Rural Connectivity	1	Farmer and Villagers	1	1474.26
48	Rural Connectivity	1	Farmer and Villagers	1	1045.67
49	Rural Connectivity	1	Farmer and Villagers	1	1849.12

50	Rural Connectivity	1	Farmer and Villagers	1	804
51	Rural Connectivity	1	Farmer and Villagers	1	1024.91
52	Rural Connectivity	1	Farmer and Villagers	1	2493.95
53	Rural Connectivity	1	Farmer and Villagers	1	3117
54	Rural Connectivity	1	Farmer and Villagers	1	607.31
55	Rural Connectivity	1	Farmer and Villagers	1	315.42
56	Rural Connectivity	1	Farmer and Villagers	1	605
57	Rural Connectivity	1	Farmer and Villagers	1	636.56
58	Rural Connectivity	1	Farmer and Villagers	1	434.94
59	Rural Connectivity	1	Farmer and Villagers	1	399.95
60	Rural Connectivity	1	Farmer and Villagers	1	392.54
61	Agri - Other than Irrigation	1	Farmer and Villagers	1	403.4
62	0	0	0	0	0
63	0	0	0	0	0
64	0	0	0	0	0
65	0	0	0	0	0
66	0	0	0	0	0
67	0	0	0	0	0
68	0	0	0	0	0
69	0	0	0	0	0
70	0	0	0	0	0
71	0	0	0	0	0
72	0	0	0	0	0
73	0	0	0	0	0
74	0	0	0	0	0
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Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD with mandate to promote sustainable rural development took the responsibility to promote nurture and groom the SHGs through an informal credit delivery system. It launched its Pilot Project for linking informal Self Help Groups with banks in 1992 which has metamorphosed into one of the largest micro finance movement in the country.

6.2 Infrastructure and linkage support available, planned and gaps

In recent years the SHG-Bank Linkage program in Malkangiri has shown impressive growth. The number of SHGs credit-linked including repeat finance has touched total ₹165 crore out of which 5315 are total no of loan sanctions. Average loan size has touched ₹3.10 lakhs. For the current FY 200 crore target has been assigned to this sector.

Credit Potential for the sector for 2025-26 is estimated at Rs 9401.50 lakh. Details are indicated in Annexure-I

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Ensure Universal Distribution of Soil Health Cards: It is essential to provide soil health cards to all farmers enabling them to better manage soil nutrients and enhance overall productivity.
- 2 Focus on Reducing Yield Gaps: Encourage the adoption of best farming practices by educating farmers on modern agricultural techniques to achieve the maximum potential yield for major crops.
- 3 Promote Crop Diversification: Advise farmers to diversify their cropping patterns by incorporating high-value market-oriented crops to improve their income and resilience to market fluctuations.
- 4 Increase Seed Replacement Ratio (SRR): Target an increase in SRR from the current 10-12 to at least 20-25 by promoting the use of certified high-quality seeds to improve both production and productivity especially in cereal crops.
- 5 Strengthen Extension Services: Establish Farmer Service Centres in each panchayat that provide soil testing advisory services and real-time market information to equip farmers with essential knowledge and resources.
- 6 Improve Post-Harvest Management: Raise awareness among farmers about the benefits of scientific storage practices and support the construction of modern godowns to ensure better storage of agricultural produce and inputs minimizing post-harvest losses.
- 7 Integrate Climate-Smart Agriculture Practices: It is vital to incorporate climate-resilient agricultural practices such as drought-tolerant crop varieties efficient water management and agroforestry on a large scale. These will help reduce the vulnerability of farmers to climate-related risks while maintaining productivity and farm incomes.

2. Water Resources

- 1 Ensure Regular Power Supply: The Electricity Department must ensure a regular and uninterrupted power supply for the efficient operation of electrical pump sets and lift irrigation systems. Defunct irrigation structures like RLs and bore wells should be repaired by OLIC/OAIC and the Minor Irrigation Department.
- 2 Promote Low-Cost Energy-Efficient Irrigation Solutions: Low-cost energy-neutral technologies such as diversion-based irrigation systems and hydra water pumps need to be promoted for optimal utilization of available surface water.
- 3 Implement Micro Irrigation and Well Recharging: The use of micro-

irrigation systems and the recharging of dug wells should be prioritized to enhance water use efficiency and ensure sustainable agricultural practices.

- 4 **Adopt Climate-Resilient Water Management Practices:** Integrating climate-smart solutions such as rainwater harvesting the construction of farm ponds and soil moisture conservation techniques is essential to mitigate the effects of climate change on agriculture and water resources. These practices will help enhance resilience to erratic rainfall and temperature fluctuations.

3. Farm Mechanization

- 1 **Establish More Agro-Service Centres:** Setting up additional agro-service centres is crucial. The Agriculture Department in collaboration with ATMA NGOs and VAs should organize special campaigns with live demonstrations and agricultural fairs at the panchayat and block levels. These initiatives will promote the use of advanced farm implements and technologies to increase productivity and reduce labor intensity.
- 2 **Skill Development for Youth and JLG Members:** Provide comprehensive training to unemployed youth and members of Joint Liability Groups (JLGs) on the maintenance and repair of essential farm machinery such as combine harvesters, tractors, power tillers and thresher Training institutions like RSETI ITIs and ITCs should take the lead in delivering these skill-building programs to create a skilled workforce for farm mechanization services.
- 3 **Promote Climate-Resilient Mechanization:** Encourage the use of energy-efficient and water-saving machinery such as low HP tractors solar-powered irrigation pumps and no-till seeder These technologies help conserve fuel reduce greenhouse gas emissions and promote soil conservation making mechanized farming more resilient to the impacts of climate change.

4. Plantation and Horticulture

- 1 **Improve Marketing and Processing Facilities:** There are no organized markets or processing units for crops like mango lime and oil palm. Setting up regulated markets and value-addition facilities is essential to boost farmer incomes and reduce post-harvest losses.
- 2 **Establish Market Linkages:** Strong market linkages for all producers should be built with support from ORMAS and the Horticulture Department to ensure farmers get fair prices and better market access.
- 3 **Encourage Off-Season and High-Value Crop Cultivation:** Promote the cultivation of off-season vegetables and high-value horticulture crops to increase farmer's earnings and reduce reliance on traditional crops.
- 4 **Introduce Climate-Resilient Farming Practices:** To address the impacts of climate change promote water-saving methods like micro irrigation the use of bio fertilizers foliar fertilizer sprays and mulching to conserve moisture and reduce the need for chemical inputs.

- 5 Support FPOs with Financing: Farmer Producer Organizations (FPOs) should be financed to engage in activities such as crop procurement processing and marketing which will strengthen collective bargaining power and add value to their produce.

5. Forestry/ Waste Land Development

- 1 Address Gaps in Quality Planting Materials and Extension Services: The non-availability of high-quality planting materials along with limited extension services at the block level is a major challenge. These gaps should be addressed to support sustainable forestry and agro-forestry practices.
- 2 Strengthen Extension Services for Commercial Forestry: Extension services should be enhanced to raise awareness among farmers and villagers about the benefits of commercial forestry. This can help boost income while contributing to environmental sustainability.
- 3 Promote Farm Forestry and Agroforestry: The Forest Department and Forest Development Corporation should identify suitable areas and farmers to encourage farm forestry and agroforestry. These practices provide economic benefits while also helping to mitigate climate change by increasing tree cover which absorbs carbon dioxide and enhances biodiversity.
- 4 Adopt Climate-Resilient Forestry Practices: Climate-friendly forestry practices such as planting drought-resistant tree species using organic soil enhancers and integrating agroforestry into farming systems should be promoted to build resilience against climate impacts like erratic rainfall and rising temperatures.

6. Animal Husbandry - Dairy

- 1 Encourage Calf Rearing for Quality Milch Animals: The Animal Resources Development Department should promote calf-rearing activities to ensure the availability of quality milch animals for dairy units. Providing animal health cards and adequate vaccination will help improve the health and productivity of dairy livestock.
- 2 Leverage ICT for Livestock Management: The use of ICT tools like SMS services should be implemented by the Department or NGOs to provide timely information to farmers on insemination vaccination schedules and livestock health management.
- 3 Facilitate Smart RuPay KCC for Dairy Farmers: Banks should issue smart RuPay Kisan Credit Cards (KCC) to dairy farmers offering them easy access to credit for their dairy operations and enabling better financial inclusion in the sector.
- 4 Promote Climate-Resilient Dairy Farming: Climate-resilient dairy farming practices should be encouraged such as using heat-resistant cattle breeds improving fodder management and integrating water-efficient systems in dairy units to cope with the increasing impact of climate change on livestock.

7. Animal Husbandry – Poultry

- 1 Address Shortage of Technical Manpower in ARD Department: The shortage of technical manpower in the Animal Resources Development (ARD) Department should be resolved to ensure effective delivery of extension services and proper monitoring of livestock programs.
- 2 Establish Hygienic Poultry Marketing Outlets: Hygienic marketing outlets for the sale of poultry products should be set up in key towns and market centers across the district to ensure safe and accessible products for consumers.
- 3 Set Up Hatcheries for Improved Duck Varieties: The absence of hatcheries for supplying improved duck varieties like Khaki Campbell and White Pekin should be addressed by establishing hatcheries to meet the growing demand for quality ducklings.
- 4 Finance Egg and Broiler Cart Schemes: Banks should finance egg and broiler cart schemes in small towns and larger haats to facilitate better market access and income opportunities for poultry farmer.
- 5 Promote Cluster-Based Poultry Farming: Poultry broiler and layer farming should be organized on a cluster basis with the support of hatcheries banks and NGOs under the Area Development Scheme. This approach will enhance productivity and provide integrated support to farmer.
- 6 Incorporate Climate-Resilient Poultry Farming: Climate-resilient practices such as improving ventilation systems using energy-efficient poultry equipment and managing waste in an eco-friendly way should be adopted to make poultry farming more sustainable and reduce its impact on the environment.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Set Up Modern Abattoirs: The district lacks registered/licensed abattoirs. Modern abattoirs should be established in municipalities NACs and consumption centers to ensure hygiene and provide consumers with quality meat.
- 2 Develop Livestock Market Yards: Livestock market yards need to be developed with facilities for weighing cleaning auctioning and other infrastructure to ensure transparent and efficient sale and purchase of livestock.
- 3 Finance Goat Rearing Units: Banks should finance more goat rearing units under the PMEGP scheme providing farmers with access to credit and expanding livestock farming opportunities.
- 4 Ensure Supply of Vaccines and Medicines: The Animal Resources Development Department should ensure the timely availability of necessary vaccines and medicines to safeguard livestock health and productivity.

- 5 Promote Climate-Smart Livestock Management: Climate-resilient livestock practices such as improved housing for extreme weather conditions efficient waste management and water conservation in livestock farming should be encouraged to mitigate the effects of climate change on animal husbandry.

9. Fisheries

- 1 Establish Soil and Water Testing Facilities: Soil and water testing facilities should be set up in key blocks like Betnoti Badsahi Udala and Rasgobindapur to enhance agricultural and aquaculture productivity.
- 2 Upscale Farmer Training on Scientific Fish Cultivation: Training programs for farmers should be expanded with a focus on the scientific cultivation of carp and commercially valuable species like freshwater prawn Magur and Chitala to improve yields and profitability.
- 3 Promote Cluster-Based Fish Farming and FPOs: Fish farming should be promoted in clusters with the formation of FPOs to support commercial aquaculture. Bank financing and technology transfer will be key in developing this sector.
- 4 Develop Modern Hygienic Fish Markets: Modern and hygienic fish markets need to be established in the district to provide better infrastructure for fish sales and ensure quality for consume[₹]
- 5 Renovate Silted Dams and GP Ponds: Most dams and GP ponds in the district are silted and should be renovated to enhance water retention and improve aquaculture opportunities.
- 6 Popularize Advanced Fish Farming Techniques: The practice of multiple stocking and harvesting with advanced fingerlings (50 to 100 grams) stocking as per water body capacity and using pelleted feed should be widely promoted among fish farmers for higher yields.
- 7 Develop Cage Culture in Reservoirs: Cage culture of fish in reservoirs should be developed through Producer Organisations supported by the Fisheries Department to boost fish production and livelihoods.
- 8 Renovate GP Ponds Under MGNREGS: GP ponds should be renovated under MGNREGS and fish farming activities should be taken up by SHGs or JLGs. Promoting the culture of local fish varieties like Kou Magur and Chitala which fetch high market prices will boost farmers incomes.
- 9 Promote Climate -Resilient Aquaculture Practices: Climate-resilient practices such as efficient water management eco-friendly feeds and habitat restoration should be integrated into fish farming to reduce vulnerability to climate change impacts on aquaculture.

10. Construction of Storage and Marketing Infrastructure

- 1 Raise Awareness on Scientific Storage Practices: There is a general lack of awareness among farmers about the benefits of scientific storage practices. A mass awareness campaign should be launched to educate farmers on the

importance of creating scientific storage structures at the village level and in major production centers to reduce post-harvest losses.

- 2 **Encourage Construction of Storage Facilities with Bank Support:** Banks should collaborate with farmer clubs and FPOs to identify prospective farmers and encourage them to build dry storage godowns and onion storage structures. These can be funded through credit-linked back-ended subsidies under schemes like AMI AIF and MIDH improving storage capacity and preserving crop quality.
- 3 **Promote Climate-Resilient Storage Solutions:** To address the challenges of climate variability climate-resilient storage structures such as moisture-controlled and energy-efficient storage facilities should be promoted to safeguard produce during extreme weather conditions.

11. Land Development, Soil Conservation and Watershed Development

- 1 **Promote Village-Level Soil Health Labs:** The Agriculture Department should encourage entrepreneurs to establish soil health labs at the village level under the Soil Health Management Scheme of NMSA. This will ensure timely issuance of soil health cards and improve soil management practices among farmer.
- 2 **Popularize Land Development Techniques:** The Agriculture and Soil Conservation Departments should actively promote land development techniques by organizing demonstrations agricultural fairs field visits and ensuring community participation. This will help farmers adopt sustainable practices for improving land productivity and conservation.
- 3 **Incorporate Climate-Resilient Soil Management:** Climate-smart soil management practices such as organic farming minimal tillage and moisture conservation techniques should be integrated into these efforts to help farmers adapt to changing climate conditions and ensure long-term soil health.

12. Agriculture Infrastructure: Others

- 1 **Promote Commercial Production of Organic Inputs:** Farmer collectives such as PACS and Producer Companies should take up the commercial production of organic inputs like bio fertilizers vermi-compost vermi-hatcheries and compost from vegetable and fruit waste. This will enhance soil fertility reduce chemical input use and provide an additional income source for farmer₹
- 2 **Encourage Use of Organic Soil Enhancers:** The Agriculture and Soil Conservation Departments should actively promote the use of organic soil enhancers like tank silt and vermi-compost. SHGs PRIs and Pani Panchayats should be involved in these initiatives to ensure wider adoption at the grassroots level improving soil health and water retention capacity.
- 3 **Integrate Climate-Smart Organic Practices:** Climate-resilient organic farming practices such as the use of vermi-compost and bio fertilizers should be promoted to help farmers reduce reliance on chemical inputs improve soil

resilience and mitigate the impact of climate change on agriculture.

13. Food and Agro. Processing

- 1 Leverage the Food Processing Fund (FPF): The Government of India has established a ₹ 2000 crore Food Processing Fund (FPF) in NABARD to provide affordable credit for setting up food processing units in designated food parks. Entrepreneurs should be encouraged to take advantage of this fund to boost the food processing sector.
- 2 Identify and Support Entrepreneurs in Food Processing: The DIC in coordination with the Horticulture Agriculture and ARD Departments should actively identify potential entrepreneur. They should provide skill development and capacity-building programs to help these entrepreneurs establish agro and food processing units thus enhancing value addition and generating local employment.

14. Agri. Ancillary Activities: Others

- 1 Credit Facilities for Agri Graduates: Banks should extend credit to agriculture graduates for establishing Agri Clinics and Agri Business Centres supporting entrepreneurship and improving agricultural advisory services in rural areas.
- 2 Utilize ACABC Nodal Training Institutes: Training institutes like NIST-Ganjam KVK-Khordha CUTM-Gajapati and CYSD-Bhubaneswar offer programs for eligible candidates under the Agri Clinics and Agri Business Centres (ACABC) scheme. These institutes should be leveraged to build the capacity of aspiring agri-entrepreneur.
- 3 Establish Monitoring System for MFIs: There is currently no mechanism to monitor Microfinance Institutions (MFIs) operating in the district. A proper monitoring and reporting system should be established under the Lead Bank Scheme or NABARD to ensure transparent and effective financing by MFIs at the district level.
- 4 Assess and Finance Agricultural Infrastructure Gaps: LAMPCS in the district should conduct assessments of agricultural infrastructure needs in their villages. These gaps can be financed under the PACS as MSC scheme and the Agriculture Infrastructure Fund improving village-level agri-infrastructure for better farming outcomes.
- 5 Promote Climate-Smart Agri Business Initiatives: Encourage agri-business centres and Agri Clinics to adopt climate-smart practices such as precision farming water-efficient technologies and renewable energy solutions ensuring sustainability and resilience in the agricultural value chain.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Improve Power Supply in Rural Areas: Many rural-based units suffer from erratic power supply. It is essential to improve the power situation to ensure uninterrupted and steady electricity which is crucial for the smooth operation of these units.

- 2 Provide Training for village Industries: Comprehensive training programs on processing technology sorting and grading mechanisms quality accounting pricing and marketing support should be organized for village industries. This will help enhance their productivity and competitiveness.
- 3 Develop Organized Marketing Channels: There is a lack of organized marketing channels for cottage village and handicraft products in the district. Establishing a structured marketing network is essential to provide better market access and fair prices for these products.
- 4 Explore Setting Up Rural Industrial Estates: The idea of setting up Rural Industrial Estates in all block headquarters should be explored. These estates would provide infrastructure and support services to small industries fostering rural entrepreneurship and employment.
- 5 Integrate Energy-Efficient Practices: To address power issues and climate concerns rural industries should be encouraged to adopt energy-efficient technologies such as solar power or hybrid systems to ensure a steady energy supply while minimizing environmental impact.

16. Export Credit

- 1 Raise Awareness on Export Potential: Awareness needs to be created about the export potential of agricultural products and Non-Timber Forest Products (NTFP). Organizing buyer-seller meets is essential to promote exports and connect local producers with international markets.
- 2 Organize Export Promotion Meetings: The DIC and Export Promotion Councils (EPC) should organize regular buyer-seller meets to facilitate market linkages. Bankers should also be sensitized to provide export credit to entrepreneurs to support the growth of export-oriented businesses.
- 3 Encourage Use of Export Credit Insurance: Exporters should be encouraged to make use of export credit insurance provided by ECGC to protect against risks associated with international trade ensuring secure transactions and financial stability.
- 4 Promote Climate-Sensitive Export Practices: Encouraging sustainable and eco-friendly production methods for export-oriented agricultural products can enhance marketability especially in environmentally-conscious global markets while contributing to climate resilience.

17. Education

- 1 Increase Awareness of Subsidy Schemes: There is a strong need to raise awareness about the various subsidy schemes offered by the Central and State Governments in the agricultural and allied sector. This will ensure that farmers and entrepreneurs are well-informed and can take full advantage of these financial support programs.
- 2 Organize Outreach Programs: Government agencies and financial institutions should organize outreach programs workshops and information

campaigns at the village and block levels to educate farmers and small business owners on the available subsidy schemes and the application process.

- 3 Leverage Digital Platforms: Digital platforms such as mobile apps websites and SMS alerts should be used to disseminate information on subsidy schemes to a wider audience ensuring accessibility and timely updates for beneficiaries.

18. Housing

- 1 Promote Aggressive Financing under Mo Ghara Scheme: Banks should actively extend financing under the Mo Ghara Scheme to ensure that eligible beneficiaries can access affordable housing loans. This will contribute to improved housing infrastructure in rural areas and enhance overall living standards for the community.

19. Social Infrastructure

- 1 Provide Technical Support for Social Infrastructure Development: Line departments should offer the necessary technical expertise and capacity-building programs to encourage private investments in creating social infrastructure such as health education and sanitation facilities in rural areas.
- 2 Form Village Water and Sanitation Committees: Village Water and Sanitation Committees should be established under each Gram Panchayat to ensure better planning utilization and management of water and sanitation resources improving community health and hygiene.

20. Renewable Energy

- 1 Conduct Awareness Camps on Solar Energy Devices: DRDA and OREDA should organize awareness camps to promote the adoption of solar energy devices like solar cookers and solar lanterns. This will help rural communities shift towards cleaner renewable energy sources and reduce dependence on conventional energy.
- 2 Increase Awareness and Uptake of PM-Surya Ghar Yozana Scheme: The low uptake of the scheme is primarily due to a lack of awareness among government staff and beneficiaries. Targeted efforts should be made to raise awareness and encourage more sanctions under the scheme promoting solar-powered irrigation systems and renewable energy in agriculture.

21. Informal Credit Delivery System

- 1 Capacity Building for Livelihood Finance: To transition from microfinance to livelihood finance it is essential to build the capacity of bank officers NGOs government functionaries teachers retired government staff and PRI functionaries. This will strengthen the support system for sustainable livelihood financing.
- 2 Finance SHG Members for Income-Generating Activities: Banks should actively finance SHG members under the Joint Liability Group (JLG) model enabling them to start income-generating activities or set up micro-enterprises

contributing to economic empowerment.

- 3 Utilize Community-Level Facilitators for Credit Operations: Bankers should effectively leverage the services of OLM/Mission Shakti-appointed Cluster Level Facilitators Panchayat Level Facilitators and Community Bank Coordinators to streamline credit disbursement and ensure timely recovery of loans.
- 4 Strengthen SHG-Bank Linkage Programme (SHG-BLP): The SHG-BLP needs to address key challenges such as dormancy or disintegration of SHGs facilitate convergence with government developmental programs and work towards reducing NPA levels to ensure long-term sustainability.
- 5 Promote Financial Literacy and Credit Counseling: Financial literacy and credit counseling should be provided to SHG members to prevent over-indebtedness and protect them from falling prey to exploitative moneylenders ensuring better financial health and resilience.

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 member.

2. Formation of Ministry of Cooperation by GoI

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

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

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

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR Collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Tribal Development	TDF	Manyamkonda	WADI		500	500 acres
2	Watershed Development	WDF	Supali	Watershed		200	800 Ha
3	Watershed Development	WDF	Bondikiguda	Watershed		150	750 ha
4	Watershed Development	WDF	Nuabondiki	Watershed		100	450 Ha
5	Women Empowerment	Tamarind processing	Kadamaguda	MEDP		30	The project is ongoing and aims to bringout households from abject poverty to micro enterprise level.
6	Women Empowerment	Tamarind processing	Kudumuluguma	MEDP		30	The project is ongoing and aims to bringout households from abject poverty to micro enterprise level.
7	Women Empowerment	Mushroom Cultivation	Khairaput	MEDP		30	The project is ongoing and aims to bring out households from abject poverty to micro enterprise level.
8	Collectivisation	FPO	Malkangiri	FPO formation		100	Benefit of Collectives Input supply and marketing linkages.
9	Collectivisation	FPO	Kalimela	FPO formation		500	Benefit of Collectives Input supply and marketing

							linkages.
10	Collectivisation	FPO	Podia	FPO formation		500	Benefit of Collectives Input supply and marketing linkages.
11	Collectivisation	FPO	Chitrakonda	FPO formation		500	Benefit of Collectives Input supply and marketing linkages.
12	Collectivisation	FPO	Korukonda	FPO formation		500	Benefit of Collectives Input supply and marketing linkages.
13	Collectivisation	FPO	Mathili	FPO formation		500	Benefit of Collectives Input supply and marketing linkages.
14	Collectivisation	FPO	Khairaput	FPO formation		500	Benefit of Collectives Input supply and marketing linkages.

Success Stories

Success Story 1: Bike Ambulance Service for Health Care

1. Scheme : RIPP
 2. Project Implementing Agency : PARIBARTTAN
 3. Duration of the project : 2 Years
 4. Beneficiary : PVTG population in Chitrakonda block of Malkangiri District
-
- | | |
|----------------------|-----------------------|
| No.of beneficiaries: | 1000 |
| Community: | Didaye PVTG community |
| State : | Odisha |
| District : | Malkangiri |
| Block : | Chitrakonda |
| Village : | Nakamamudi |

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 dollar. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future.

To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the District by

a **Govt. of India:** Government of India serves as a critical catalyst in nudging state governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are: 1. Govt. of India launched 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 Government 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 Livable 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 state's 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 of Odisha" at Subarnapur, Boudh, Sambalpur, Bolangir, Bargarh, Kandhamal, Gajapati, Kalahandi, Nuapada, Malkangiri, Koraput, Khonjhar, Rayagada, Mayurbhanj, Nabarangpur. This project is implemented under co-funding arrangements between GCF and Government of Odisha with TFO of ₹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. ₹ 20 crore allotted under NAFCC of Government of India. 3. Two climate resilience projects for ₹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's Chilika Lake and Bhitarkanika National Park to support conservation action, enhance livelihood opportunities for local communities while tapping nature tourism potential of the Ramsar sites. 2. MoEFCC implemented Integrated Coastal Zone Management Project (ICZMP) in 02 stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance using an integrated approach regarding all aspects of the coastal zone including geographical and political boundaries in an attempt to achieve sustainability.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Malkangiri district in Odisha a primarily agricultural area has faced severe climate impacts in recent decades leading to increased rural migration due to climate change. Climate variability is affecting crop yields soil quality water resources and increasing pests and diseases which in turn threatens food security and agricultural productivity. The fisheries sector also suffers from diminished aquatic habitats and ecosystem productivity.

To address these challenges climate change projects in Malkangiri should focus on flood and running water management climate-resilient agriculture efficient water use through rainwater harvesting and irrigation and protecting aquatic habitats. Additionally, restoring ecosystems enhancing community awareness and investing in climate-resilient infrastructure are crucial for improving the district's resilience and supporting sustainable development.

3.2 Any specific Climate Change initiative in the District by

- b The GoI has undertaken various initiatives and implemented policies and schemes to address the climate change. Providing interest subvention on crop loan and supporting various projects under irrigation agriculture allied activities and drinking water sectors are important interventions to improve the resilience of rural masses to climate change and help them in adaptation.

KVK is an ICAR institution in the district located in Malkangiri block and is continuously striving to address the climate change by providing appropriate advisory and extension services training and awareness programmes through camps and also carrying out the R&D work on crops.

KVK Malkangiri is implementing following project:

1.Climate Resilient Agriculture (CRA) Programme is being implemented with the objective of improving production and productivity of crops by timely showing improved varieties increasing cropping intensity employing resource conservation and improved integrated nutrient management. 2. KVK is also working on drought management by taking steps on cropping system crop management and soil nutrient and moisture conservation measures.

- c NABARD using its climate change fund is ready to finance projects in the district aimed at mitigation and adaptation while aiming to reduce the vulnerability of rural masses. It is in talks with NGOs/ local agencies for proposals on Climate Smart Agriculture eco-synergy initiatives for adaptation strategies natural resource management and similar projects.

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 Malkangiri district, there is no existing registered GI products and there is no pending GI applications with DPIIT.

Annexure 1
District-Malkangiri

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	I.Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Cauliflower/ Phool Gobhi__	100	Acre	41000	Phy	270	270	405	540	675	405	200	2765
					BL	110.7	110.7	166.05	221.4	276.75	166.05	82	1133.65
2	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	50	100	80	60	100	50	50	490
					BL	25	50	40	30	50	25	25	245
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	13000	Phy	1200	1300	1000	1000	1200	1800	800	8300
					BL	156	169	130	130	156	234	104	1079
4	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	150	540	300	540	800	200	300	2830
					BL	48	172.8	96	172.8	256	64	96	905.6
5	Maize/ Makka_Irrigated	100	Acre	37000	Phy	700	900	650	700	750	800	750	5250
					BL	259	333	240.5	259	277.5	296	277.5	1942.5
6	Other Vegetables__	100	Acre	35000	Phy	950	2150	950	2150	2700	1000	900	10800
					BL	332.5	752.5	332.5	752.5	945	350	315	3780
7	Pearl Millet/ Bajra/ Cumbu_Unirrigated/ Rainfed	100	Acre	16000	Phy	1300	1450	1200	800	1500	1200	800	8250
					BL	208	232	192	128	240	192	128	1320
8	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	150	270	80	150	170	150	150	1120
					BL	30	54	16	30	34	30	30	224

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
9	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	3500	9000	3200	7000	9500	7000	4500	43700
					BL	1400	3600	1280	2800	3800	2800	1800	17480
10	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	100	1000	100	900	1100	250	400	3850
					BL	37	370	37	333	407	92.5	148	1424.5
11	Sesame/ Til/ Seasmum/ Gingelly_Unirrigated/ Rainfed	100	Acre	13000	Phy	600	1600	940	1400	1300	1600	1500	8940
					BL	78	208	122.2	182	169	208	195	1162.2
12	Turmeric/ Haldi_Irrigated	100	Acre	90000	Phy	500	70	180	50	80	130	50	1060
					BL	450	63	162	45	72	117	45	954
13	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	500	700	650	600	800	500	450	4200
					BL	82.5	115.5	107.25	99	132	82.5	74.25	693
14	Watermelon/ Tarbuj__	100	Acre	35000	Phy	50	50	50	130	200	130	80	690
					BL	17.5	17.5	17.5	45.5	70	45.5	28	241.5
						3234.2	6248	2939	5228.2	6885.25	4702.55	3347.75	32584.95
	Post-harvest/HH Consumption (10%)					323.42	624.8	293.9	522.82	688.53	470.26	334.78	3258.5
	Repairs & maintenance of farm assets (20%)					646.84	1249.6	587.8	1045.64	1377.05	940.51	669.55	6516.99
	Sub Total												42360.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
A.2 Water Resources													
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	25	40	30	30	40	25	25	215
					BL	23.38	37.4	28.05	28.05	37.4	23.38	23.38	201.04
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	25	35	25	30	40	25	25	205
					BL	7.71	10.8	7.71	9.26	12.34	7.71	7.71	63.24
3	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy	5	25	10	10	15	10	5	80
					BL	2.76	13.81	5.53	5.53	8.29	5.53	2.76	44.21
4	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	10	20	10	10	10	10	10	80
					BL	12.33	24.65	12.33	12.33	12.33	12.33	12.33	98.63
5	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	30	50	25	30	45	30	25	235
					BL	41.51	69.19	34.6	41.51	62.27	41.51	34.6	325.19
6	Electric Pump Sets--BIS 10804/86 Electric 5.0 HP	85	No.	35200	Phy	20	35	20	25	35	25	25	185
					BL	5.98	10.47	5.98	7.48	10.47	7.48	7.48	55.34
7	Electric Pump Sets--Submersible 5.0 HP	85	No.	56100	Phy	20	25	15	20	20	20	20	140
					BL	9.54	11.92	7.15	9.54	9.54	9.54	9.54	66.77

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
8	Lift Irrigation Schemes-- Electric 3.0 HP	85	No.	242110	Phy	20	35	20	25	30	20	20	170
					BL	41.16	72.03	41.16	51.45	61.74	41.16	41.16	349.86
9	Sprinkler Irrigation - Micro-1 ha (Spacing 5 m x 5m)	85	ha	74867	Phy	5	15	5	5	5	5	5	45
					BL	3.18	9.55	3.18	3.18	3.18	3.18	3.18	28.63
	Sub Total												1232.91

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
A.3 Farm Mechanisation													
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy	1	2	1	2	4	2	2	14
					BL	21.35	42.69	21.35	42.69	85.38	42.69	42.69	298.84
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy	10	25	10	25	25	20	10	125
					BL	4.34	10.84	4.34	10.84	10.84	8.67	4.34	54.21
3	Other machinery-Other Machinery & Equipments-Pumpset	85	No.	29800	Phy	100	210	100	100	210	120	100	940
					BL	25.33	53.19	25.33	25.33	53.19	30.4	25.33	238.1
4	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	15	25	15	20	25	15	10	125
					BL	17.54	29.24	17.54	23.39	29.24	17.54	11.7	146.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
5	Other machinery-Other Machinery & Equipments-Rubber Roll Sheller cum Polisher	85	No.	222400	Phy	5	10	5	10	10	5	5	50
					BL	9.45	18.9	9.45	18.9	18.9	9.45	9.45	94.5
6	Power Tiller--Power Tiller 14-15 Hp	85	No.	215000	Phy	30	40	25	50	50	30	15	240
					BL	54.83	73.1	45.69	91.38	91.38	54.83	27.41	438.62
7	Thresher-Multicrop Power Threshers-Power Pulse Thresher(Motor)	85	No.	80000	Phy	10	25	10	20	35	10	10	120
					BL	6.8	17	6.8	13.6	23.8	6.8	6.8	81.6
8	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy	10	20	10	15	20	15	10	100
					BL	12.33	24.65	12.33	18.49	24.65	18.49	12.33	123.27
9	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy	10	40	10	30	50	20	10	170
					BL	58.35	233.41	58.35	175.06	291.76	116.71	58.35	991.99
	Sub Total												2467.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
A.4 Plantation & Horticulture													
1	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy		25	20	25	35	25		130
					BL		27.62	22.09	27.62	38.66	27.62		143.61
2	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - papaya	85	Acre	150010	Phy	15	40	30	30	40	15	15	185
					BL	19.13	51	38.25	38.25	51	19.13	19.13	235.89
3	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - Banana tc	85	Acre	182414	Phy	40	50	45	60	60	45	30	330
					BL	62.02	77.53	69.77	93.03	93.03	69.77	46.52	511.67
4	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149903	Phy		15		15	15			45
					BL		19.11		19.11	19.11			57.33
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy	25	30	20	30	30	25	20	180
					BL	36.98	44.37	29.58	44.37	44.37	36.98	29.58	266.23

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
6	Nursery -Horticulture Nursery-1 acre upto 25000 plants per year	85	Acre	1200000	Phy	1	3	1	2	4	1	1	13
					BL	10.2	30.6	10.2	20.4	40.8	10.2	10.2	132.6
7	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	10	20	10	15	20	15	15	105
					BL	18.97	37.93	18.97	28.45	37.93	28.45	28.45	199.15
8	Other Plantation Crops--Tamarind	85	Acre	150010	Phy	15	10	20	10	10	15		80
					BL	19.13	12.75	25.5	12.75	12.75	19.13		102.01
9	Protection Structure--Cold storage (130Sq mt)	85	sq.m.	1501500	Phy	1	5	2	2	7	2	1	20
					BL	12.76	63.81	25.53	25.53	89.34	25.53	12.76	255.26
10	Spices--Turmeric	85	Acre	133676	Phy	600		200			150	100	1050
					BL	681.75		227.25			170.44	113.62	1193.06
	Sub Total												3096.81

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Khairaput	Mathili	Podia	District Total
	A.5 Working Capital - Bee Keeping									
1	Apiculture_Others	1	10 boxes	50000	Phy	10	10	10	10	40
					BL	5	5	5	5	20
	Sub Total									20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	A.6 Forestry												
1	Nursery/ Propagation unit-Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	10	10	10	5	10	10	10	65
					BL	3.28	3.28	3.28	1.64	3.28	3.28	3.28	21.32
2	Nursery/ Propagation unit-Traditional Nursery-Raising casurina seedlings (o6 month old) - 1000 number	85	No.	18726	Phy	45	60	50	50	75	50	50	380
					BL	7.16	9.55	7.96	7.96	11.94	7.96	7.96	60.49
3	Plantation--Cost for block plantations for 04 year-18 month1000 plant	85	ha	251904	Phy	25	20	25	25	30	30	30	185
					BL	53.53	42.82	53.53	53.53	64.24	64.24	64.24	396.13
	Sub Total												477.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
A.7 Animal Husbandry - Dairy													
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy		3		1	5			9
					BL		30.04		10.01	50.07			90.12
2	Bulk Milk Cooling Unit--5000 litre	85	No.	1724000	Phy		1			1			2
					BL		14.65			14.65			29.3
3	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	35	45	35	40	50	35	30	270
					BL	73.19	94.1	73.19	83.64	104.55	73.19	62.73	564.59
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo10 LPD	85	5+5	1440000	Phy	25	35	25	20	35	25	25	190
					BL	306	428.4	306	244.8	428.4	306	306	2325.6
5	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy	2	2	2	2	2	2	2	14
					BL	4.42	4.42	4.42	4.42	4.42	4.42	4.42	30.94
6	Indigenous Cattle Farming--Dairy – Indigenous cows (Sahiwal/Gir) – 10 LPD	85	1+1	277000	Phy	25	40	25	30	40	20	20	200
					BL	58.86	94.18	58.86	70.64	94.18	47.09	47.09	470.9
	Sub Total												3511.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	A.8 Working Capital - AH - Dairy/Drought animal												
1	Buffalo Farming_Others_Murrah Buffalo	100	1+1	66350	Phy	25	35	25	20	35	25	25	190
					BL	16.59	23.22	16.59	13.27	23.22	16.59	16.59	126.07
2	Cross bred Farming_Others_	100	1+1	60000	Phy	35	45	35	40	50	35	30	270
					BL	21	27	21	24	30	21	18	162
	Cross bred Farming_Others_	100	5+5	282250	Phy	5	10	5	10	10	5	5	50
					BL	14.11	28.23	14.11	28.23	28.23	14.11	14.11	141.13
3	Heifer Rearing_Others_	100	Per Animal	40000	Phy	5	5	5	5	5	5	35	
					BL	2	2	2	2	2	2	2	14
	Sub Total												443.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	A.9 Animal Husbandry - Poultry												
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (EC) - 10000 units	85	1000	3876500	Phy	2	3	2	2	3	2	2	16
					BL	65.9	98.85	65.9	65.9	98.85	65.9	65.9	527.2
2	Commercial Layer Farming--Hybrid Layer (Chicken) (Cage system) (1+2 housing)	85	10000	10731000	Phy					1			1
					BL					91.21			91.21
3	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	2	3	2	2	3	2	2	16
					BL	1.94	2.91	1.94	1.94	2.91	1.94	1.94	15.52
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	35	50	40	40	65	40	35	305
					BL	35.7	51	40.8	40.8	66.3	40.8	35.7	311.1
	Sub Total												945.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	A.10 Working Capital - AH - Poultry												
1	Broiler Farming_Others_	100	1000	208450	Phy	2	5	2	2	5	2	2	20
					BL	4.17	10.42	4.17	4.17	10.42	4.17	4.17	41.69
	Broiler Farming_Others_	100	10000	2102460	Phy		1			1		2	
					BL		21.02			21.02			42.04
2	Desi Chicken/LIT birds Farming_Others_ Semi Commercial	100	100	20000	Phy	35	50	40	40	65	40	35	305
					BL	7	10	8	8	13	8	7	61
3	Duck Farming_Others_ Semi Commercial (1000) unit	100	100	23000	Phy	2	3	2	2	3	2	2	16
					BL	0.46	0.69	0.46	0.46	0.69	0.46	0.46	3.68
	Sub Total												148.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	A.11 Animal Husbandry - SGP												
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	10	25	15	15	25	15	10	115
					BL	13.43	33.58	20.15	20.15	33.58	20.15	13.43	154.47
	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	2	3	2	2	3	2	2	16
					BL	10.76	16.14	10.76	10.76	16.14	10.76	10.76	86.08
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	2	2	2	2	2	2	2	14
					BL	5.51	5.51	5.51	5.51	5.51	5.51	5.51	38.57
3	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy		1			1			2
					BL		15.62			15.62			31.24
	Sub Total												310.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	A.12 Working Capital - AH - Others/SR												
1	Fodder Development_	100	Acre	24697	Phy	5	10	5	5	10	5	5	45
	Fodder Development_ 10 metric ton				BL	1.23	2.47	1.23	1.23	2.47	1.23	1.23	11.09
2	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	10	50	15	15	25	15	10	140
					BL	3.5	17.5	5.25	5.25	8.75	5.25	3.5	49
3	Goat Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	2	6	2	2	3	2	2	19
					BL	1.8	5.4	1.8	1.8	2.7	1.8	1.8	17.1
4	Pig Farming_Rearing Unit_	100	10+1	284500	Phy	5	5	5	5	5	5	5	35
					BL	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23
	Sub Total												176.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
A.13 Fisheries													
1	Aquaculture inputs production- Fish Feed Mill-2 ton/day	85	No.	3000000	Phy	1	1			1			3
					BL	25.5	25.5			25.5			76.5
2	Boat Building/Repair Yards-Accessories for Fishing Gear-Craft and gear boats appropriate size	85	No.	100000	Phy	10	5			5			20
					BL	8.5	4.25			4.25			17
3	Composite Fish Culture- Composite Fish Culture-0.4	85	ha	355000	Phy	15	25	15	15	30	15	15	130
					BL	45.26	75.44	45.26	45.26	90.53	45.26	45.26	392.27
4	Fish marketing- Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy	5	10		5	5			25
					BL	12.75	25.5		12.75	12.75			63.75
5	Fish marketing- Motorcycle with Ice Box- Motorcycle	85	No.	85000	Phy	10	20	10	20	20	10	15	105
					BL	7.23	14.45	7.23	14.45	14.45	7.23	10.84	75.88

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
6	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy	1	2		1	3			7
					BL	39.1	78.2		39.1	117.3			273.7
7	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	14	16	10	10	16	14	12	92
					BL	26.3	30.06	18.79	18.79	30.06	26.3	22.54	172.84
8	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	20	30	15	25	30	20	20	160
					BL	30.6	45.9	22.95	38.25	45.9	30.6	30.6	244.8
9	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy	10	10	5	8	10	5	5	53
					BL	42.5	42.5	21.25	34	42.5	21.25	21.25	225.25
10	Integrated Pisciculture -With Duckery-0.4	85	ha	648000	Phy	10	15	5	5	10	5	5	55
					BL	55.08	82.62	27.54	27.54	55.08	27.54	27.54	302.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
11	Integrated Pisciculture -With Poultry-0.4	85	ha	645000	Phy	5	10	5	6	7	5	5	43
					BL	27.41	54.83	27.41	32.9	38.38	27.41	27.41	235.75
12	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	5	10	2	10	5	2	2	36
					BL	31.88	63.75	12.75	63.75	31.88	12.75	12.75	229.51
	Sub Total												2310.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
A.14 Working Capital - Fisheries													
1	Cage Culture_Circular_	100	Per Crop	7085000	Phy	2	4		1	3			10
					BL	141.7	283.4		70.85	212.55			708.5
2	Fish Culture - Bio floe_Others_Scientific Pisciculture in Pvt tank/GP tank-1	100	Acre	1600000	Phy	15	20	5	15	10	5	5	75
					BL	24	32	8	24	16	8	8	120
3	Fish Culture in Pond_Others_Fishing by Fisherman under inland Sector	100	Per month	22600	Phy	20	30	15	25	30	20	20	160
					BL	4.52	6.78	3.39	5.65	6.78	4.52	4.52	36.16
4	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_	100	Acre	1800000	Phy	7	8	5	5	8	7	6	46
					BL	12.6	14.4	9	9	14.4	12.6	10.8	82.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
5	Integrated Farming_Fisheries with Poultry_Fish farming with duck (100 birds)	100	Acre	242000	Phy	5	10	3	5	10	5	5	43
					BL	12.1	24.2	7.26	12.1	24.2	12.1	12.1	104.06
6	Integrated Farming_Fisheries with Poultry_With Boiler-250 birds	100	Acre	232000	Phy	5	10	5	6	7	5	5	43
					BL	11.6	23.2	11.6	13.92	16.24	11.6	11.6	99.76
7	Marketing Activities_Others_Fish Retailer	100	Per month	96000	Phy	15	20	10	20	20	10	15	110
					BL	14.4	19.2	9.6	19.2	19.2	9.6	14.4	105.6
8	Mechanized Boat - Daily_Others_	100	Per month	38000	Phy	10	10	5	8	10	5	5	53
					BL	3.8	3.8	1.9	3.04	3.8	1.9	1.9	20.14
	Sub Total												1277.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
A.15 Farm Credit													
1	Finance to FPOs/FPCs- Procurement & Marketing-	85	No.	1500000	Phy		1			1			2
					BL		12.75			12.75			25.5
2	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-Mobility Support 2 wheeler	85	No.	100000	Phy	5	10	5	5	10	5	5	45
					BL	4.25	8.5	4.25	4.25	8.5	4.25	4.25	38.25
	Sub Total					4.25	21.25	4.25	4.25	21.25	4.25	4.25	63.75
	Total Farm Credit (sum of A.1 to A.15)												58841.63

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
B. Agriculture Infrastructure													
B.1 Storage Facilities													
1	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	5	15	5	10	15	5	5	60
					BL	6.38	19.13	6.38	12.75	19.13	6.38	6.38	76.53
2	Cold Storage-Mini Unit-	85	No.	40000000	Phy	1	3	2	3	3	1	1	14
					BL	340	1020	680	1020	1020	340	340	4760
3	Godown-Medium - 1000 MT	85	No.	5000000	Phy	2	5	3	3	5	2	2	22
					BL	85	212.5	127.5	127.5	212.5	85	85	935
	Sub Total												5771.53

	B.2 Land Development												
1	Biofertilizers --200 Ton per Annum	85	No.	160000000	Phy		1			1			2
					BL		136			136			272
2	Bunding-Contour Bunding-2-4 Slope, AV Slope 3,V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy	25	35	25	25	35	25	25	195
					BL	8.32	11.65	8.32	8.32	11.65	8.32	8.32	64.9
3	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 slope	85	ha	89460	Phy	35	40	35	35	40	35	35	255
					BL	26.61	30.42	26.61	26.61	30.42	26.61	26.61	193.89
4	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	Phy	35	40	35	35	45	35	30	255
					BL	22.02	25.16	22.02	22.02	28.31	22.02	18.87	160.42
5	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-6.0 to 10.0 Slope	85	ha	176220	Phy	10	10	10	10	10	10	10	70
					BL	14.98	14.98	14.98	14.98	14.98	14.98	14.98	104.86
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 , Slope (medium) A V slope 3.0	85	ha	186160	Phy	35	40	30	25	35	25	25	215
					BL	55.38	63.29	47.47	39.56	55.38	39.56	39.56	340.2
	Sub Total												1136.27

	B.3 Agriculture Infrastructure - Others												
	Sub Total												
	Total (B.1+B.2+B.3)												6907.8

	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	2	2	2	1	2	19
					BL	63.75	63.75	25.5	25.5	25.5	12.75	25.5	242.25
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	3	6	4	5	8	2	2	30
					BL	7.65	15.3	10.2	12.75	20.4	5.1	5.1	76.5
	Sub Total												318.75

	C.2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers-Small-ACABC	85	No.	2500000	Phy	1	1			1	1		4
					BL	21.25	21.25			21.25	21.25		85
2	Custom Service Units/ Custom Hiring Centers-Small-CSU (SMALL)	85	No.	3000000	Phy		1	1	1	2			5
					BL		25.5	25.5	25.5	51			127.5
3	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	17500000	Phy	1	1	1	1	1	1	1	7
					BL	148.75	148.75	148.75	148.75	148.75	148.75	148.75	1041.25
	Sub Total												1253.75
	Total (C.1+C2)												1572.5
	Total (A+B+C)												67321.93

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	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.	300000	Phy	10	20	10	20	40	15	10	125
					BL	25.5	51	25.5	51	102	38.25	25.5	318.75
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	10	30	20	30	45	20	10	165
					BL	4.25	12.75	8.5	12.75	19.13	8.5	4.25	70.13
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	500000	Phy	7	15	10	10	25	7	7	81
					BL	29.75	63.75	42.5	42.5	106.25	29.75	29.75	344.25
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy		1			1			2
					BL		2125			2125			4250
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	5	10	5	8	12	5	3	48
					BL	212.5	425	212.5	340	510	212.5	127.5	2040

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	500000000	Phy		3		1	3	1	1	9
					BL		1275		425	1275	425	425	3825
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	500000000	Phy		1			1			2
					BL		425			425			850
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	12000000	Phy	5	12	5	5	13	5	3	48
					BL	51	122.4	51	51	132.6	51	30.6	489.6
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	100000000	Phy	1	5	1	3	7	2	1	20
					BL	85	425	85	255	595	170	85	1700
10	Service Sector - Term Loan-Micro-Turnover	85	No.	20000000	Phy	5	10	5	7	12	5	5	49
					BL	85	170	85	119	204	85	85	833
11	Service Sector - Term Loan-Small-Turnover	85	No.	800000000	Phy		3	1	2	6	1	1	14
					BL		2040	680	1360	4080	680	680	9520
12	Service Sector - Working Capital-Medium-Service enterprises	85	No.	300000000	Phy					1			1
					BL					255			255

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
13	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	5000000	Phy	5	10	5	5	13	5	3	46
					BL	21.25	42.5	21.25	21.25	55.25	21.25	12.75	195.5
14	Service Sector - Working Capital-Small-Service enterprises	85	No.	20000000	Phy	1	5	1	2	7	2	1	19
					BL	170	850	170	340	1190	340	170	3230
	Sub Total												27921.23

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

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	IV. Education												
1	Education Loans-Study in Country-	85	No.	1000000	Phy	5	20	5	10	20	5	5	70
					BL	42.5	170	42.5	85	170	42.5	42.5	595
	Total Education												595

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	V. Housing												
1	Repair of Dwelling Units--	85	No.	2000000	Phy	5	20	5	10	20	10	5	75
					BL	8.5	34	8.5	17	34	17	8.5	127.5
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	20000000	Phy	20	55	20	35	70	20	15	235
					BL	340	935	340	595	1190	340	255	3995
	Total Housing												4122.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	VI. Social Infrastructure												
1	Drinking Water--	85	No.	10000000	Phy	2	6	2	3	7	2	2	24
					BL	17	51	17	25.5	59.5	17	17	204
2	Education-Schools-Upper primary school	85	No.	200000000	Phy		1		1	2	1		5
					BL		170		170	340	170		850
3	Education-Schools-Secondary school	85	No.	300000000	Phy		2		1	5			8
					BL		510		255	1275			2040
4	Healthcare-Hospital-	85	No.	500000000	Phy					2			2
					BL					850			850
	Total Social Infrastructure												3944

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	VII. Renewable Energy												
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	5	12	5	7	20	5	4	58
					BL	4.25	10.2	4.25	5.95	17	4.25	3.4	49.3
	Total Renewable Energy												49.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitrakonda	Kalimela	Khairaput	Korukonda	Malkangiri	Mathili	Podia	District Total
	VIII. Others												
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy	5	5	5	5	5	5	5	35
					BL	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3.5
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	260	1360	310	525	1470	410	364	4699
					BL	520	2720	620	1050	2940	820	728	9398
	Total Others												9401.5
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												113610.46

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	24254.57	4160.56	24016.00	11913.91	25551.04	13020.26	16758.57
RCBs	7551.82	12738.45	10917.00	15195.18	9409.36	19871.00	18614.35
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3891.04	2513.12	2570.00	3721.33	2774.32	3073.81	4795.35
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	35697.43	19412.13	37503.00	30830.42	37734.72	35965.07	40168.27

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	7350.78	6018.13	10494.00	7223.49	10019.45	20376.17	18111.40
RCBs	1542.43	26.00	710.00	97.70	407.09	0.00	251.40
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2845.44	230.87	849.00	2230.27	1724.76	3190.91	203.22
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (B)	11738.65	6275.00	12053.00	9551.46	12151.30	23567.08	18566.02

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	31605.35	10178.69	34510.00	19137.40	35570.49	33396.43	34869.97
RCBs	9094.25	12764.45	11627.00	15292.88	9816.45	19871.00	18865.75
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6736.48	2743.99	3419.00	5951.60	4499.08	6264.72	4998.57
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	47436.08	25687.13	49556.00	40381.88	49886.02	59532.15	58734.29

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	11013.04	13904.16	17273.00	17654.93	17187.06	21097.35	23026.91
RCBs	2274.50	0.00	89.00	0.00	698.31	0.00	198.89
SCARDB							
RRBs	4125.96	706.32	772.00	348.93	2958.63	1115.47	2274.19
Others							
Sub total (D)	17413.50	14610.48	18134.00	18003.86	20844.00	22212.82	25499.99

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4156.52	2681.56	10090.75	4468.25	9503.30	6278.74	18716.63
RCBs	1161.11	106.63	89.00	285.85	386.10	462.51	333.02
SCARDB							
RRBs	964.21	155.81	818.00	981.87	1635.93	344.28	1136.98
Others							
Sub total (E)	6281.84	2944.00	10997.75	5735.97	11525.33	7085.53	20186.63

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	46774.91	26764.41	61873.75	41260.58	62260.85	60772.52	76613.51
RCBs	12529.86	12871.08	11805.00	15578.73	10900.86	20333.51	19397.66
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	11826.65	3606.12	5009.00	7282.40	9093.64	7724.47	8409.74
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (F)	71131.42	43241.61	78687.75	64121.71	82255.35	88830.50	104420.91

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	160.56	2738.45	0.00	513.12	0.00	9412.13	1913.91	5195.18	0.00	721.33	0.00	0830.42

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	13020.26	19871.00	0.00	3073.81	0.00	35965.07	16758.57	18614.35	0.00	4795.35	0.00	40168.27

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	4160.56	12738.45	0.00	2513.12	0.00	19412.13	11913.91	15195.18	0.00	3721.33	0.00	30830.42
W S	163.00	0.00	0.00	0.00	0.00	163.00	44.87	0.00	0.00	1.06	0.00	45.93
L D	89.00	0.00	0.00	0.00	0.00	89.00	340.48	0.00	0.00	0.00	0.00	340.48
F M	382.00	0.00	0.00	0.00	0.00	382.00	2383.74	67.68	0.00	78.58	0.00	2530.00
P & H	357.00	0.00	0.00	0.00	0.00	357.00	79.07	0.00	0.00	1.04	0.00	80.11
AH -D	297.00	0.00	0.00	0.00	0.00	297.00	520.73	26.80	0.00	2.91	0.00	550.44
AH -P	215.00	0.00	0.00	0.00	0.00	215.00	187.06	0.00	0.00	4.64	0.00	191.70

AH - S G P	18.00	0.00	0.00	0.00	0.00	18.00	310.66	0.00	0.00	11.47	0.00	322.13
F D	26.00	0.00	0.00	0.00	0.00	26.00	1285.91	3.22	0.00	9.72	0.00	1298.85
F & W	4.00	0.00	0.00	0.00	0.00	4.00	150.59	0.00	0.00	0.00	0.00	150.59
S G & M F	143.00	0.00	0.00	0.00	0.00	143.00	104.02	0.00	0.00	0.00	0.00	104.02
A & F	471.00	0.00	0.00	0.00	0.00	471.00	1049.07	0.00	0.00	0.00	0.00	1049.07
OTH	3853.13	26.00	0.00	230.87	0.00	4110.00	767.29	0.00	0.00	2120.85	0.00	2888.14
Sub total	6018.13	26.00	0.00	230.87	0.00	6275.00	7223.49	97.70	0.00	2230.27	0.00	9551.46
Grand Total (I +II)	10178.69	12764.45	0.00	2743.99	0.00	25687.13	19137.40	15292.88	0.00	5951.60	0.00	40381.88

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	13020.26	19871.00	0.00	3073.81	0.00	35965.07	16758.57	18614.35	0.00	4795.35	0.00	40168.27
W S	577.29	0.00	0.00	0.00	0.00	577.29	1318.62	23.03	0.00	30.64	0.00	1372.29
L D	141.21	0.00	0.00	0.00	0.00	141.21	833.25	11.17	0.00	0.00	0.00	844.42
F M	5904.42	0.00	0.00	0.00	0.00	5904.42	2983.08	12.84	0.00	2.95	0.00	2998.87
P & H	873.13	0.00	0.00	0.00	0.00	873.13	2067.18	39.71	0.00	64.96	0.00	2171.85
AH -D	2282.92	0.00	0.00	0.00	0.00	2282.92	2244.70	10.01	0.00	10.73	0.00	2265.44
AH -P	1453.00	0.00	0.00	0.00	0.00	1453.00	903.81	7.87	0.00	7.07	0.00	918.75
AH - S G P	1872.82	0.00	0.00	0.00	0.00	1872.82	588.90	4.74	0.00	1.84	0.00	595.48
F D	2846.22	0.00	0.00	0.00	0.00	2846.22	2161.83	31.23	0.00	46.87	0.00	2239.93
F & W	171.32	0.00	0.00	0.00	0.00	171.32	979.30	26.35	0.00	0.00	0.00	1005.65

S G & M F	464.31	0.00	0.00	0.00	0.00	464.31	2074.38	5.46	0.00	2.21	0.00	2082.05
A & F	2779.71	0.00	0.00	0.00	0.00	2779.71	1564.78	55.54	0.00	0.00	0.00	1620.32
OTH	1009.82	0.00	0.00	3190.91	0.00	4200.73	391.56	23.45	0.00	35.95	0.00	450.96
Sub total	20376.17	0.00	0.00	3190.91	0.00	23567.08	18111.40	251.40	0.00	203.22	0.00	18566.02
Grand Total (I+II)	33396.43	19871.00	0.00	6264.72	0.00	59532.15	34869.97	18865.75	0.00	4998.57	0.00	58734.29

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

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

Annexure -4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agro Processing Unit	Cashew Processing		No.	1500000
3	Agro Processing Unit	Leaf plate making		No.	300000
4	Aquaculture inputs production	Fish Feed Mill		No.	3000000
5	Biofertilizers			No.	16000000
6	Biomass Energy	Community Bio Gas Plant		No.	100000
7	Boat Building/Repair Yards	Accessories for Fishing Gear		No.	100000
8	Bore Well	New		No.	110000
9	Bulk Milk Cooling Unit			No.	1178000
10	Bulk Milk Cooling Unit			No.	1724000
11	Bunding	Contour Bunding	2	ha	39144
12	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
13	Cold Storage	For Horticulture Produce		No.	150000
14	Cold Storage	Mini Unit		No.	40000000
15	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
16	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC)	1000	3876500
17	Commercial Layer Farming			10000	10731000
18	Composite Fish Culture	Composite Fish Culture		ha	355000
19	Crossbred Cattle Farming			1+1	246000

20	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
21	Diesel Pump Sets			No.	36300
22	Drinking Water			No.	1000000
23	Drip Irrigation			ha	145000
24	Drip Irrigation			ha	65000
25	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
26	Dug Well	New		No.	162800
27	Education	Schools		No.	20000000
28	Education	Schools		No.	30000000
29	Education Loans	Study in Country		No.	1000000
30	Electric Pump Sets			No.	35200
31	Electric Pump Sets			No.	56100
32	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
33	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
34	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
35	Export Credit	Post Shipment Export Credit		No.	30000000
36	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
37	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
38	Fish marketing	Autorickshaw with Ice Box		No.	300000
39	Fish marketing	Motorcycle with Ice Box		No.	85000

40	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
41	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
42	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
43	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
44	Goat	Rearing Unit	New Shed	10+1	158000
45	Goat	Rearing Unit	New Shed	40+2	633000
46	Godown	Medium		No.	5000000
47	Graded Buffalo Farming		Dairy	5+5	1440000
48	Healthcare	Diagnostic Lab		No.	1000000
49	Healthcare	Hospital		No.	50000000
50	Heifer Rearing			5	260000
51	Indigenous Cattle Faming			1+1	277000
52	Indigenous Poultry Farming	Dual purpose		250	120000
53	Integrated Pisciculture	With Duckery		ha	648000
54	Integrated Pisciculture	With Poultry		ha	645000
55	Intensive Fish farming	Biofloc technology		No.	750000
56	Lift Irrigation Schemes			No.	242110
57	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000
58	Loans to Distressed Persons	Jan Dhan		No.	10000
59	Manufacturing Sector	Term Loan	Medium	No.	250000000
60	Manufacturing Sector	Term Loan	Micro	No.	5000000
61	Manufacturing Sector	Term Loan	Small	No.	50000000

62	Manufacturing Sector	Working Capital	Medium	No.	50000000
63	Manufacturing Sector	Working Capital	Micro	No.	1200000
64	Manufacturing Sector	Working Capital	Small	No.	10000000
65	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
66	New Orchard	Tropical/ Sub Tropical Fruits		Acre	150010
67	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
68	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
69	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
70	Nursery	Horticulture Nursery		Acre	1200000
71	Nursery/ Propagation unit	Traditional Nursery		No.	38596
72	Nursery/ Propagation unit	Traditional Nursery	Raising casuarina seedlings (06 month old)	No.	18726
73	Other machinery	Other Machinery & Equipment		No.	137600
74	Other machinery	Other Machinery & Equipment		No.	222400
75	Other machinery	Other Machinery & Equipment		No.	29800
76	Other machinery	Other Machinery & Equipment		No.	51000
77	Other Plantation Crops			Acre	150010
78	Other Plantation Crops			Acre	223130
79	Pig Rearing Unit	New Shed		3+1	324000

80	Plantation		Cost for block plantations for 04 year	ha	251904
81	Power Tiller		Power Tiller 14	No.	215000
82	Protection Structure			sq.m.	1501500
83	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
84	Repair of Dwelling Units			No.	200000
85	Service Sector	Term Loan	Micro	No.	2000000
86	Service Sector	Term Loan	Small	No.	80000000
87	Service Sector	Working Capital	Medium	No.	30000000
88	Service Sector	Working Capital	Micro	No.	500000
89	Service Sector	Working Capital	Small	No.	20000000
90	Sheep	Breeding Unit	New Shed	100+5	1838000
91	SHGs/ JLGs	Others		No.	200000
92	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	176220
93	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
94	Spices			Acre	133676
95	Sprinkler Irrigation	Micro		ha	74867
96	Thresher	Multicrop Power Threshers		No.	145000
97	Thresher	Multicrop Power Threshers		No.	80000
98	Tractor	Without Implements & Trailer	PTO 34	No.	686500
99	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

Annexure 5

Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_		50000
2	Broiler Farming	Others_	1000	208450
3	Broiler Farming	Others_	10000	2102460
4	Buffalo Farming	Others_Murrah Buffalo		66350
5	Cage Culture	Circular_		7085000
6	Cauliflower/ Phool Gobhi			41000
7	Chilli/ Mirch	Irrigated		50000
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 flocc_Others_Scientific Pisciculture in Pvt tank/GP tank_1		160000
14	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		180000
15	Fish Culture in Pond	Others_Fishing by Fisherman under inland Sector		22600
16	Fodder Development	Fodder Development_10 metric ton		24697
17	Goat Farming	Rearing Unit _ Semi_intensive_		35000
18	Goat Farming	Rearing Unit _ Semi_intensive_		90000
19	Groundnut/ Moongfali	Irrigated		32000
20	Heifer Rearing	Others_		40000

21	Integrated Farming	Fisheries with Poultry_ With Boiler_250 birds		232000
22	Integrated Farming	Fisheries with Poultry_Fish farming with duck (100 birds)		242000
23	Maize/ Makka	Irrigated		37000
24	Marketing Activities	Others_Fish Retailer		96000
25	Mechanized Boat	Daily_Others_		38000
26	Other Vegetables			35000
27	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed		16000
28	Pig Farming	Rearing Unit_		284500
29	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
30	Rice/ Chaval/ Dhan	Irrigated		37000
31	Rice/ Chaval/ Dhan	HYV		40000
32	Sesame/ Til/ Seesamum/ Gingelly	Unirrigated/ Rainfed		13000
33	Sheep Farming	Rearing Unit _ Semi_intensive_		35000
34	Sheep Farming	Rearing Unit _ Semi_intensive_		90000
35	Turmeric/ Haldi	Irrigated		90000
36	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500
37	Watermelon/ Tarbuj			35000

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

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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

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

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

☎ : 022- 2653-9243/ 9241

✉ : ho@nabsanrakshan.org

🌐 : 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



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

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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

🌐: www.nabfoundation.in





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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)