



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



नबरंगपुर जिला
Nabarangpur District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Nabarangpur

State: Odisha



**National Bank for Agriculture and Rural
Development**

Odisha Regional Office, Bhubaneswar

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

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

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

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

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

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

(Dr. Sudhanshu K K Mishra)

Chief General Manager

23 October 2024

PLP Document Prepared by:

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NABARD

Nabarangpur

PLP Document finalized by: Odisha Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Nabarangpur district is situated in the southern part of Odisha having geographical area of 5291 sq. km and it is situated at 19.90 to 20.50 N latitude and 81.520 to 82.530 E longitude. It is bounded by Koraput district in south, Kalahandi district in the east, Chhattisgarh in the north and west.
2	Type of soil	The soil type is lateritic and soil reaction is slightly acidic in nature. The annual normal rainfall of the District is 1569.5mm. The main crops grown in the district are paddy and maize. Apart from this, ragi, black gram, green gram, arhar, etc. are also grown.
3	Primary occupation	In Nabarangpur district about 90% of population is depends on agriculture. Farmers grow in high land particularly maize, sugarcane, ragi, etc and fiber crop while in medium land crops like paddy and sugarcane are grown. In low land area mostly paddy is cultivated.
4	Land holding structure	The land holding pattern in the district is Marginal Farmers (<1.0 Ha.) 123048, Small Farmers (1.0 to < 2 Ha.) 59561, Semi Medium (2.0 to <4.0 Ha.)11443, Medium Farmers (4.0 to < 10 Ha.)2508, Large Farmers (10.0 Ha. and above) 625 and the Average Size of Land Holding is 1.02.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The district has achieved 96.53% of the overall target under ACP during 2023-24. The achievement under total agriculture loan was 99.33% of the ACP target.
2	CD Ratio	The CD ratio of the district is 100.24%, as compared to the mandated 60%.
3	Investment credit in agriculture	In the investment credit in agriculture the district has achieved 99.33% of the ACP target for the year 2023-24.
4	Credit flow to MSMEs	The credit flow to MSME saw a 105% achievement of the ACP.
5	Other significant credit flow, if any	The credit flow to Others saw a 92% achievement of the ACP.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total Financial projection of ₹ 224388.28 lakh has been made for 2025-26
2	Projection for agriculture and its components	Total agriculture loan for ₹ 142803.48 lakh has been envisaged, out of which for farm credit ₹ 123157.38 lakhs has been earmarked.
3	Projection for MSMEs	MSME projection has been made for ₹63121.00 lakhs.
4	Projection for other purposes	₹ 18463.80 lakhs has been projected for other priority sectors.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

		likely to be treated and brought under plantation crops;
		- Feasibility and possibility of shifting from food crops to plantation crops;
		- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

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

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

6. Limitations and constraints

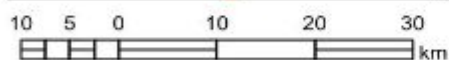
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Nabarangpur



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	123157.38
1	Crop Production, Maintenance and Marketing	95713.15
2	Term Loan for agriculture and allied activities	27444.23
B	Agriculture Infrastructure	5238.60
C	Ancillary activities	14407.50
I	Credit Potential for Agriculture A+B+C)	142803.48
II	Micro, Small and Medium Enterprises	63121.00
III	Export Credit	255.00
IV	Education	637.50
V	Housing	4794.00
VI	Social Infrastructure	263.50
VII	Renewable energy	23.80
VIII	Others	12490.00
	Total Priority Sector	224388.28

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	95713.15
2	Water Resources	2977.50
3	Farm Mechanisation	9294.32
4	Plantation & Horticulture with Sericulture	2747.70
5	Forestry & Waste Land Development	477.00
6	Animal Husbandry - Dairy	3533.46
7	Animal Husbandry - Poultry	1168.66
8	Animal Husbandry - Sheep, Goat, Piggery	4099.00
9	Fisheries	2911.19
10	Farm Credit- Others	235.40
	Sub total	123157.38
B	Agriculture Infrastructure	
1	Construction of storage	4675.00
2	Land development, Soil conservation, Wasteland development	408.60
3	Agriculture Infrastructure - Others	155.00
	Sub total	5238.60
C	Ancillary activities	
1	Food & Agro. Processing	8712.50
2	Ancillary activities - Others	5695.00
	Sub Total	14407.50
II	Micro, Small and Medium Enterprises	
	Total MSME	63121.00
III	Export Credit	255.00
IV	Education	637.50
V	Housing	4794.00
VI	Social Infrastructure	263.50
VII	Renewable energy	23.80
VIII	Others	12490.00
	Total Priority Sector	224388.28

Note: Details indicated at Annexure – 1 at Page - 101

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)	5291
2	No. of Sub Divisions	1
3	No. of Blocks	10
4	No. of revenue villages	868
5	No. of Gram Panchayats	189

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	Medium
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	Nabarangpur
3	Agro-climatic Zone 1	AZ65 - Eastern Ghat Highland
4	Agro-climatic Zone 2	AZ67 - Western Undulating
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Eastern plateau & hills region
9	Soil Type	Red laterite Alluvial sandy loam

3. Land Utilization [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	401562
2	Forest Land	115872
3	Area not available for cultivation	39248
4	Barren and Unculturable land	9000
5	Permanent Pasture and Grazing Land	8311
6	Land under Miscellaneous Tree Crops	13541
7	Cultivable Wasteland	10680
8	Current Fallow	0
9	Other Fallow	8000

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	123048	62	161074	81
2	>1 to <=2 ha	59561	30	23585	12
3	>2 to <=4 ha	11443	6	11977	6
4	>4 to <=10 ha	2508	1	1996	1
5	>10 ha	625	0	998	0
6	Total	197185	99	199630	100

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	212
2	Of the above, Small/ Marginal Farmers	123

3	Agricultural Labourers	518
4	Workers engaged in Household Industries	3
5	Workers engaged in Allied agro activities	1
6	Other workers	60

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1220	604	616	1133	87
2	Scheduled Caste	177	88	89		
3	Scheduled Tribe	681	335	346		
4	Literate	470	286	183		
5	BPL	725				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	273423
2	Rural Households	253208

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	755
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	204
4	Villages having Banking Facilities	67
5	Villages having Primary Schools	1169
6	Villages having Primary Health Centres	39
7	Villages having Potable Water Supply	876
8	Villages connected with Paved Approach Roads	

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	Census booklet LDM office
2. Soil & Climate	Kharif strategy Booklet
3. Land Utilisation [Ha]	Khari strategy Booklet
4. Ground Water Scenario (No. of blocks)	Ground water information 2022 published by CGWB
5. Distribution of Land Holding	Agriculture Department
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	Census Booklet
8. Households [In '000]	Census Booklet
9. Village-Level Infrastructure [Nos.]	District Statistical Handbook

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1383
2	Primary Health Centres	66
3	Primary Health Sub-Centres	242
4	Dispensaries	11
5	Hospitals	2
6	Hospital Beds	236

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1040
2	Registered FPOs	40
3	Agro Service Centres	20
4	Soil Testing Centres	1
5	Approved nurseries	12
6	Agriculture Pumpsets	2000
7	Pumpsets Energised	80
8	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	201421
2	Irrigation Potential Created	65470
3	Net Irrigated Area (Total area irrigated at least once)	65470
4	Area irrigated by Canals/ Channels	9841
5	Area irrigated by Wells	22995
6	Area irrigated by Tanks	14585
7	Area irrigated by Other Sources	18049
8	Irrigation Potential Utilized (Gross Irrigated Area)	65470

13. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	373
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

14. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	40	192000
2	Sugarcane (Gur/ Khandsari/ Sugar)	1	321
3	Fruit (Pulp/ Juice/ Fruit drink)	1	720
4	Spices (Masala Powders/ Pastes)	1	300
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	1	300
6	Cotton (Ginning/ Spinning/ Weaving)	20	720
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	6000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2	1
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	13753	3005	10748
2	Cattle - Indigenous	378799	2539666	125833
3	Buffaloes	41108	22838	18270
4	Sheep - Cross bred	36		
5	Sheep - Indigenous	102986	30748	72238
6	Goat	63027	20898	42129
7	Pig - Cross bred			
8	Pig - Indigenous	3929	1709	2220
9	Horse/Donkey/Camel	8		
10	Rabbit			
11	Poultry - Improved	8451		
12	Poultry - Indigenous	189741	60040	129701

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	16
2	Veterinary Dispensaries	1
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	87
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	1
7	Fodder Farms	1
8	Dairy Cooperative Societies	156
9	Milk Collection Centres	156
10	Fishermen Societies	8
11	Animal Husbandry Training Centres	0
12	Animal Markets	6
13	Fish Markets	4
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	9459.00	MT	24	gm/day
2	Egg	129.00	Lakh Nos.	20	nos/p. a.
3	Milk	27.66	MT	65	gm/day
4	Meat	2680.00	MT	3	gm/day
5	Wool	0.00	MT		

Sources

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Handbook
11. Infrastructure & Support Services For Agriculture[Nos.]	Kharif and Rabi strategy Booklets
12. Irrigation Coverage ['000 Ha]	Kharif and Rabi strategy Booklets
13. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
14. Processing Units	DIC office
15. Animal Population as per Census [Nos.]	Animal Husbandry Census data and Animal Husbandry Department
16. Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department and Fishery Department
17. Milk, Fish, Egg Production & Per Capita Availability	Animal Husbandry Department and Fishery Department

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	38.43	38.43	38.43
3	Land Holdings - MF (%)	33.41	33.41	33.41
4	Rainfall -Normal (mm)	1341.7	1462.6	1495.8
5	Rainfall - Actual (mm)	1198.4	1196.39	1198.2
6	Cropping Pattern			

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	43615.49	57920.00	62417.56

Table 3: Major Crops, Area, Production, Productivity

Crop	31/03/2022			31/03/2023			31/03/2024		
	Area('oo oha)	Production (ooo'M T)	Productivity (kg/ha)	Area('oo oha)	Production (ooo'M T)	Productivity (kg/ha)	Area('oo oha)	Production (ooo'M T)	Productivity (kg/ha)
Paddy	164.33	594.50	1984	181.34	602.30	1992	170.21	465.82	1991
Maize	40.67	351.09	3015	44.76	244.41	3021	47.89	326.88	3024
Pulses	10.17	8.26	355	11.65	11.26	360	12.38	7.84	364
Sugarcane	5.06	361.87	43	5.91	370.05	44	6.83	357.05	45

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	255669	254769	264868
2	Net sown area (lakh ha)	1.8	1.8	1.8
3	Cropping intensity (%)	127	126	133

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	32944.92	77455.20	90471.63
2	Fertilizer consumption - Rabi (kg/ha)	30262.33	31966.48	28173.66

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)		23415	3064
2	GLC through KCC (Rs. lakh)		14011.94	15360

Table 8: Soil testing facilities

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

Table 9: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	36388	48872	44986
2	Crop Loss Compensation, if any (Rs. lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook
Table 2: GLC under Agriculture	LDM Office, ACP achievement in DCC agenda
Table 3: Major Crops, Area, Production, Productivity	CDAO office
Table 4: Irrigated Area, Cropping Intensity	CDAO office
Table 5: Input Use Pattern	CDAO office
Table 6: Trend in procurement/ marketing	RMC
Table 7: KCC Coverage	LDM Office
Table 8: Soil testing facilities	CDAO office
Table 9: Crop Insurance	PMFBY website

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	48.00	1.00	1056.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			
2	Net Irrigated Area ('000 ha)	65.47	72.96	78.92
3	Gross Irrigated Area ('000 ha)	104.40	111.89	123.03

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Irrigated Area & Potential	CDAO office

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	395.00	1293.00	2930.76

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	26	100	291
2	Power Tillers	10	30	90
3	Threshers/Cutters			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Mechanisation in District	CDAO office, RTO office

Plantation & Horticulture including Sericulture Table

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	151.00	636.00	1105.00

Table 2 : Production and Productivity

Crop	31/03/2022		31/03/2023		31/03/2024	
	Area('000ha)	Production ('000'MT)	Area ('000ha)	Production ('000'MT)	Area ('000ha)	Production ('000'MT)
Cashew nut	10.76	6.01	11.01	5.96	11.33	6.28
Chilli	1.61	10.21	1.69	10.75	1.78	11.32
Cabbage	0.92	28.22	0.97	29.71	1.03	31.27

Table 3: Production Clusters:

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

Table 4: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Maize	Maize	Maize
2	Area cultivated (Ha)	60000	60000	60000
3	Processing Units (No.)			
4	Value of products (Rs.)			

Table 5: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Kotpad	Kotpad	Kotpad
2	Weavers' population (No.)	410	410	410
3	Reeling Units (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Production and Productivity	Deputy Director Horticulture office
Table 3: Production Clusters	Deputy Director Horticulture office
Table 4: Crop Identified for One District-One Product	CDAO Office
Table 5: Weavers Clusters	Textile Department

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	4.00	15.00	1697.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	66.9	66.9	66.9
2	Waste Land ('000 ha)	1.5	1.5	1.5
3	Degraded Land ('000 ha)			

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
		3	3	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Area under Forest Cover & Waste Land	District statistical handbook
Table 3: Nurseries (No.)	Forest Division

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)	401.00	1532.00	1336.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Processing Infrastructure	Animal Husbandry Department

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	247.00	416.00	716.38
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.)	635000	635000	635000
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)	2	2	2
6	Popular breeds			

Sources

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

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	222.00	69.00	998.50
2	Finance under group mode (₹ lakh)			

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	
2	Popular goat breed(s)	Black Bengal, Raighar goat
3	Popular pig breed(s)	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Popular Breed(s)	Animal Husbandry Department

Fisheries

Table 1: GLC

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	121.00	185.00	557.00
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.)	4283	4283	4283
2	Reservoirs (No.)	29	29	29
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	2	2	2

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7228.00	6207.00	265.00

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	8.00	98.00	25.62
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.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	10	10	10
3	Storage Godowns (No.)	6	6	6
4	Storage Godowns (Capacity - '000 MT)	29.5	29.5	29.5
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	20	20	20
6	Market Yards [Nos] / Wholesale Market (No.)	1	1	1
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	13	13	13

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Agri Storage Infrastructure	CDAO office RMC office ARCS office

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)	182.00	2.00	4.43
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.)	0	0	0
2	Watershed Projects - Area treated ('000 ha)	0	0	0
3	Wadi Projects (No.)	1	1	0
4	Wadi Projects - Area of plantation ('000 ha)	0.20	0.20	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: NABARD's interventions	NABARD RO Bhubaneswar

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure – Others Table

Table1 : G L C

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	455.00	7.00	391.18

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	77455.20	64454.51	82900.00
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)	1179.50	640.13	1894.00
2	Bio-Fertilizers ('000 kg)	3.6	4.4	7.5
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Fertilizer Consumption	Strategy Meeting Booklet
Table 3: Production of inputs	CDAO office

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	567.00	1007.00	1941.86
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)			

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)			
2	Procurement through PACS and LAMPS (MT)	150243.79	187771.27	67099.29

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	13	13	13
2	ACABCs (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Procurement	CSO
Table 3: Other Ancilliary Services	ARCS office

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	17859.00	23527.00	35374.00
2	No. of units financed			
3	Loans under Stand Up India Scheme (Rs. lakh)			
4	Loans to Weavers' Coop. Societies (Rs. 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.)	563	563	563
3	Small Units (No.)	93	93	93
4	Medium Units (No.)	2	2	2
5	Udyog Aadhar Registrations (No.)	658	658	658

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	3	3	3

2	Handicrafts Clusters (No.)	7	7	7
3	Weavers' Coop. Societies (No.)	3	3	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: MSME units - Cumulative	DIC office
Table 3: Traditional activities	Textile Department

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	2.42	3.12	3.27
3	GLC under Housing (Rs. lakh)	22.61	34.90	34.49

Sources

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

Social Infrastructure Investments Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	5.00	24.00	3350.26

Sources:

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	19247	22644	35236
2	JLG Bank Linkage (Rs. lakh)			
3	Loans through SHPIs (Rs. lakh)			
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)			

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	10	10	10
2	No. of SHGs formed			
3	No. of SHGs credit linked (including repeat finance)	7132	7668	8477
4	Bank loan disbursed (Rs. lakh)	19247	22644	35236
5	Average loan per SHG (Rs. lakh)			
6	Percentage of women SHGs %			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Status of SHGs	Mission Shakti Department

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.)	32	32	32
2	Consumer Stores (No.)	1	1	1
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	3	3	3
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)			
7	Industrial Societies (No.)			
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)	4	4	4
11	Total (No)			

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.)	13	49	91
2	Multi state cooperative societies (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	ARCS office
Table 2: Details of credit cooperative societies	ARCS office

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies Associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JLGs	BCs/BFs	Village s	Households
Commercial Banks	17	37	13	0	24	0	0	236	225	50000
Regional Rural Bank	1	24	22	0	2	0	0	63	63	39346
District Central Coop. Bank	1	4	2	0	2	0	0	0	0	0
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0
Primary Agr. Coop. Society	3	91	90	0	1	0	0	0	0	0
Others	3	5	2	0	3	0	0	0	0	0
All Agencies	25	161	129	0	32	0	0	299		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	0	0	0	0	0	204975.00	226283.00	275356.00	21.7	83.95
Regional Rural Bank	0	0	0	0	0	34460.00	34410.00	38750.00	12.6	11.81

Cooperative Banks	0	0	0	0	0	12377.00	12133.00	13426.00	10.7	4.09
Others	0	0	0	0	0	51.00	94.00	450.00	378.7	0.14
All Agencies	0	0	0	0	0	251863.00	272920.00	327982.00	20.2	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	0	0	0	0	0	146132.00	208857.00	260638.00	24.8	79.27
Regional Rural Bank	0	0	0	0	0	19834.00	22016.00	24408.00	10.9	7.42
Cooperative Banks	0	0	0	0	0	31182.00	33402.00	35528.00	6.4	10.81
Others	0	0	0	0	0	2632.00	3656.00	8204.00	124.4	2.50
All Agencies	0	0	0	0	0	199780.00	267931.00	328778.00	22.7	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	71.3	92.3	94.7
Regional Rural Bank	57.6	64.0	63.0
Cooperative Banks	251.9	275.3	264.6
Others	5160.8	3889.4	1823.1
All Agencies	79.3	98.2	100.2

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

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

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	%of Total Loans	Amount [Rs.lakh]	%of Total Loans	Amount [Rs.lakh]	%of Total Loans	Amount [Rs.lakh]	%of Total Loans	Amount [Rs.lakh]	%of Total Loans
Commercial Banks	60667.20	23.3	12758.70	4.9		0.0		0.0		0.0
Regional Rural Bank	24784.25	101.5	4549.81	18.6		0.0		0.0		0.0
Cooperative Banks	25194.65	70.9	17139.93	48.2		0.0		0.0		0.0
Others		0.0		0.0		0.0		0.0		0.0
All Agencies	110646.10	33.7	34448.44	10.5	0.00	0.0	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 [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	95283.84	41724.75	43.8	100485.89	66516.36	66.2	125324.00	80539.16	64.3	58.1
Regional Rural Bank	20526.41	25707.91	125.2	17918.06	28265.36	157.7	10883.00	16624.56	152.8	145.2
Cooperative Banks	30372.53	6698.51	22.1	33874.32	7280.28	21.5	23925.00	23832.00	99.6	47.7
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	146182.78	74131.17	50.7	152278.27	102062.00	67.0	160132.00	120995.72	75.6	64.4

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 [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	72146.63	43615.49	60.5	78598.39	57920.00	73.7	80045.00	57920.00	72.4	68.9
Term Loan (Agri.)	27137.41	10199.92	37.6	27857.04	15776.00	56.6	29037.00	15776.00	54.3	49.5
Total Agri. Credit	99284.04	53815.41	54.2	106455.43	73696.00	69.2	109082.00	73696.00	67.6	63.7
MSME	27276.54	17859.56	65.5	23000.61	23527.00	102.3	38907.00	39175.00	100.7	89.5
Other Priority Sectors*	19622.20	2455.38	12.5	22822.23	4836.00	21.2	12143.00	2613.90	21.5	18.4
Total Priority Sector	146182.78	74130.35	50.7	152278.27	102059.00	67.0	160132.00	115484.90	72.1	63.3

9.NPA Position (Outstanding)

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

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

Source(s)	
1	ACP Booklet
2	LDM Office and DRCS office

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. Jan Samarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme:

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to Rs 20 lakh from the current Rs 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

- i. Refinance support:
NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
- ii. Schematic Refinance for Water Sanitation and Hygiene (WASH):
To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- iii. Special Refinance Scheme (SRS) on PACS as MSCs:
NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

iv. Credit-linked subsidy schemes of GoI

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

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

v. Interest Subvention Schemes of GoI

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

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

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

vi. Rural Infrastructure Development Fund (RIDF):

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

vii. Micro Credit Intervention:

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

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.

viii. Financial Inclusion

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

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

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

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

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

ix. 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.

x. Climate Action and Sustainability:

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

xi. Off Farm Sector Development

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.

11.iii. 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.

11.iv. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture.

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Nabarangpur District is predominantly a tribal inhabited District where 80 of the people depend on agriculture to sustain their livelihood. Most of the cropped area is rainfed and exposed to vagaries of monsoon. The normal rainfall of the district is 1569.5mm. More than 90 percent of the farmers are small and marginal farmers in the rain-fed condition Maize Sugarcane Ragi Pulse Oilseed Vegetable spices fiber crop are generally grown mainly in high land in medium land crops like paddy and sugarcane are grown and in low land- paddy is generally grown.

Crop production in the district is mostly dependent on monsoons and/or channel irrigation and this is reflected in the cropping pattern in the district. The district receives average 1569.5mm rainfall and having a Cropping Intensity of 126. The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹57920.00 lakh ₹62417.56 lakh and ₹68263.00 lakh respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The irrigation potential of the district is around 78918 ha from various irrigation sources (1 Medium Irrigation Project 53 Minor Irrigation Projects 929 L.I. Points 5796 Deep bore wells 7212 Dug Wells and other sources). Under Janani Yojana subsidy is provided to farmers for shallow tube well bore well dug well and RLP. The District has three seed farms and one seed processing unit and the facilities in the district are being utilized. The Agriculture Dept. has programmed to meet total seed requirement of the district during Kharif 2023. The Agriculture Department has 467 seed dealers in the district. Of which OSSC Ltd. has appointed 13 LAMPS to supply HYV certified paddy seeds at Govt. rate. There are 46 wholesale points to deal in fertilizers in the district; One in Co-operative Sector One by Orissa Agro Industries Corporation and rest 6 in private sector. Besides 13 LAMPS and private dealers have retail points of fertilizer sale. 13 LAMPS and 10 authorised private dealers also deal in pesticides. There is one Agro Service Centre in the district. There is one KVK under OUAT in the district at Nabarangpur for transfer of technology training and demonstration in the farmer's field. There are 15 Dry storage godowns in the district including 04 under PACS.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 95713.15 lakh. Details are indicated in the Annexure I.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation facility for growing of crops is very much essential due to erratic monsoon. The State Government has formulated a plan to increase the irrigation potential to at least 35 by covering non irrigated blocks of the districts. Irrigation facilities are created through major medium and minor irrigation projects. The Lift Irrigation projects under BKVY Jalanidhi schemes are helping farmers a lot in providing irrigation as well as diversification of crops. Provision of adequate irrigation facilities will help in better production and productivity as well as crop diversification from traditional crops to high value non-paddy crops. The topography of Nabarangpur district is varied 9 out of 10 blocks are plains and one block is having high lands. The Indravati River is situated in the south of the district and flows in East-West direction. Nabarangpur district has vast scope for exploitation of ground water as all the

10 blocks are categorized as "Safe". Exploration of ground water by Shallow Tube Well is not a feasible structure in the district except in small tracts of riverbeds as such the farmers should be motivated to go for Dug wells and bore wells.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

There are 5796 Deep Bore Wells designed for 28980 ha 4 Mega lift designed for 3114 ha 929 River lift irrigation projects designed for irrigating 15978 ha 53 M.I.P.(Minor) designed for irrigating 5920 ha 246 Minor Check Dam designed for irrigating 2518 ha and 7212 Dugwells designed for irrigating 2745 ha. There are 1044 Pani Panchayats created by OLIC out of which 930 are operable and 114 are defunct. (source- Dept. of OLIC OAIC and minor irrigation).

Orissa Lift Irrigation Corporation Orissa Agro Industries Corporation Agriculture Department Soil Conservation Department ITDA and Minor Irrigation Division are involved in developing irrigation potential in the district.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 2977.50 lakh. Details are indicated in the Annexure I.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The importance of Farm mechanization in a district like Nabarangpur gains priority due to the fact that majority of population are engaged in Agriculture. Agricultural mechanization and availability of adequate farm power are crucial for timely farm operations handling the crop produce increasing production and productivity and reducing post-harvest losses. With the increase in cropping intensity the time gap between two successive crops has been drastically reduced resulting into the demands of the use of improved machines and availability of adequate power for farm operations so that land can be made ready for the next crop. Greater degree of farm mechanization can also address the issues of scarcity of farm labour during peak agricultural seasons like sowing and harvesting particularly for rice cultivation. The marginal and small farmers constitute about 76 percent of the cultivated land holdings. So there is huge scope to increase the level of mechanisation to improve productivity and farm incomes. In Nabarangpur district there are 123048 Marginal farmers 59561 Small farmers 14576 Big farmers 11443 Semi-medium farmers 2508 Medium farmers 625 Large farmers

2.1.3.2 Infrastructure and linkage support available, planned and gaps

During 2018-19 a scheme “Mukhya Mantri Abhinav Krushi Jantrapati Saman Yojana (MMAKJSY)” was launched. Under MMAKJSY a total of 101 farmers have been awarded at State and District levels for inventing new farm tools and implements and using them in agricultural operations more efficiently. This scheme will ensure that all such companies are registered under Start-up Odisha Initiative. The prime focus of this scheme is to help innovators and to provide assistance. The policy has benefited all the stake holders involved in the programme implementation besides boosting mechanisation in agriculture. OAIC - Odisha Agro Industries Corporation the leading supplier of farm machines / implements in the public sector. Tractor companies have their dealers in Nabarangpur and facilities for repairs and services are available in Nabarangpur. 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. 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 9294.30 lakh. Details are indicated in the Annexure I.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Nabarangpur is situated in eastern ghat highland agri-climatic zone having warm and humid climate which is ideally suited for cultivation of various tropical and sub-tropical horticulture crops such as mango cashew jack fruit guava tamarind etc. The upland and medium lands covering an area of 1.34 lakh ha and 0.38 lakh ha respectively in the district are suitable for a wide range of horticulture crops. Thus the potential area for horticulture development in the district covering uplands and cultivable wasteland is more than one lac ha of which about 30000 ha is under various plantation and horticulture crops like cashew mango guava banana citrus papaya and other fruit crops. The district has extensive cashew plantations (6531 hectare) developed by the Soil Conservation Departments.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 9 Nurseries (including government and private) in the district and 5 Poly-Houses existing. The Horticulture department proposes to construct 15 more Poly-houses.

Non availability of adequate and quality planting materials hindering commercialization of horticulture sector. Quality seed is not available for vegetables. Farmers depend on private dealers for the same. Two Mushroom Spawn production unit is in operation in Nabarangpur since 2011-12. One more mushroom spawn production unit may be established so as to promote mushroom cultivation in the district

The Horticulture department may identify and promote suitable horticulture models for intensive development. The department may set up Comprehensive Area Development Centres (CADC) to provide training. The Horticulture may establish a canning centre for providing training on processing technology since lot of thrust is being given by Govt. on promoting processing industry. The department should undertake identification of prospective entrepreneurs for setting up a cold storage in the district under NHM. Marketing arrangement may be ensured by Govt. for fruits and vegetables produced by the farmers. The horticulture department may facilitate

establishment of more number of accredited Nurseries in the district.
Credit Potential for the sub sector for 2025-26 is estimated at Rs 2747.70 lakh. Details are indicated in the Annexure I.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

A large number of tribal population of the district depend on the forests and its products. The depleting forests have become a cause of concern for Government and also the inhabitants who make a living out of the forest products since ages. As per Forest Survey of India Report the forest cover of the district is 115872 ha i.e. 21.90 of the total geographical area.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Nabarangpur district has only one industry i.e. M/s Mangalam Timbers Ltd. which is dependent on forest for producing Plywood Ply-Boards etc. The company is also engaged in developing captive plantation of trees by providing quality planting materials technical guidance and buy-back support to farmers for its requirements for producing Ply-Boards. Forest Department has 6 central nurseries in the district. These have to be renovated. GoO has a liberal policy on collection and value addition to Minor Forest Produce (MFP) which opens up immense opportunity for value addition by SHGs/GPs.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 477.00 lakh. Details are indicated in the Annexure I.

2.1.6 Animal Husbandry – Poultry

2.1.6.1 Status of the Sector in the District

There is a huge demand for eggs and chicken in the district. Supply of eggs and chicken is at present met mainly by supply from other state (Andhra Pradesh). Nabarangpur district offers good scope for poultry activities to cater to its local demand and provide gainful employment opportunity to the rural population. There is growing demand for eggs and chicken in the district as a number of small and medium industries and hotels have been set up in the towns. Agro-climatic conditions of the district are fairly suitable for poultry farming.

Per capita availability of eggs and meat in the district is 20 eggs per year and 3.21 kg per day (Source: CDVO Nabarangpur) as against availability of 35 eggs and 0.73 kg chicken in the country per year and nutritional requirement of 180 eggs and 11 kg meat per year recommended by ICMR. Egg production in the district is 12997000. Poultry population in the district is 189741 (Indigenous). Productivity of poultry is very low in the district. Small and marginal farmers and landless labourers together own 80 of poultry population. Eggs are sold at NECC rate.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

District had a fowl population of 189741. The number of improved birds was 8451. District has 16 veterinary dispensaries and 87 artificial insemination centres. Poultry feed mainly constitutes maize and Nabarangpur is one of the major maize producing districts in the state. A feed plant may be set up in the district especially in view of the fact that the district contributes major portion of maize production in the state (36) and maize constitute about 40-45 of poultry feed. Centralized grower units may be established in the district which will provide ready to lay pullets to the farmers having satellite units. This will reduce the capital expenditure on the farmer side and increase the egg production of the state in a substantial way. Backyard poultry under cluster basis may be encouraged / supported under OLM. Desi birds rearing need to be improvised on scientific lines. Adequate awareness has to be created to capture the benefits of rearing desi birds.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 1168.66 lakh. Details are indicated in the Annexure I.

2.1.7 Animal Husbandry – Sheep, Goat, Piggery

2.1.7.1 Status of the Sector in the District

There are 102986 sheep 63027 goats and 3929 pigs in the district as per 2012 census (latest available with the department). As per the available data the meat production in the district is around 2680 MT. The demand for animal meat is increasing day by day in the district. About 80 people are non-vegetarian. Per capita availability of meat is 3.21 kg. per year as against nutritional requirement of 11 kg. in the district as per year recommended by ICMR.

Agro-climatic conditions of Nabarangpur district are suitable for sheep/goat/pig rearing. Raighar Umerkote Chandahandi and Tentulikhunti blocks of the district are potential areas for rearing of goats and sheep. They usually rear Ganjam breed goats apart from some local variety goats and sheep. Local variety of pigs are usually reared by tribal farmers. Only crossbred pigs are to be considered for financing.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is one municipal slaughter house at Nabarangpur and a number of unregistered slaughter houses in the district. The district is endowed with vegetation climate and people have required skill for sheep goat and pig rearing. There is good demand for goat meat both from public and growing hotel industries. Veterinary institutions also provide treatment and extension support for sheep goats and pigs as indicated in Dairy Chapter. Interested farmers and SHG members should be provided training on scientific rearing and preventive measures to control outbreak of diseases. A good quality goat rearing farm should be promoted in the district. Banks need to finance Sheep Goat and Piggery activity in a big way in the district. Credit flow to small ruminant sub sector remained as a constraint and innovative credit products promoted by NABARD viz. SHGs JLGs and FPOs may be roped in by banks for expanding the credit for rearing of small ruminants. Small individual goatery scheme may be encouraged on cluster basis under OLM.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 4099.00 lakh. Details are indicated in the Annexure I.

2.1.8 Fisheries

2.1.8.1 Status of the Sector in the District

Fisheries sector in Nabarangpur district is restricted to capture and culture activity in 2084.27 ha freshwater resources in the form of ponds/tanks MIPs Reservoirs 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 is strong factor for higher demand of fresh water fish in the district. The present fish production of 9459 MT (2023-24) is inadequate to meet the local demand. In terms of per capita consumption of fish (5.7 kg) the district is below the average level of the state. Institutional financing in the sector is mostly restricted to traditional fish farming in new and renovated ponds and capture activities. Integrated fish farming with poultry/duckery and seed rearing in seasonal ponds 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. Capture Fisheries is being taken up in reservoirs and MIPs i.e. Podagada, Kusumijore, Kanheimunda, Bhaskel, Jagannathpur, Pujariguda Kacharapara, Jharmunda, Bidriguda, Jhariguma, Badaulma, Gopiguda and Dandamunda.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Fisheries Dept. with DFO as head and officials /technical personnel at district and block level is the nodal agency for development of the sector in the district. They implement various sector specific subsidy oriented schemes facilitates backward and forward linkages and arrange training and other extension services. The local KVK supports the sector through its extension programmes. There are 05 nos. of fish hatchery with a spawn production capacity of 3.5 crore and produces 100 lakh advance fry and fingerlings. The vast potential water bodies in the form of reservoirs and MIPs in the district are not utilized. The sector specific schemes like Matsya Pokhari Yojana (Mo Machha Pokhari) PMMSY with subsidy provision for various activities are under implementation. Under Mukhyamantri Krishi Udyog Scheme Revitalization of Rain fed Area Program as well as Integrated Farming System programs fisheries is one of eligible activities. There is also interest subvention scheme from Govt. of Odisha for ST and LT credit support to fish farmers. Most of the fish seeds are supplied from Koraput district and thus there is a requirement of private sector participation in setting up fish seed firm. Both department and bank should come forward to encourage /promote enterprise in this sector.

Staff inadequacy needs to be addressed by the department as it affects development of the sector in the district.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 291.19 lakh. Details are indicated in the Annexure I.

2.1.9 Farm Credit – Others

2.1.9.1 Status of the Sector in the District

As per Agricultural Census 2015-16 92.97 of the farmers are in small and marginal category. The average size of land holding is 0.95 ha. 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 also the farming community in remote villages and tribal areas still depended on bullocks for cultivating their land. To enhance productivity there is a significant need for appropriate and affordable technologies. Solar energy-powered agricultural pumps such as the 0.5 HP DC surface pump with Solar PV and the 5 HP DC submersible pump with Solar PV offer sustainable irrigation solutions. These pumps are ideal for small-scale farmers as they reduce dependency on unreliable power supplies and eliminate fuel costs making irrigation more accessible and cost-effective. Furthermore, providing financial support to FPOs is crucial. Nabarangpur district has 40 registered FPOs which can play a pivotal role in empowering small and marginal farmers. Strengthening these FPOs can improve farmers access to quality inputs facilitate collective marketing and enhance their bargaining power in the marketplace. Supporting FPOs leads to better income stability for farmers and promotes the adoption of modern agricultural practices.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The government is actively promoting these sustainable agricultural practices through programs like Jananidhi and Surya Jananidhi. These initiatives provide subsidies and support for installing solar-powered irrigation systems making them more accessible to small and marginal farmers in Mayurbhanj. By leveraging solar energy farmers can reduce their dependence on unreliable grid power and decrease operational costs thereby enhancing productivity and income.

To further strengthen the agricultural sector NABKISAN Finance Limited a subsidiary of NABARD is providing affordable working capital and term loans to farmers and Farmer Producer Organizations (FPOs). Under the NABSANRAKSAN credit guarantee scheme these loans come with credit guarantee cover reducing financial risks for both lenders and borrowers. This financial support enables farmers and FPOs to invest in modern agricultural equipment irrigation facilities and procurement and marketing infrastructure.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 235.40 lakh. Details are indicated in the Annexure I.

2.1.10 Sustainable Agricultural Practices

2.1.10.1 Status of the Sector in the District

Sustainable agriculture focuses on integrating various agricultural activities within a single unit to maximize returns maintain soil fertility and reduce pollution. This approach involves utilizing the by-products of one component such as crop residues or animal waste as inputs for another fostering a system of supplementary and complementary enterprises that are interdependent and interrelated.

By combining crops livestock and subsidiary enterprises farmers create an interlocking production system that maximizes nutrient utilization and minimizes negative environmental impacts.

The district has been actively promoting these practices through initiatives like the Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCR) the Agricultural Production Cluster (APC) Program Green Agriculture Project. These programs aim to enhance climate resilience improve livelihoods and promote sustainable land management by encouraging farmers to adopt organic inputs and renewable energy sources. For instance the use of solar-powered irrigation systems under the Jananidhi and Surya Jananidhi schemes reduces dependency on conventional energy and lowers operational costs.

The KVK at Umerkote play a pivotal role in disseminating knowledge about sustainable agriculture practices. They provide training and resources to farmers on adopting high-quality organic inputs renewable energy and diversified farming techniques.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The State Government currently implements model Integrated Farming System (IFS) in the State with assistance from the State Plan funds provided by the Agriculture Department so that there will be demonstration effect which will help in replication of the projects. Based on the observations of the current IFS projects all the blocks in the district may be covered under IFS. The farmers on a priority basis may be formed into FPOs for collectivisation of inputs and marketing of produce. The district has soil testing laboratory at head quarter 125 input dealers are available in the district. OLM NABARD and other agencies are promoting FPOs in the district. There is very good scope for financing these FPOs through NABKISAN may also be captured.

The State Government is currently implementing Integrated Farming System (IFS) in Nandahandi block of the districts under Crop Diversification Programme in Mega Lift Irrigation Projects (MLIP). It covers 18 villages under Dahibhata Ekambo Prajaminiguda Nuagam MLIPs

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Scientific storage infrastructure and cold chain are vital for minimizing post-harvest losses preserving the nutritional quality of agricultural produce and ensuring farmers receive fair and remunerative prices. By preventing the immediate sale of crops at lower prices due to spoilage risks this infrastructure helps avoid distress sales. The Warehousing Development and Regulatory Authority (WDRA) scheme which provides post-harvest loans against negotiable warehouse receipts further supports farmers by offering access to financing during crucial periods.

In Nabarangpur expanding cold storage and godown capacities as well as promoting warehouse registration under the WDRA could significantly improve agricultural infrastructure. The Ground Level Credit (GLC) to the sector over the last three years has been Rs.8.00 lakh , Rs. 98.00 lakh and Rs. 25.62 lakh.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 138 godowns in the district of Nabarangpur (including FCI SWC) as on 31/03/2024. The production of Maize during 2023-24 was 63473 MT and paddy produced was 364378 MT. The storage capacity of the district does not match the production. Banks should identify prospective entrepreneurs and encourage construction of Godowns this has attractive subsidy; Godowns attached to the LAMPS should be modernized to accommodate the demand. Warehouses should be accredited to facilitate warehouse receipt financing. Commercial Production of Organic Inputs viz. Biofertilizer Vermi compost / vermi hatcheries & Compost from vegetable and fruits etc. may be taken up on a large scale to support conversion to organic farming. There is a good potential for hydroponic in the coming future as the pressure on land for production increases. Banks may provide credit for its establishment. Installation of primary processing and assaying facility at FPO collection centre is the need of the hour. Banks may come forward to finance FPOs in this regard. Banks may utilize the facility of credit guarantee fund for securing their exposure towards FPOs. Credit Potential for the sub sector for 2025-26 is estimated at Rs 4675.00 lakh. Details are indicated in the Annexure I.

2.2.2 Land Development, Soil Conservation and Watershed Development**2.2.2.1 Status of the Sector in the District**

Nabarangpur district falls in the Eastern-ghat High land (Zone - 7) and East-Cost Plains & Hills zone. The total geographical area of the district is 5291 Sq KM with a gross cropped area of 246258 Ha. The soil is Mixed Red & Yellow Latrite type and the climate is moist sub humidity to Dry Sub Humidity. The normal rainfall in the district is 1569.5 mm.

About 53 of the population of the district has 53 of total land holding and 28 are holding land between 1 and 2 ha. Cashew plantation of 4250 ha has been done as a measure of soil conservation prior to 1992 (i.e. formation of the district). Since the district was formed the department has done cashew plantation of 30784 ha till 2015. The department is also implementing Watershed programmes under NWDPPRA IWDP RLTP and now IWMP in the district. Land leveling includes OFD work in medium and major irrigation commands commands of other MI structures and RIDF projects. Land slope condition in the district ranges between 1 and 35. The district has no drainage problem.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Watersheds are being implemented by the Watershed department in the district. There are 4389 Micro watersheds implemented under IWMP which comprises 2194 ha. There are 13 Clusters which comprises of 5000 to 6000 ha area in Nabarangpur district. There is provision under MGNREGA for taking up different activities like Water conservation and Harvesting Creation of Irrigation and Land Development. 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. Technical expertise is available in the district to take up various development activity.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 408.60 lakh. Details are indicated in the Annexure I.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

The other important agricultural infrastructure activities are production of bio-pesticides bio-fertilisers seed processing and vermi-composting. The horticulture activities i.e. fruit crops plantation crops etc. are being promoted in large scale in the district which has boost the demand for fertiliser and compost requirement. The organic farming by use of bio-fertilisers bio-pesticides and vermi-compost is very much a necessity for sustainable agriculture development and use in horticulture crops. The district of Nabarangpur is a very backward district. The possibilities of Plant tissue culture and agri-biotechnology seed production of bio- pesticides bio-fertilizer and vermi composting are good in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

To support farmers in seed certification a dedicated seed certification office is to be located in the district. There is a pressing need to raise awareness among farmers about the benefits of using bio-fertilizers bio-pesticides and vermi-compost in both agriculture and horticulture. The Agriculture Horticulture and Soil Conservation Departments should focus on promoting these sustainable practices to enhance productivity and environmental sustainability. Additionally, there is a need for developing essential agricultural infrastructure such as pack houses food parks food quality testing labs ripening chambers and agri-economic zones. These facilities will enhance post-harvest management processing and quality control. Furthermore, promoting agri start-ups will drive innovation in farming techniques and agricultural technology boosting the districts overall agricultural productivity and economic growth.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 155.00 lakh. Details are indicated in the Annexure I.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food processing industry in the district remains very weak. Nabarangpur district is the highest producer of Maize. A lot of initiative has been taken by GOI to boost the sector viz. Zero excise duty on processed food based on fruit vegetable dairy meat fish and poultry etc. custom duty on packaging machines reduced to 5 income tax rebate of 100 on profit for 5 years for new fruits and vegetable units and 25 for the next 5 years.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Nabarangpur district has emerged as the Maize Bowl of India with increasing area under cultivation for maize over the past year A number of processing units for Cattle/Poultry Feed Corn-Flakes Corn-Oil Cooking Fuel etc. have great potential to come-up in Nabarangpur. Cashew processing units having capacity of 300 MT each are operating in the district. Besides there are about 825 SSI units in

the district out of which many are in the agro/ food processing. There is sizable production of Mango and Cashew in the district.

Due to lack of processing units, farmers frequently resort to distress sale of these seasonal fruits. M/s Aurojyoti Mills is the only big rice mill with investment of Rs 70.00 lakh that employs roughly 120 workers. In addition to it, 2 Medium rice mills having capacity of 2 MT and 64 rice processing units having below 1 MT capacity are functioning in the district which generated employment facility for about 1000 persons directly or indirectly.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 8712.50 lakh. Details are indicated in the Annexure I.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Credit flow from banks alone may not be sufficient for the development of the district and help in increasing the income of the people. There are 15 cooperative marketing and wholesale primary and student consumer coop. stores. The two regional and specialized commodity marketing cooperatives in Nabarangpur and Umerkote blocks have 289 and 111 members respectively. There are 9 primary consumer cooperative stores with a total membership of 1257. Further 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 Farmers clubs in the district which need credit support for marketing their products.

SHGs/ cooperatives often suffer from non-sanction of loans by banks and they ultimately approach local money lender. In these situations, cooperatives can be financed either by banks or other institutions. Further NABARD has promoted 04 FPOs in the district.

Annapurna MFI has presence in the district they provide loans in JLG mode and individual mode.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are 13 LAMPS under Koraput Central Cooperative Bank operating in the district more than 300 Farmers' clubs promoted by NABARD and about 7400 SHGs active in the district. The district is rich in handicrafts and has a very big confederation of artisans called Silpi Samabaya Ltd.

Credit Potential for the sub sector for 2025-26 is estimated at Rs 5695.00 lakh. Details are indicated in the Annexure I.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

As per 2011 census the total population of the district is 1221000. The workforce in the district of Nabarangpur constitutes 49 of the total population. Accordingly, 7194 workers are engaged in household/cottage industries 615 artisans and 55848 workers are engaged under allied agro activities. In addition to sizeable production of maize cashew nuts the other available resources that give rise to activities under NFS are tamarind other Minor Forest Produce (MFP) and milk. The MFPs include sal seeds mohua karanja seeds amla harida bahada siali leaves kendu leaves hill-brooms etc.

3.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre (DIC) serves as the nodal agency for MSMEs as well as handicrafts and cottage industries in the district. It is responsible for implementing self-employment programs such as the PMEGP PMFME Shilpi Unnati Yojana and workshed-cum-housing schemes for handicraft artisans targeting both educated and uneducated youth. The DIC offers various incentives including interest subsidies to MSMEs and provides extension and escort services to facilitate the establishment of industrial units. KVIC and KVIB are actively involved in the district.

To support the development of MSMEs the district boasts four government Industrial Training Institutes (ITIs) and 04 private Industrial Training Centres (ITCs) which collectively produce the skilled manpower required for the sector. Additionally, schemes like CGTMSE and CLCSS are available from the Ministry of MSME to provide financial assistance. These financial instruments help entrepreneurs access the necessary capital to start and expand their businesses fostering economic growth within the district.

To promote the sale of tribal products and handicrafts the Tribal Development Cooperative Corporation (TDCC) and the DRDA have established modern outlets at the district headquarters. ORMAS provides training and facilitates the formation of producer groups to promote local products. These initiatives aim to strengthen the traditional crafts sector enhance income opportunities for artisans and stimulate economic development within the district by leveraging local resources and skills.

Credit Potential for the sector for 2025-26 is estimated at Rs 63121.00 lakh. Details are indicated in the 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

Agricultural products particularly paddy and processed rice are major outputs with significant potential for exports. The district's vibrant handicrafts and cottage industries also offer strong export opportunities. Unique products such as dhokra metal casting bamboo products and sal leaf plates can attract international markets due to their eco-friendliness and cultural value. The handloom sector with weavers producing distinctive textiles offers further potential for global demand. Additionally, processed food items can be packaged for export while forest products like honey medicinal plants lac and essential oils have rising demand due to their organic and natural origins.

4.1.2 Infrastructure and linkage support available, planned and gaps

There are two cashew processing units in the district contributing to the export potential of processed nuts. NABARD has taken proactive steps to further enhance the district's export capabilities by organizing workshops focused on exploring the potential for exporting vegetables. The Farmer Producer Organizations (FPOs) in Nabarangpur leveraging economies of scale are well-positioned to tap into the export market. With the active support of the horticulture department the district holds significant potential to emerge as a key exporter of fruits and vegetables.

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

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education loans up to Rs.10 lakh for individuals including vocational courses are considered eligible for priority sector lending. With the rising costs of professional and technical education especially in private institutions the demand for educational loans has been steadily increasing. This demand extends beyond local colleges as students seek loans to pursue education across India. Increased awareness through electronic and print media about the availability of these loans from both public and private sector banks has further fueled this demand. There is no engineering college or medical college in the Nabarangpur district. There are 35 Junior colleges and 09 Degree Colleges in the district.

4.2.2 Infrastructure and linkage support available, planned and gaps

In recent years Odisha has seen the establishment of several prestigious national-level institutions including IIT IIM NISER IISER and NLU providing students with increased access to quality technical and higher education.

For students from Nabarangpur a tribal-dominated district this has expanded opportunities to pursue professional education both within and outside the district. With a strong network of public sector banks present in most blocks students can access the financial resources needed to further their education.

Credit Potential for the sector for 2025-26 is estimated at Rs 637.50 lakh. Details are indicated in the Annexure I.

The Government of Odisha has introduced the Kalinga Sikshya Sathi Yojana an education loan scheme offering interest subvention. Under this scheme , poor and meritorious students from families with an annual income of up to Rs.6 lakh can avail loans of up to Rs.10 lakh at a highly subsidized interest rate of 1 per annum (for regular repayment) from scheduled banks. This initiative aims to make higher education more accessible and affordable empowering students to pursue their academic goals without financial constraints.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

With rapid urbanization population growth and the division of families the demand for pucca dwelling units is increasing in both rural and urban areas. The housing sector is a key driver of economic growth generating employment and stimulating various sectors. As an indicator of socio-economic development improved housing conditions reflect better living standards. The Government of India's "Housing for All" initiative aimed to complete four crore houses in rural areas by 2022 ensuring that each home is equipped with basic amenities like water sanitation and road access.

In Odisha the Odisha State Urban Housing Mission (AWAAS) launched in 2015 and schemes like Pradhan Mantri Awas Yojana (PMAY) and Biju Pucca Ghar Yojana (BPGY) focus on providing affordable housing for economically weaker sections and low-income groups. The BPGY targeted the completion of pucca houses for all rural households by 2019. In Nabarangpur where 92% of the population lives in rural areas housing shortages and lack of civic amenities are significant challenges. Under PMAY(G) Nabarangpur saw 4465 houses constructed in 2021-22 1562 in 2022-23 and 22139 in 2023-24.

For Regional Rural Banks (RRBs) loans up to Rs.20 lakh for constructing or purchasing a dwelling unit with a total cost not exceeding Rs.25 lakh are eligible for priority sector lending. Loans of up to Rs.2 lakh for repairs of damaged dwellings also fall under this category. NABARD supports rural housing through refinance to eligible banks and has introduced three direct rural housing finance products: loans without grants loan-cum-grant schemes and composite loans that combine housing finance with income-generating activities. These schemes aim to address the housing needs of various segments of society particularly in rural areas.

4.3.2 Infrastructure and linkage support available, planned and gaps

In Nabarangpur district retail outlets for essential construction materials such as steel cement sand stone glass bricks wood and sanitary fittings are widely available across block and panchayat headquarters and key marketing centers. This ensures easy access to materials for housing and construction projects throughout the district. Both skilled and unskilled labor is readily available supporting the growing demand for housing and infrastructure development.

However, there is a need to provide skill-based training in trades like masonry and carpentry to enhance the quality of work and meet the evolving needs of the construction sector. Training institutes such as Industrial Training Institutes (ITIs) and Rural Self Employment Training Institutes (RSETIs) can play a crucial role in offering these programs ensuring that the workforce is well-equipped with modern construction skills. This would not only improve the quality of housing projects but also increase employment opportunities for local workers.

Credit Potential for the sector for 2025-26 is estimated at Rs 4794.00 lakh. Details are indicated in the Annexure I.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure development has a key role to play in both economic growth and poverty reduction. Infrastructure primarily means the basic facilities services and installations required for a community or society. Roads power irrigation post-harvest storage information technology energy education health drinking water sewerage and sanitation etc. are components of rural infrastructure which act as conduits for development. Investments on infrastructure for both farm and non-farm sectors lead to capital formation resulting in increased production and productivity. The development of infrastructure could be either through public investments under various State or Central Govt. schemes/programmes or private investments. The RIDF projects sanctioned so far in the district include mainly irrigation projects roads and bridges etc. The main departments implementing the RIDF projects are Public Works Department Rural Development Department of Water Resources RWSS OLIC & OAIC.

5.1.2 Infrastructure and linkage support available, planned and gaps

District is agrarian and development of agriculture is sine-qua-non for development of the districts' economy. Infrastructure is a major bottleneck for growth of agriculture sector in the district. Assured irrigation facility road connectivity and electrification of all villages with uninterrupted supply of power to the remotest of villages are some of the very important infrastructure requirements which would help in augmenting the credit flow in the district. Govt. has to take a proactive role in providing road connectivity power supply and irrigation facilities.

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

Around 2 Rural drinking water supply projects were sanctioned in Nabarangpur over the years ensuring potable drinking water supply to around 151 villages.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

With increased focus on human development and for attainment of Sustainable Development Goals (SDG) the social sectors viz. education health sanitation etc. have gained greater focus in the overall development process. Further social infrastructure covering schools 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.

5.2.2 Infrastructure and linkage support available, planned and gaps

Sarva Sikhya Abhiyan (SSA) is a national flagship programme and is being implemented in the district to achieve the constitutional goal of universalization of elementary education. The State Govt. aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations having population of more than 300 and 500 respectively. There is potential for opening of 24 private primary/secondary schools in towns/block headquarters/marketing centers of the district during 2024-25.

Health sector has been considered as one of the priority areas of the State Government during the 12th Plan Period. Health is a pre-requisite for human development and is an essential component for wellbeing. NRHM seeks to provide effective healthcare to both the rural and urban population throughout the State. With comparatively better services from private health care providers there is demand for opening of more such facilities in important towns and centers of the district.

Credit Potential for the sector for 2025-26 is estimated at Rs 263.50 lakh. Details are indicated in the 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

Bio-gas is a cost effective alternate source of energy which is being encouraged both by GOI and State Govt. in rural areas with a view to reducing the dependency of the villagers on firewood.

The raw material for manufacture of bio-gas being cow-dung its availability or otherwise determines the promotion of bio-gas activity. The district has a bovine population of 2.5 lakh offers a very good scope for commissioning bio-gas plants on a large scale. NABARD provides refinance for loans granted for purposes like biogas plants wind mills for operation of pump sets tube wells etc.

Shortage of electricity for farm use in village areas is a perennial problem. Government of India is promoting Solar Photo Voltaic (SPV) pump sets for irrigation. The cost of investment on SPV pump sets being very high the scheme envisages participation of financial intermediaries in the purchase and installation of SPV pump sets. The district has about 5000 ha waste land which can provide good opportunity for bio-fuel plantations.

The cattle population in the district will be helpful in supporting bio-gas plants. In the district there is no dealer to sale solar lantern for general public. Lack of awareness on the advantage of Renewable Energy applications non-availability of technical manpower to cater to major expansion of the programme and inadequate after sales service are the major constraints. Financing institutions are not evincing interest in the programme as they apprehend recovery will be a problem as the scheme does not generate any additional incomes to the beneficiary.

Credit Potential for the sector for 2025-26 is estimated at Rs 23.80 lakh. Details are indicated in the 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	1594	220.708300	169.9596
B	Ongoing tranches	1103	1321.537900	556.8256
	Total (A + B)	2697	1542.246200	726.7852

- 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	2578	116.865600	96.22
B	Rural roads & bridges	85	651.542800	346.44
C	Social Sector	21	973.484800	284.1046
	Total (A + B + C)	2684	1741.893200	726.7646

2. 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	2578	Irrigation potential	ha	12654.8
B	Rural roads	55	Road length	km	352.62
C	Bridges	43	Bridge Length	m	2634.81

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Rural Drinking Water Supply	1	00 Villages supplied with Protected ater Supply Scheme	NA	NA
2	Rural Drinking Water Supply	1	51 Villages supplied with Protected ater Supply Scheme	NA	NA
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Microfinance has become a vital tool in supporting the government's efforts to address financial exclusion enhance livelihoods and empower vulnerable populations particularly women. The Government of India's scheme for promoting Women SHGs (WSHGs) in backward and LWE (Left Wing Extremism) districts has been operational in Nabarangpur since 2012-13. In addition, the Joint Liability Group (JLG) model which consists of 4 to 10 individuals offers tenant farmers a collateral-free loan system helping banks reach out to these farmers while improving credit discipline and adopting a cluster-based approach.

NABARD's livelihood programs such as MEDP and LEDP have facilitated capacity building and skills development in various sectors like Paper plate making feed preparation tailoring and Green Leafy vegetable cultivation. As a result, SHG members have experienced a significant increase in income with earnings rising from ₹2000-3000 to ₹5000-6000 per month. Support for CFCs and working capital from ORMAS DIC and the Textiles Department has helped create organized clusters under the MSME sector. "Mission Shakti" launched in 2001 has empowered 70 lakh women through 6 lakh WSHGs across the state. ORMAS is working diligently in the field to form producer groups and support sale of NFTP products.

The BALARAM Yojana aims to provide crop loans to landless farmers with a target of creating 1 lakh JLGs to benefit 5 lakh landless farmers over two years. This initiative with a fund allocation of ₹1040 crore is being implemented through 7000 bank branches and Primary Agricultural Cooperative Societies (PACS).

6.2 Infrastructure and linkage support available, planned and gaps

In recent years the SHG-Bank Linkage program in Nabarangpur has shown impressive growth. There are 189 GPLF in the district. There are 1877 CLF in the district. Further 13884 SHGs are under OLM Nabarangpur. In FY23-24 3642 SHGs received repeat finance from banks. 165 number of GPLF received Institution Building Fund 89 number of GPLF received Community Investment Fund 106 number of Cluster received Livelihoods fund. 5271 number of SHGs were credit linked by banks in FY 23-24 with total amount of Rs. 14540.41 lakh.

Credit Potential for the sector for 2025-26 is estimated at Rs 12490.00 lakh. Details are indicated in the 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. (KVK and Agriculture Department)
- 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. (KVK and Agriculture Department)
- 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. (KVK and Agriculture Department)
- 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. (KVK and Agriculture Department)
- 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. (KVK and Agriculture Department)
- 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. (KVK Horticulture Department and Agriculture Department)
- 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. (KVK and Agriculture Department)

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. (Electricity OLIC Water Resources Department)
- 2 **Promote Low-Cost Energy-Efficient Irrigation Solutions:** Low-cost energy-neutral technologies such as diversion-based irrigation systems and hydram water pumps need to be promoted for optimal utilization of available surface water. (Water Resources Department)
- 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. (Horticulture Department)
- 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. (Agriculture Horticulture and Watershed Water Resources Department)

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. (Agriculture Department NGOs ATMA)
- 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 threshers. 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. (RSETI Skill Development NABARD NGOs KVK)
- 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 seeders. These technologies help conserve fuel reduce greenhouse gas emissions and promote soil conservation making mechanized farming more resilient to the impacts of climate change. (Agriculture Department and OAIC)

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. (FPOs Horticulture Department and ORMAS)
- 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. (FPOs and ORMAS)
- 3 Encourage Off-Season and High-Value Crop Cultivation: Promote the cultivation of off-season vegetables and high-value horticulture crops to increase farmers' earnings and reduce reliance on traditional crops. (Horticulture Department and APC Program NGOs FPOs)
- 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. (Agriculture and Horticulture Department)
- 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. (Banks and NABKISAN)

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. (Horticulture Department)
- 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. (Horticulture Department)
- 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. (Horticulture Department)

- 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. (Horticulture Department)

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. (AR Department)
- 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. (AR Department)
- 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. (ARD and Banks)
- 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. (ARD)

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. (ARD)
- 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. (ARD)
- 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. (ARD)
- 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 farmers. (Banks)

- 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 farmers. (Banks and NGOs APC Program)
- 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. (ARD)

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. (ARD)
- 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. (ARD)
- 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. (DIC and Banks)
- 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. (ARD)
- 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. (ARD)

9. Fisheries

- 1 Establish Soil and Water Testing Facilities: Soil and water testing facilities should be set up in key blocks like Umerkote Nabarangpur Raigarh and Tentulikhunti to enhance agricultural and aquaculture productivity. (KVK and Fisheries Department)
- 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. (Fisheries Department)

- 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. (NABARD)
- 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 consumers. (Fisheries Department)
- 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. (Water Resources)
- 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. (Fisheries Department)
- 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. (Fisheries Department)
- 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. (MGNREGS)
- 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. (Fisheries Department)

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. (Agriculture Department Banks NABARD)
- 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. (Banks)

- 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. (Agriculture Department and Banks)

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 farmers. (Agriculture)
- 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. (Agriculture and Soil 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. (Agriculture KVK and Soil Conservation)

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 farmers. (PACS/LAMPCS and FPOs)
- 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. (Agriculture and Soil Conservation Department)
- 3 Integrate Climate-Smart Organic Practices: Climate-resilient organic farming practices such as the use of vermi-compost and biofertilizers should be promoted to help farmers reduce reliance on chemical inputs improve soil resilience and mitigate the impact of climate change on agriculture. (FPOs Agriculture Soil Conservation and APC Program)

13. Food and Agro. Processing

- 1 Leverage the Food Processing Fund (FPF): The Government of India has established a Rs. 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. (Entrepreneurs)
- 2 Identify and Support Entrepreneurs in Food Processing: The DIC in coordination with the Horticulture Agriculture and ARD Departments should actively identify potential entrepreneurs. 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. (DIC)

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. (Banks)
- 2 Utilize ACABC Nodal Training Institutes: Training institutes like N I S T -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-entrepreneurs. (Entrepreneurs)
- 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. (LDM and SaDhan)
- 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. (LAMPCS and Cooperation Department)
- 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. (Banks)

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. (Electricity Department)
- 2 Provide Training for Village Industries: Comprehensive Training Programmes on processing technology sorting and grading mechanisms, quality control pricing and marketing support should be organized for village industries. This will help enhance their productivity and competitiveness (DIC, KVIC, KVIB, NABARD)
- 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. (KVIC KVIB DIC ORMAS)
- 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. (DIC)
- 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. (DIC & Energy Department)

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. (ORMAS)
- 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. (DIC)
- 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. (Banks)

- 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. (DIC)

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 education sector. This will ensure that farmers and entrepreneurs are well-informed and can take full advantage of these financial support programs. (Education department Banks and BLBC)
- 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. (Banks BLBC and Education Department)
- 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. (Banks)

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. (Banks)

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. (Line Departments)
- 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. (Rural Water Supply Department)

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. (DRDA and OREDA)
- 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. (DRDA OREDA and Banks)

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. (Mission Shakthi and NABARD)
- 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. (Banks Mission Shakthi)
- 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. (Banks and BLBC)
- 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. (Mission Shakti ad Banks)
- 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. (Banks and FLCs)

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization). Under 'Sahakar-se-Samriddhi' the Govt of India has approved plan to establish new multipurpose PACS Dairy Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem.

5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 31 of crop loans disbursed in the district. The DCCB in the district is profit making. The number of LAMPCS in the district is 91 all of them have adopted the model bye Laws for making them multipurpose multidimensional and transparent entities. Approximately 13 LAMPCS have registered profits during the past years. Rest of the LAMPCS are newly formed in the year 2023-24

6. Potential for formation of cooperatives

1. The number of Gram Panchayats (GP) in the district is 189. Number of GPs covered by existing LAMPCS is 189. World's Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses custom hiring centers primary processing units and other agri-infrastructure for grain storage at the PACS level through the convergence of various GOI schemes including AIF AMI SMAM PMFME etc. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking insurance Aadhar enrolment/ updation health services PAN card and IRCTC/ Bus/ Air ticket etc. through PACS. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets LPG Distributorship PM Bharatiya Jan Aushadhi Kendra Pradhan Mantri Kisan Samriddhi Kendras (PMKSK) membership to National Level Multi-State Societies (Seed Organic Farming Exports) etc. for diversification of business.

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	Jharigaon WADI	Jharigaon	Wadi		500	500 acres benefitted
2	Skill Training	Encouraging Rural Youth in Agriculture	Tentulikhunti	Training bank linkage		250	Rural entrepreneur
3	Collectivisation	Sahayaka Women Producer Company Limited	Papadahandi	FPO Promotion		2720	Benefit of Collectives Input supply and marketing linkages.
4	Collectivisation	Danteswari Women Producer Company Limited	Kosagumuda	FPO Promotion		2000	Benefit of Collectives Input supply and marketing linkages.
5	Collectivisation	Nabarangpur Farmer Producer Company Limited	Nabarangpur	FPO Promotion		1800	Benefit of Collectives Input supply and marketing linkages.
6	Collectivisation	Managalamayee Farmers Producer Company Limited	Jharigaon	FPO Promotion		2100	Benefit of Collectives Input supply and marketing linkages.
7	Collectivisation	Nandahandi Farmers Producer Company Ltd.	Nandahandi	FPO Promotion		1100	Benefit of Collectives Input supply and marketing linkages.
8	Collectivisation	Tentulikhunti Producer Company Ltd.	Tentulikhunti	FPO Promotion		1000	Benefit of Collectives Input supply and marketing linkages.
9	Collectivisation	Jharigaon Producer company Ltd.	Jharigaon	FPO Promotion		510	Benefit of Collectives Input supply and marketing linkages.

10	Collectivisation	Dulardei Producer Company Limited	Nabarangpur	FPO Promotion		305	Benefit of Collectives Input supply and marketing linkages.
11	Collectivisation	Garbarai Producer Company Ltd	Papadahandi	FPO Promotion		310	Benefit of Collectives Input supply and marketing linkages.
12	Collectivisation	Maa Sitala Thakurani Producer Company Ltd	Kosagumuda	FPO Promotion		318	Benefit of Collectives Input supply and marketing linkages.

Success Stories

Success Story 1: Reviving Farmer's Hope in a Sustainable Approach



1. Scheme :	PODF-ID
2. Project Implementing Agency :	Harsha Trust
3. Duration of the project :	2020-23
4. Beneficiary:	
No. of beneficiaries:	1137
Community:	Belongs to ST & SC communities
State :	Odisha
District :	Nabarangpur
Block :	Jharigam
Village :	Jharigam

1.1 Support provided:

Manglamayee Farmers Producer Company Limited (MFPCL) was formed & is a body of corporate, registered Farmer Producer Company (FPC) under amended Companies Act, 1956. MFPCL having CIN U01100OR2020PTC033724 was

incorporated with MCA on 10th August, 2020. And it is listed in the class of Private Company and classified as Non-govt. Company. This company is registered at Registrar of Companies (ROC), RoC-Cuttack with an Authorized Share Capital of ₹ 6,68,200 and the Producer Company (PC) has 1137 shareholders from 36 villages of 13 GPs from Jharigaon block. It is spread over the geographical areas of Nabarangpur District.

1.2 Pre-implementation status:

- The lack of water and irrigation facilities has reduced the agriculture productivity of farmers in the region. Collection of NTFP from forests and livestock is an important subsistence activity. Poor soil quality, lack of awareness of modern farming methods, and lack of investment funds have contributed to low crop yields in the region. Due to lack of irrigation Rabi & Summer cultivation is almost nonexistent. During the monsoon, only crops such as rice, maize, beans, and seasonal vegetables are grown, and farmers' income is bare minimum.
- Local farmer producers have generally not been able to negotiate with the local traders, business men and intermediaries form the conventional system of government, business and commerce while selling their agricultural produce. The flow of money and credit has created some more issues for the small and marginal farmers of the small tribal communities.

1.3 Challenges faced:

Since the volume of business has been minimal it has not faced any significant marketing challenges. Further, the diverse product portfolio and local marketing network has helped them to executive their marketing plan more efficiently with minimal transaction costs. If it strengthens its circular model of business, it can deal with marketing issues even with larger volume of business.

1.4 Impact:

- MFPC has a total of 1137 members, from which maximum members are active.
- FPO has established community seed center which deals with seed supply & where seeds of different crops (received from Departments or procured by FPO itself) are being managed & stored properly.
- FPO is providing all inputs to its members at rates cheaper than market prices as a result of which the cost of cultivation has been reduced
- FPC has started custom hiring center, which is continuously expanding with addition of new machineries. As a result, farmers have reduced cost of acquiring and maintaining implements.
- Millets & Tamarind procurement with the help of TDCCOL (Tribal Development Co-operative Corporation of Odisha Ltd.)
- Under the project Odisha Millet Mission, the FPO has received a “3 Deck Ragi Cleaner, Grader & Destoner” from Department of Agriculture as a convergence measure.

Success Story 2: Empowering Women through FPO



1. Scheme : PRODUCE
2. Project Implementing Agency : Harsha Trust
3. Beneficiary :

No. of beneficiaries:	3296
Community :	Belongs to ST & SC communities
State :	Odisha
District :	Nabarangpur
Block :	Papadahandi
Village :	Sirisi

2.1 Support provided:

- It was formed in the year 27th May 2016. The FPC office (SWPCL) is 7km away from Block head quarter of Papadahandi towards Kosagumuda block. It covers around 21 Gram Panchayat over Papadahandi block and it embraces 3296 no of share holder. Out of them 10 no of BOD leaders have been running FPO's all activity. Along with that a CEO have been appointed for activity like business plan marketing linkage with support of Bod with that one accountant has been also appointed for detailing the daily transactions of input and output business and monitoring the whole financial sector. 2

no of business promoter is being engaged for business purpose. it has one retailer counter at Papdahandi market. 15 no of village level cadres have been engaged for provides different services to all the shareholders like as book keeping at SHG and CLF level, individual livelihood planning of all HHs, vaccination and deworming of livestock, documentation work for loan linkage, supply inputs at their door step along with conducted different need base training as per the need of farmers.

2.2 Pre-implementation status:

Most of the people in rural area are tribal people and depend on agriculture for their livelihood. Poultry & Animal husbandry are another source of their income. Most of the farmers are either small or marginal farmers. For a brief period of time, the farmers are facing lots of problem such as not able to get seeds, fertilizer etc. at right time neither at reasonable price, along with selling of their agriculture products at a very low price due to lack of better market, not able to avail at right time for cultivation purpose. The main reason behind these problems is mainly because of the tyranny of the local seeds & fertilizer dealers (Sahukar & Mahajan). Rural people were depending on local dealers for the agriculture input where they didn't have a choice but to accept the higher price set by them. Also at the time of harvesting and reaping of their crops, they were bound to sell their crop to the local dealer at a lower price than outside market for not having much knowledge & access to outside markets. In short, these farmers were under the dominance of the local dealers. Because of this, the farmers in rural area aren't able to develop their financial situation and remaining poor for most of their life.

2.3 Challenges faced:

Mobilization of shareholder money and to ground the FPC concept basically on WHY FPC was the initial challenge for this area. But gradually by continuous engage with community and conducting different meeting at GP level and CLF level it is possible to overcome it. Members were also convinced to become a share holder in this company and deposited their share money at FPC.

Another main challenges we face that can't get cluster level production of vegetable. For that FPC is unable to link it to the nearby locality

Arrange working capital is one of the major components for a FPO for running any business. In time loan linkage for all shareholders in kharif was also one of the major challenges

2.4 Impact:

FPC is providing various vegetable seeds, pesticides, agriculture equipment's which are available for the whole year in the FPC retail counter. Provides vaccination and deworming service to the existing all Goat and poultry in coordination with livestock department. Previously people were failed to recognise the FPC and its retail counter but now a day, it has been famed at a certain point that people are purchasing inputs by their owns. And some demands of inputs from some cluster-based area have been marked as per their demands. Mainly farmers are able to give their opinion as per their purchased item's quality.



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.

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 Odisha's Chilika Lake and Bhitarkanika National Park to support conservation action enhance livelihood opportunities for local communities while tapping nature tourism potential of the Ramsar sites. 2. MoEFCC implemented Integrated Coastal Zone Management Project (ICZMP) in 02 stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance using an integrated approach regarding all aspects of the coastal zone including geographical and political boundaries in an attempt to achieve sustainability.

- b) **ICAR Institutions:** ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched “Amrit Catla” a genetically improved variety of Catla to enhance fish seed quality for India’s growing fish farming community.
- c) **State Government:** Odisha Governments has adopted a multi-faceted approach to address climate change promoting sustainability and resilience across various sectors. Some key initiatives are: 1. Odisha is the first state to implement Climate Change Budget Coding publishing an annual Climate Budget document alongside its regular budget. This initiative aims to guide policy planners by analyzing the climate relevance and sensitivity of public expenditure in sectors identified in SAPCC through a comprehensive budget coding exercise. 2. State Government has taken an initiative to grant land rights to thousands of slum dwellers under the scheme “Odisha Liveable Habitat Mission (OLHM) or Jaga Mission” which has won the World Habitat Award. 3. Odisha has introduced the Electric Vehicle (EV) Policy 2021 to promote manufacturing and sale of electric vehicles. It aims to enhance the states EV ecosystem encouraging sustainable transportation and reducing carbon emissions.
- d) **NABARD:** NABARD is proactively working on climate change in collaboration with Department of water resources Government of Odisha. Following projects are being implemented for water conservation in tribal areas of Odisha. 1. “Ground water recharge and solar micro irrigation to ensure food security and enhance resilience in vulnerable tribal areas at Odisha” at Subarnapur Boudh Sambalpur Bolangir Bargarh Kandhamal Gajapati Kalahandi Nuapada Malkangiri, Koraput, Kheonjhar, Rayagada, Mayurbhanj, Nabrangpur. This project is implemented under cofounding arrangements between GCF and Government of Odisha with TFO of Rs.1077 crore. 2. Conserve water through the management of runoff in the river basin to improve GW recharge to reduce vulnerability and enhance resilience for traditional livelihood in Nuapada Odisha. Rs. 20 crore allotted under NAFCC of Government of India. 3. Two climate resilience project for Rs.2 lakh each implemented in Balasore and Bhadrak from NABARD’s Climate Fund
- e) **Other Agencies:** Government of India serves as a critical catalyst in nudging state governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are: 1. Govt. of India launched Amrit Dharohar initiative in Odishas Chilika Lake and Bhitarkanika National Park to support conservation action enhance livelihood opportunities for local communities while tapping nature tourism potential of the Ramsar sites. 2. MoEFCC implemented Integrated Coastal Zone Management Project (ICZMP) in 02 stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance using an integrated approach regarding all aspects of the coastal zone including geographical and political boundaries in an attempt to achieve sustainability.

Appendix 1c

Climate Action & Sustainability

3. Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Nabarangpur district normally receives an average annual rainfall of 1565 mm. In the Kharif season maize and paddy are cultivated on 204000 hectares with 140000 hectares for paddy and 64000 hectares for maize. The district averages 244.8 mm of rainfall in June necessary for sowing.

However last year's June average was only 124.19 mm and this year as of June 24 it has dropped further to 117.92 mm. The situation is particularly dire in Raighar Umerkote and Chandahandi blocks. These reductions in rainfall activity are severely hindering maize cultivation.

As June ends the continued lack of rain threatens to delay farming activities further raising concerns about inadequate rainfall during the harvest period. This prospect has led to considerable frustration and anxiety among the district's farmers.

- b This extreme climatic condition has led to lower crop productivity and a rise in farmer migration to other areas. To mitigate these challenges and ensure sustainable productivity and income growth for farmers several climate action initiatives are being implemented across Nabarangpur.

3.2 Any specific Climate Change initiative in the District by

- a. World Bank Funded OIIPCRA Project: The Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA) coordinated by the Department of Horticulture in collaboration with Micro Irrigation and the Agriculture Department is addressing climate-resilient farming. This project focuses on Use of organic agricultural inputs Creation of irrigation facilities Promotion of climate-smart intensification and diversification of production and adoption of new technologies aimed at increasing resilience to climate variability.
- b. The Krishi Vigyan Kendra (KVK) of Nabarangpur district is actively promoting indigenous climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local resilient varieties and Promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.

- c. The Agriculture Department is implementing crop diversification programs particularly in areas served by the mega lift irrigation projects. This initiative aims to Promote the cultivation of multi-crop systems encourage farmers to grow climate-resilient crops such as pulses and vegetables and enhance income through diversified and sustainable agricultural practices.
- d. NABARD in coordination with the Minor Irrigation Department and the Panchayati Raj & Drinking Water Department is implementing a Green Climate Fund project to promote climate action. The project includes installation of solar-powered pump sets in tanks and bore wells enabling irrigation during dry seasons. Efficient water usage and sustainable irrigation practices thereby increasing agricultural productivity in drought-prone areas.

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. GI registration for Nabarangpur Lac craft activity has been applied by NABARD. Geographical area of Kotpad style of weaving can be extended to Nabarangpur district to benefit around 450-500 weavers practising same style of weaving situated in Kosagumuda, Nabarangpur and Dabugam blocks in Nabarangpur district.



Annexure 1

District-Nabarangpur

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
	I.Agriculture															
	A. Farm Credit															
	A.1 Crop Production, Maintenance,															
1	Baby Corn_Irrigated	100	Acre	28000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	14	14	14	14	14	14	14	14	14	14	140
2	Baby Corn_Unirrigated/Rainfed	100	Acre	26000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	26	26	26	26	26	26	26	26	26	26	260
3	Banana/Kela_Ratoon	100	Acre	50000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	25	25	25	25	25	25	25	25	25	25	250
4	Bitter Gourd/Karela__	100	Acre	26000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	26	26	26	26	26	26	26	26	26	26	260
5	Bottle Gourd/Lauki/ Ghiya/ Sorekai__	100	Acre	26000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	13	13	13	13	13	13	13	13	13	13	130
6	Brinjal/Baingan__	100	Acre	45000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	45	45	45	45	45	45	45	45	45	45	450
7	Broccoli_ Organic	100	Acre	50000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	10	10	10	10	10	10	10	10	10	10	100



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raigarh	Tentulikhunti	Umerkote	District Total
8	Cabbage/ Patta Gobhi_Irrigated	100	Acre	41000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	41	41	41	41	41	41	41	41	41	41	410
9	Capsicum/ Shimla Mirch_Irrigated	100	Acre	50000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	10	10	10	10	10	10	10	10	10	10	100
10	Carrot/ Gajar__	100	Acre	27000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	135
11	Cashew/ Kaju_Irrigated	100	Acre	45000	Phy	150	150	150	150	150	150	150	150	150	150	1500
					BL	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	675
12	Cassava/ Tapioca_Irrigated	100	Acre	18000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	18	18	18	18	18	18	18	18	18	18	180
13	Castor/ Aeranda/ Randee/ Ricinus_Unirrigated/ Rainfed	100	Acre	16000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	48
14	Cauliflower/ Phool Gobhi__	100	Acre	41000	Phy	150	150	150	150	150	150	150	150	150	150	1500
					BL	61.5	61.5	61.5	61.5	61.5	61.5	61.5	61.5	61.5	61.5	615

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raigarh	Tentulikhunti	Umerkote	District Total
15	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram _Unirrigated/ Rainfed	100	Acre	28000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	56
16	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	100	100	100	100	100	100	100	100	100	100	1000
17	Coriander/ Dhaniya_Irrigated	100	Acre	20000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	10	10	10	10	10	10	10	10	10	10	100
18	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani__	100	Acre	15000	Phy	60	60	60	60	60	60	60	60	60	60	600
					BL	9	9	9	9	9	9	9	9	9	9	90
19	Cucumber/ Kakdi/ Kheera__	100	Acre	26000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	26	26	26	26	26	26	26	26	26	26	260
20	Dragon Fruit__	100	Acre	60000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	18	18	18	18	18	18	18	18	18	18	180

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabaranapur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
21	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_ Irrigated	100	Acre	14000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	42
22	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	13000	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	26	26	26	26	26	26	26	26	26	26	260
23	Fodder__	100	Acre	40000	Phy	300	300	300	300	300	300	300	300	300	300	3000
					BL	120	120	120	120	120	120	120	120	120	120	1200
24	French Beans/ Green Beans/ Fansi/ Common Beans__	100	Acre	42000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	21	21	21	21	21	21	21	21	21	21	210
25	Ginger/ Adrak_ Irrigated	100	Acre	100000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	100	100	100	100	100	100	100	100	100	100	1000
26	Groundnut/ Moongfali_Unirrigated/ Rainfed	100	Acre	28000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	28	28	28	28	28	28	28	28	28	28	280



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raigarh	Tentulikhunti	Umerkote	District Total
27	Guava/ Amrood_High Density	100	Acre	90000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	45	45	45	45	45	45	45	45	45	45	450
28	Horse Gram/ Kulthimah/ Hurali/ Kollu__	100	Acre	14000	Phy	60	60	60	60	60	60	60	60	60	60	600
					BL	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	84
29	Jackfruit/ Kathal__	100	Acre	50000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	25	25	25	25	25	25	25	25	25	25	250
30	Lac Farming__	100	Acre	100000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	30	30	30	30	30	30	30	30	30	30	300
31	Lemon/ Nimboo__	100	Acre	55000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5	165
32	Lentil/ Masur/ Masoor_Unirrigated/ Rainfed	100	Acre	18000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	54
33	Litchi__	100	Acre	50000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	10	10	10	10	10	10	10	10	10	10	100
34	Little Millet/ Sawa/ Suan/ Samai__	100	Acre	12000	Phy	120	120	120	120	120	120	120	120	120	120	1200
					BL	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	144

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papada handi	Raighar	Tentulikhunti	Umerkote	District Total
35	Maize/ Makka_Irrigated	100	Acre	37000	Phy	500	500	500	500	500	500	500	500	500	500	5000
					BL	185	185	185	185	185	185	185	185	185	185	1850
36	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	4500	4500	4500	4500	4500	4500	4500	4500	4500	4500	45000
					BL	1125	1125	1125	1125	1125	1125	1125	1125	1125	1125	11250
37	Mango/ Aam__	100	Acre	45000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	225
38	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	50000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	10	10	10	10	10	10	10	10	10	10	100
39	Moringa/ Sajana/ Drumstick__	100	Acre	32000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	16	16	16	16	16	16	16	16	16	16	160
40	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	82.5
41	Mushroom/ Kukaramutta__	100	Bag	53	Phy	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	100000
					BL	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	53



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
42	Nigerseed/ Ramtil__	100	Acre	14000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	42
43	Okra/ Bhindi/ Bhendi/ Ladies Finger_ Irrigated	100	Acre	40000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	40	40	40	40	40	40	40	40	40	40	400
44	Onion/ Piyaz/ Kanda__	100	Acre	45000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	45	45	45	45	45	45	45	45	45	45	450
45	Other Flowers__	100	Acre	45000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	135
46	Other Fruits__	100	Acre	30000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	9	9	9	9	9	9	9	9	9	9	90
47	Other Vegetables__	100	Acre	35000	Phy	200	200	200	200	200	200	200	200	200	200	2000
					BL	70	70	70	70	70	70	70	70	70	70	700
48	Other Vegetables_ Organic	100	Acre	40000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	12	12	12	12	12	12	12	12	12	12	120
49	Papaya/ Papita__	100	Acre	75000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	75	75	75	75	75	75	75	75	75	75	750



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raighar	Tentulik hunti	Umerkote	District Total
50	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	21000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	21	21	21	21	21	21	21	21	21	21	210
51	Pearl Millet/ Bajra/ Cumbu_Irrigated	100	Acre	20000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	10	10	10	10	10	10	10	10	10	10	100
52	Pearl Millet/ Bajra/ Cumbu_Unirrigated/ Rainfed	100	Acre	16000	Phy	150	150	150	150	150	150	150	150	150	150	1500
					BL	24	24	24	24	24	24	24	24	24	24	240
53	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	10	10	10	10	10	10	10	10	10	10	100
54	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Unirrigated/ Rainfed	100	Acre	17000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	17	17	17	17	17	17	17	17	17	17	170
55	Pointed Gourd/ Parwal__	100	Acre	26000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	13	13	13	13	13	13	13	13	13	13	130
56	Pomegranate/ Anar_Irrigated	100	Acre	80000	Phy	40	40	40	40	40	40	40	40	40	40	400
					BL	32	32	32	32	32	32	32	32	32	32	320



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
57	Potato/ Aloo_Irrigated	100	Acre	70000	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	175
58	Radish/ Mooli__	100	Acre	25000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	25	25	25	25	25	25	25	25	25	25	250
59	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	12000	10000	12000	12000	10500	10500	10500	10000	10000	10000	107500
					BL	4800	4000	4800	4800	4200	4200	4200	4000	4000	4000	43000
60	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy	250	250	250	250	250	250	250	250	250	250	2500
					BL	175	175	175	175	175	175	175	175	175	175	1750
61	Sweet Corn__	100	Acre	42000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	42	42	42	42	42	42	42	42	42	42	420
62	Tomato/ Tamatar__	100	Acre	75000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	375
						7862.55	7062.55	7862.55	7862.55	7262.55	7262.55	7262.55	7062.55	7062.55	7062.55	73625.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
	Post-harvest/HH Consumption (10%)					786.26	706.26	786.26	786.26	726.26	726.26	726.26	706.26	706.26	706.26	7362.55
	Repairs & maintenance of farm assets (20%)					1572.51	1412.51	1572.51	1572.51	1452.51	1452.51	1452.51	1412.51	1412.51	1412.51	14725.1
	Sub Total															95713.15

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.2 Water Resources																
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	46.75	46.75	46.75	46.75	46.75	46.75	46.75	46.75	46.75	46.75	467.5
2	Diesel Pump Sets--BIS 10804/86 Diesel 2.1 to 3.0 HP	85	No.	18480	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	39.3
3	Drip Irrigation--0.4 ha/ 1 acre (Spacing 6 M X 6M)	85	ha	25000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	63.8
4	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	165.8
5	Dug Well-New-2.0 m dia x 10 m depth	85	No.	71500	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	182.3
6	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	69.19	69.19	69.19	69.19	69.19	69.19	69.19	69.19	69.19	69.19	691.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
7	Electric Pump Sets-- BIS 10804/86 Electric 2.0 HP	85	No.	16500	Phy	15	15	15	15	15	15	15	15	15	15	150
					BL	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	21
8	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	61.74	61.74	61.74	61.74	61.74	61.74	61.74	61.74	61.74	61.74	617.4
9	Solar PV Pump Sets (AC)--1.5 HP Pumpset, 1800 WP	85	No.	323700	Phy	4	4	4	4	4	4	4	4	4	4	40
					BL	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	110.1
10	Sprinkler Irrigation -Micro-1 ha (Spacing 5 m x 5m)	85	ha	74867	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	190.9
11	Sprinkler Irrigation -Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	184

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
12	Water Harvesting/ Recharge structure- 15x15x3 m	85	No.	71000	Phy	15	15	15	15	15	15	15	15	15	15	150
					BL	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	90.5
13	Water Harvesting/ Recharge structure-- 25x25x3 m	85	No.	225000	Phy	8	8	8	8	8	8	8	8	8	8	80
					BL	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	153
	Sub Total															2977.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.3 Farm Mechanisation																
1	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy	3	3	3	3	3	3	3	3	3	3	30
					BL	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	678.4
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	43.4
3	Other machinery-Other Machinery & Equipments-Rubber Roll Sheller cum Polisher	85	No.	222400	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9	189
4	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	7	7	7	7	7	7	7	7	7	7	70
					BL	23.01	23.01	23.01	23.01	23.01	23.01	23.01	23.01	23.01	23.01	230.1
5	Others-Maize Sheller-PHM-Maize sheller (Motor)	85	No.	143900	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	30.58	30.58	30.58	30.58	30.58	30.58	30.58	30.58	30.58	30.58	305.8



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
6	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	55	50	100	150	100	150	150	200	100	250	1305
					BL	99.02	90.02	180.03	270.05	180.03	270.05	270.05	360.06	180.03	450.08	2349.42
7	Reapers, Binders and Balers-Self Propelled-Balers(round)(above 16-25kg/bale)	85	No.	392500	Phy	30	20	50	50	25	50	50	50	25	50	400
					BL	100.09	66.73	166.81	166.81	83.41	166.81	166.81	166.81	83.41	166.81	1334.5
8	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	128.2
9	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	214.3
10	Tractor-With Implements & Trailer-PTO 27-30 Hp Tractor	85	No.	800000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	340	340	340	340	340	340	340	340	340	340	3400

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
11	Weeder-Power	85	No.	99100	Phy	50	50	50	50	50	50	50	50	50	50	500
	Weeder-Power Weeder				BL	42.12	42.12	42.12	42.12	42.12	42.12	42.12	42.12	42.12	42.12	421.2
	Sub Total															9294.32



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.4 Plantation & Horticulture																
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	25.94	259.4
2	Dryland Horticulture crops--1 Acre (3.0 m x 3.0 m) Indian Gooseberry(Amla)	85	Acre	202675	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	172.3
3	Dryland Horticulture crops--Ber-1 Acre (6.0 m x 6.0 m)	85	Acre	149359	Phy	15	15	15	15	15	15	15	15	15	15	150
					BL	19.04	19.04	19.04	19.04	19.04	19.04	19.04	19.04	19.04	19.04	190.4
4	Medicinal & Aromatic Plants-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	75.1
5	Mushroom Cultivation-Oyster Mushroom-Mushroom Farming -Oyster mushroom	85	1000 Kg. per Cycle	89583	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	152.3



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
6	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	55.2
7	New Orchard - Tropical/ Sub Tropical Fruits- Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149903	Phy	15	15	15	15	15	15	15	15	15	15	150
					BL	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	191.1
8	New Orchard - Tropical/ Sub Tropical Fruits-Jack Fruit-1 Acre (10 X 10)	85	Acre	150010	Phy	6	6	6	6	6	6	6	6	6	6	60
					BL	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	76.5
9	New Orchard - Tropical/ Sub Tropical Fruits- Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	29.58	29.58	29.58	29.58	29.58	29.58	29.58	29.58	29.58	29.58	295.8



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
10	New Orchard - Tropical/ Sub Tropical Fruits- Mango-1 Acre (5.0 m x 5.0 m)	85	Acre	191648	Phy	15	15	15	15	15	15	15	15	15	15	150
					BL	24.44	24.44	24.44	24.44	24.44	24.44	24.44	24.44	24.44	24.44	244.4
11	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	15	15	15	15	15	15	15	15	15	15	150
					BL	28.45	28.45	28.45	28.45	28.45	28.45	28.45	28.45	28.45	28.45	284.5
12	Other Plantation Crops--Sweet Corn	85	Acre	48878	Phy	80	80	80	80	80	80	80	80	80	80	800
					BL	33.24	33.24	33.24	33.24	33.24	33.24	33.24	33.24	33.24	33.24	332.4
13	Other Plantation Crops--Tamarind	85	Acre	150010	Phy	15	15	15	15	15	15	15	15	15	15	150
					BL	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	191.3
14	Perennial Vegetables - Drumstick-Moringa (PKM1/PKM2)	85	Acre	63207	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	16.12	16.12	16.12	16.12	16.12	16.12	16.12	16.12	16.12	16.12	161.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
15	Protection Structure-Poly/ Green Housing-Capsicum under Low Cost Walk in Tunnel (Poly House)	85	sq.m.	933	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	7.9
16	Protection Structure-Poly/ Green Housing-Cucumber under Low Cost Walk in Tunnel (Poly-House)	85	sq.m.	933	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	7.9
	Sub Total															2697.7



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.5 Working Capital - Bee Keeping																
1	Apiculture_Others_	1	10 boxes	50000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	5	5	5	5	5	5	5	5	5	5	50
	Sub Total															50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.6 Forestry																
1	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	116.5
2	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	146.4
3	Plantation--Cost for block plantations for 04 year-18 month 1000 plant	85	ha	251904	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	21.41	21.41	21.41	21.41	21.41	21.41	21.41	21.41	21.41	21.41	214.1
	Sub Total															477



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.7 Animal Husbandry - Dairy																
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	10.01	10.01	10.01	10.01	10.01	10.01	10.01	10.01	10.01	10.01	100.1
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	5+5	1229000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	522.3
3	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy					1					1	2
					BL					8.5					8.5	17
4	Heifer Rearing-- Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	44.2	442
5	Indigenous Graded Cattle Farming-- Dairy Indig Graded/Impr cow(non descript cross indigen)8 LPD	85	1+1	208000	Phy	120	120	120	120	120	120	120	120	120	120	1200
					BL	212.16	212.16	212.16	212.16	212.16	212.16	212.16	212.16	212.16	212.16	2121.6



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
6	Total Mixed Ration (TMR) Wagon--Khoa Making Unit - 1 unit	85	No.	607000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	51.6
7	Total Mixed Ration (TMR) Wagon--Paneer Making Unit - 1 unit	85	No.	815000	Phy						1				1	2
					BL						6.93				6.93	13.86
8	Veterinary Clinic--Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85
	Sub Total															3353.46

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
	A.8 Working Capital - AH - Dairy/Drought animal															
1	Cross bred Farming_Others_	100	1+1	60000	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	18	18	18	18	18	18	18	18	18	18	180
	Sub Total															180

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.9 Animal Husbandry - Poultry																
1	Centralized Grower Unit--	85	16000	17372000	Phy						1					1
					BL					147.66				147.66		
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	10	5	10	10	5	5	5	10	5	10	75
					BL	55	27.5	55	55	27.5	27.5	27.5	55	27.5	55	412.5
3	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	48.5
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	51	51	51	51	51	51	51	51	51	51	510
	Sub Total															1118.66



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
	A.10 Working Capital - AH - Poultry															
1	Desi Chicken/LIT birds	100	100	20000	Phy	25	25	25	25	25	25	25	25	25	25	250
	Farming_Others_Semi Commercial				BL	5	5	5	5	5	5	5	5	5	5	50
	Sub Total															50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
	A.11 Animal															
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	300	300	300	300	300	300	300	300	300	300	3000
					BL	402.9	402.9	402.9	402.9	402.9	402.9	402.9	402.9	402.9	402.9	4029
	Sub Total															4029

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
	A.12 Working															
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	35
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	35
	Sub Total															70



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
A.13 Fisheries																
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	3000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	255
2	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	5	5	20	10	10	10	5	10	5	10	90
					BL	21.46	21.46	85.85	42.93	42.93	42.93	21.46	42.93	21.46	42.93	386.34
3	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy	15	15	25	25	15	10	20	25	10	25	185
					BL	45.26	45.26	75.44	75.44	45.26	30.18	60.35	75.44	30.18	75.44	558.25
4	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	72.3
5	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	153
6	Integrated Pisciculture -With Duckery-0.4	85	ha	648000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	27.54	27.54	27.54	27.54	27.54	27.54	27.54	27.54	27.54	27.54	275.4



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
7	Integrated Pisciculture -With Poultry-o.4	85	ha	645000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	109.65	109.65	109.65	109.65	109.65	109.65	109.65	109.65	109.65	109.65	1096.5
8	Intensive Fish farming-Cage Culture-Rectangular	85	No.	10800000	Phy									1		1
					BL									91.8		91.8
	Sub Total															2888.59

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
	A.14 Working															
1	Fish Culture in Pond_Others_Fishing by Fisherman under inland Sector	100	Per month	22600	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	22.6
	Sub Total															22.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
	A.15 Farm Credit															
1	Solar Energy-Solar Agriculture Pump-0.5 HP (PMDC) Submersible pump with Solar PV	85	No.	86660	Phy	3	2	2	5	3	3	3	3	3	3	30
					BL	2.21	1.47	1.47	3.68	2.21	2.21	2.21	2.21	2.21	2.21	22.09
2	Solar Energy-Solar Agriculture Pump-0.5 HP DC surface Pump with Solar PV	85	No.	61218	Phy	40	40	40	50	40	40	40	40	40	40	410
					BL	20.81	20.81	20.81	26.02	20.81	20.81	20.81	20.81	20.81	20.81	213.31
	Sub Total					23.02	22.28	22.28	29.7	23.02	23.02	23.02	23.02	23.02	23.02	235.4
	Total Farm Credit (sum of A.1 to A.15)															123157.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagum uda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	B. Agriculture Infrastructure															
	B.1 Storage Facilities															
1	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	1275
2	Godown-Small-500 MT	85	No.	2500000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	425
3	Low Cost Storage-Fruit/ Vegetable-5 tpn	85	No.	500000	Phy	50	50	50	50	50	50	50	50	50	50	500
					BL	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	2125
4	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	85	85	85	85	85	85	85	85	85	85	850
	Sub Total															4675



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagum uda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	B.2 Land Development															
1	Bioferlizers -Azolla-10 ft X 2ft X 2 ft	85	No.	25000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	21.3
3	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	113320	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	48.2
2	Bunding-Contour Bunding-Contour cum Field Bunding- 0.5-3 % slope	85	ha	60690	Phy	30	30	30	30	30	30	30	30	30	30	300
					BL	15.48	15.48	15.48	15.48	15.48	15.48	15.48	15.48	15.48	15.48	154.8
4	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	31.5
5	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	14.6
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	13.82	13.82	13.82	13.82	13.82	13.82	13.82	13.82	13.82	13.82	138.2
	Sub Total															408.6



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanda handi	Dabugam	Jharigam	Kosagum uda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	B.3 Agriculture Infrastructure - Others															
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 ft X 6 ft X 3 ft	85	No.	27200	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	46.2	
2	Compost/ Vermi Compost-Vermi Compost-10 ft X 6 ft X 2.5 ft	85	No.	36000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	15.3	
3	Seed Processing-All Seed Types-1 Ton perf hour only P and M	85	No.	3500000	Phy					1					1	2
					BL					29.75				29.75	59.5	
4	Tissue Culture-Tissue Cuilture Plant Production and Sale-Strengthening of existing Tissue Culture (TC) units	85	No.	2000000	Phy					1					1	2
					BL					17				17	34	
	Sub Total															155
	Total (B.1+B.2+B.3)															5238.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagumuda	Nabarangpur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
C. Ancillary Activities																
C.1 Food & Agro Processing																
1	Agro Processing Unit- Cashew Processing-1 ton per day only P and M	85	No.	1500000	Phy	13	13	13	13	13	13	13	13	13	13	130
					BL	165.75	165.75	165.75	165.75	165.75	165.75	165.75	165.75	165.75	165.75	1657.5
2	Agro Processing Unit- Leaf plate making-200 per hr	85	No.	300000	Phy	5	5	5	5	5	5	5	5	5	5	50
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	127.5
3	Cottage Industry- Masala Making-5HP	85	No.	2000000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	340	340	340	340	340	340	340	340	340	340	3400
4	Cottage Industry- Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	80	80	80	80	80	80	80	80	80	80	800
					BL	136	136	136	136	136	136	136	136	136	136	1360
5	Dal/ Pulses Mill- Mini-5HP	85	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	34	34	34	34	34	34	34	34	34	34	340
6	Fruit Processing - Pickle-	85	No.	50000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85
	Fruit Processing - Pickle-	85	No.	100000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	17	17	17	17	17	17	17	17	17	17	170
7	Fruit Processing - Sorting, grading & Packing-	85	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	200
					BL	68	68	68	68	68	68	68	68	68	68	680

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
8	Meat & Poultry Processing-- Automatic Mincer and grinder, 100 Kgper hr 13 mm-Goat	85	No.	300000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	255
9	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	51	51	51	51	51	51	51	51	51	51	510
10	Rice Processing - Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	6	6	6	6	6	6	6	6	6	6	60
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	127.5
	Sub Total															8712.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkot e	District Total
	C.2 Ancillary Activities -															
1	Agri Clinic & Agri Business Centers- Small-ACABC	85	No.	2500000	Phy	10	10	10	10	10	10	10	10	10	10	100
					BL	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	2125
2	Custom Service Units/ Custom Hiring Centers- Large-CSU(Large)	85	No.	10000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	85	85	85	85	85	85	85	85	85	85	850
3	Custom Service Units/ Custom Hiring Centers- Medium-csu (Medium)	85	No.	6000000	Phy	3	3	3	3	3	3	3	3	3	3	30
					BL	153	153	153	153	153	153	153	153	153	153	1530
4	Custom Service Units/ Custom Hiring Centers- Small-CSU (SMALL)	85	No.	3000000	Phy	4	4	4	4	4	4	4	4	4	4	40
					BL	102	102	102	102	102	102	102	102	102	102	1020
5	Loans to Agri. Start- ups --Agri start ups	85	No.	20000000	Phy					1						1
					BL					170						170
	Sub Total															5695
	Total (C.1+C2)															14407.50
	Total (A+B+C)															142803.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerk ote	District Total
II. Micro, Small and Medium Enterprises (MSME)																
1	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Kishore Loan (Mudra loan)	85	No.	3000000	Phy	100	100	100	100	100	100	100	100	100	100	1000
					BL	255	255	255	255	255	255	255	255	255	255	2550
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	500000	Phy	80	80	80	80	80	80	80	80	80	80	800
					BL	34	34	34	34	34	34	34	34	34	34	340
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	5000000	Phy	90	90	90	90	90	90	90	90	90	90	900
					BL	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	3825
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy				1							1
					BL	0	0	0	2125	0	0	0	0	0	0	2125

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagumuda	Nabaranpur	Nandahandi	Papadahandi	Raighar	Tentulik hunti	Umerkote	District Total
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	500000000	Phy	40	40	40	40	40	40	40	40	40	40	400
					BL	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	17000
6	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	500000000	Phy					1						1
					BL	0	0	0	0	425	0	0	0	0	0	425
7	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	120000000	Phy	35	35	35	35	35	35	35	35	35	35	350
					BL	357	357	357	357	357	357	357	357	357	357	3570
8	Manufacturing Sector - Working Capital-Small-Production units	85	No.	1000000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	85	85	85	85	85	85	85	85	85	85	850
9	Service Sector - Term Loan-Medium-Turnover	85	No.	6000000000	Phy										1	1
					BL	0	0	0	0	0	0	0	0	0	5100	5100
10	Service Sector - Term Loan-Micro-Turnover	85	No.	200000000	Phy	38	38	38	38	40	38	40	40	38	40	388
					BL	646	646	646	646	680	646	680	680	646	680	6596
11	Service Sector - Term Loan-Small-Turnover	85	No.	8000000000	Phy	2	2	2	2	3	2	2	2	2	3	22
					BL	1360	1360	1360	1360	2040	1360	1360	1360	1360	2040	14960

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagumuda	Nabaranapur	Nandahandi	Papadahandi	Raighar	Tentulikhunti	Umerkote	District Total
12	Service Sector - Working Capital-Medium-Service enterprises	85	No.	600000000	Phy					1					1	2
					BL	0	0	0	0	255	0	0	0	0	255	510
13	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000000	Phy	40	40	40	40	40	40	40	40	40	40	400
					BL	170	170	170	170	170	170	170	170	170	170	1700
14	Service Sector - Working Capital-Small-Service enterprises	85	No.	2000000000	Phy	3	2	2	2	2	2	2	2	2	2	21
					BL	510	340	340	340	340	340	340	340	340	340	3570
	Total MSME															63121

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

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	IV. Education															
1	Education Loans-vocational training-	85	No.	3000000	Phy	25	25	25	25	25	25	25	25	25	25	250
					BL	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.5
	Total Education															637.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	V. Housing															
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	30	27	27	27	30	27	27	30	27	30	282
					BL	510	459	459	459	510	459	459	510	459	510	4794
	Total Housing															4794

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	VI. Social Infrastructure															
1	Drinking Water--	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	10
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	85
2	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL				8.5							8.5
3	Sanitation--	85	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	8
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25			21.25	170
	Total Social Infrastructure															263.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	VII. Renewable Energy															
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	3	3	3	3	3	3	3	3	2	2	28
					BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	1.7	1.7	23.8
	Total Renewable Energy															23.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chandah andi	Dabugam	Jharigam	Kosagu muda	Nabaran gpur	Nandaha ndi	Papadah andi	Raighar	Tentulik hunti	Umerkote	District Total
	VIII. Others															
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	100000	Phy	350	350	350	350	350	350	350	350	350	350	3500
					BL	35	35	35	35	35	35	35	35	35	35	350
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	200	200	200	250	200	200	200	200	200	200	2050
					BL	400	400	400	500	400	400	400	400	400	400	4100
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy	300	300	300	300	300	300	300	300	300	300	3000
					BL	600	600	600	600	600	600	600	600	600	600	6000
4	State Sponsored Organisation for SCs--	85	No.	160000	Phy	150	150	150	150	150	150	150	150	150	150	1500
					BL	204	204	204	204	204	204	204	204	204	204	2040
	Total Others															12490
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)															224388.28

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	37094.79	26073.29	51360.00	30190.47	77503.46	40403.95	61382.84
RCBs	29563.04	27998.51	23430.00	23521.48	20154.89	20154.89	36452.84
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	11940.56	3848.20	5255.00	8705.61	7704.18	7704.18	13139.74
Others	0.00	0.00	0.00	0.00	0.00	0.00	5765.91
Sub total (A)	78598.39	57920.00	80045.00	62417.56	105362.53	68263.02	116741.33

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	22072.14	14253.51	26478.00	13633.23	5252.67	41605.72	2240.14
RCBs	3341.55	5.87	396.00	0.00	217.88	217.88	31.91
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RRBs	2443.35	1516.62	2163.00	2155.68	819.03	819.03	31.91
Others	0.00	0.00	0.00	0.00	0.00	0.00	27.86
Sub total (A)	27857.04	15776.00	29037.00	15788.91	6289.58	42642.63	2331.82

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	59166.93	40326.80	77838.00	43823.70	82756.13	82009.67	63622.98
RCBs	32904.59	28004.38	23826.00	23521.48	20372.77	20372.77	36484.75
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	14383.91	5364.82	7418.00	10861.29	8523.21	8523.21	13171.65
Others	0.00	0.00	0.00	0.00	0.00	0.00	5793.77
Sub total (A)	106455.43	73696.00	109082.00	78206.47	111652.11	110905.65	119073.15

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	20463.01	21642.23	28960.00	33220.54	33264.71	35515.66	45972.97
RCBs	143.89	0.00	49.00	0.00	1308.62	0.00	338.34
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2393.71	1884.77	1306.00	2153.80	3306.66	4279.37	5342.91
Others	0.00	0.00	0.00	0.00	0.00	0.00	922.03
Sub total (A)	23000.61	23527.00	30315.00	35374.34	37879.99	39795.03	52576.25

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	20855.95	4547.33	19125.00	6899.78	19110.85	13422.47	21350.08
RCBs	825.84	260.98	48.00	310.51	751.82	584.36	357.93
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1140.44	27.69	1562.00	204.62	1899.70	641.42	1745.95
Others	0.00	0.00	0.00	0.00	0.00	0.00	1935.66
Sub total (A)	22822.23	4836.00	20735.00	7414.91	21762.37	14648.25	25389.62

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	100485.89	66516.36	125923.00	83944.02	135131.69	130947.80	130946.03
RCBs	33874.32	28265.36	23923.00	23831.99	22433.21	20957.13	37181.02
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	17918.06	7277.28	10286.00	13219.71	13729.57	13444.00	20260.51
Others	0.00	0.00	0.00	0.00	0.00	0.00	8651.46
Sub total (A)	152278.27	102059.00	160132.00	120995.72	171294.47	165348.93	197039.02

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	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	26073.29	27998.51	0.0	3848.20	0.00	57920.00	30190.47	23521.48	0.00	8705.61	0.00	62417.56

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	40403.95	20154.89	0.00	7704.18	0.00	68263.02	61382.84	36452.84	0.00	13139.74	5765.91	116741.33

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	26073.29	27998.51	0.00	3848.20	0.00	57920.00	30190.47	23521.48	0.00	8705.61	0.00	62417.56
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	14253.51	5.87	0.00	1516.62	0.00	15776.00	13633.23	0.00	0.00	2155.68	0.00	15788.91
Sub total	14253.51	5.87	0.00	1516.62	0.00	15776.00	13633.23	0.00	0.00	2155.68	0.00	15788.91
Grand Total (I +II)	40326.80	28004.38	0.00	5364.82	0.00	73696.00	43823.70	23521.48	0.00	10861.29	0.00	78206.47

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	40403.95	20154.89	0.00	7704.18	0.00	68263.02	61382.84	36452.84	0.00	13139.74	5765.91	116741.33
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	41605.62	217.88	0.00	819.03	0.00	42642.53	2240.14	31.91	0.00	31.91	27.86	2331.82
Sub total	41605.62	217.88	0.00	819.03	0.00	42642.53	2240.14	31.91	0.00	31.91	27.86	2331.82
Grand Total (I +II)	82009.57	20372.77	0.00	8523.21	0.00	110905.55	63622.98	36484.75	0.00	13171.65	5793.77	119073.15

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	Bee Keeping	Boxes		No.	305232
6	Bioferlizers	Azolla		No.	25000
7	Biomass Energy	Community Bio Gas Plant		No.	100000
8	Bore Well	New		No.	110000
9	Bulk Milk Cooling Unit			No.	1178000
10	Bunding	Contour Bunding	Contour cum Field Bunding	ha	60690
11	Bunding	Contour Bunding	Contour cum Field Bunding	ha	113320
12	Centralized Grower Unit			16000	17372000
13	Cold Storage	For Horticulture Produce		No.	150000
14	Combine harvester	Self propelled belt type	Combined Harvester 68	No.	2660200
15	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
16	Composite Fish Culture	Composite Fish Culture		ha	355000
17	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000



18	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
19	Compost/ Vermi Compost	Vermi Compost		No.	36000
20	Cottage Industry	Masala Making		No.	2000000
21	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
22	Crossbred Cattle Farming			5+5	1229000
23	Custom Service Units/ Custom Hiring Centers	Large		No.	10000000
24	Custom Service Units/ Custom Hiring Centers	Medium		No.	6000000
25	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
26	Dairy Marketing Outlet/ Parlour			No.	1000000
27	Dal/ Pulses Mill	Mini		No.	200000
28	Diesel Pump Sets			No.	18480
29	Drinking Water			No.	1000000
30	Drip Irrigation			ha	25000
31	Drip Irrigation			ha	65000
32	Dryland Horticulture crops			Acre	202675
33	Dryland Horticulture crops	Ber		Acre	149359
34	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
35	Dug Well	New		No.	162800
36	Dug Well	New		No.	71500
37	Education Loans	vocational training		No.	300000
38	Electric Pump Sets			No.	16500
39	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000



40	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
41	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
42	Export Credit	Post Shipment Export Credit		No.	30000000
43	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
44	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
45	Fish marketing	Motorcycle with Ice Box		No.	85000
46	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
47	Fruit Processing	Pickle		No.	100000
48	Fruit Processing	Pickle		No.	50000
49	Fruit Processing	Sorting, grading & Packing		No.	200000
50	Goat	Rearing Unit	New Shed	10+1	158000
51	Godown	Small		No.	2500000
52	Healthcare	Diagnostic Lab		No.	1000000
53	Heifer Rearing			20	1040000
54	Indigenous Graded Cattle Farming			1+1	208000
55	Indigenous Poultry Farming	Dual purpose		250	120000
56	Integrated Pisciculture	With Duckery		ha	648000
57	Integrated Pisciculture	With Poultry		ha	645000
58	Intensive Fish farming	Cage Culture		No.	10800000
59	Lift Irrigation Schemes			No.	242110
60	Loans to Agri. Start	ups		No.	20000000



61	Loans to Distressed Persons	Jan Dhan		No.	10000
62	Low Cost Storage	Fruit/ Vegetable		No.	500000
63	Manufacturing Sector	Term Loan	Medium	No.	250000000
64	Manufacturing Sector	Term Loan	Micro	No.	5000000
65	Manufacturing Sector	Working Capital	Medium	No.	50000000
66	Manufacturing Sector	Working Capital	Micro	No.	1200000
67	Manufacturing Sector	Working Capital	Small	No.	10000000
68	Market Yard	Marketing Infrastructure		No.	5000000
69	Meat & Poultry Processing		Automatic Mincer and grinder, 100 Kgper hr 13 mm	No.	300000
70	Medicinal & Aromatic Plants	Lemon Grass		Acre	176715
71	Mushroom Cultivation	Oyster Mushroom	Mushroom Farming	1000 Kg. per Cycle	89583
72	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
73	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
74	New Orchard	Tropical/ Sub Tropical Fruits	Jack Fruit	Acre	150010
75	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
76	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
77	Other machinery	Other Machinery & Equipments		No.	222400
78	Other machinery	Other Machinery & Equipments		No.	386800



79	Other machinery	Other Machinery & Equipments		No.	51000
80	Other Plantation Crops			Acre	150010
81	Other Plantation Crops			Acre	223130
82	Other Plantation Crops			Acre	48878
83	Others	Maize Sheller	PHM	No.	143900
84	Perennial Vegetables	Drumstick		Acre	63207
85	Plantation		Cost for block plantations for 04 year	ha	251904
86	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
87	Plantation	Casuarina	water hole based watering system o	ha	344536
88	Power Tiller			No.	211800
89	Protection Structure	Poly/ Green Housing		sq.m.	933
90	Protection Structure	Poly/ Green Housing	Cucumber under Low Cost Walk in Tunnel (Poly	sq.m.	933
91	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
92	Reapers, Binders and Balers	Self Propelled		No.	150800
93	Reapers, Binders and Balers	Self Propelled	Balers(round)(above 16	No.	392500
94	Rice Processing	Puffed Rice		No.	3000000
95	Rice Processing	Rice Huller	0.4	No.	250000
96	Sanitation			No.	2500000
97	Seed Processing	All Seed Types		No.	3500000
98	Service Sector	Term Loan	Medium	No.	600000000



99	Service Sector	Term Loan	Micro	No.	2000000
100	Service Sector	Term Loan	Small	No.	80000000
101	Service Sector	Working Capital	Medium	No.	30000000
102	Service Sector	Working Capital	Micro	No.	500000
103	Service Sector	Working Capital	Small	No.	20000000
104	SHGs/ JLGs	Others		No.	200000
105	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	81320
106	Solar Energy	Solar Agriculture Pump		No.	61218
107	Solar Energy	Solar Agriculture Pump		No.	86660
108	Solar PV Pump Sets (AC)			No.	323700
109	Sprinkler Irrigation	Micro		ha	74867
110	Sprinkler Irrigation	Mini		ha	108254
111	State Sponsored Organisation for SCs			No.	160000
112	Thresher	Multicrop Power Threshers		No.	252100
113	Tissue Culture	Tissue Culture Plant Production and Sale		No.	2000000
114	Total Mixed Ration (TMR) Wagon		Khoa Making Unit	No.	607000
115	Total Mixed Ration (TMR) Wagon		Paneer Making Unit	No.	815000
116	Tractor	With Implements & Trailer	PTO 27	No.	800000
117	Veterinary Clinic		Private Veterinary Clinic	No.	1000000
118	Water Harvesting/ Recharge structure			No.	225000
119	Water Harvesting/ Recharge structure			No.	71000
120	Weeder	Power Weeder		No.	99100

Annexure 5

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_		50000
2	Baby Corn	Unirrigated/ Rainfed		26000
3	Baby Corn	Irrigated		28000
4	Banana/ Kela	Ratoon		50000
5	Bitter Gourd/ Karela			26000
6	Bottle Gourd/ Lauki/ Ghiya/ Sorekai			26000
7	Brinjal/ Baingan			45000
8	Broccoli	Organic		50000
9	Cabbage/ Patta Gobhi	Irrigated		41000
10	Capsicum/ Shimla Mirch	Irrigated		50000
11	Carrot/ Gajar			27000
12	Cashew/ Kaju	Irrigated		45000
13	Cassava/ Tapioca	Irrigated		18000
14	Castor/ Aeranda/ Randee/ Ricinus	Unirrigated/ Rainfed		16000
15	Cauliflower/ Phool Gobhi			41000
16	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Unirrigated/ Rainfed		28000
17	Chilli/ Mirch	Irrigated		50000
18	Coriander/ Dhaniya	Irrigated		20000
19	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_		15000
20	Cross bred Farming	Others_		60000
21	Cucumber/ Kakdi/ Kheera			26000
22	Desi Chicken/LIT birds Farming	thers_Semi Commercial	100	20000
23	Dragon Fruit			60000
24	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
25	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated		14000

26	Fish Culture in Pond	Others_Fishing by Fisherman under inland Sector		22600
27	Fodder			40000
28	French Beans/ Green Beans/ Fansi/ Common Beans			42000
29	Ginger/ Adrak	Irrigated		100000
30	Goat Farming	Rearing Unit _ Semi_intensive_		35000
31	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
32	Guava/ Amrood	High Density		90000
33	Horse Gram/ Kulthimah/ Hurali/ Kollu			14000
34	Jackfruit/ Kathal			50000
35	Lac Farming			100000
36	Lemon/ Nimboo			55000
37	Lentil/ Masur/ Masoor	Unirrigated/ Rainfed		18000
38	Litchi			50000
39	Little Millet/ Sawa/ Suan/ Samai			12000
40	Maize/ Makka	Unirrigated/ Rainfed		25000
41	Maize/ Makka	Irrigated		37000
42	Mango/ Aam			45000
43	Marigold/ Gende Ka Phool/ Zendu			50000
44	Moringa/ Sajana/ Drumstick			32000
45	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
46	Mushroom/ Kukaramutta			53
47	Nigerseed/ Ramtil			14000
48	Okra/ Bhindi/ Bhendi/ Ladies Finger	Irrigated		40000
49	Onion/ Piyaz/ Kanda			45000
50	Other Flowers			45000
51	Other Fruits			30000
52	Other Vegetables			35000
53	Other Vegetables	Organic		40000
54	Papaya/ Papita			75000

55	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated		21000
56	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed		16000
57	Pearl Millet/ Bajra/ Cumbu	Irrigated		20000
58	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed		17000
59	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
60	Pointed Gourd/ Parwal			26000
61	Pomegranate/ Anar	Irrigated		80000
62	Potato/ Aloo	Irrigated		70000
63	Radish/ Mooli			25000
64	Rice/ Chaval/ Dhan	HYV		40000
65	Sheep Farming	Rearing Unit _ Semi_intensive_		35000
66	Sugarcane/ Ganna	Irrigated		70000
67	Sweet Corn			42000
68	Tomato/ Tamatar			75000

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

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

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- Two sovereign Credit Guarantee Schemes offered are:
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- 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

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



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

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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.

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NATIONAL BANK FOR
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