



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



नयागढ़ जिला
Nayagarh District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Nayagarh

State: Odisha



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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

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

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

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

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

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

(Dr. Sudhanshu K K Mishra)

Chief General Manager

23 October 2024

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NABARD

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PLP Document finalised 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	Located at a distance of 92km from the State Capital Nayagarh District is surrounded by hills. It is surrounded by Cuttack, Kandhamal, Ganjam, Boudh and Khordha district. The river Mahanadi flows in the eastern boundary.
2	Type of soil	Calcareous heavy soil to laterite red soil and alluvial to sandy loam.
3	Primary occupation	Agriculture is the main occupation of the inhabitants. Paddy Sugarcane Moong Black gram Maize and Vegetables are the major crops in the district.
4	Land holding structure	The district is characterised by preponderance of marginal and small holdings which account for 98 of total number and 87 of total area.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The achievement of ACP was Rs. 318812 lakh in 2023-24 which was around 112% of the target
2	CD Ratio	The CD ratio of the district is around 77% which is higher the benchmark of 60%.
3	Investment credit in agriculture	The term loan achievement was Rs. 65923.07 Lakh during 2023-24.
4	Credit flow to MSMEs	The credit flow to the MSME sector was to the tune of Rs. 66885 lakh.
5	Other significant credit flow, if any	The credit flow to other priority sectors was around Rs. 43620 lakh.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total credit potential has been projected at Rs. 452859.42 lakh.
2	Projection for agriculture and its components	The total projection of agriculture sector is around Rs 232200.00 lakh out of which crop loan is Rs. 165277.91 lakh.
3	Projection for MSMEs	The total potential for MSME sector is projected at Rs. 105910 lakh.
4	Projection for other purposes	The projected potential for other priority sectors including education housing social infrastructure etc. is Rs. 114749.40 lakh.

5. Developmental Initiatives

1. The Central government has launched agriculture specific Schemes viz. promotion of FPOs under the CSS programme Agri Infrastructure Fund (AIF) Agri Marketing Infrastructure Insurance through PMFBY Financial support through KCC and interest subvention PMKSY etc.
2. The state government has also supported farmers through incentives and credit support for sharecroppers etc in JLG mode (BALARAM scheme) additional interest subvention for KCC farm mechanisation subsidies input subsidies incetivisation of sustainable farming practices etc. The Women Self Help groups were supported with seed capital soft loan assistance training and marketing support etc. for graduating them into small enterprises.
3. NABARD has been implementing various pilot projects on farm off-farm and micro-finance sectors in the district viz. FPO promotion Watershed Development Tribal Development Programmes providing marketing platform to rural artisans and weavers through capacity building training and skill building of rural women and youth concessional refinance scheme for transformation of PACS into Multi Service Centres (MSC) with an objective of PACS acting as enabling institutions for meeting the national goal of enhancing farmers' incomes improving financial and digital literacy through Centre for Financial Literacy (CFLs) and awareness programmes. NABARD has also launched special pilot project "DREAM" for digitisation of farmers at Mandi area.

6. Thrust Areas

1. Public investment in allied activities essential services like health communication irrigation education skill building would improve the credit absorption capacity of the SF/MF whose capital base is poor.
2. The increasing demand for private education and health service is also reflected in projection under Infrastructure involving bank credit. Considering the growing importance of alternative credit delivery mechanism (SHGs/JLGs) higher projection has been envisaged.

7. Major Constraints and Suggested Action Points

1. There is a need to promote crop diversification from Paddy to other crops. Due to lack of assured irrigation facility many farmers are forced to do mono cropping. There is a need for supporting units for processing value addition services ACABC common services centre storage and marketing etc.

8. Way Forward

1. The potential estimated in different sectors will be realized with the coordinated approach of all stakeholders and convergence of their resources. With more focus on awareness among beneficiaries regarding credit linked schemes the success rate would be higher.
2. The allied sector needs to be focused upon with more emphasis on increasing production productivity and value addition.
3. The potential for niche products and markets along with exploration of export opportunities will be crucial for increasing the income from agriculture and allied as well as rural sectors.

Methodology of Preparation of Potential Linked Credit Plans

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.

1. 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.

2. 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.

3. Methodology of estimation of credit potential

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

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

4. 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.

5. 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



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	212742.00
1	Crop Production, Maintenance and Marketing	165277.91
2	Term Loan for agriculture and allied activities	47464.09
B	Agriculture Infrastructure	2430.36
C	Ancillary activities	17027.66
I	Credit Potential for Agriculture A+B+C)	232200.02
II	Micro, Small and Medium Enterprises	105910.00
III	Export Credit	0.00
IV	Education	459.00
V	Housing	41990.00
VI	Social Infrastructure	680.00
VII	Renewable energy	20.40
VIII	Others	71600.00
	Total Priority Sector	452859.42

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	165277.91
2	Water Resources	2799.44
3	Farm Mechanisation	9328.35
4	Plantation & Horticulture with Sericulture	18481.19
5	Forestry & Waste Land Development	84.48
6	Animal Husbandry – Dairy	7446.06
7	Animal Husbandry – Poultry	6048.35
8	Animal Husbandry - Sheep, Goat, Piggery	1601.36
9	Fisheries	1410.86
10	Farm Credit- Others	264.00
	Sub total	212742.00
B	Agriculture Infrastructure	
1	Construction of storage	1214.65
2	Land development, Soil conservation, Wasteland development	1088.77
3	Agriculture Infrastructure – Others	126.94
	Sub total	2430.36
C	Ancillary activities	
1	Food & Agro. Processing	2067.66
2	Ancillary activities – Others	14960.00
	Sub Total	17027.66
II	Micro, Small and Medium Enterprises	
	Total MSME	105910.00
III	Export Credit	0.00
IV	Education	459.00
V	Housing	41990.00
VI	Social Infrastructure	680.00
VII	Renewable energy	20.40
VIII	Others	71600.00
	Total Priority Sector	452859.42

Note: Details indicated at Annexure – 1 at page - 88

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)	3890.00
2	No. of Sub Divisions	1
3	No. of Blocks	8
4	No. of revenue villages	1531
5	No. of Gram Panchayats	194

Source: District Statistical Handbook, Nayagarh

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Nayagarh
3	Agro-climatic Zone 1	AZ63 - East and South Eastern Coastal Plain
4	Climate	Sub-humid
5	Soil Type	Calcareous heavy soil to laterite red soil and alluvial to sandy loam

Source: District Kharif Strategy Report, Department of Agriculture

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	424200
2	Forest Land	208097
3	Area not available for cultivation	36000
4	Barren and Unculturable land	18483
5	Permanent Pasture and Grazing Land	12000
6	Land under Miscellaneous Tree Crops	33000
7	Cultivable Wasteland	8850
8	Current Fallow	8850

Source:

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	7
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	1
6	Not Assessed	0
	Total	8

Source: Central Ground Water Board

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	106026	86	56141	61
2	>1 to <=2 ha	14335	12	24350	26
3	>2 to <=4 ha	3046	2	8569	9
4	>4 to <=10 ha	319	0	1724	2
5	>10 ha	46	0	1392	2
	Total	123772	100	92176	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	116041
2	Of the above, Small/ Marginal Farmers	52869
3	Agricultural Labourers	66353
4	Workers engaged in Household Industries	5082
5	Workers engaged in Allied agro activities	5513
6	Other workers	32275

7. Demographic Profile [In '000]

Sr. No.	Category	Total
1	Population	963
2	Scheduled Caste	135
3	Scheduled Tribe	58
4	Literate	71
5	BPL	169

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	228315
2	Rural Households	222579

Source: Census of India

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	116441
2	Having source of drinking water	157537
3	Having electricity supply	116441
4	Having independent toilets	114158

Source: Census of India

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1446
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	69
4	Villages having Banking Facilities	70
5	Villages having Primary Schools	761
6	Villages having Primary Health Centres	37
7	Villages having Potable Water Supply	820
8	Villages connected with Paved Approach Roads	531

Source: Census of India, District Handbook

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1584
2	Primary Health Centres	37
3	Primary Health Sub-Centres	166
4	Dispensaries	12
5	Hospitals	1
6	Hospital Beds	228

Source: District Statistical Handbook, Anganwadi Dashboard

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	689
2	Registered FPOs	17
3	Agro Service Centres	5
4	Soil Testing Centres	10
5	Approved nurseries	4
6	Agriculture Pumpsets	2134
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

Source: Department of Agriculture

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	57014.00
2	Irrigation Potential Created	48164.00
3	Net Irrigated Area (Total area irrigated at least once)	48164.00
4	Area irrigated by Canals/ Channels	10348.00
5	Area irrigated by Wells	7468.00
6	Area irrigated by Tanks	1726.00
7	Area irrigated by Other Sources	28622.00

Source: Kharif Strategy Handbook, Department of Agriculture

14. Infrastructure for Storage, Transport and Marketing		
Sr. No.	Particulars	Nos.
1	Pucca Road [km]	685
2	Railway Line [km]	36
3	Public Transport Vehicle [Nos]	156479
4	Goods Transport Vehicles [Nos.]	1858
Source: District Statistics Handbook		

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	20	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	5864	575	5289
2	Cattle - Indigenous	204228	79188	125040
3	Buffaloes	12260		
4	Sheep - Cross bred			
5	Sheep - Indigenous	35025		
6	Goat	103341	23515	79826
7	Pig - Cross bred			
8	Pig - Indigenous			
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved	670670		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	15
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	110
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	
7	Fodder Farms	2
8	Dairy Cooperative Societies	65
9	Milk Collection Centres	70
10	Fishermen Societies	17

11	Animal Husbandry Training Centres	1
12	Animal Markets	3
13	Fish Markets	1
14	Livestock Aid Centers (No.)	89
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	14400.00	MT	32	gm/day
2	Egg	1075.00	Lakh Nos.	37	nos/p.a.
3	Milk	34168.00	MT	77	gm/day
4	Meat	5769.00	MT	62	gm/day
5	Wool	0.00	MT		

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	21.00	21.00	21.00
2	Land Holdings - SF (%)	11.00	11.00	11.00
3	Land Holdings - MF (%)	86.00	86.00	86.00
4	Rainfall -Normal (mm)	1354	1354	1354
5	Rainfall - Actual (mm)	1582	1496	1275
6	Cropping Pattern	Rice-Pulses- Vegetables Maize- Oilseeds- Vegetable	Rice- Pulses- Vegetables Maize- Oilseeds- Vegetable	Rice-Pulses- Vegetables Maize- Oilseeds- Vegetable

Source: Department of Agriculture, District Statistical Handbook

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (` lakh)	129183.80	208294.00	212602.64

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Product Vity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Producti vity (kg/ha)	Area ('000ha)	Prod. ('000 MT)	Product vity (kg/ha)
1	Rice	97.56	270.50	2772.65	101.20	232.24	2294.86	101.20	226.68	2239.92
2	Mungbean	49.48	13.50	272.84	46.64	12.73	272.94	46.65	12.09	259.16
3	Urdbean	16.05	7.74	482.24	15.97	6.66	417.03	15.98	6.30	394.24
4	Maize	5.82	18.86	3240.55	6.90	18.43	2671.01	6.90	17.95	2601.45
5	Groundnut	9.43	1.61	170.73	13.82	2.08	150.51	13.08	1.87	142.97
6	Sugarcane/ Ganna	0.96	78.88	82166.67	1.12	193.33	172616.07	1.77	111.55	63022.60

Source: District Agriculture Handbook

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.34	1.34	1.33
2	Net sown area (lakh ha)	0.99	0.99	0.97
3	Cropping intensity (%)	135.35	135.35	137.11

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption -(kg/ha)	31.00	38.00	31.00

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1
2	Volume of marketing through RMCs/eNAM platforms (MT)	6520	6093	7681

Source: RMC, Nayagarh

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	194211	213400	208646
2	GLC through KCC (₹ lakh)	117477.00	142385.00	100401.00

Source: LDM office, Nayagarh

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	13251	10055	10000

Source: Scheme Website

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	10	10	10
2	Soil Health Cards Issued (No.)	10000	10000	10000

Source: Department of Agriculture

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	NA	NA	28874
Source: Department of Agriculture				

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	12.00	12.00	13.00
Source: Department of Agriculture				

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	849.88	2502.00	3304.14

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)	81	81	81
3	Gross Irrigated Area ('000 ha)	109	116	116
Source: District Irrigation Plan and Odisha Economic Survey				

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Nayagarh	Nayagarh	Semi-critical	Semi-critical	Semi-critical
2	Odisha	Nayagarh	Bhapur	Safe	Safe	Safe
3	Odisha	Nayagarh	Dasapalla	Safe	Safe	Safe
4	Odisha	Nayagarh	Gania	Safe	Safe	Safe
5	Odisha	Nayagarh	Khandapara	Safe	Safe	Safe
6	Odisha	Nayagarh	Nuagaon	Safe	Safe	Safe
7	Odisha	Nayagarh	Odagaon	Safe	Safe	Safe
8	Odisha	Nayagarh	Ranapur	Safe	Safe	Safe
Source: Central Ground Water Board						

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3094.12	8455.73	19703.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	763	587	400
2	Power Tillers	15		
3	Threshers/Cutters			80

Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2003.77	4618.49	5665.66

Table 2: Production Clusters

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

Table 3: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Sugarcane Based Products	Sugarcane Based Products	Sugarcane Based Products
2	Area cultivated (Ha)	NA	1000	1000
3	Processing Units (No.)			
4	Value of products (₹)			

Table 4: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Ikat Khadi	Ikat Khadi	Ikat Khadi
2	Weavers' population (No.)	2350	2372	2372

Table 5: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('00 T)
1	Cashew	8.49	3.14	8.49	3.14	11.90	3.22
2	Mango	3.97	13.00	3.97	13.00	5.81	4.45

Forestry & Waste Land Development Table
1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	433.56	1342.98	655.46

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)	2080	1714	1997

Table 4 -Nursery

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	77	58	58

Source: Forest Department Website

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2897.00	6855.48	11274.20

Table 2: Processing Infrastructure

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

Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)			

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2675.00	2857.13	3033.26

Table 2-Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	670670	670670	670670
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	132	256	312
5	Hatcheries (No.)	1	1	1

Source: Department of AH (CDVO's office)

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	270.00	1103.00	1720.85

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Indigenous
2	Popular goat breed(s)	Indigenous

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	134.00	1067.26	1063.04

Farm Credit - Others & Integrated Farming Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	603	770	947

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	NA	NA	0.16

Source: Department of Agriculture

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2094.00	1920.81	3214.19
2	Loans for Storage Godowns (₹ lakh)	1030.83	1075.02	1032.40

Source: LDM office, SLBC

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	1
2	Cold Storages (Capacity - '000 MT)	0	0	500
3	Storage Godowns (No.)	17	17	17
4	Storage Godowns (Capacity - '000 MT)	35882	35882	35882
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	2	2	2
6	Market Yards [Nos] / Wholesale Market (No.)	10	10	10
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	6000	6000	6000

Source: RMC/ OSAM Board

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	277.31	328.73	2157.75

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	0	1
2	Watershed Projects - Area treated ('000 ha)	0	0	77
3	Wadi Projects (No.)	0	1	1
4	Wadi Projects - Area of plantation ('000 ha)	0	0.2	0.2

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	785.00	517.00	24.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	7890.00	6680.00	6096.00
2	Pesticides Consumption ('000 kg)	NA	NA	NA

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	7	7	7

Agri Ancilliary Activities- Food, Agro-Processing and Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (lakh)	9538.00	9488.00	4721.20
2	Loans to MFIs for Agri. & Non- Agri activities (lakh)	NA	NA	NA
3	MUDRA Loans (lakh)	NA	NA	NA

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (lakh)	48136.00	64736.76	64763.87
2	No. of units financed		19058	16991

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	3	3	3
2	Micro Units (No.)	702		
3	Small Units (No.)			

4	Medium Units (No.)			
5	Udyog Aadhar Registrations (No.)			20203

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	2	2	2
2	Handicrafts Clusters (No.)	7	7	7
3	Weavers' Coop. Societies (No.)	31	31	31

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	Brass and bell metal woodcraft wooden toys Black dhokra/ dhokra casting	brass and bell metal woodcraft wooden toys black dhokra/ dhokra casting	brass and bell metal woodcraft wooden toys black dhokra/ dhokra casting

Table 5: Skill Development Trainings

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			740
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	1	1

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (` lakh)	0.00	1006.06	0.00
2	GLC under Education (` lakh)	522.79	857.91	1090.10
3	GLC under Housing (` lakh)	4464.50	12297.75	9800.25

Source: LDM office/ SLBC

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	16666	2045	1029
2	Amt of subsidy released (` lakh)	NA	NA	NA

Source: Scheme Dashboard/ Website

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	NA	7571
2	Amt of subsidy released (lakh)	NA	NA	3300.00

Public Infrastructure Investments Table
T a b l e 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	37242.20	3687.47	6104.02

Table 2: Progress under Govt. investments (Type and number of projects)

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Irrigation	361	0	3
2	Rural Connectivity-Roads	7	6	11
3	Rural Connectivity-Bridge	6	1	0
4	Flood Protection	0	1	2

Source: NABARD

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)	182.00	20.00	27.20

Renewable Energy
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	NA	NA	NA
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00

Table 2: Renewable Energy Potential

Particulars	31/03/2024					Total MW
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	
Potential	6900	0	7000	0	0	0
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	7000	0	0	0
Gap	6900	0	0	0	0	0

Source: GEDCOL, OREDA, Various Reports

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	23759.34	40659.00	55763.28

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs lakh)	NA	NA	NA
2	Mission Shakti (SRLM) (`Rs lakh)	NA	NA	NA
3	NRLM (`Rs lakh)	NA	NA	NA
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs lakh)	1	1	3
5	Assistance for marketing support/ Exhibitions/ Melas (Rs lakh)	1	0	0

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	16659	16659	16659
3	No. of SHGs credit linked (including repeat finance)	8964	11182	12042
4	Bank loan disbursed (Rs lakh)	23759.34	40659.00	55763.28
5	Average loan per SHG (Rs lakh)	2.65	3.63	4.63
6	Percentage of women SHGs %			

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.)	39	39	39
2	Consumer Stores (No.)			
3	Housing Societies (No.)			
4	Weavers (No.)	31	31	31
5	Marketing Societies (No.)	0		
6	Labour Societies (No.)	0		
7	Industrial Societies (No.)	0		
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)			
11	Total (No)	70	70	70

Source: National Cooperative Database

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.)	238	238	238
2	Multi state cooperative societies (No.)	NIL	NIL	NIL

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	20	92	63	28	1				43	
Regional Rural Bank	1	27	26	1					49	
District Central Coop. Bank	2	12	6	6					119	
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society	142	0								
Others	11	11	4	7						
All Agencies	176	142	99	42	1	0	0	0		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	12805	23180		-100.0	0	349996.67	382450.00	433348.00	13.3	79.09
Regional Rural Bank	5353	11700		-100.0	0	64390.00	69276.00	72897.00	5.2	13.30
Cooperative Banks	2496	3754		-100.0	0	31570.00	32026.00	36587.00	14.2	6.68
Others				0	0			5075.00	0	0.93
All Agencies	20654	38634	0	-100.0	0	445956.67	483752.00	547907.00	13.3	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	274595	246075		-100.0	0	272512.00	352017.00	296095.00	-15.9	70.75
Regional Rural Bank	36744	64762		-100.0	0	29678.00	37581.00	41393.00	10.1	9.89
Cooperative Banks	24637	65931		-100.0	0	62085.00	57408.00	61982.00	8.0	14.81
Others	20471	74556		-100.0	0	5000.00	0.00	19041.00	0	4.55
All Agencies	356447	451324	0	-100.0	0	369275.00	447006.00	418511.00	-6.4	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	77.9	92.0	68.3
Regional Rural Bank	46.1	54.2	56.8
Cooperative Banks	196.7	179.3	169.4
Others	0	0	375.2
All Agencies	82.8	92.4	76.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	240604	85568	29536	4628
Regional Rural Bank	47131	53480	17350	1268
Cooperative Banks	57745	21392	7384	907
Others	135729	53481	19572	2269
All Agencies	481209	213921	73842	9072

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	275153.00	92.9	119677.75	40.4	68085.02	23.0		0.0		0.0
Regional Rural Bank	30353.00	73.3	10834.42	26.2	3463.29	8.4		0.0		0.0
Cooperative Banks	63929.00	103.1	62700.21	101.2		0.0		0.0		0.0
Others	33989.00	178.5	15081.62	79.2	15268.38	80.2		0.0		0.0
All Agencies	403424.00	96.4	208294.00	49.8	86816.69	20.7	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	94284.00	80433.17	85.3	171379.00	183104.00	106.8	219352.00	275153.00	125.4	105.8
Regional Rural Bank	20529.00	19423.78	94.6	13168.00	40832.00	310.1	23525.00	30353.00	129.0	177.9
Cooperative Banks	45688.00	61093.04	133.7	32741.00	59967.00	183.2	36014.00	63929.00	177.5	164.8
Others	22698.00	20156.30	88.8	2906.00	24605.00	846.7	4562.00	33989.00	745.0	560.2
All Agencies	183199.00	181106.29	98.9	220194.00	308508.00	140.1	283453.00	403424.00	142.3	127.1

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	98701.29	100401.97	101.7	100686.00	117477.00	116.7	117127.50	142384.93	121.6	113.3
Term Loan (Agri.)	37929.00	28781.83	75.9	40296.00	41596.00	103.2	45975.88	65909.07	143.4	107.5
Total Agri. Credit	136630.29	129183.80	94.5	140982.00	159073.00	112.8	163103.38	208294.00	127.7	111.7
MSME	20400.00	35547.71	174.3	38340.00	64732.00	168.8	66119.99	66885.00	101.2	148.1
Other Priority Sectors*	40436.00	16374.78	40.5	40814.00	84672.00	207.5	54229.63	43620.02	80.4	109.5
Total Priority Sector	197466.29	181106.29	91.7	220136.00	308477.00	140.1	283453.00	318799.02	112.5	114.8

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]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0	40403.80	52.06	0.1			0	0.0
Regional Rural Bank			0	103.06	19.39	18.8			0	6.3
Cooperative Banks			0	583.53	19.65	3.4			0	1.1
Others			0	104.33	6.01	5.8			0	1.9
All Agencies			0	41194.72	97.11	0.24			0	0.08

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

Source(s)	
1	LDM Office SLBC

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

ii. Integrated Processing Projects: The list of eligible activities under AIF

now includes integrated primary and secondary processing projects.

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.

iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection

storage and marketing.

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

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector:

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

Focus Areas:

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

8.ii.

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

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

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

9. Farm Sector Development:

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

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

9.ii. Expansion of JIVA:

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

9.iii. Accelerator approach for growth of FPOs:

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

9.iv. Saturation Drive campaign:

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

9.v. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in

the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one-day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture.

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

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

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

State Govt. has launched Mukhyamantri Maschyaajibi 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 are 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 Jalandhi for bringing more area under assured irrigation and State incentive for micro irrigation CM Kissan Scheme (erstwhile KALIA Scheme) for exclusive agricultural growth.

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

Mukhyamantri Krushi Udyog Yojana (MKUY) supports agri-entrepreneurs in setting up of Commercial Agri-Enterprises (CAE):

Provision of Subsidy upto 40-50% for capital investments up to Rs. 1 crore.

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The agriculture in Nayagarh is characterized by traditional rain fed farming and preponderance of small and marginal land holdings. The normal rainfall is 1414.09 mm. The district falls under the East and South Western Coastal Plains agro climatic zone. The cropping pattern in the district is Paddy-Pulses-Vegetables and Sugarcane-Maize-Oilseeds-Vegetables. The gross cropped area is around Rs. 1.33 lakh ha and the net sown area is around 0.97 Lakh ha with a cropping intensity of 135. The main crops grown in the district are Paddy Sugarcane Oilseeds (Ground Nut and Mustard) Pulses (Green Gram) vegetables (Brinjal Pointed Gourd Okra) and spices.

The credit flow during the last three years has been showing an increasing trend from Rs. 100401 Lakh in 2021-22 to Rs. 142385 Lakh in 2023-24.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The irrigation potential created is 80819 ha. The quality seed requirement in the district is fulfilled by 153 registered seed growers 05 seed processing units OSSC supply etc. The fertiliser consumption during 2023-24 was 6096 MT. There are 11 wholesale and 351 retail points for fertilizers and 34 pesticide sales points. However the available fertilizer storage capacity in the district (4500MT) is grossly inadequate to meet its demand. During 2023-24 10000 soil samples were tested and reports generated. There is one KVK under OUAT in the district at Panipola for transfer of technology training and demonstration in the farmer's field. There has been considerable progress under Millet Mission from past two years and during 2023-24 production was 11278 q from 2173.30 ha under Millet Demonstration Programme. Efforts are being taken for rice fallow management (4700 ha covered under Pulses) marketing support for Maize through implementation of Mukhya Mantri Maka Mission (360 ha in 02 blocks planned in Phase I) e-Pest Surveillance and diversion of Paddy area to Non Paddy crops.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 165277.91 lakh. Details are indicated in Annexure - 1.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Nayagarh district is located in Mahanadi river basin. Many medium order rivers like Dahuka Kusumi Lunisara Sulia Malaguni etc. with their tributaries are flowing in the district Three Medium Irrigation Projects (Kuanria Budhabudhuani and Dahuka) have irrigation potential of 10348 hectare. The net irrigation potential is 80819 ha and around 84000 ha is fully rainfed. The present stage of ground water development in the district is 41. The major irrigation structure are dug/open well (3989) tube wells (1300) bore wells (1721) and reservoirs/dams (435). Net annual extractable fresh ground water resource of the district is assessed to be 372.83 MCM and the gross annual extraction for domestic industrial and irrigation uses is 152.97 MCM. As per ground water survey (2022) 7 blocks are under Safe category and one i.e. Nayagarh block is semi-critical.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

There are 3 Medium Irrigation Projects at Dahuka Budhabudhiani and Kuanria. The newly constructed Kusumi Barrage project at Sunalati will provide additional irrigation coverage. There are plans to develop the Brutanga irrigation project with an ayacut of 23300 ha. Under Pradhanamantri Krishi Sichhayi Yojana (PMKSY) a comprehensive District Irrigation Plan encompassing role of all the stakeholders has been implemented.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 2799.44 lakh. Details are indicated in Annexure- 1.

2.1.3 Farm Mechanization**2.1.3.1 Status of the Sector in the District**

Farm Machinery is an important intervention to make agriculture more timebound reduce drudgery and reduce cost of cultivation. The farm mechanisation sector is in a nascent stage in the district with annual addition of 500-700 tractors and other equipment. The district has a good network of private dealers for power tillers and tractors for after sale service. There are 104 beneficiaries under Custom Hiring Centres programme in various blocks.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Massive farm mechanisation programme is being taken up under “Popularisation of Agriculture Implements equipment and diesel pump sets” under State Sector Schemes and RKVY NFSM and Sub Mission on Agriculture Mechanisation schemes under Central Sector Schemes to popularise modern farm equipment and machineries. SHGs are being encouraged to set up Custom Hiring Centres by providing subsidies upto 75. During 2024-25 there are plans to provide 48 tractors 107 power tillers and other equipment under Direct Benefit Transfer (DBT) scheme. Department of Agriculture and Farmers welfare is the nodal agency for promotion of farm mechanization in the district. OAIC acts as facilitator between farmers and dealers for supplying of tractors and other manual/bullock drawn implements.

The Credit Potential for the sub-sector for 2025-26 is estimated at Rs 9328.35 lakh. Details are indicated in Annexure - 1.

2.1.4 Plantation & Horticulture, including Sericulture**2.1.4.1 Status of the Sector in the District**

The geographical and the agro-climatic diversity in Nayagarh is favorable for growing horticulture crops like Mango Cashew Coconut Guava Citrus Banana and Papaya and a variety of spices tubers and vegetables. The area covered under major horticulture crops in Nayagarh includes area under Fruits (7010 ha) plantation crops (13545 ha) Floriculture (168 ha) Vegetable (15636 ha) and Spices (4227 ha). Mushroom is a major horticultural crop and the production is insufficient to meet market demand.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Deputy Director of Horticulture heads the department and is assisted by Assistant Horticulture Officers at Block level. There is a Govt. nursery at Khandapada to supply quality planting material. The district lacks adequate cold storage to store surplus fruits and vegetables. Under NHM assistance is provided to develop poly houses shed nets vermin beds pack houses low energy cool chambers solar driers low cost onion godowns and mushroom spawn production unit. The first

ever Mushroom Processing Park of the State has been set up at Rabera in Odgaon block.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs. 18481.19 lakh. Details are indicated in Annexure-1.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forest and forest products have been an integral part in the life and livelihood of the people in Nayagarh. There are 1997 sq.km forest area which is around 50 of geographical area of the district. The district is known for supplying quality Teak and Sal wood. The district has also distinction in the cultural history of the state for supplying desired wood for construction of chariots for Rath Yatra in Puri. Twenty four villages in the district together received 14 Community Rights (CR) and community forest resource rights (CFRR) titles on November 2 2021 as a recognition of community-led ecological restoration forest conservation sustainable forest-based livelihoods and biodiversity conservation in the district. The forests in Nayagarh have faced challenges due to industrialization resultant pollution and pressure on forest resources due to population growth. Nayagarh is also home to 02 Eco-tourism destinations at Badmul (Satkosia) and Siddhamul (near Kantilo) and the first “eco-village” at Muduligadia in Gania block being managed by the Forest and Tourism Departments.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are 20 nurseries under the department which stock seedlings of forestry species like Arjuna, Sisoo, Mahula, Sal, Piasal, Bamboo etc. During 2024-25, Rs 12.76 lakh seedlings were stocked in these nurseries. Nurseries afforestation activities avenue plantation assisted regeneration under various schemes like CAMPA MNREGS Green Mahanadi etc.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 84.48 lakh. Details are indicated in Annexure- 1.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Livestock is one of the major source of income for rural households in Nayagarh. As per the 20th Livestock Census the district has 2.04 lakh Indigenous cows 0.05 lakh exotic/cross bred cows and 0.12 lakh buffaloes. The cross bred animals constitute only 6.7 of the breedable cows. In terms of production and productivity dairy sector of Nayagarh is way behind the State average. The milk production was 34.17 TMT. The per capita milk consumption in the district is 70 grams per day. The Nayagarh and Odagaon Block are predominant in dairy production due to availability of PUMUL Milk collection Route and irrigation facility for fodder cultivation. Most of the farmers have shown inclination towards selling of milk by products like Paneer Chhenapoda Ghee instead of selling raw milk.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 60 MPCs working under PUMUL Nayagarh. There is 01 chilling center at Itamati which is able to cater to the requirements of the nearby blocks. Support is provided to dairy farmers through AI programme disease diagnostic centre fodder development programme etc. Dairy Entrepreneurship is encouraged through MKUY.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 7446.06 lakh. Details are indicated in Annexure-1.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the sector in the District

Poultry has emerged as one the fastest growing sectors in the district. The number of poultry birds in the district has increased to 6.70 lakh as per the latest census. The annual production of eggs is 1074.99 lakh no and meat is 4625.5 MT.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are large numbers of Broiler farms developed in the District due to integration facility which has developed a marketing facility. The demand in egg requirement in the District has attracted large entrepreneurs to develop layer farms in the District (8 Layer farms of Rs. 4.5 Lakh capacity with Rs. 3.5 lakh eggs per day). During 2023-24 857 backyard poultry units 57 rural duckery units 357 broiler farms (deep litter) 84 broiler farms with SHGs 02 chick rearing units etc. were successfully established through subsidy models. Till date more than 100 successful MKUY units for the sector have been set up in the district.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs. 6048.35 lakh. Details are indicated in Annexure – 1.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The undulating terrain dry climate and above all large tract of forest are favorable factors for raising of small ruminants especially goats in Nayagarh. As per 20th Livestock Census 2019 there were Rs. 1.02 lakh goats and 0.35 lakh sheep in the district. The annual production of goat/ sheep meat is 1143.95 MT.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The CDVO the Technical and Administrative head of the department manages the function through technical staff at block level. The present low scale units (2-10 nos) in large number are found in the blocks of Dasapalla Nuagaon Gania and Ranapur. Most of the animals are indigenous varieties of Black Bengal and Ganjam breed. During 2023-24 there were 12 (30+3) units by Women Self Help Groups 43 small scale farming units (10+1) etc. have been set up with government support. There are no breeding centres.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 1601.36 lakh. Details are indicated in Annexure-1.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector in Nayagarh district is limited to freshwater culture. The annual fish production of 14.4 TMT is inadequate to meet its own demand resulting a net import of fishes from neighboring districts. At present institutional finance to the sector is restricted to fish farming in new and renovated ponds seed rearing and capture fisheries.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

There are 19 PFCS in the district. One Chilika Fresh outlet has been established in PPP mode and 02 hygienic fish market developed at Odagaon and Nayagarh. The Department of Fisheries headed by the DFO and assisted by block level technical

staff is the nodal agency to ensure all round development of the sector through implements various subsidy oriented programs need based skilling and ensuring availability of critical inputs. Sector specific schemes of both Government of India and State Government viz. Pradhana Mantri Mashya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (Mo Machha Pokhari) Mukhyamantri Krushi Udyog Yojana Matsyajibi Unnayana Yojana etc. are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture culture of GIFT Tilapia are encouraged.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 1410.86 lakh. Details are indicated in Annexure- 1.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

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

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Rearing of male local calves is very much prevalent in rural areas as a supplementary activity to dairy. There were five cattle markets in the district where bullocks are purchased. One cattle market at Bahadjhola was closed post covid. The FPOs/ FIGs/ PGs are availing bank finance to purchase four-wheelers for transporting produce from member's post aggregation.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 264.00 lakh. Details are indicated in Annexure-1.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Nayagarh district is vulnerable to natural disasters and there are significant rain shadow areas with climate change impacts. To curb these impacts some local sustainable practices like creation of seed bank of indigenous varieties organic farming crop diversification practices focus on climate resilient and water efficient crops like Millets soil mulching etc. are being adopted. Sambhav Organic Farm at Rohibank, Nayagarh is an apt example of conversion of degraded infertile land to a food forest.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Support is being provided to individuals for undertaking Integrated Farming practices in upto 2 ha of land. There are plans to increase the area under millet cultivation in suitable blocks. The involvement of WSHG members in the government programmes and their training in sustainable practices is a crucial factor for their success. The KVK at Panipoila is imparting necessary training for practicing climate resilient and organic farming. The field level functionaries like Krishi Mitra help farmers to take up the practices. There is a target of setting up 150 IFS units during 2024-25. Under Soil Health Management scheme (SHM) under the National

Mission for Sustainable Agriculture (NMSA) also support is provided for taking up Organic Farming but there is lack of awareness among the farmers due to which they are not able to take advantage of the schemes.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Warehousing plays a very important role in maintaining the supply chain of agricultural and other essential commodities as well as promoting the agricultural marketing rural banking financing and ensuring food security. With production of 3 lakh MT of food grains and 1.5 MT vegetables there is significant need for storage (dry and cold).

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The storage space available with Agriculture Department is used for storage of seeds and fertilizers. The district does not have any cold storage unit. Out of 92 godowns of PACS only 72 godowns are used to store farm inputs. The 5 DRDA supported Market yards developed at Block headquarters are yet to be utilized. The 03 godowns of Markfed at Nayagarh, Itamati and Jhumpuri are mostly used for storage of fertilizers. There are 02 Regulated Market Committees (RMCs) (Bahadjhola and Saranakul) with arrival of major commodities viz. Black Gram Green Gram Brinjal Cashewnut Paddy Jaggery Tomato and other vegetables. The major markets connected from the RMC are Jatni Baragarh (Green Gram) Tamil Nadu Chikiti Janala (Paddy). The project for setting up of Model RMC with adequate storage and cold storage has commenced in Nayagarh block. A small cold storage unit has been established in the RMC Bahadjhola complex during 2023-24 to cater to emergency needs of the produce traded in the mandi.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 1214.65 lakh. Details are indicated in Annexure- 1.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Out of the total geographical area of the district is 3890 square km the gross cropped area is 1.32 Thousand ha and area not available for cultivation is around 36 T. ha. Majority of the soils in the district are laterite alluvial red and red/black mixed type. Small and marginal farmers who constitute the majority of the farming community have limited resources for land development activities. So there is a large scope for involvement of institutional credit to supplement the effort of various stake holders in implementation of micro/mini watersheds. Credit flow to this sector is minimum and uneven. Most of the financing for soil and water conservation measures is a part of the larger projects.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

In the pre-IWMP period 87 micro watersheds were treated. Under IWMP another 60 are completed with treatment of 12922 ha. Under PMKSY 453 farmers were supported with micro irrigation during last year. Around 1350 small projects were taken up for land soil and water conservation under REWARD farm ponds water harvesting structures etc.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 1088.77 lakh. Details are indicated in Annexure- 1.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Use of Innovation is biotechnology like tissue culture bio-pesticides vermin composting etc. have brought improvement in production and productivity. With the changes in agriculture from a traditional production system for sustenance to sustainable commercial enterprises the demand for modern technologies/innovations have penetrated into even remote areas. As a result, small units to meet local demand are coming up at district level. In Nayagarh district agricultural practices are predominantly traditional in nature and mostly confined to crop production. Tissue culture activity is mostly confined to banana cultivation in a sporadic manner under NHM. Seed production activity in the district is confined to production of paddy seeds for local demand. The credit flow is confined to cost of cultivation only.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Sugar Research unit of OUAT is promoting a cost effective SSI method to promote sugar cane cultivation. Various departments are engaged in popularizing organic farming soil health management use of vermin-compost bio fertilizer etc. The Farmer Producer Organisation (FPOs) and Producer Groups (PGs) are also engaged in production and marketing of bio fertilizer. No commercial unit is there in the district for production of tissue culture and bio-pesticide/insecticide. The present requirement of tissue culture plants mostly banana is sourced from the units at Bhubaneswar.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs. 126.94 lakh. Details are indicated in Annexure- 1.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The raw material base available in Nayagarh for value addition includes Paddy Pulses (Mung/Horse gram) Oil seeds (Mustard Ground Nut) vegetables and Horticultural crops (Cashew Mango etc.) and milk based product to a limited extent. The major PMFME units set up in the district are for milk based sweets oil extraction units dal processing ready to eat snacks units etc. The ODOP of the district is Sugarcane based products due to the richness and higher sweetness content. Nayagarh liquid jaggery is in high demand outside the district and has potential to gain popularity out of state with appropriate branding and packaging. The production of indigenous milk products (Chena Poda) is a popular activity among women and SHG members.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre Nayagarh headed by General Manager is the nodal agency for promotion of industrial activities including agro-food processing. Implementation of projects at block level are supervised by respective IPOs. There are 92 processing units encompassing rice mills (25 nos.) oil mills dal mills cashew processing units (3) spices processing units' bread and biscuits milk processing badi and papad mineral water chowmin units etc. There are small domestic units producing pickle sauce jam and jelly for local consumption. In order to give a business shape and enhance profitability Orissa Livelihood Mission (OLM) has promoted a Producer Organisation of Chenna Poda Producers at Macchipada

Nayagarh. Even though Jaggery production is one of the age old practices taken up in large scale in villages value addition is poor.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs. 2067.66 lakh. Details are indicated in Annexure- 1.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

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

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is an increased operation of MFIs like Annapurna Sammunati etc. in Nayagarh district. Their popularity is increasing due to the doorstep delivery models. To meet their liquidity, they often borrow from banks. In Nayagarh 142 PACS are registered agencies for supply of fertilizer seed and pesticides. They are also agencies to procure surplus paddy from the farmers on behalf of Civil Supply Corporation. In addition, a few FC/FSS have registered for supply of inputs in their respective areas.

Credit Potential for the sub-sector for 2025-26 is estimated at Rs 14960.00 lakh. Details are indicated in Annexure-1.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The contribution of micro small and medium enterprises (MSME) sector to manufacturing output employment and exports of the country is quite significant. Based on capital investment requirement and turnover they are classified into Micro (Investment in Plant/ Equipment not more than Rs 1 crore and Annual Turnover upto Rs 5 crore) Small (Investment up to Rs 10 crore and turnover up to Rs 50 crore) and Medium (Investment in Plant/ Equipment not more than Rs 50 crore and Annual Turnover upto Rs 250 crore). There were 20180 Udyam Adhar Registration out of which 19993 were micro industries 180 small industries and 7 medium units (source: MSME). Nayagarh district has many existing and potential MSME clusters viz. rice processing milk processing food processing brass and bell metal cashew processing jaggery making small scale services etc. The vast forest cover is a resource for principal forest produces (timber and bamboo etc.) and minor forest produces (Siali leaves Kusum seeds Sal seeds Honey lac Mohua flower and seeds etc. At the end of March 2024 there were 117 Stand Up beneficiaries including 36 green field units.

3.2 Infrastructure and linkage support available, planned and gaps

The GM DIC Nayagarh with the assistance of block level IPOs is looking after the promotion of the sector. In addition KVIC and KVIB also promote the sector through promotional activities. Industrial Land Bank is available in 03 clusters (345 acres). There are 02 industrial estates at Badabhuin (bhapur block) and Sinduria (Nayagarh block). GoI's Skill India Make in India PMEGP Start Up India Stand up India and MUDRA programmes will boost the MSME enterprises in the district. During 2023-24 80778 people were benefitted from MUDRA. There is only 01 specialised MSME branch (SBI). Around 700 people are being employed under PMEGP every year. Under CGTMSE Scheme 944 units were covered.

Credit Potential for the sector for 2025-26 is estimated at Rs 105910.00 lakh. Details are indicated in Annexure- 1.

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

In the agrarian economy of Nayagarh agriculture sector is dominated by small and marginal farmers taking up food crops on a subsistence level. Thus there is no activity directly linking to export from the district. The production of milk and fish etc. are inadequate to meet local requirement. There are potential products like Cashew Turmeric Pulses Vegetables Handicrafts etc. The Brass and Bell Metal craft from Kantilo has been shortlisted as the potential product under District as an Export Hub program. A special variety of Brinjal has been awarded G.I tag recently and has the potential for export. The GLC to this sector has also been negligible and sporadic.

4.1.2 Infrastructure and linkage support available, planned and gaps

The marketing support and awareness programmes of MSME department may help in identifying and improving the export potential of the district.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

For human growth and quality of life education is one of the prime social needs. Taking into account growing demand for quality education, private players have entered the sector in a big way. Their entry has opened up opportunity for institutional credit flow to the sector for creation of enabling assets and extending financial support to talented students. Considering its importance, under its revised Priority Sector Lending norms, RBI has accorded a priority status to this sector. There is 01 government degree college and 09 private (aided) colleges in different places of the district. There are 107 govt schools. The Net Enrolment Ratio (NER) is 94% for primary classes and 91% in Upper Primary classes. As per a study, the percentage of women pursuing technical courses is less (around 12%).

4.2.2 Infrastructure and linkage support available, planned and gaps

In terms of Educational infrastructure this district has a poor position. It has only one government ITI and one private ITC, one govt polytechnic. The proximity of Bhubaneswar and Berhampur facilitates students from Nayagarh to go to different degree Engineering/ Medical/ Pharmacy Colleges to pursue their higher study. The dominance of SF/MF with poor capital base need financial support to support education of their children.

Credit Potential for the sector for 2025-26 is estimated at Rs 459.00 lakh. Details are indicated in Annexure- 1.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In Nayagarh district, 9.63 lakh people dwell in 2.28 lakh households spread in 1531 inhabited villages and 4 NACs. Considering the higher percentage of population below the poverty line, government has been assisting construction of affordable low cost houses under various ongoing schemes.

4.3.2 Infrastructure and linkage support available, planned and gaps

The overall performance under these scheme are not satisfactory. So, special thrust is accorded to ensure timely completion of these units. With the increase in the standard of living, demand for housing in district and block headquarters is increasing. Housing Projects and plotting schemes in both public and private sectors are coming up. Odisha Housing Board has taken up a project to develop a residential complex near Nayagarh.

Credit Potential for the sector for 2025-26 is estimated at Rs 41990.00 lakh. Details are indicated in Annexure- 1.

Chapter – 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Public utilities like Power Telecommunication Public transport etc Social infrastructure like Health Education Water Supply Sanitation and Sewerage and Public Works like Roads Major Dams Canal Works for irrigation and drainage are the major infrastructures for growth which requires Public as well as private investment. In terms of infrastructure development index of districts in Odisha Nayagarh stood at 24th place among the district. In the areas of irrigation health telecommunication the district is below the state averages.

5.1.2 Infrastructure and linkage support available, planned and gaps

Nayagarh had only one railway station at the headquarters. One more railway station has been recently set up at Daspatha. The cumulative road length of municipal road is 585 k.m (surfaced- 350.8 km and unsurface 234.3 k.m.). Under PMKSY District Irrigation Planning is made for 9442 projects at an estimated cost of `145413 lakhs to increase the irrigation potential by 40500 ha along with improving the available facilities. This includes the major projects like Brutanga and Tungabhadra. The Mahanadi Burtanga ,Kaunria ,Budha rivers etc. constitute the major drainage system of the district. Out of the 8 blocks ,03 are flood prone including to flash floods.

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

The major projects in Nayagarh are related to roads bridges and irrigation. These infrastructure add value to wage earning as well as connectivity and economic growth of the district as whole. Due to the vulnerability of the district to floods flood protection projects under RIDF has benefitted 156 villages with 10500 population and irrigation facility to 21579 ha area generating 22.5 lakh man-days of non- recurring employment. Apart from that drinking water projects have also benefitted 5 villages and created around 50000 man-days employment.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure refers to the facilities and services that support the quality of life and well-being of individuals in a community viz. health care systems educational opportunities Community centers Public transportation systems Literacy programs Drinking water and Sanitation. Nayagarh ranked at 373 among 599 in a District Development and Diversity Index (by US-India Policy Institute 2015). In terms of education the district suffers from inadequate number of institutions and quality infrastructure. The pupil teacher ratio is one of the lowest and schools lack basic facilities like electricity play grounds and libraries etc. Nayagarh district has achieved 88 ODF villages in Swatchha Bharat Mission.

5.2.2 Infrastructure and linkage support available, planned and gaps

There is one govt. hospital in the district head quarter 6 Community Health Centers 48 Primary Health Centers 145 Sub Centers and 3 Private Hospitals/ nursing homes in the district. In the absence of good hospital with multi facilities in government & private sector people in the district prefer treatment in Cuttack & Bhubaneswar which is expensive and unaffordable for common man. The increasing popularity of English Medium Schools and 'Saraswati Sisu Mandirs' in the district has provided an opportunity for setting up more number of such schools and also strengthening their existing infrastructure. Similarly the health care services in the district is inadequate. For addressing water supply issues a mega drinking water project with an outlay Rs. 1577 crores is under construction which will benefit around 4 lakh people in Ranpur and Odagaon blocks.

Credit Potential for the sector for 2025-26 is estimated at Rs 680.00 lakh. Details are indicated in Annexure – 1.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Nayagarh district has abundant scope to harness solar energy with 300 mean sunny days available in a year. Further the district produces huge biomass which has potential to be converted to energy source. However credit flow to this sector is not encouraging. There are some locations with high wind speed and potential for energy generation. As per a report there is potential for generation of 1.1 GW on ground mounted solar energy potential. As per SIA analysis Nayagarh is among the top potential districts for Solar Power Development.

5.3.2. Infrastructure and linkage support available, planned and gaps

Odisha Renewable Energy Development Agency (OREDA) is the nodal agency for National Project on Bio-gas Development (NPBD). On the line of target of MNRE GoI the Government of Odisha envisaged to achieve a production target of 2750 MW from non-conventional sources with prime focus on Solar Power and Biomass. The district has planned to install solar pump sets in interior villages for drinking water supply. Barmul hydroelectric project is a major planned project in the Renewable Energy policy.

Credit Potential for the sector for 2025-26 is estimated at Rs 20.40 lakh. Details are indicated in Annexure-1.

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	3643	425.503300	320.4522
B	Ongoing tranches	681	701.782700	596.185
	Total (A + B)	4324	1127.286000	916.6372

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	4216	617.408900	531.7741
B	Rural roads & bridges	104	506.864000	382.4101
C	Social Sector	4	3.013100	2.453
	Total (A + B + C)	4324	1127.286000	916.6372

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	4196	Irrigation Potential	ha	30400.2
B	Rural roads	63	Road Length	km	292.428
C	Bridges	41	Bridge Length	m	2849.15

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Flood Protection	20	Population	No.	10500
2	Rural Drinking Water Supply	4	Villages Benefitted	No.	5

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

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

6.2 Infrastructure and linkage support available, planned and gaps

During 2023-24 12042 SHGs were credit linked with a total advance of Rs. 55763.28 Lakh with an average loan size of Rs. 4.63 lakh per group. District monitoring Unit (DMU) of OLM under NRLM programme of Govt. of India is the nodal agency to ensure all round development of the sector. In order to strengthen the moment Government of Odisha has a special Department (Mission Shakti) that operates through field level functionaries. The credit linkage and subvention is managed through the BLIS portal.

Credit Potential for the sector for 2025-26 is estimated at Rs 71600.00 lakh. Details are indicated in Annexure-1.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 There is a need for coverage of all eligible farmers under the KCC Scheme. Banks may focus on issue of Rupay KCC card with adequate provision for household consumption post-harvest expenses and maintenance of farm assets etc.
- 2 The Scale of Finance should be followed to ensure farmers receive adequate finance.
- 3 Farmers need to be incentivised to diversify and switch to cash crops in addition to Paddy. Oilseeds pulses may also be procured by State Government to encourage more farmers.
- 4 The Seed Replacement Rate needs to be improved through quality seeds from OSSC CRR OUAT NSC ATMA etc.
- 5 The coverage of oral lessess tenant farmers sharecroppers under JLG mode (BALARAM) will help them to meet critical input and farming expenses in a timely manner.
- 6 Farmer service centres need to be set up to provide soil testing farm machineries on hire basis quality inputs extension services etc. The Farmer Producer Organisations may be roped in to provide such facilities with government support.
- 7 Upgradation of PACs into Multi-services centre to meet various requirements of the member farmers.
- 8 FPOs need to be strengthened and treated at par with other community organisations like SHGs/ PGs etc. as they can act as a single point contact to reach a large number of farmers.

2. Water Resources

- 1 Addressing issues in implementation of irrigation projects, viz. time lag in energisation, erratic power supply, delays in groudng etc. Also, efforts may be made by OLIC/OAIC to revive defunct points.
- 2 Covering more areas under micro irrigation programmes/ projects to benefit small/ marginal farmers.
- 3 Increasing usage of sprinklers and drips for better water efficiency.
- 4 Awareness among farmers for taking up less water consuming and resilient crops.

3. Farm Mechanization

- 1 Custom Hiring Centres may be supported/ promoted through FPOs/ PACS for access of all kind of modern farm machineries by Small and marginal farmers. FPOs may be treated at par with SHGs for providing subsidy for purchase of implements.

- 2 Conduct of more number of training for rural youth for servicing of tractor power tiller and other farm equipment through RSETI/ other such institutes.
- 3 Small implements may be popularised which are suitable for small holdings. Apart from that implements that are suitable for drudgery reduction of women farmers may be popularised.
- 4 Banks to explore financing under AIF or Mudra for setting up small custom hiring units.

4. Plantation and Horticulture

- 1 There is scope for expansion of area under plantation and horticulture crops like Papaya Guava Drumstick Amla Medicinal Crops and Spices. Specific thrust may be given for floriculture in suitable patches along with training and extension services by the department.
- 2 Govt. nurseries need to be refurbished to produce good quality planting material. Private entrepreneurs may also be assisted to establish accredited nurseries to produce quality material.
- 3 Since most of the blocks have vegetable growing areas, Department may take steps to establish more number of cold chambers either through individual farmers/ FPOs to provide critical storage support and better prices.
- 4 Banks may extend financial assistance to potential entrepreneurs for mushroom cultivation and processing floriculture creation of storage space construction of cold chambers etc. FPOs may also be supported for procurement primary processing and infrastructure creation under AIF MKUY etc.

5. Forestry/ Waste Land Development

- 1 Farm forestry may be identified for financing on cluster basis FPOs may be supported for aggregation processing and marketing of NTFPs as an alternate livelihood for the Tribal people living in forest areas and Banks may come forward and finance FPOs/SHGs/Producer groups involved in NTFP products.
- 2 There is potential for skill development/training of tribal women to upscale leaf plates stitching as Sal leaf plates from Nayagarh (Daspalla Nuagaon Khandapada and Gania) are hugely popular due to its uniqueness. The producer groups engaged in such activity may be financed by the banks.
- 3 Processing facility of minor forest produce may be set up.
- 4 Awareness creation for taking up bamboo under government plan and for taking up forestry as an livelihood option.

- 5 Potential forest areas in the district may be developed as eco-tourism sites in with bankable models in a PPP mode.

6. Animal Husbandry - Dairy

- 1 There is a need to increase the milk production in the district by increasing the dairy animal population. This may be done by encouraging farmers/ individuals to set up small units (1+1). There is a gap in fodder requirement and availability. The private investment may be explored to augment feed and fodder resources. New technologies like hydroponics cultivation of green fodder in fallow areas silage marketing etc.
- 2 There is only one chilling plant in the district. There is a need to establish/ strengthen the milk route with supporting infrastructure like chilling unit/ plant storage transport etc.
- 3 Specialised Farmer Producer Organisations for Dairy Product Marketing and Value addition may be promoted and supported through capital subsidy marketing support etc.
- 4 To achieve crossbreeding/upgrading AI services in the district need to be improvised by promoting new breeding societies and strengthening existing societies.

7. Animal Husbandry – Poultry

- 1 Centralized grower units may be established in each 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 in a substantial way.
- 2 Cultivation of maize for use as poultry feed may be encouraged.
- 3 The poultry sector would also benefit from the provision of low-cost hatcheries in backyard poultry areas at the community level for WSHG and rural unemployed youth in particular.
- 4 The district diagnostic laboratories for diagnosis of disease and all field diagnostic laboratories may be upgraded.
- 5 Training and critical inputs may be provided to SHGs for taking up backyard poultry.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Breed improvement to enhance production and productivity and awareness on stall feeding would promote the sector on a scientific manner.
- 2 Veterinary extension services in remote pockets to be made effective.
- 3 Development of livestock market yards with facility for weighing cleaning auctioning and other facilities for transparent sale and purchase of livestock may improve the income of farmers.

- 4 Training for women and youth about feed production and animal nutrition (e.g. formulating rations) could reduce feed costs and increase productivity.

9. Fisheries

- 1 There is an urgent need for supply of quality seed feed and support services as well as insurance cover for fishery.
- 2 Under various promotional activities young entrepreneurs may be encouraged to take up fish farming under new technology like Bio Flock integrated fish farming etc.
- 3 Critical infrastructure for landing centers and fish markets should be developed.
- 4 Banks need to sanction eligible KCC applications sponsored through the department in a timely manner.

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

- 1 DIC needs to identify activity-specific clusters for focused attention and financing of units
- 2 Banks to lend more units under PM Mudra Yojana Scheme and Stand Up India Scheme.
- 3 Popularising CGTMSE schme among banks to de-risk the banks on MSE portfolio would facilitate enhanced flow of credit to this sector.
- 4 Common Service Centres for a craft village approach (Shilpi Gram) is essential for better opportunities for artisans.
- 5 Rural electrification and connectivity needs to be accorded priority.
- 6 Skill Development and Training Institutions may be established/ strengthened to provide new skill sets required for MSME development.
- 7 Effort on aggregation and marketing of domestic based agro produce would strengthen the sector in the district.
- 8 Training programmes on processing technology quality control branding

and packaging accounting pricing and marketing are essential for a thriving MSME sector in the district.

16. Export Credit

- 1 Assessment of export potential through various agencies like APEDA MSME department Chamber of Commerce etc.
- 2 Awareness creation for producers of these products regarding various quality standards specifications and regulatory requirements.

17. Education

- 1 There is a need for creating awareness regarding various schemes for students for availing education loan.
- 2 There is requirement for customisation of loan products to suit the requirement of different types of courses and skilling.

18. Housing

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

19. Social Infrastructure

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

20. Renewable Energy

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

21. Informal Credit Delivery System

- 1 Matured SHG members need to be trained in livelihood based skills for graduating them into SMEs.
- 2 Saturation of various activity linked schemes like PMFME PMEGP PM Vishwakarma Mudra etc. among SHGs will enhance their income and improve their repayment capacity.
- 3 Financing of tenant farmers/ share croppers through JLG mode under

- BALARAM scheme on saturation mode
- 4 Enrolment of all SHG members under social security schemes to mitigate unforeseen risks
 - 5 Regular credit counselling of SHG members through the field level functionaries of OLM/ Mission Shakti for follow up to financing.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

- 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. Odisha is the first state to implement an integrated Core Banking Solution (CBS) Project covering all the three tiers of the Short-Term Credit Cooperative Structure i.e. State Cooperative Bank, District Central Cooperative Banks and Primary Agriculture Cooperative Societies.
2. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization).
3. The state government had declared for disbursement of crop loans to farmers at zero percent rate of interest up to Rs. 1.00 Lakh through the PACS/ DCCBs.

5. Status of Cooperatives in the District

1. Nayagarh district has 13 branches of Nayagarh District Cooperative Bank (NDCCB) and 142 PACS affiliated to these branches. Apart from that Khordha CCB also caters to 43 PACS in Ranpur block. Sector wise cooperatives in the district cover Farm Credit Agriculture Infrastructure Agriculture - Ancillary Activities sectors.
2. Apart from that there are 13 newly formed multi-purpose PACS in the district. There are 19 Fisheries Cooperative and 13 Diary cooperatives 31 handloom and weaver societies 06handicraft societies.
3. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for around 30% of crop loans disbursed in the district. The DCCB in the district is not profit making. The long term cooperative credit structure is non-operational.

6. Potential for formation of cooperatives

1. There is potential for formation on non-credit multipurpose societies fishery and diary societies and handloom/ handicraft societies in the district.
2. Fishery societies can be formed in Khandapada, Bhapur and some places in Daspalla block where pond based inland fishery is being practiced.
3. Poultry and livestock sector potential is there across the district especially in Odagaon Nayagarh Ranpur blocks.
4. Gania and Daspalla has goatery and sheep farming practices and hence also suitable for livestock based societies.
5. Weavers/ handloom societies may be revived. Potential in Nayagarh Bhapur block.

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 collaborati on/ Convergen ce etc.	No. of beneficia ries	Likely impact/ Outcome
1	Collectivi sation	Gopalpur Farmer Producer Organisation	Ranpur	Training and capacity building management of FPO business development assistance credit support through NABKISAN	NA	550	FPO actively providing input support and collectivisation and marketing of members produce extension services etc.
2	Collectivi sation	Rankadeuli Farmer Producer Organisation	Ranpur	Training and capacity building management of FPO business development assistance credit support through NABKISAN		889	FPO actively providing input support and collectivisation and marketing of members produce extension services etc.
3	Collectivi sation	Gourangpur Farmer Producer Organisation	Ranpur	Training and capacity building management of FPO business development assistance		500	Input and collectivisation value addition marketing
4	Collectivi sation	Manibhadra Farmer Producer Organisation	Odagaon	Promoted under CSS - Management cost business development assistance		250	FPO actively providing input support and collectivisation and marketing of members produce extension services etc.
5	Collectivi sation	Srabandhara Farmer Producer Organisation	Nuagaon	Promoted under CSS - Management cost business development assistance		342	FPO actively providing input support and collectivisation and marketing of members produce extension services etc.
6	Collectivi sation	Ama Nayagarha (Diary) Farmer Producer Organisation	Nayagarh	For support of Dairy farmers training and handholding management cost business development		200	FPO working to provide quality feed and marketing of value added products from milk
7	Tribal Developme nt	Daspalla Wadi Project	Daspalla	Horticulture based livelihood opportunities are provided to the tribal beneficiaries.	Convergence with OAIC for providing critical irrigation support	500	250 acres completed and intercropping activities - Turmeric and Cow pea undertaken
8	Watershed Developme nt	Aditi Watershed Project	Bhapur	Watershed Development		900	In first phase 77 ha treated. During next phase 777 ha and 12 villages will be benefitted.
9	Women Empowerm ent	03 MEDPs	Gania	Microenterprises development		150	Income generation for rural women in the range of Rs. 3000- 6000/-
10	Financial Inclusion	03 Center for Financial Literacy	All blocks	Providing financial literacy and creation of awareness			Financial Literacy Programmes are organised all over the district
11	Institution Developme nt	Support to RSETI	Nayagarh	Capital support to RSETI			One time assistance for capital expenditure provided to the RSETI Nayagarh

12	Financial Inclusion	Special Pilot Project for Digitisation at Bahadjhola Mandi	Bahadjhola RMC and 20 adjoining villages	Creation of awareness among farmers support for onboarding to UPI platforms support for enrolment in social security schemes etc.	With banks and Phone Pay	12000	All households in the villages around the mandi have been covered through various forms of inclusion activities like workshops street plays wall painting meetings demonstrations etc.
13	Promotional Activity	Marketing Support	Nayagarh	Support for setting up 02 Rural Marts in Nayagarh and Gania blocks			Support to FPO and SHG members for marketing their products
14	Infrastructure Development	Rural Haat	Gania	Support for upgradation of weekly haat at Gania	Gram Panchayat	5000	The upgraded haat will provide shelter for farmers including tribal villagers for marketing in all weather
15	Sensitisation	Grass Root Level Training Programmes	Nayagarh	Sensitisation of leading SHG members		500	The SHG leaders were sensitised regarding the changing role of WSHG the basic principles of Pancha Sutra and importance of livelihood activities

Success Stories

Success Story 1: The Cashew Collective



1. Scheme :	Farmer Producer Organisation
2. Project Implementing Agency :	Gopalpur Farmer Producer Organisation and I Concept Initiatives
3. Duration of the project :	5 years
4. Beneficiary :	
No. of beneficiaries:	550
Community :	Small and Marginal Farmers
State :	Odisha
District :	Nayagarh
Block :	Ranapur
Village :	Subhadrapur

1.1 Support provided

- NABARD promoted Gopalpur Farmer Producer Company Limited in 2019 under PODF-ID fund with a grant support of Rs. 11.44 Lakh and extension of 2 years with Rs. 5. Lakh.
- They were also provided with critical business development assistance (BDA) of Rs. 5 Lakh for undertaking aggregation and marketing of FPO members products.

- NABARD has also provided the BoD and CEOs with periodic training and handholding for managing the FPO. A POPI is also engaged for assisting the FPO

1.2 Pre-implementation status

- Ranpur is one of the leading blocks of the district in agricultural production especially vegetables and cashew. However there were no avenues for the farmers to get better prices for their produce.
- They were dependent on traders from Khordha or Bhubaneswar etc. They even tried their hands at direct marketing at nearby markets and Chandpur mandi. But due to the high transportation cost and presence of middle man cartel they incurred losses.
- Most of the farmers are marginal sharecroppers or tenant farmers and were in dire need of better standard of living.
- Against this background NABARD supported local farmers with the help of the POPI (NGO) to unite and form a FPO which will help in collectivisation and better market strength.

1.3 Challenges faced

- Due to the onset of COVID 19 pandemic it was a challenge to expand membership. But the FPO continued the membership Drive and succeeded to reach 500 benchmark.
- The FPO prepared a business plan for setting up cashew collection centre and purchase from its members and sell in other markets through the E-NAM platform. But they needed working capital for this venture. No FI was willing to finance them.
- NABARD intervened and the FPO received a critical first dose of credit from Nabkisan for Rs. 5 Lakh and another Rs. 5 Lakh as BDA. This helped the FPO to sign an MoU with cashew traders and also send kernels to West Bengal.

1.4 Impact

- The members of the FPO are very happy because of the village level collection centers established by the FPO and timely and fair payment received for quality produce. During past two years the turnover has reached more than Rs. 1 crore.
- The members are benefitted from lower input costs better prices low transaction costs better advisory and better access to various government programmes and schemes through convergence.
- The FPO has been awarded by NABARD KVK and many other institutions. They are planning to set up a cashew processing center to earn even richer benefits for their members and also to utilise the byproducts.

Success Story 2: United We Stand



1. Scheme :	Farmer Producer Organisation
2. Project Implementing Agency :	Rankadeuli Farmer Producer Co. Ltd. POPI- I Concept Initiatives
3. Duration of the project :	5 years including extension
4. Beneficiary :	
No. of beneficiaries:	889
Community :	Small and Marginal Farmers
State :	Odisha
District :	Nayagarh
Block :	Ranapur
Village :	Rankadeuli Malisahi Damasahi Khatia Mahulia Beguniapatana Godimada

2.1 Support provided

- NABARD promoted Gopalpur Farmer Producer Company Limited in 2019 under PODF-ID fund with a grant support of ` 11.44 Lakh and extension of 2 years with Rs. 5. Lakh.
- Rankadeuli FPO has established a “Rural Mart” at Sinduria in Nayagarh with NABARD’s assistance in order to provide organic rural produce of their members directly to customers.

- The FPO has participated in many district and block level exhibitions like Nayagarh Zilla Mahotsav Ranpur Mahotsav Farm Mechanisation Mela Cuttack Bali Jatra etc. and has been highly appreciated for the authentic products.
- NABARD provided Rs. 5 Lakh BDA and was credit linked with NABKISAN to help the FPO expand their business to produce cold pressed oil unit and mini dal processing unit

2.2 Pre-implementation status

- The farmers mostly cultivate Paddy Vegetables and Pulses (Green Gram). Due to the perishable nature of the products especially vegetables and lack of scientific storage facilities the farmers had less bargaining power and had to sale their products at sub optimal prices.
- Ranpur block is a major vegetable producing belt in the district and due to high volume traders often dictate the sale prices.
- Against this back ground three FPOs were promoted in the block under PODF-ID fund of NABARD of which Rankdeuli is one.

2.3 Challenges faced

- Breaking the dominance of traders was a difficult task in the beginning. The onset of COVID-19 pandemic just after formation of the FPO also posed challenges in membership drive and business.
- Initially farmers were reluctant to sell their produce to the FPO or purchase input from them. But with regular discussion fair price and timely delivery the FPO was successful in gaining their trust.

2.4 Impact

- The FPO have set up their own input shop and supplying fertilizers and seeds to members. The aggregation is done at village level and hence members benefit from farm gate sale and no transportation cost.
- The FPO has also been selected as implementing partner for Direct Seeded Rice (DSR) project REWARD project etc. of line departments thus bringing the benefits of government programmes to members through convergence.
- The FPO has facilitated training of members in Floriculture at the RSETI at Nayagarh and is planning to encourage commercial floriculture.
- The turnover is around Rs. 90 Lakh during last year and the FPO is gearing the cross the bench mark of Rs. 1 crore soon.

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.

Source-

1. Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022
2. ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the District by

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

b ICAR Institutions: ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced bio fortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It

has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched “Amrit Catla” a genetically improved variety of Catla to enhance fish seed quality for India’s growing fish farming community.

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

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

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

e. **Other Agencies:** Government of India serves as a critical catalyst in nudging state governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are:

1. Govt. of India launched Amrit Dharohar initiative in 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

3.1.1 Keeping in view the salient features of the district there are some major sectors like Agriculture Disaster Management Water Forestry Health Fisheries and ARD where there is scope for undertaking climate action projects with a mix of adaptation and mitigation measures. Under adaptation major measures are promotion of organic farming SRI stress tolerant varieties creation of awareness disease early warning system improved feed management increase of forest cover flood protection and anti-erosion works etc. Among mitigation measures promotion of grid connected wind power maximising solar energy potential (through GEDCOL) encouraging e-vehicle usage etc. are crucial.

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

3.1.2.1 Increase the forest cover of the state by undertaking afforestation and reforestation measures under Assisted Regeneration Programme.

3.1.2.2 Enhance the density of forests by undertaking Assisted Natural Regeneration (ANR) and protecting existing forest stocks to act as a carbon sink with stronger conservation.

3.1.2.3 Covering bald hills with suitable species mix d. Increasing planting on non forest land.

3.1.2.4 Conservation and regeneration of bamboo forest.

3.1.2.5 Sustainable management of forests.

3.1.2.6 watershed and soil conservation activities h. health care professionals to be sensitised about climate change impacts i. Climate Resilient practices and infrastructure promotion Financing is available through Government spending PPP mode Green Climate Fund and NAFCC etc.

3.2 Any specific Climate Change initiative in the District

3.2.1 The KVK at Panipoila is conducting training programmes Climate resilient technologies for sustainable agriculture as well as demonstration on resilient varieties.

3.2.2 Assisted Natural Regeneration plantation under the National Afforestation Programme (385 hectares) the Compensatory Afforestation Programme CAMPA (1600 hectares) and the Odisha Forestry Sector Development Project (OFSDP) under Ama Jungala Yojana (35hectares) have been undertaken in the district so far. Additionally, under AR programme 83725.65 ha have been covered as on date. Millet production is encouraged along with other climate resilient crops by way of awareness creation and incentives. Integrated Farming is also considered as a climate friendly initiative.

3.2.3 NABARD through its watershed project at Bhapur block is working for water conservation treatment and soil conservation activities. Apart from that flood protection projects and irrigation projects are supported under RIDF.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Kanteimundi Variety of Brinjal cultivated in Khandapada and some areas of Bhapur block was the first G.I tagged product of the district. It has a unique taste and very small in size. The applicant was a Farmers Society Neelamadhab Krushi Sanghathan and the local KVK was instrumental in the facilitation of the process.
Apart from that the application for awarding G.I tag to the world famous milk based sweet "Chhenapoda" is under process at examination stage at the DPIIT.
- 4 NABARD along with the Textile Committee, GoI held multiple meetings with the community of producer of the unique brass and bell metal work in Kantilo in Khandapada block. After multiple meetings and discussion the application has been filed and is at pre-examination stage. DDM has facilitated for preparing the application and for flow of information from the community to the facilitators.
The DDM is in discussion with KVK for taking up post GI promotional activities for increasing number of AUs formation of FPO for better marketing opportunities exploring export potential etc. The wooden toys being made at Dhuamada in Gania block also have an excellent potential for G.I tagging. NABARD has been supporting for the promotion of the craft by training programmes and is exploring the possibility of filing for G.I application through the producers.
- 5 Currently there are no authorised users for the only G.I tagged product of the district i.e. Kanteimundi Brinjal. Efforts are ongoing to register the producers as AU. Two more products are under examination stage i.e. Chhenapoda and Kantilo Brass and Bell Metal. There are other potential products as the Green Gram Sal Leaf plates wooden toys special jaggery preparation

Annexure 1 District-Nayagarh

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	I.Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	100	20	30	60	50	40	100	60	460
					BL	50	10	15	30	25	20	50	30	230
2	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani__	100	Acre	15000	Phy	200	800		300		300	300	300	2200
					BL	30	120		45		45	45	45	330
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	13000	Phy	100	100	100	100	100	100	100	25	725
					BL	13	13	13	13	13	13	13	3.25	94.25
4	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	50	50	50	50	50	50	50	50	400
					BL	50	50	50	50	50	50	50	50	400
5	Groundnut/ Moongfali_Unirrigated/ Rainfed	100	Acre	28000	Phy	100	100	100	100	100	100	100	100	800
					BL	28	28	28	28	28	28	28	28	224
6	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	200	900	500	1000	200	700	1000	1000	5500
					BL	50	225	125	250	50	175	250	250	1375
7	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	50000	Phy				20			20	50	90
					BL				10			10	25	45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
8	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	5000	15000	5000	10000	10000	10000	25000	25000	105000
					BL	825	2475	825	1650	1650	1650	4125	4125	17325
9	Other Vegetables__	100	Acre	35000	Phy	2000	10000	3000	5000	2000	3000	7000	10000	42000
					BL	700	3500	1050	1750	700	1050	2450	3500	14700
10	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Unirrigated/ Rainfed	100	Acre	17000	Phy	500	220	300	100	500	50	500	50	2220
					BL	85	37.4	51	17	85	8.5	85	8.5	377.4
11	Rapeseed/ Toria/ Laahi_Unirrigated/ Rainfed	100	Acre	14000	Phy	125	125	125	125	125	125	125	125	1000
					BL	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	140
12	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	20000	25000	15000	25000	25000	30000	35000	40000	215000
					BL	8000	10000	6000	10000	10000	12000	14000	16000	86000
13	Sesame/ Til/ Sesamum/ Gingelly_Unirrigated/ Rainfed	100	Acre	13000	Phy	40	1500	500	400	100	1500	100	300	4440
					BL	5.2	195	65	52	13	195	13	39	577.2
14	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy	200	200	100	400	700	500	600	300	3000
					BL	140	140	70	280	490	350	420	210	2100
15	Turmeric/ Haldi_Irrigated	100	Acre	90000	Phy	100	300	100	100	100	100	50	50	900
					BL	90	270	90	90	90	90	45	45	810

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
16	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	3000	4000	2200	1000	1400	200	2300	500	14600
					BL	495	660	363	165	231	33	379.5	82.5	2409
						10578.7	17740.9	8762.5	14447.5	13442.5	15725	21981	24458.75	127136.85
	Post-harvest/HH Consumption (10%)					1057.87	1774.09	876.25	1444.75	1344.25	1572.5	2198.1	2445.88	12713.69
	Repairs & maintenance of farm assets (20%)					2115.74	3548.18	1752.5	2889.5	2688.5	3145	4396.2	4891.75	25427.37
	Sub Total													165277.91

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.2 Water Resources													
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	1320000	Phy	80	80	60	60	60	60	60	60	520
					BL	89.76	89.76	67.32	67.32	67.32	67.32	67.32	67.32	583.44
2	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	1450000	Phy	60	60	60	60	60	60	60	60	480
					BL	73.95	73.95	73.95	73.95	73.95	73.95	73.95	73.95	591.6
3	Dug Well-New-4.5 m dia x 10 m depth	85	No.	1628000	Phy	125	125	125	125	125	125	125	125	1000
					BL	172.98	172.98	172.98	172.98	172.98	172.98	172.98	172.98	1383.84
4	Electric Pump Sets-- Submersible 5.0 HP	85	No.	561000	Phy	25	25	25	25	25	25	25	25	200
					BL	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	95.36
5	Sprinkler Irrigation - Micro-1 ha (Spacing 3 m x 3m)	85	ha	853980	Phy	25	25	25	25	25	25	25	25	200
					BL	18.15	18.15	18.15	18.15	18.15	18.15	18.15	18.15	145.2
	Sub Total													2799.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
A.3 Farm Mechanisation														
1	Combine harvester-Self propelled belt type-Combined Harvester 100 Hp	85	No.	2583400	Phy	1	1	1	1	1	1	1	1	8
					BL	21.96	21.96	21.96	21.96	21.96	21.96	21.96	21.96	175.68
2	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy	10	10	10	10	10	10	10	10	80
					BL	226.12	226.12	226.12	226.12	226.12	226.12	226.12	226.12	1808.96
3	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy	1	1	1	1	1	1	1	1	8
					BL	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	170.8
4	Other machinery-Other Machinery & Equipments-Pulverizer	85	No.	46800	Phy	20	20	20	20	20	20	20	20	160
					BL	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	63.68
5	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	50	50	50	50	50	50	50	50	400
					BL	58.48	58.48	58.48	58.48	58.48	58.48	58.48	58.48	467.84
6	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	25	25	25	25	25	25	25	25	200
					BL	82.2	82.2	82.2	82.2	82.2	82.2	82.2	82.2	657.6
7	Power Tiller--Power Tiller 14-15 Hp	85	No.	215000	Phy	50	50	50	50	50	50	50	50	400
					BL	91.38	91.38	91.38	91.38	91.38	91.38	91.38	91.38	731.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
8	Seed Drill-Seed cum Fertilizer Drill-Seed-cum-Fertiliser Drill	85	No.	82500	Phy	60	60	60	60	60	60	60	60	480
					BL	42.08	42.08	42.08	42.08	42.08	42.08	42.08	42.08	336.64
9	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	50	50	50	50	50	50	50	50	400
					BL	107.14	107.14	107.14	107.14	107.14	107.14	107.14	107.14	857.12
10	Tractor-Without Implements & Trailer-PTO 27-30 Hp Tractor	85	No.	611800	Phy	50	70	60	60	70	60	70	60	500
					BL	260.02	364.02	312.02	312.02	364.02	312.02	364.02	312.02	2600.16
11	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy	30	30	30	30	30	30	30	40	250
					BL	175.06	175.06	175.06	175.06	175.06	175.06	175.06	233.41	1458.83
	Sub Total													9328.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
A.4 Plantation & Horticulture														
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	75	75	75	75	75	75	75	75	600
					BL	194.59	194.59	194.59	194.59	194.59	194.59	194.59	194.59	1556.72
2	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy								50	50
					BL								31.31	31.31
3	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	125	125	125	125	125	125	125	125	1000
					BL	138.08	138.08	138.08	138.08	138.08	138.08	138.08	138.08	1104.64
4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - Banana tc	85	Acre	182414	Phy	100	100	100	100	100	100	100	100	800
					BL	155.05	155.05	155.05	155.05	155.05	155.05	155.05	155.05	1240.4
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy	5	5	5	5	5	5	5	5	40
					BL	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	81.44
6	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (2.5 m x 2.5 m)	85	Acre	239234	Phy	600	600	600	600	600	600	600	600	4800
					BL	1220.09	1220.09	1220.09	1220.09	1220.09	1220.09	1220.09	1220.09	9760.72
7	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	300	300	300	300	300	300	300	300	2400
					BL	568.98	568.98	568.98	568.98	568.98	568.98	568.98	568.98	4551.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
8	Pandals--Dragon fruit	85	Acre	415800	Phy	5	5	5	5	5	5	5	5	40
					BL	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	141.36
9	Protection Structure--Cold storage (130Sq mt)	85	sq.m.	1501500	Phy								1	1
					BL								12.76	12.76
	Sub Total													18481.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.5 Working Capital - Bee Keeping													
	Sub Total													

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.6 Forestry													
1	Nursery/ Propagation unit-Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	10	10	10	10	10	10	10	10	80
					BL	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	26.24
2	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy		25						25	50
					BL		29.12						29.12	58.24
	Sub Total													84.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.7 Animal Husbandry - Dairy													
1	Bulk Milk Cooling Unit--2000 litre	85	No.	11780000	Phy					1				1
					BL				10.01					10.01
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	2460000	Phy	50	50	50	50	50	50	50	50	400
					BL	104.55	104.55	104.55	104.55	104.55	104.55	104.55	104.55	836.4
	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	5+5	12290000	Phy	30	20	10	30	30	20	30	30	200
					BL	313.4	208.93	104.47	313.4	313.4	208.93	313.4	313.4	2089.33
3	Crossbred Cattle Farming--Dairy (CB) with Milking Machine – 12 LPD	85	5+5	12840000	Phy	5	5	5	5	5	5	5	5	40
					BL	54.57	54.57	54.57	54.57	54.57	54.57	54.57	54.57	436.56
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo – 10 LPD	85	5+5	2880000	Phy	15	25	15	25	20	25	15	25	165
					BL	36.72	61.2	36.72	61.2	48.96	61.2	36.72	61.2	403.92
5	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	10400000	Phy	5	5		5	10	10	10	10	55
					BL	44.2	44.2		44.2	88.4	88.4	88.4	88.4	486.2
6	Indigenous Cattle Faming--Dairy – Indigenous cows (Sahiwal/Gir) – 10 LPD	85	1+1	2770000	Phy	125	125	125	125	125	125	125	125	1000
					BL	294.31	294.31	294.31	294.31	294.31	294.31	294.31	294.31	2354.48
7	Integrated Dairy Farming-With Bio-gas & Vermi-Compost-Integrated Dairy Farming – 12 LPD (5+5)	85	No.	14520000	Phy							1	1	2
					BL								12.34	12.34
	Sub Total													6641.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.8 Working Capital - AH - Dairy/Drought animal													
1	Cross bred Farming_Others_	100	1+1	60000	Phy	50	50	50	50	50	50	50	50	400
					BL	30	30	30	30	30	30	30	30	240
	Cross bred Farming_Others_	100	5+5	282250	Phy	25	25	25	25	25	25	25	25	200
					BL	70.56	70.56	70.56	70.56	70.56	70.56	70.56	70.56	564.48
	Sub Total													804.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.9 Animal Husbandry - Poultry													
1	Animal/Poultry Feed Unit--20 tons per day	85	20 TPD	21500000	Phy							1		1
					BL						182.75		182.75	
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	8	8	8	8	8	8	8	8	64
					BL	44	44	44	44	44	44	44	44	352
3	Commercial Broiler Farming--Hybrid Broiler (Chicken) (EC) - 10000 units	85	1000	3876500	Phy	1	1	1	1	1	1	1	1	8
					BL	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	263.6
4	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy	1	1	1	1	1	1	1	1	8
					BL	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	729.68
5	Commercial Layer Farming--Hybrid Layer (Cage (1+1+5 housing)	85	50000	48578000	Phy	2	1	1	1	1	1	1	2	10
					BL	825.83	412.91	412.91	412.91	412.91	412.91	412.91	825.83	4129.12
6	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	10	10	10	10	10	10	10	10	80
					BL	10.2	10.2	10.2	10.2	10.2	10.2	10.2	10.2	81.6
	Sub Total													5738.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_	100	1000	208450	Phy	8	8	8	8	8	8	8	8	64
					BL	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	133.44
	Broiler Farming_Others_	100	10000	2102460	Phy	1	1	1	1	1	1	1	8	
					BL	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02	168.16
2	Desi Chicken/LIT birds Farming_Others_Semi Commercial	100	100	20000	Phy	5	5	5	5	5	5	5	40	
					BL	1	1	1	1	1	1	1	1	8
	Sub Total													309.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit- New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	20	20	20	20	20	20	20	20	160
					BL	107.61	107.61	107.61	107.61	107.61	107.61	107.61	860.88	
2	Sheep - Breeding Unit- New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	2	2	2	2	4	2	2	4	20
					BL	31.25	31.25	31.25	31.25	62.49	31.25	31.25	62.49	312.48
	Sub Total													1173.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
A.12 Working Capital - AH - Others/SR														
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	50	50	50	50	50	50	50	50	400
					BL	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	140
	Goat Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	40	40	40	40	40	40	40	40	320
					BL	36	36	36	36	36	36	36	36	288
	Sub Total													428

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
A.13 Fisheries														
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	3000000	Phy				1					1
					BL				25.5					25.5
2	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	10	15	10	15	10	15	15	10	100
					BL	42.93	64.39	42.93	64.39	42.93	64.39	64.39	42.93	429.28
3	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy	10	10	5	10	5	10	10	5	65
					BL	30.18	30.18	15.09	30.18	15.09	30.18	30.18	15.09	196.17
4	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	1	1	1	1	1	1	1	1	8
					BL	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	5.76
5	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	5	5	5	5	2	3	3	2	30
					BL	9.39	9.39	9.39	9.39	3.76	5.64	5.64	3.76	56.36
6	Integrated Pisciculture - With dairy-0.4	85	ha	744000	Phy	2	2	2	1	2		2	4	15
					BL	12.65	12.65	12.65	6.32	12.65		12.65	25.3	94.87
7	Integrated Pisciculture - With Paddy-0.4	85	ha	525000	Phy	4	4	4	4	3	4	4	3	30
					BL	17.85	17.85	17.85	17.85	13.39	17.85	17.85	13.39	133.88
	Sub Total													941.82

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
A.14 Working Capital - Fisheries														
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_	100	Acre	180000	Phy	20	20	20	20	20	20	20	20	160
					BL	36	36	36	36	36	36	36	36	288
2	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	200000	Phy	5	5	5	5	5	5	5	5	40
					BL	10	10	10	10	10	10	10	10	80
3	Integrated Farming_Others_Fish farming with dairy (1+1)	100	Acre	252500	Phy	5	5	5	5	5	5	5	5	40
					BL	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	101.04
	Sub Total													469.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	A.15 Farm Credit													
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles-Mobility Support 4 wheeler-marketing	80	No.	1000000	Phy	2	2	2	2	2	2	2	2	16
					BL	16	16	16	16	16	16	16	16	128
2	Finance to FPOs/FPCs- Procurement & Marketing-	85	No.	1500000	Phy	1	1	1	1	1	1	1	1	8
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75
3	Two Wheeler Loans - Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy	5	5	5	5	5	5	5	5	40
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
	Sub Total					33	33	33	33	33	33	33	33	264
	Total Farm Credit (sum of A.1 to A.15)													212742

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	B. Agriculture Infrastructure													
	B.1 Storage Facilities													
1	Cold Storage-For Dairy Products -7ft X7 ft X8 ft	85	No.	500000	Phy					1				1
					BL					4.25				4.25
2	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	2	2	2	2	2	2	2	2	16
					BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	20.4
3	Cold Storage-For Milk & Milk Products-7 ft X7ft X8 ft	85	No.	500000	Phy	3	3	3	3	3	3	3	3	24
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	102
4	Godown-Medium - 1000mt	85	No.	5000000	Phy	1	1	1	1	1	1	2	3	11
					BL	42.5	42.5	42.5	42.5	42.5	42.5	85	127.5	467.5
5	Godown-Small-100mt	85	No.	500000	Phy	2	2	2	2	2	2	2	2	16
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	68
6	Godown-Small-500mt	85	No.	2500000	Phy	2	2	2	2	2	2	2	2	16
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	340
7	Low Cost Storage-Fruit/ Vegetable-5ton	85	No.	500000	Phy	5	5	5	5	5	5	5	5	40
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	170
8	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy					1				1
					BL					42.5				42.5
	Sub Total													1214.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	B.2 Land Development													
1	Biofertilizers -Azolla- 10 ft x 2ft x 2 ft	85	No.	25000	Phy	5	5	5	5	5	5	5	5	40
					BL	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	8.48
2	Bunding-Contour Bunding-4-6 % Slope, AV Slope 5%,V.I- 1.12 m & H.I - 25 m	85	ha	51585	Phy	60	80	60	60	60	60	60	60	500
					BL	26.31	35.08	26.31	26.31	26.31	26.31	26.31	26.31	219.25
3	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy	100	100	100	100	100	100	100	300	1000
					BL	76.04	76.04	76.04	76.04	76.04	76.04	76.04	228.12	760.4
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I- 10x10x3m in weathered/hard rock	85	No.	74000	Phy	20	20	20	20	20	20	20	20	160
					BL	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	100.64
	Sub Total													1088.77

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x3ft	85	No.	27200	Phy	10	10	10	10	10	10	10	10	80
					BL	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	18.48
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	20	20	20	20	20	20	20	20	160
					BL	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	48.96
3	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	3500000	Phy					2				2
					BL					59.5				59.5
	Sub Total													126.94
	Total (B.1+B.2+B.3)													2430.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	C. Ancillary Activities													
	C.1 Food & Agro Processing													
1	Agro Processing Unit-Cashew Processing-1 nton per day	85	No.	1500000	Phy	1	1	1	1	3	1	3	5	16
					BL	12.75	12.75	12.75	12.75	38.25	12.75	38.25	63.75	204
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	1	1	1	1	1	1	1	1	8
					BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	20.4
3	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	5	5	5	5	5	5	5	5	40
					BL	85	85	85	85	85	85	85	85	680
4	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	5	5	5	5	5	5	5	5	40
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	68
5	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	1	1	1	1	1	1	1	5	12
					BL	1.7	1.7	1.7	1.7	1.7	1.7	1.7	8.5	20.4
6	Fruit Processing - Pickle-	85	No.	50000	Phy	1	1	1	1	1	1	2	1	9
					BL	0.43	0.43	0.43	0.43	0.43	0.43	0.85	0.43	3.86
7	Fruit Processing - Sorting, grading & Packing-	85	No.	200000	Phy	1	1	1	1	1	1	1	2	9
					BL	1.7	1.7	1.7	1.7	1.7	1.7	1.7	3.4	15.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhampur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
8	Honey & Honey Products-Honey Products-100KG PER HOUR	85	No.	2000000	Phy								1	1
					BL								1.7	1.7
9	Oil Extraction-Oil Mill-Fully Automatic 600-650 Kg/hour only plant and machi	85	No.	200000000	Phy	1			1	1		1	1	5
					BL	170			170	170		170	170	850
10	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	30000000	Phy	1	1	1	1	1	1	1	1	8
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	204
	Sub Total													2067.66

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	C.2 Ancillary Activities -Others													
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	25000000	Phy	2	2	2	2	2	2	2	2	16
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	340
2	Custom Service Units/ Custom Hiring Centers-Large-CSU(Large)	85	No.	10000000	Phy	1	1	1	1	1	1	1	1	8
					BL	85	85	85	85	85	85	85	85	680
3	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy					25				25
					BL					6375				6375
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes-- Loan to NBFC	85	No.	50000000	Phy					15				15
					BL					6375				6375
5	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	17500000	Phy	1	1	1	1	1	1	1	1	8
					BL	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	1190
	Sub Total													14960
	Total (C.1+C2)													17027.66
	Total (A+B+C)													232200.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	II. Micro, Small and Medium Enterprises (MSME)													
1	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Kishore Loan (Mudra loan)	85	No.	300000	Phy	50	50	50	50	50	50	50	50	400
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	1020
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	50	50	50	50	50	50	50	50	400
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	170
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	500000	Phy	50	50	50	50	50	50	50	50	400
					BL	212.5	212.5	212.5	212.5	212.5	212.5	212.5	212.5	1700
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy					2				2
					BL					4250				4250
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	100	100	100	100	100	100	100	100	800
					BL	4250	4250	4250	4250	4250	4250	4250	4250	34000

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	Phy	5	5	5	5	5	5	5	5	40
					BL	2125	2125	2125	2125	2125	2125	2125	2125	17000
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy					2				2
					BL					850				850
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	100	100	100	100	100	100	100	100	800
					BL	1020	1020	1020	1020	1020	1020	1020	1020	8160
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	2	2	2	2	5	2	2	2	19
					BL	170	170	170	170	425	170	170	170	1615
10	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy					3				3
					BL					15300				15300
11	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	50	50	50	50	50	50	50	50	400
					BL	850	850	850	850	850	850	850	850	6800
12	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	2	2	2	2	2	2	2	2	16
					BL	1360	1360	1360	1360	1360	1360	1360	1360	10880

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy					5				5
					BL					1275				1275
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	5	5	5	5	5	5	5	5	40
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	170
15	Service Sector - Working Capital-Small-Service enterprises	85	No.	20000000	Phy	2	2	2	2	2	2	2	2	16
					BL	340	340	340	340	340	340	340	340	2720
	Sub Total													105910

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	III. Export Credit													
	Total Export Credit													

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	IV. Education													
1	Education Loans-vocational training-	85	No.	300000	Phy	20	20	20	20	40	20	20	20	180
					BL	51	51	51	51	102	51	51	51	459
	Total Education													459

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	V. Housing													
1	Repair of Dwelling Units--	85	No.	200000	Phy	90	90	70	90	90	90	90	90	700
					BL	153	153	119	153	153	153	153	153	1190
	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	300	300	300	300	300	300	300	300	2400
					BL	5100	5100	5100	5100	5100	5100	5100	5100	40800
	Total Housing													41990

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Nayagarh	District Total
	VI. Social Infrastructure						
1	Education-Schools-Secondary school	85	No.	30000000	Phy	1	1
					BL	255	255
	Healthcare-Hospital-	85	No.	50000000	Phy	1	1
					BL	425	425
	Total Social Infrastructure						680

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	VII. Renewable Energy													
1	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	1	1	1	1	1	1	1	1	8
					BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	20.4
	Total Renewable Energy													20.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhapur	Dasapalla	Gania	Khandapara	Nayagarh	Nuagaon	Odagaon	Ranapur	District Total
	VIII. Others													
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy	500	500	500	500	500	500	500	500	4000
					BL	50	50	50	50	50	50	50	50	400
	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	5100	4050	4050	4100	5100	4050	4100	5050	35600
					BL	10200	8100	8100	8200	10200	8100	8200	10100	71200
	Total Others													71600
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													452859.42

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	30000.91	32165.70	50388.00	50252.08	92525.20	69972.24	60526.84
RCBs	43544.38	60461.99	32063.00	59041.94	14881.47	62426.00	86415.59
SCARDB							
RRBs	14786.00	6255.98	5973.00	8183.16	9720.83	9985.89	10170.03
Others	10370.00	1518.30	12262.00	0.00	0.00	0.80	1045.79
Sub total (A)	98701.29	100401.97	100686.00	117477.18	117127.50	142384.93	158158.25

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	21817.00	15109.79	32222.00	31048.66	36318.78	49705.51	44928.03
RCBs	1516.00	147.94	542.00	253.39	5841.40	274.21	1190.85
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7387.00	158.38	3027.00	104.87	3815.70	848.53	1487.89
Others	7209.00	13365.72	7842.00	4400.64	0.00	15080.82	6837.62
Sub total (B)	37929.00	28781.83	43633.00	35807.56	45975.88	65909.07	54444.39

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	51817.91	47275.49	82610.00	81300.74	128843.98	119677.75	105454.87
RCBs	45060.38	60609.93	32605.00	59295.33	20722.87	62700.21	87606.44
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	22173.00	6414.36	9000.00	8288.03	13536.53	10834.42	11657.92
Others	17579.00	14884.02	20104.00	4400.64	0.00	15081.62	7883.41
Sub total (C)	136630.29	129183.80	144319.00	153284.74	163103.38	208294.00	212602.64

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1416.00	26439.18	29542.00	55880.07	52231.67	57976.57	101277.55
RCBs	0.00	0.00	68.00	0.00	8400.79	0.00	989.35
SCARDB					0.00	0.00	
RRBs	144.00	6933.41	1536.00	8853.99	5487.53	6715.80	3534.24
Others	480.00	2175.12	7190.00	2.70	0.00	71.50	1778.87
Sub total (D)	2040.00	35547.71	38336.00	64736.76	66119.99	64763.87	107580.01

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	35501.00	6718.50	28023.00	66037.69	38276.35	97495.67	41999.60
RCBs	0.00	483.11	68.00	672.28	6890.34	1229.26	160136.23
SCARDB							
RRBs	296.00	6076.01	2632.00	22390.57	4500.94	12803.37	11204.84
Others	4639.00	3097.16	6818.00	1354.96	4562.00	18907.76	4305.72
Sub total (E)	40436.00	16374.78	37541.00	90455.50	54229.63	130436.06	217646.39

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	88734.91	80433.17	140175.00	203218.50	219352.00	275149.99	248732.02
RCBs	45060.38	61093.04	32741.00	59967.61	36014.00	63929.47	248732.02
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	22613.00	19423.78	13168.00	39532.59	23525.00	30353.59	26397.00
Others	22698.00	20156.30	34112.00	5758.30	4562.00	34060.88	13968.00
Sub total (F)	179106.29	181106.29	220196.00	308477.00	283453.00	403493.93	537829.04

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	32165.70	60461.99		6255.98	1518.30	100401.97	50252.08	59041.94		8183.16	0.00	117477.18

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	69972.24	62426.00		9985.89	0.80	142384.93	60526.84	86415.59		10170.03	1045.79	158158.25

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	32165.70	60461.99		6255.98	1518.30	100401.97	50252.08	59041.94		8183.16	0.00	117477.18
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH-D						0.00						0.00
AH-P						0.00						0.00

AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	15109.79	147.94	0.00	158.38	13365.72	28781.83	31048.66	253.39	0.00	104.87	4400.64	35807.56
Grand Total (I +II)	47275.49	60609.93	0.00	6414.36	14884.02	129183.80	81300.74	59295.33		8288.03	4400.64	153284.74

Table 2: Term Loan											(₹ lakh)	
Particul ars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	69972.24	62426.00		9985.89	0.80	142384.93	60526.84	86415.59		10170.03	1045.79	158158.25
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	49705.51	274.21	0.00	848.53	15080.82	65909.07	44928.03	1190.85	0.00	1487.89	6837.62	54444.39
Grand Total (I +II)	119677.75	62700.21	0.00	10834.42	15081.62	208294.00	105454.87	87606.44	0.00	11657.92	7883.41	212602.64

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
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	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Cashew Processing		No.	1500000
4	Agro Processing Unit	Leaf plate making		No.	300000
5	Animal/Poultry Feed Unit			20 TPD	21500000
6	Aquaculture inputs production	Fish Feed Mill		No.	3000000
7	Bee Keeping	Boxes		No.	305232
8	Bioferlizers	Azolla		No.	25000
9	Bore Well	New		No.	132000
10	Bulk Milk Cooling Unit			No.	1178000
11	Bunding	Contour Bunding	4	ha	51585
12	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
13	Cold Storage	For Dairy Products		No.	500000
14	Cold Storage	For Horticulture Produce		No.	150000
15	Cold Storage	For Milk & Milk Products		No.	500000
16	Combine harvester	Self-propelled belt type		No.	2583400
17	Combine harvester	Self-propelled belt type	Combined Harvester 68	No.	2660200
18	Combine harvester	Self-propelled belt type	Combined Harvester 76	No.	2511300
19	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
20	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC)	1000	3876500

21	Commercial Layer Farming			10000	10731000
22	Commercial Layer Farming			50000	48578000
23	Composite Fish Culture	Composite Fish Culture		ha	355000
24	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
25	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
26	Compost/ Vermi Compost	Vermi Compost		No.	36000
27	Cottage Industry	Masala Making		No.	2000000
28	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
29	Crossbred Cattle Farming			1+1	246000
30	Crossbred Cattle Farming			5+5	1229000
31	Crossbred Cattle Farming			5+5	1284000
32	Custom Service Units/ Custom Hiring Centers	Large		No.	10000000
33	Dal/ Pulses Mill	Mini		No.	200000
34	Drip Irrigation			ha	145000
35	Dug Well	New		No.	162800
36	Education	Schools		No.	30000000
37	Education Loans	vocational training		No.	300000
38	Electric Pump Sets			No.	56100
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	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
43	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
44	Fish marketing	Motorcycle with Ice Box		No.	85000
45	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000

46	Floriculture	Rose	Rose	ha	73668
47	Fruit Processing	Pickle		No.	50000
48	Fruit Processing	Sorting, grading & Packing		No.	200000
49	Goat	Rearing Unit	New Shed	40+2	633000
50	Godown	Medium		No.	5000000
51	Godown	Small		No.	2500000
52	Godown	Small		No.	500000
53	Graded Buffalo Farming		Dairy	5+5	288000
54	Healthcare	Hospital		No.	50000000
55	Heifer Rearing			20	1040000
56	Honey & Honey Products	Honey Products		No.	200000
57	Indigenous Cattle Faming			1+1	277000
58	Indigenous Poultry Farming	Dual purpose		250	120000
59	Integrated Dairy Farming	With Bio	gas & Vermi	No.	1452000
60	Integrated Pisciculture	With dairy		ha	744000
61	Integrated Pisciculture	With Paddy		ha	525000
62	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
63	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes			No.	50000000
64	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000
65	Loans to Distressed Persons	Jan Dhan		No.	10000
66	Low Cost Storage	Fruit/ Vegetable		No.	500000
67	Manufacturing Sector	Term Loan	Medium	No.	250000000
68	Manufacturing Sector	Term Loan	Micro	No.	5000000
69	Manufacturing Sector	Term Loan	Small	No.	50000000
70	Manufacturing Sector	Working Capital	Medium	No.	50000000
71	Manufacturing Sector	Working Capital	Micro	No.	1200000
72	Manufacturing Sector	Working Capital	Small	No.	10000000
73	Market Yard	Marketing Infrastructure		No.	5000000
74	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960

75	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
76	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
77	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	239234
78	Nursery/ Propagation unit	Traditional Nursery		No.	38596
79	Oil Extraction	Oil Mill	Fully Automatic 600	No.	20000000
80	Other machinery	Other Machinery & Equipment		No.	137600
81	Other machinery	Other Machinery & Equipment		No.	386800
82	Other machinery	Other Machinery & Equipment		No.	46800
83	Other Plantation Crops			Acre	223130
84	Pandals			Acre	415800
85	Plantation	Bamboo	Bambooplantation under OBDP (State Plan Scheme)	ha	137017
86	Power Tiller		Power Tiller 14	No.	215000
87	Protection Structure			sq.m.	1501500
88	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
89	Repair of Dwelling Units			No.	200000
90	Rice Processing	Puffed Rice		No.	3000000
91	Seed Drill	Seed cum Fertilizer Drill	Seed	No.	82500
92	Seed Processing	All Seed Types		No.	3500000
93	Service Sector	Term Loan	Medium	No.	600000000
94	Service Sector	Term Loan	Micro	No.	2000000
95	Service Sector	Term Loan	Small	No.	80000000
96	Service Sector	Working Capital	Medium	No.	30000000
97	Service Sector	Working Capital	Micro	No.	500000

98	Service Sector	Working Capital	Small	No.	20000000
99	Sheep	Breeding Unit	New Shed	100+5	1838000
100	SHGs/ JLGs	Others		No.	200000
101	Solar Energy	Solar Pump Sets		No.	300000
102	Sprinkler Irrigation	Micro		ha	85398
103	Thresher	Multicrop Power Threshers		No.	252100
104	Tractor	Without Implements & Trailer	PTO 27	No.	611800
105	Tractor	Without Implements & Trailer	PTO 34	No.	686500
106	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

Annexure - 5

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others__	1000	208450
2	Broiler Farming	Others__	10000	2102460
3	Chilli/ Mirch	Irrigated		50000
4	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani__		15000
5	Cross bred Farming	Others__		60000
6	Cross bred Farming	Others__		282250
7	Desi Chicken/ LIT birds Farming	Semi Commercial	100	20000
8	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
9	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps__		180000
10	Ginger/ Adrak	Irrigated		100000
11	Goat Farming	Rearing Unit _ Semi intensive__		35000
12	Goat Farming	Rearing Unit _ Semi intensive__		90000
13	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
14	Integrated Farming	Fisheries with Poultry & Horticulture__		200000
15	Integrated Farming	there _ Fish farming with dairy (1+1)		252500
16	Maize/ Makka	Unirrigated/ Rainfed		25000
17	Marigold/ Gende Ka Phool/ Zendu			50000
18	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
19	Other Vegetables			35000
20	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed		17000
21	Rapeseed/ Toria/ Laahi	Unirrigated/ Rainfed		14000
22	Rice/ Chaval/ Dhan	HYV		40000
23	Sesame/ Til/ Sesamum/ Gingelly	Unirrigated/ Rainfed		13000
24	Sugarcane/ Ganna	Irrigated		70000
25	Turmeric/ Haldi	Irrigated		90000
26	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

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
CRRRI	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



<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH Renewable Energy, Green Mobility Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



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NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

☎ : 022- 2653-9243/ 9241

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

activities in agriculture and rural Start-ups ecosystem.

- The total corpus of AgriSURE Fund is ₹750 crore.

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

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NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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NATIONAL BANK FOR
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