



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



नुआपड़ा जिला  
Nuapada District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

**Year: 2025-26**

District: Nuapada

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



**PLP Document Prepared by:**

Sunaram Majhi

District Development Manager

NABARD

Nuapada

PLP Document finalized by: Odisha Regional Office

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

## Index

Sr. No.	Particulars		Page No.
1	Foreword		3
2	Executive Summary		7
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		10
	<b>Part A</b>		13
4	District Map		14
5	Broad Sector wise PLP projection for the year 2025-26		15
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		16
7	District profile		17
8	Banking Profile		30
	<b>Part B</b>		35
9	Chapter 1	Important Policies and Developments	36
10	Chapter 2	Credit Potential for Agriculture	46
11	2.1	Farm Credit	46
12	2.1.1	Crop Production, Maintenance & Marketing	46
13	2.1.2	Water Resources	47
14	2.1.3	Farm Mechanization	47
15	2.1.4	Plantation & Horticulture, including Sericulture	48
16	2.1.5	Forestry & Waste Land Development	49
17	2.1.6	Animal Husbandry – Dairy	49
18	2.1.7	Animal Husbandry – Poultry	50
19	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	50
20	2.1.9	Fisheries	51
21	2.1.10	Farm Credit – Others	52
22	2.1.11	Sustainable Agricultural Practices	52
23	2.2	Agriculture Infrastructure	53
24	2.2.1	Construction of Storage and Marketing Infrastructure	53
25	2.2.2	Land Development, Soil Conservation and Watershed Development	53
26	2.2.3	Agri. Infrastructure – Others	54
27	2.3	Agriculture – Ancillary Activities	54
28	2.3.1	Food & Agro Processing	54

29	2.3.2	Agri Ancillary Activities – Others	55
30	Chapter 3	Credit potential for MSMEs	56
31	Chapter 4	Credit Potential for Export Credit, Education & Housing	57
32	Chapter 5	Credit Potential for Infrastructure	59
33	5.1	Infrastructure – Public Investments	59
34	5.2	Social Infrastructure involving Bank Credit	60
35	5.3	Renewable Energy	60
36	Chapter 6	Informal Credit Delivery System	62
37	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	63
38	Chapter 8	Status and prospects of Cooperatives	68
39	Chapter 9	NABARD's Projects and Interventions in the District	70
40	Success Stories		71
41	Appendix 1a	Climate Action - Scenario at Global & National Level	77
42	Appendix 1b	Climate Change Scenario – At the State Level	80
43	Appendix 1c	Climate Change Scenario - At the District Level	82
44	Appendix 2	Potential for Geographical Indication (GI) in the district	84
45	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	85
46	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	103
47	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	106
48	Annexure 4	Unit costs for major activities fixed by NABARD	109
49	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	113
50	Abbreviations		114
51	NABARD Subsidiaries		117
52	Name and address of DDM		120



## 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	Nuapada district came into existence on 01 April 1993 after bifurcation of Kalahandi district. It is bounded by the Bargarh district in north Kalahandi district in south Bolangir in the east and Chattisgarh State in the west. The district has 05 blocks 131 GPs and 656 inhabited villages.
2	Type of soil	The total geographical area of the district is 3852 sq. km and falls under the agro climatic zone of Eastern plateau & Hills-Eastern Plains and has sub-tropical climate with harsh summer and winter conditions. The region receives an annual average rainfall of 1286 mm.
3	Primary occupation	The economy of the district is predominantly agrarian having 1.06 lakh holdings with large number of small marginal and fragmented holdings with rain fed farming system. The average size of land holding is 1.10 ha.
4	Land holding structure	The gross cropped area of the district is 271924 ha and the net sown area is 191100 ha with cropping intensity of 146. The main crops grown in the district are paddy vegetables pulses and oil seeds.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement during the year 2023-24 is 109.71% in the district.
2	CD Ratio	The CD ratio for the district was 65.41% as on 31.03.2023 which has increased to 65.80% as on 31.03.2024.
3	Investment credit in agriculture	The achievement of Crop loan and Term loan is ₹40729.07 lakh and ₹15429.03 lakh respectively.
4	Credit flow to MSMEs	During the year 2023-24 the credit flow to MSME is ₹30325.00 lakh respectively.
5	Other significant credit flow, if any	Credit flow towards Other Priority Sector is ₹13694.32 00 lakh.

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

1	Projection for the year	For the year 2025-26 the total projections is ₹185280.62 lakh.
2	Projection for agriculture and its components	Projections for Crop loan and Term loan is ₹63992.57 lakh and ₹50699.22 lakh respectively

3	Projection for MSMEs	For MSME it is ₹48081.95 lakh
4	Projection for other purposes	Projections For Export Credit ₹225.00 lakh, Education ₹ 901.00 lakh, Housing ₹6794.90 lakh, Social Infrastructure ₹1530.000 lakh, Renewable Energy ₹525.98 lakh and Others ₹ 12500.00 lakh

## 5. Developmental Initiatives

The major constraints to be addressed for increasing the credit flow to agriculture and allied activities are:-

- (i) lack of well-organized and developed irrigation mapping,
- (ii) services like soil testing at farmers level,
- (iii) reducing the gap between potential yield and yield at farmer level by adoption of appropriate technology through use of improved farm machinery, seed, training and capacity building,
- (iv) crop diversification from traditional to high value and demand based crops,
- (v) creation of more scientific storage structures to avoid distress sale and provide remunerative prices
- (vi) revival of milk union and defunct bulk milk coolers and opening of new milk routes,
- (vii) strengthening ground level veterinary services by placing additional para-veterinarians,
- (viii) assured supply of power in rural areas,
- (ix) training and skill development etc.
- (x) providing banking services in unbanked GPs.

## 6. Thrust Areas

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

## **7. Major Constraints and Suggested Action Points**

The major constraints to be addressed for increasing the credit flow to agriculture and allied activities are:-

- (i) lack of well-organized and developed irrigation mapping,
- (ii) services like soil testing at farmers level,
- (iii) reducing the gap between potential yield and yield at farmer level by adoption of appropriate technology through use of improved farm machinery, seed, training and capacity building,
- (iv) crop diversification from traditional to high value and demand based crops,
- (v) creation of more scientific storage structures to avoid distress sale and provide remunerative prices
- (vi) revival of milk union and defunct bulk milk coolers and opening of new milk routes,
- (vii) strengthening ground level veterinary services by placing additional para-veterinarians,
- (viii) assured supply of power in rural areas,
- (ix) training and skill development etc.
- (x) providing banking services in unbanked GPs.

## **8. Way Forward**

- (i) To promote integrated Farming to increase the farmers income.
- (ii) Utilize the available water resources to maximize production.
- (iii) Special programme on promotion of Millet in tribal areas (Odisha Millet Mission).
- (iv) The district can participate in the Government of India's Transformation of Aspirational District programme to improve its socio economic status.
- (v) Government and NGOs can educate youth about the industrial landscape and encourage them to become entrepreneurs. They can provide support to entrepreneurs.



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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

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



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

## 5. Agency wise Use

### Utility

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

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

## 6. Limitations and constraints

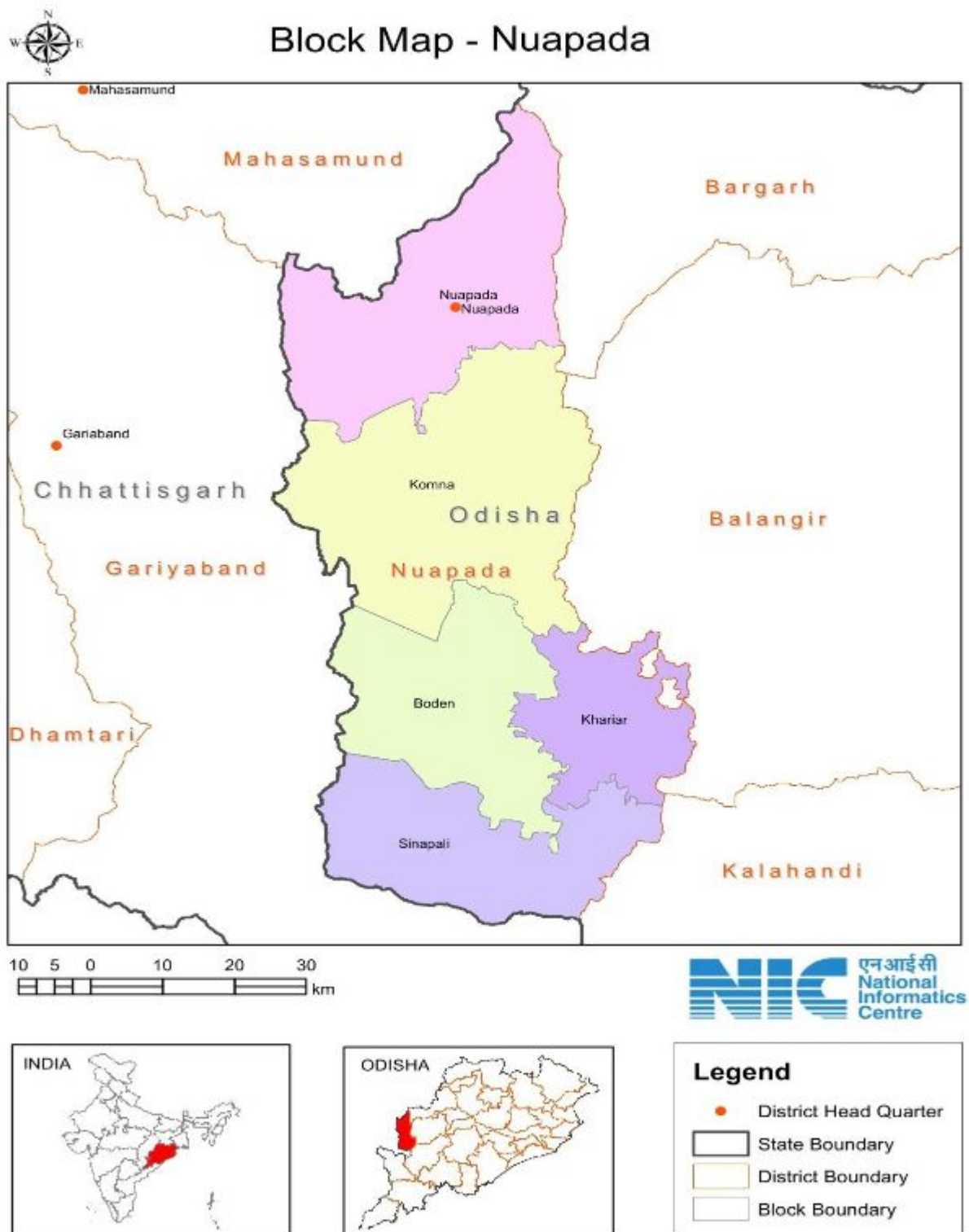
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.



# Part A

## District Map

### Block Map - Nuapada



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	100032.94
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>63992.57.12</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>36049.37</b>
B	Agriculture Infrastructure	6095.10
C	Ancillary activities	8563.75
I	Credit Potential for Agriculture A+B+C)	114691.79
II	Micro, Small and Medium Enterprises	48081.95
III	Export Credit	255.00
IV	Education	901.00
V	Housing	6794.90
VI	Social Infrastructure	1530.00
VII	Renewable energy	525.98
VIII	Others	12500.00
	Total Priority Sector	185280.62



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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	63992.57
2	Water Resources	4801.54
3	Farm Mechanisation	7549.10
4	Plantation & Horticulture with Sericulture	3504.98
5	Forestry & Waste Land Development	1249.75
6	Animal Husbandry – Dairy	4292.45
7	Animal Husbandry – Poultry	3219.41
8	Animal Husbandry - Sheep, Goat, Piggery	9200.45
9	Fisheries	1928.09
10	Farm Credit- Others	294.60
	<b>Sub total</b>	<b>100032.94</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	5206.25
2	Land development, Soil conservation, Wasteland development	659.35
3	Agriculture Infrastructure – Others	229.50
	<b>Sub total</b>	<b>6095.10</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	3485.00
2	Ancillary activities – Others	5078.75
	<b>Sub Total</b>	<b>8563.75</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>48081.95</b>
<b>III</b>	<b>Export Credit</b>	<b>255.00</b>
<b>IV</b>	<b>Education</b>	<b>901.00</b>
<b>V</b>	<b>Housing</b>	<b>6794.90</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>1530.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>525.98</b>
<b>VIII</b>	<b>Others</b>	<b>12500.00</b>
	<b>Total Priority Sector</b>	<b>185280.62</b>

Note: Details indicated at Annexure – 1 at page - 85

## 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)	3852.00
2	No. of Sub Divisions	1
3	No. of Blocks	5
4	No. of revenue villages	656
5	No. of Gram Panchayats	131

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Nuapada
3	Agro-climatic Zone 1	Western Undulating
4	Agro-climatic Zone 2	Western Undulating
5	Agro-climatic Zone 3	Western Undulating
6	Agro-climatic Zone 4	Western Undulating
7	Agro-climatic Zone 5	Western Undulating
8	Climate	Dry sub humid
9	Soil Type	Medium Black, red and yellow

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	385200
2	Forest Land	184900
3	Area not available for cultivation	3000
4	Permanent Pasture and Grazing Land	2000
5	Land under Miscellaneous Tree Crops	1000
6	Cultivable Wasteland	2000
7	Current Fallow	2400
8	Other Fallow	1000

### 4. Ground Water Scenario (No. of blocks)

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	74155	69	45483	38
2	>1 to <=2 ha	21998	21	36861	31
3	>2 to <=4 ha	10487	10	35444	30
4	>4 to <=10 ha	454	0	2270	2
5	>10 ha		0		0
6	Total	107094	100	120058	101

### 6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	98.00
2	Of the above, Small/ Marginal Farmers	96.00
3	Agricultural Labourers	53.00
4	Workers engaged in Household Industries	7.00
5	Workers engaged in Allied agro activities	2.00
6	Other workers	58.00



## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	610.00	302.00	308.00	576.00	34.00
2	Scheduled Caste	82.00	41.00	41.00	76.00	6.00
3	Scheduled Tribe	206.00	100.00	106.00	202.00	4.00
4	Literate	300.00	181.00	119.00	264.00	36.00
5	BPL	0.00				

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	152.00
2	Rural Households	144.00
3	BPL Households	99.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	28634.00
2	Having source of drinking water	129694.00
3	Having electricity supply	29364.00
4	Having independent toilets	1973.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	656
2	Villages having Post Offices	111
3	Villages having Banking Facilities	108
4	Villages having Primary Schools	583
5	Villages having Primary Health Centres	17
6	Villages having Potable Water Supply	648
7	Villages connected with Paved Approach Roads	424

## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1356
2	Primary Health Centres	17
3	Primary Health Sub-Centres	95
4	Dispensaries	15
5	Hospitals	7
6	Hospital Beds	206

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	129
2	Registered FPOs	14
3	Agro Service Centres	4
4	Soil Testing Centres	1
5	Approved nurseries	5
6	Agriculture Pumpsets	5632
7	Pumpsets Energised	4832
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	189170.00
2	Irrigation Potential Created	104960.00
3	Net Irrigated Area (Total area irrigated at least once)	75521.00
4	Area irrigated by Canals/ Channels	39813.00
5	Area irrigated by Wells	26190.00
6	Area irrigated by Tanks	8803.00
7	Area irrigated by Other Sources	715.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	98750.00

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4329
2	Railway Line [km]	32
3	Public Transport Vehicle [Nos]	713
4	Goods Transport Vehicles [Nos.]	5737

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	135	25000
2	Sugarcane (Gur/ Khandsari/ Sugar)	1	
3	Spices (Masala Powders/ Pastes)	1	
4	Cotton (Ginning/ Spinning/ Weaving)	1	
5	Milk (Chilling/ Cooling/ Processing, etc.)	5	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	8290	2339	5951
2	Cattle - Indigenous	147281	104839	42442
3	Buffaloes	12659	6711	5948
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	29903		
6	Goat	80190	29924	50266
7	Pig - Cross bred	0		
8	Pig - Indigenous	647		
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	301749		
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	8
2	Artificial Insemination Centers	110
3	Animal feed manufacturing units	
4	Fodder Farms	1
5	Dairy Cooperative Societies	5
6	Milk Collection Centres	5
7	Fishermen Societies	3
8	Animal Husbandry Training Centres	1
9	Animal Markets	2
10	Fish Markets	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	5957.00	MT	22.00	gm/day
2	Egg	49.18	Lakh Nos.	36.00	nos/p. a.
3	Milk	12.11	MT	56.00	gm/day
4	Meat	2.97	MT	15.00	gm/day

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table 1 : GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	24115.95	36366.84	40729.00

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

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	PADDY	94,500	3,87,450	4,100	94,500	3,96,900	4,200	87,600	3,59,160	4,100
2	MAIZE	8,000	19,600	2,450	8,000	20,000	2,500	6,690	21,140	3,159
3	MUNG	25,000	14,500	580	24,000	13,440	560	22,960	13,180	574
4	BIRI	15,000	8,850	590	20,000	11,400	570	5,990	3,020	500
5	GROUNDNUT	6,000	9,000	1,500	5,000	7,500	1,500	6,470	11,550	1,785
6	COTTON	10,000	12,500	1,250	10,015	12,020	1,300	11,000	13,750	1,250

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	251.82	271.92	271.92
2	Net sown area (lakh ha)	191.10	191.10	191.10
3	Cropping intensity (%)	133%	142%	146

**Table 4: 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)	NA	NA	NA

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC under Agriculture	LDM Office, ACP achievement in DCC agenda
Table 2: Major Crops, Area, Production, Productivity	CDAO office, Nuapada
Table 3: Irrigated Area, Cropping Intensity	CDAO office, Nuapada
Table 4: Trend in procurement/ marketing	RMC, Nuapada



## Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	307.64	480.50	1057.00

### Sources:

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda

## Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1096.70	2861.48	22725.00

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors			115
2	Power Tillers			6
3	Threshers/Cutters			47

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Mechanisation in District	CDAO office Boudh RTO office Boudh

## Plantation & Horticulture including Sericulture

**Table1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	231.89	780.48	3345.00

**Table 2: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Maize	Maize	Maize

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda
Table 2: Crop Identified for One District-One Product	CDAO, Nuapada

## Forestry & Waste Land Development

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	342.93	932.03	206.00

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda

## 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)	744.64	2470.00	4074.00
2	KCC for working capital (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	NA	NA	NA
4	Finance under group mode (₹ lakh)	NA	NA	NA

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1568.00	994.43	1009.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP achievement in DCC agenda

#### Animal Husbandry - SGP

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	279.92	596.52	8968.00
2	Finance under group mode (₹ lakh)	NA	NA	NA

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Balangir, Non-descript
2	Popular goat breed(s)	Black Bengal, Ganjam , Maruguda, Non-descript
3	Popular pig breed(s)	Non-descript

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office , ACP achievement in DCC agenda
Table 2: Popular Breed(s)	Animal Husbandry Department , Nuapada

## Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	150.60	320.64	1707.00
2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	NA	NA	NA
4	KCC for working capital (₹ lakh)	NA	NA	NA

**Table 2: Inland Fisheries Facilities**

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

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda
Table 2: Inland Fisheries Facilities	District Fishery Office, Nuapada

## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1243.94	507.58	60.00

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	91.21	133.76	5056.00



## 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)	35.00	117.00	572.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	NA	NA	NA

**Table 2: NABARD's interventions**

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

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda
Table 2: NABARD's interventions	NABARD RO, Bhubaneswar

## 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 (₹ lakh)	491.60	310.06	24.00

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda

#### Agri Ancillary Activities - Food & Agro Processing & Others

##### Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1969.74	4403.00	3348.00

##### Table 2: Other Ancillary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)			33

#### MSME

##### Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	17341.42	27587.34	30325.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda

#### Export/ Education/ Housing

##### Table 1: GLC

Sl. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	176.55	206.31	624.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda

### Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	25.79	7.15	1208.00

### Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	39.00	267.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, ACP achievement in DCC agenda

### Status and Prospects of Cooperatives

**Table 1: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	26	26	26
2	Multi state cooperative societies (No.)	NA	NA	NA

**Table 2: Block wise, sector wise distribution of cooperative societies in the district**

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Odisha	Nuapada	Nuapada	Agriculture	8	31GPs	Agriculture	8	31GPs	Agriculture	8	31GPs
2	Odisha	Nuapada	Komna	Agriculture	6	32GPs	Agriculture	6	32GPs	Agriculture	6	32GPs
3	Odisha	Nuapada	Khariar	Agriculture	5	26GPs	Agriculture	5	26GPs	Agriculture	5	26GPs
4	Odisha	Nuapada	Boden	Agriculture	3	15GPs	Agriculture	3	15GPs	Agriculture	3	15GPs
2	Odisha	Nuapada	Sinapali	Agriculture	4	27GPs	Agriculture	4	27GPs	Agriculture	4	27GPs

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of credit cooperative societies	ARCS office, Nuapada
Table 2: Block wise, sector wise distribution of cooperative societies in the district	ARCS office, Nuapada

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	16	45	17	28	0	NA	NA	NA	5	3604
Regional Rural Bank	1	19	17	2	0	NA	NA	NA	8	3263
District Central Coop. Bank	1	4	2	2	0	NA	NA	NA	134	23212
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	NA	NA	NA	0	0
Primary Agr. Coop. Society	26	26	26	0	0	NA	NA	NA	25	4464
Others	3	3	0	3	0	NA	NA	NA	644	116062
All Agencies	47	97	62	35	0	0	0	0	9.61	1732

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	0	0	176040.02	185124.00	221480.00	19.6	83.0
Regional Rural Bank	NA	NA	NA	0	0	25583.02	29640.00	34067.00	14.9	12.8
Cooperative Banks						8938.03	9259.00	11228.00	21.3	4.2
Others						0	0	0.00	#DIV/0!	0.0
All Agencies						210561.07	224023.00	266775.00	19.1	100.0



### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Loans [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	0	0	87238.01	114076.00	136830.00	19.9	77.9
Regional Rural Bank	NA	NA	NA	0	0	9645.00	11691.00	15213.00	30.1	8.7
Cooperative Banks	NA	NA	NA	0	0	18735.00	20767.00	23542.00	13.4	13.4
Others	NA	NA	NA	0	0	0.00	0.00	0.00	#DIV/0!	0.0
All Agencies	0	0	0	0	0	115618.01	146534.00	175585.00	19.8	100.0

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	49.6	61.6	61.8
Regional Rural Bank	37.7	39.4	44.7
Cooperative Banks	209.6	224.3	209.7
Others	0	0	0
All Agencies	54.9	65.4	65.8

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	0	0	0	0
Regional Rural Bank	0	0	0	0
Cooperative Banks	0	0	0	0
Others	128050	48978	21208	3977
All Agencies	<b>128050</b>	<b>48978</b>	<b>21208</b>	<b>3977</b>

#### 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	136830.00	100.0	54623.00	39.9	NA	0	NA	0	NA	0
Regional Rural Bank	15213.00	100.0	10469.00	68.8	NA	0	NA	0	NA	0
Cooperative Banks	23542.00	100.0	23069.00	98.0	NA	0	NA	0	NA	0
Others	0	0	0	0	NA	0	NA	0	NA	0
All Agencies	<b>175585.00</b>	100.0	<b>88161.00</b>	50.2	0.00	0	0.00	0	0.00	0

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	68583.00	36845.00	53.7	80889.00	66742.45	82.5	136830.00	95219.00	69.6	68.6
Regional Rural Bank	12701.00	6836.00	53.8	6465.00	8504.62	131.5	15213.00	13026.00	85.6	90.3
Cooperative Banks	12000.00	12131.00	101.1	15150.00	14113.93	93.2	23542.00	23069.00	98.0	97.4
Others										0.0
All Agencies	<b>93284.00</b>	<b>55812.00</b>	<b>59.8</b>	<b>102504.00</b>	<b>89361.00</b>	<b>87.2</b>	<b>175585.00</b>	<b>131314.00</b>	<b>74.8</b>	<b>73.9</b>

### 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	27690.00	24116.00	87.1	30828.00	36367.00	118.0	34041.00	40729.00	119.6	108.2
Term Loan (Agri.)	14068.00	10434.00	74.2	10997.00	9959.00	90.6	16689.00	23474.00	140.7	101.8
Total Agri. Credit	<b>41758.00</b>	<b>34550.00</b>	<b>82.7</b>	<b>41825.00</b>	<b>46326.00</b>	<b>110.8</b>	<b>50730.00</b>	<b>64203.00</b>	<b>126.6</b>	<b>106.7</b>
MSME	41820.00	17342.00	41.5	42330.00	27590.00	65.2	46198.00	28193.00	61.0	55.9
Other Priority Sectors*										
	9706.00	3920.00	40.4	14265.00	7012.00	49.2	18234.00	17060.00	93.6	61.0
Total Priority Sector	<b>93284.00</b>	<b>55812.00</b>	<b>59.8</b>	<b>98420.00</b>	<b>80928.00</b>	<b>82.2</b>	<b>115162.00</b>	<b>109456.00</b>	<b>95.0</b>	<b>79.0</b>

### 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	NA	NA	0	NA	NA	0	NA	NA	0	0.0
Regional Rural Bank	NA	NA	0	NA	NA	0	NA	NA	0	0.0
Cooperative Banks	NA	NA	0	NA	NA	0	NA	NA	0	0.0
Others	NA	NA	0	NA	NA	0	NA	NA	0	0.0
All Agencies	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00

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

Source(s)	
1	SLBC and LDM



## 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 alongwith 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 Rs. 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

**i. Agri Stack:**

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

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

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

**iii. JanSamarth Portal:**

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

**Agriculture Infrastructure Fund (AIF) Scheme**

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

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



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

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

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

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

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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

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

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

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

vi. **A network of nucleus breeding centres for shrimp broodstocks** will be



established with funding for shrimp farming and exports facilitated through NABARD.

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

viii. Mudra Loans: The limit enhanced to Rs. 20 lakh from the current 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-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

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

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

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

## 8. Financial Inclusion

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

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

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

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

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

## 9. Farm Sector Development

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

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

9.ii. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and



deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

9.iii. Accelerator approach for growth of FPOs:

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

9.iv. Saturation Drive campaign:

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

9.v. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

designed around the needs of each start-up.

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

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

Enhance the resilience and diversification of agriculture.

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

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

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

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

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

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

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

### **2. State Budget**

#### **2.1. Important Announcements**

Crop Production Management towards Coffee Mission and Potato Mission

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

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

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

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

India.

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

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

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

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

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

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

The agriculture in the district is characterized by small land holdings rain fed agriculture on more than 61% of arable land intensive paddy cultivation with low productivity and slow shift in cropping pattern towards cash crops. The normal rainfall of the district is 1286 mm distributed over 60.9 rainy days but the distribution pattern is quite erratic as a result of which district faces drought like situation frequently. Around 90% of the farmers are small and marginal farmers whereas 85% of the population depends on agriculture sector. The major crops grown in the district are cereals (paddy maize and millets) pulses (black gram green gram arhar cowpea etc.) oil seeds (groundnut castor til sunflower mustard) cash crops (cotton) and vegetables (tomato onion brinjal). The gross cropped area of the district is 271924 ha and the net sown area is 191100 ha with cropping intensity of 146%. The Odisha millet mission is under implementation in the three blocks of the district since last four years. The programme has been extended to all blocks in the 2022-23. Under the programme 12000 quintal of millets has been procured through TDCC during 2022-23. Agriculture department is implementing project to promote organic farming in 500 ha of land in 25 cluster under Paramparagat Krishi Vikash Yojana (PKVY) in Nuapada and Komna blocks since 2019-20.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹24115.95 lakh, ₹36366.84 lakh and ₹40729.00 lakh respectively.

Potential for 2025-26 estimated at Rs.1,85,280.62 lakh, sector and subsector wise detail potentials indicated in the Annexure-1

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

The Agriculture department in the district is led by the Chief District Agriculture Officer (CDAO) and supported by two District Agricultural Officers (DAO) 10 Assistant Agricultural Officers (AAOs) 60 Agricultural Officers (AOs) and 68 Village Agriculture Workers (VAWs) in the extension staff. There is 1 major irrigation project 4 medium irrigation projects 45 minor irrigation projects 612 lift irrigation points 2980 dug wells 2188 bore wells and 4566 cluster bore wells contributing to irrigation to 75521 hectares of land in the district. The department has one soil testing laboratory operating in the district. There is agriculture seed processing plant at Nuapada and Govt. seed production farm at Khariar. Seed is distributed through 26 PACSs and 80 private distributors. Fertilizer is distributed through 26 PACSs and 262 private distributors. Improved agricultural implements are being supplied by OAIC and private dealers. KVK and ATMA are providing technical and extension support. There is plan to establish one seed processing plant under Central assistance.



### **2.1.2 Water Resources**

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

Water is the most critical and essential input for augmenting agricultural production and productivity. Development of water resources for irrigation is a thrust area of GoI & Govt. of Odisha. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) with the motto of “water for every farm and per drop more crop” is being implemented in the district. State Government has launched Biju Krishak Vikash Yojana Farm Pond scheme and Irrigation Master Plan to increase the irrigation potential of each block to a minimum of 35% of the cultivated area. Under Jananidhi Agriculture Dept. has executed bore wells and shallow tube wells. The minor irrigation activities like shallow tube well bore wells and pump sets are traditionally financed by banks. Modern irrigation systems like drip and sprinklers as well as solar powered pumping system are the emerging activities for financing. Apart from Water Resources Dept. Minor Irrigation Dept. OLIC Agriculture Dept. OAIC Soil Conservation Dept. Horticulture Dept. DRDA etc. are involved in creating irrigation potential under various schemes/programmes of the State and Central Govt. including funding under RIDF. As assessed by Department of Water Resources in its survey conducted in 2013 the average stage of ground water development in the district is 19.12% and development of ground water is feasible through dug wells and bore wells.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹307.64 lakh, ₹480.50 lakh and ₹1057.00 lakh respectively.

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

Irrigation potential of 75521 ha (for Kharif season) and 29439 ha (for Rabi season) have been created through Major and Minor irrigation projects Lift irrigation project bore well and dug wells. There is 1 major irrigation project 4 medium irrigation projects 45 minor irrigation projects 612 lift irrigation points 2980 dug wells 2188 bore wells and 4566 cluster bore wells contributing irrigation to 75521 Ha of land in the district. Minor irrigation Department and Orissa Lift Irrigation Corporation (OLIC) have their Division office in the district which are being headed by their respective Executive Engineer. OAIC undertakes installation of bore wells LI points and spread of Drip & Sprinkler irrigation as well as supply of pump sets. The Corporation has its Project Manager's office at Nuapada. Drip and Sprinkler Irrigation projects are being implemented by the Horticulture Department. All the five blocks of the district are classified under 'SAFE' category for the purpose of exploitation of ground water. Micro-level planning for suitable MI structures for exploitation of ground water resources by using remote sensing data. Awareness amongst farmers on different irrigation schemes.

### **2.1.3 Farm Mechanization**

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

Farm mechanisation contemplates use of available modern machinery and equipment for various agricultural operations and mechanisation of selected farm operations is a key factor in successful implementation of an intensive farming system. Mechanising the agricultural operations especially during peak labour load period will enable timely completion of various operations which will result in increase in farm output. The impact of above features of mechanisation will facilitate adoption of multiple cropping use of yield increasing technology and more profitable crop rotation. The land holding pattern in the district reveals that about 70% of the total cultivable area are small land



holdings of 2 ha and below with potential for power tillers and related implements. There is potential for tractor and bigger machinery like rotavator combine harvester etc. in the remaining bigger holdings. There are 98705 farm families in the district as per the latest available information. The equipment financed are tractor and its accessories power tiller thresher combined harvester reaper rotavator weeder and other farm implements. Finance for new tractor/power tiller is governed by minimum land holding criteria minimum use incremental income margin money requirement make HP (35 to 50 HP in case of tractor and above on selective basis) test report as per BIS code from CFMTTI in case of tractor documentation security insurance repayment period and subsidy provision.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹1096.70lakh, ₹2861.48 lakh and ₹7149.00 lakh respectively.

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

Orissa Agro Industries Corporation (OAIC) is the principal supplier of tractors power tillers and agricultural implements and also provides after sales service. There are tractor and farm equipment dealers in the district which facilitate supply and after sales services of farm equipment. Dept. of Agriculture Horticulture department Odisha Agro Industries Corporations and KVK are the agencies who disseminate technical knowledge. Under State and Central Sector Programmes annual physical targets have been given for supply of agricultural implements viz. tractors power tillers paddy reapers paddy threshers and power operated implements to the farmers at subsidised rate. There is a need for pump set/tractor/power tiller service centres at block level.

### **2.1.4 Plantation & Horticulture, including Sericulture**

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

Nuapada district comes under western undulating (Hot moist & sub humid climate) climate zone which is very suitable for fruit crops like mango ber guava banana orange kagzi lime etc. Apart from this a wide variety of vegetable crops are grown in the district. Perennial vegetables like pointed gourd (potol) Spine Gourd (Kankada) and Ivy gourd (kunduru) have been introduced in the district. Mushroom production is also being popularised and interested entrepreneurs have been given training. Medicinal plants cultivation along with processing is an emerging sub-sector under plantation and horticulture. However production is to be linked with proper storage processing cool chain management and efficient marketing. The NHB has supported individual farmers for development of commercial horticulture through production and post-harvest management construction/modernisation of cold storages training and capacity building and technology transfer for promotion of horticulture. Site selection selection of suitable varieties and spacing are some of the important aspects to be looked into while undertaking plantation and horticulture activities.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹231.85 lakh, ₹780.48 lakh and ₹3345.00 lakh respectively.

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

There are six nurseries one in Nuapada block two in Komna block one in Boden block one in Khariar block and one in Sinapali block providing planting materials for fruits and vegetables. Horticulture departments and KVK provide the required extension service. One mushroom spawn production unit is likely to be developed by an entrepreneur. Unavailability of block level vegetable nurseries for readily available planting materials for the local vegetable growers. Inadequate storage and processing



facilities for perishable produce lack of awareness about the improved production technology in horticultural crops and lack of regulated market facility even for major horticultural crops of the district.

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

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

Nuapada district has a geographical area of 3852 sq. Km of which recorded forest area is about 1289 sq. km. i.e. 33.46% of the total geographical area (ISFR 2019). As per the Orissa Remote Sensing Application Centre data 2005 the extent of wasteland in Nuapada district is 576.06 sq.km consisting of 14.95% of the total area. The two categories of the wasteland are under-utilised/ degraded notified forestland and upland with or without scrub. Large scale felling of trees in natural forests for timber wood fuel and fodder pose threat to environment and is contributing to warming of climate. Hence there is an urgent need to promote farm forestry and waste land development through bank finance. Individual farm forestry and waste land development schemes can be promoted in the private lands of individual farmers.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹342.92 lakh, ₹932.03 lakh and ₹206.00 respectively.

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

The Forest Department and Odisha Forest Development Corporation are the agencies working for the development of forestry sector. The Forest Department provides seedlings through their nurseries and technical guidance to farmers. Watershed Development Programmes also have wasteland development as one of its component. The main programmes implemented by the State Govt. having wasteland development as focus or important component include the Integrated Wasteland Development Programme Watershed development Programme under DPAP EAS NWDPR RVP and National Bamboo Mission etc.

## **2.1.6 Animal Husbandry – Dairy**

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

The district is the home tract of Khariar breed cattle. It is a small sized breed cattle suitable both for milk and draught purposes. As per livestock census 2019 the district has 147281 no of indigenous cattle including Khariar cattle 8290 no of cross breed cattle and 12659 no.s of buffalo population. The number of breedable cattle in the district is 26134. Agro-climatic conditions of the district are suitable for rearing of crossbred cows and Graded Murrah buffaloes. Per capita milk availability in the district is 56 grams as against consumption of 145 grams in the state 394 grams in the country and ICMR recommendation of 280 grams per day. The present level of milk production is approximately 12.11 TMT per annum as against requirement of 132.5 MT per annum (source: Chief District Veterinary Office). The Central Government Scheme of Rashtriya Gokul Mission National Programme for Dairy Development Dairy Processing and Infrastructure Development Fund (DIDF) Animal Husbandry Infrastructure Development Fund Interest subvention for Short Term & Long Term Dairy loans and Dairy Entrepreneur Development Scheme (DEDS) a Government of India scheme (currently under suspension) and state govt. scheme of Mukhyamantri Krushi Udyoga Yojana will give boost to the dairy sector and increase credit flow to the sector. Reserve Bank of India (RBI) has advised all the banks to extend KCC facility to dairy farmers for their working capital requirements during February 2019.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹744.64



lakh, ₹2469.70 lakh and ₹4074.00 lakh respectively.

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

Dairy development activities are monitored by CDVO who is assisted by 2 BVOs and 10 VASs/AVASs at the district/block level. The district has one Veterinary Hospital 7 Veterinary dispensaries 53 livestock aid centres and 5 mobile veterinary units (one in each block) and 65 mobile AI centres. There are 6 functional milk cooperative society in the district proving marketing facility to around 250 farmers. There are three Bulk cooling unit at Nuapada Khariar and Sinapali with total 5000 Litre capacity. There is one seed fodder farm at Tarbod. There are 10 cattle feed sale centre in the district. There is proposal for establishment of one Livestock Aid Centre (LAC) in each GP setting up of more AI centre setting up of one chilling plant extension of milk route taking up fodder cultivation in a bigger way etc.

### **2.1.7 Animal Husbandry – Poultry**

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

Poultry farming is an important allied activity in the district having potential for creation of employment and livelihood for rural poor. As per 20th livestock census 2019 the total poultry population of the district was recorded at 301749 and the egg production was 49.18 lakh during 2021-22 (Source: Districts at a Glance Odisha 2022). Per capita availability of egg is 36 per year as against 54 in the state and consumption requirement of 180 as recommended by ICMR. Similarly per capita availability of poultry meat is 2.48 kg per year which is much lower than the requirement of 11 kg recommended by ICMR. Further around 80 people of the district are non-vegetarian. The State Government has accorded agriculture status to Poultry and has given incentives i.e. reduced electricity tariff supply of egg in the mid-day meal programme of primary schools etc. Overall environment is conducive for the continual growth of the industry. The Govt. of Odisha has formulated Odisha Poultry Policy 2014 with the objective of promotion of backyard poultry and commercial poultry production aimed at 100 lakh eggs per day and 80 TMT of broiler meat. Capital Investment subsidy is available for poultry broiler and layer farming (Source: Odisha Poultry Policy 2015).

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹1567.99 lakh, ₹944.34 lakh and ₹1009.00 lakh respectively.

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

The existing veterinary institutions mentioned in dairy section also provide clinical and extension facilities to poultry farms. There is one chicken hatchery in the district which is in defunct state. The district produces 2.1 lakh Qtls of maize annually. 10 retail shops are available at Khariar Nuapada Khariar Road Boden and Komna for sale of poultry feed and ingredients. Chick rearing unit under Central Scheme for rearing chick for initial 3 weeks for promotion of backyard poultry. Installing a feed mixing plant in the district will ensure supply of feed.

### **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

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

Sheep rearing goat rearing and piggery are also important allied activities under Animal Husbandry having huge scope for generating livelihood in rural areas of the district. These animals are basically reared for meat purposes. These activities are very suitable for tribal other pastoralists agriculture labourers and small/marginal farmers



which provide them a source of subsidiary income. The demand for meat is growing day by day in the district. But the supply is going down due to decreasing population of these animals. Per capita availability of meat is 1.25 kg per year that of State being 1.358 kg per year which is much lower than the requirement of 11 kg recommended by ICMR. Around 80% people of the district are non-vegetarian. Unless rearing of these animals is promoted on a priority basis the meat production and per capita availability will further go down. The district had 29903 indigenous sheep 80190 goats and 647 pigs as per Livestock's census 2019. The agro-climatic condition of the district is suitable for sheep and goat rearing in all the blocks. The National Livestock Mission launched by the Govt. of India in 2014 aims at increasing livestock production and productivity which includes the contributions from sheep goat and piggery. There is capital investment subsidy assistance available for development of sheep goat and piggery sector.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹279.92 lakh, ₹596.52 lakh and ₹8968.00 lakh respectively.

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

The existing veterinary institutions mentioned in dairy section also provide clinical and extension facilities. There is presence of one small private goat breeding farm.

### **2.1.9 Fisheries**

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

Fisheries sector in Nuapada district is confined to culture and capture activities in 4008.34 ha freshwater resources in the form of GP tanks NAC tanks private tanks MIPs rivers and reservoirs. It is one of the key economic allied activities having potential for nutritional security as well as employment generation. The present fish production in the district of 5957 MT is inadequate to meet its estimated demand of 6710 MT. Considering the change in feeding habits and increase in purchase power of people the demand for fish is increasing. The traditional activities for financing the sector in the district are fish farming in new and renovated ponds. In recent years integrated fish farming with horticulture/poultry/duckery and fish seed rearing in seasonal ponds are gaining popularity. With the thrust accorded to the sector by Government and its unexploited potential the sector has further scope of development through adequate credit support.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹150.60 lakh, ₹320.64 lakh and ₹1709.00 lakh respectively.

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

Department of Fisheries headed by the DFO and assisted by block level technical staff is the nodal agency to ensure all round development of the sector through implements various subsidy oriented programs need based skilling and ensuring availability of critical inputs. The local KVK supports the sector through their promotional activities. The traditional fish feeds viz. oil cake rice bran etc. are available in the market centres in block/district headquarters. There are 3 fish hatcheries in the district. Under long term leasing policy the ponds are being leased preferably to the women SHGs for a period of five years. Sector specific subsidy linked schemes of both Government of India and State Government - Pradhana Mantri Mashya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (Mo Machha Pokhari) MKUY Matshyji 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. Bankers are encouraged to cover fisheries activity under KCC scheme. Modernisation and



renovation of existing farms. Seed Farms for sustained production of fingerlings/yearlings. Need of setting up exclusive aqua fish shop.

## **2.1.10 Farm Credit – Others**

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

Nuapada district has a net cultivable area of 191100 ha. in Nuapada district around 90 of farmers are small and marginal farmers whereas 85% of the population depends on agriculture sector. The district is drought prone area and depends on monsoon only to increase their production. Conventional source of energy i.e. Solar pump can replace the water source during shortfall in during cultivation of different crops. To enhance productivity there is a significant need for appropriate and affordable technologies. Solar energy-powered agricultural pumps such as the 0.5 HP DC surface pump with Solar PV and the 5 HP DC submersible pump with Solar PV offer sustainable irrigation solutions. These pumps are ideal for small-scale farmers as they reduce dependency on unreliable power supplies and eliminate fuel costs making irrigation more accessible and cost-effective.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹1243.94 lakh, ₹507.58 lakh and ₹60.00 lakh respectively.

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

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

## **2.1.11 Sustainable Agricultural Practices**

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

At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. An Integrated Farming System (IFS) is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services". Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The IFS helps in soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income, higher food production to equate the demand of the exploding population.

As projections for various components are proposed in respective core sectors, no separate projection is envisaged.

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

The State Government currently implements model Integrated Farming System (IFS) in the State with assistance from the State Plan funds provided by the Agriculture Department so that there will be demonstration effect which will help in replication of the projects. Nuapada district has seen the implementation of few integrated farming

system based projects which mostly have an integration of pisciculture dairy and horticulture. There have been many progressive farmers who with able support from the line departments have been able to develop good integrated projects.

## **2.2 Agriculture Infrastructure**

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

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

In the absence of suitable adequate storage infrastructure, the farmers are constrained to dispose of their produce at a very low price immediately after the harvest. Therefore, creation of storage facilities for storing surplus grains and seasonal vegetables like onion potato tamarind etc. through construction of godowns/cold storages in rural areas will greatly benefit the farmers who could store their produce in godowns on rental basis and dispose the produce at a reasonable price at later date. Further pledge loan facility to the farmers against their stored produce will bring down distress sale to a great extent.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹91.21 lakh, ₹133.76 lakh and ₹5056.00 lakh respectively.

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

Godowns owned by district Regulated Market Committee (RMC) at important places and market yards for storage of paddy. Primary Agricultural Cooperative Societies (PACS) and GP offices have their own godowns for storage of fertilisers and grains. Food Corporation of India (FCI) is having its own godowns at different places. The total capacity of grain godown available in the district works out to 45600 MT. FCI and State Warehousing Corporation may consider investing in creation of additional storage and market yard in the district. RMC does not have a cold storage though it is engaged in wholesale trading of vegetables.

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

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

Nuapada district has a total geographical area of 385200 ha. of which 191100 ha. is cultivated area. The cultivated area is divided into three categories i.e. High land (112403 ha.) Medium land (46477 ha.) and Low land (32220 ha) (Source: Agril and Soil Conservation and Land Develop Department). The average land holding size is 1.10 Ha only. The soil of the district is divided into five categories i.e. red alluvial black red yellow and red black and the land slope ranges between 1% and 35%. Therefore land development activities in the district require various types of treatments like Land levelling and other OFD works in the irrigation command areas Bunding Trenching and Terracing dry land farming reclamation of acid soil vermicomposting units Soil and water conservation measures etc. Further there are 484 micro watersheds identified in the district by Odisha Space Application Centre.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹35.16 lakh, ₹117.17 lakh and ₹572.00 lakh respectively.

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

There is a Government soil testing centre in the district which charges ₹5/- to ₹165/- per sample towards soil test charges. They also issue 'soil health cards' to the farmers in the district. 18219 soil health cards have been distributed during 2022-23.



Agriculture department is implementing project to promote organic farming in 500 ha of land in 25 clusters under Paramparagat Krishi Vikash Yojana (PKVY) in Nuapada and Komna blocks since 2019-20. Bharatiya Prakrutika Krishi Padhati (BPKP) with the principle of Zero budget natural farming is being implemented from 2021-22 in an area of 1000 Ha each in Komna and Sinapali blocks. Watershed department is functioning in the district headed by a Project Director. They are implementing watershed projects in different clusters of the district through their team of officers stationed at sub-divisional and block headquarters. The department is implementing watershed projects under Integrated Watershed Management Programmes (IWMP) for treatment of degraded/ eroded area. Standardization of design of Water Harvesting Structures (WHS) by Watershed department to minimize failures. Farm ponds may be developed into integrated farming model by converging different schemes of state Government.

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

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

The district is characterised as agrarian. The district has got a seed replacement ratio of 47% and therefore the supply of certified seed to farmer is very much essential for increasing production per hectare of land. As against the target of 17805 quintal of paddy seed and 1916 quintal of non-paddy seed for kharif 2021 Government has supplied only 11619 quintal of paddy seed. Hence the farmer relied on private seed dealer for their agricultural operations. Further the demand for bio pesticide and fertilizer is on the rise and the government is not able to cater to the demand for bio-pesticide and fertilizer. Private investment for seed fertilizer and pesticide production has to be increased for effecting increase in production of paddy and non-paddy crop.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹491.60 lakh, ₹310.06 lakh and ₹24.00 lakh respectively.

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

There is one seed processing unit located at Nuapada and one Govt. seed production cum seed processing unit at Khariar.

### **2.3 Agriculture – Ancillary Activities**

#### **2.3.1 Food & Agro Processing**

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

There is a vast untapped potential for food processing industry in the state. In Odisha about 0.7% of the total produce is processed currently. An estimated 35% to 40% of the fruits vegetables in the State goes waste due to lack of storage cold chain and transport infrastructure. The National Food Processing Policy strives to achieve 25% from the current national average of 6% by 2025. In line with the national benchmark Odisha aims to achieve 25% by 2025 in the state. (Source: Odisha State Food Processing Policy 2016). The Agricultural Promotion and Investment Corporation of Odisha Limited (APICOL) established during the year 1996 as a promotional organization engaged in promotion of commercial Agri-enterprises including agro based and food processing industries in the State. Subsidy assistance upto 50% of the project cost is also available under MKUY scheme for setting up of various food processing units.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹1969.74 lakh, ₹4403.00 lakh and ₹3348.00 lakh respectively.



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

There is scope for establishment of SSI units for processing of minor forest produce and agricultural & Horticulture products. Inadequate post-harvest handling processing and storage infrastructure and non-availability of process-able varieties of raw materials over a longer period. KVIB /DIC need to motivate the entrepreneurs to invest in the sector. Post-harvest infrastructure like cool chain need to be established in the district.

**2.3.2 Agri Ancillary Activities – Others****2.3.2.1 Status of the Sector in the District**

Despite having good network of Agri services some people are deprived of such services owing to geographically scattered farmers. In order to broad base the services some measures such as establishment of FPOs Agri Clinic and Agri Business Centre custom hiring centre etc. are introduced to supplement the existing services. Farmers require loan after harvest to carry out their various post-harvest activities. Post-harvest management enhances value of the product. In the event of non-availability of loan the farmers resort to distress sale of their produce. Hence the PACS provide marketing loans to farmers against their produce and the farmer repays the loan by disposing their produce in the market at a better price. Government of India through NABARD has a subsidy scheme of providing loans to unemployed agricultural graduate for setting up Agri Clinic and Agri Business Centre. The scheme is available with all banks and after disbursement of loans to eligible candidate the banks can claim refinance from NABARD. Moreover in order to deepen financial inclusion RBI has allowed banks to advance loan to MFIs for on lending to beneficiaries engaged in agricultural operations. Due to poor financial position of most of DCCBs and PACS the farmers are deprived of credit facility. Farmers require credit to carry out the post-harvest activities. Post-harvest management enhances the value of the product. To bridge the gap commercial banks have to step in to rescue the farmers.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹1879.87 lakh, ₹3469.71 lakh and ₹5077.00 lakh respectively.

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

NABARD has signed an MOU with Department of Agriculture and Farmers Empowerment Govt. of Odisha on 13 November 2018 for promotion nurturing and building the capacity of FPOs broadly in terms of governance finance market linkage including procurement packaging and networking etc. and also to provide handholding support to existing FPOs in the State. NABARD has promoted nine FPOs in different blocks of Nuapada District covering small and marginal farmer producers with the support of NGOs roped in as Producer Organization Promoting Institutions (POPI). Further under Central Sector scheme for promotion of 10000 FPOs five FPOs have been formed in five blocks of the district. NABARD would seek partnerships with all stakeholders for convergence.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

The economy of Nuapada district is basically agrarian in nature. As per the 2016 Odisha MSME Development Policy rice milling has been identified as potential MSME cluster for the district. The resource based industries which have come up under MSME are rice milling stone crushing building materials furniture & fabrication units food and agro processing etc. Potentials areas for service industry are agro service centre lodging & boarding laundry & cleaning colour photo laboratories clinic/laboratories for pathological testing book binding clock repairing IT Kiosk radio & TV repairing beauty parlour engineering workshops automobile body building unit screen printing modern salon etc. Details of MSME units in Nuapada district with investment and employment is as under:

Details of MSME units in Nuapada district with investment and employment is as under:

Name of the District	No. of MSME Units		Investments (INR in Lakhs)		Total Employment	
	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21
Nuapada	910	442	4,333.46	2,314.42	2,687	1,345

(Source: Directorate of Industries, Cuttack)

Details of Udyog Aadhaar Registration for Nuapada district

Total Udyog Aadhaar	Micro	Small	Medium
441	369	72	0

(Source: Udyog Aadhar Web page)

Industrial Land Bank Available at District Level	Category A (Land immediately available with IDCO)	Category B (Land reserved by District Collectors for Industrial Use)
	2.00 ac	0.00 ac

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹17431.42 lakh, ₹27587.34 lakh and ₹4169.00 lakh respectively.

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

The District Industries Centre (DIC) is functioning at Khariar Road with the aim and objective to promote new S.S.I. Units, development of ancillary industries and to provide assistance for revival of sick units. There is ITI at Khariar Road which provides training on different technical trades. KVIC has also its office in the district headed by one Asst. Director. RSETI established by SBI has been conducting skill based trainings for rural unemployed youths. Employment Mission has been entrusted to provide skill based training to the unemployed youth.



## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Export credit advances by banks to exporters is reckoned as priority sector lending as per the RBI policy. Pre-shipment credit extended as working capital for purchase of raw material processing packing transportation and warehousing etc. Post-shipment credit is extended after shipment to bridge the time lag between the shipment of goods and realisation of proceeds. Pre-shipment credit can be classified as (i) packing credit (ii) advance against receivables from the Government (iii) advance against cheque/draft received as advance payment (iv) pre-shipment credit in foreign currency Packing credit is available to manufacturers exporters merchants export houses and suppliers and sub suppliers of goods. The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are NIL during last 03 Financial Year.

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

In Nuapada district there is export potential for rice onion cotton maize pulses and forest produce. These produce need to be made export worthy through maintaining quality value addition by sorting grading and packaging of the produce.

#### 4.2 Credit Potential for Education

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

Nuapada is highly backward in all respect and the education standard is very poor. Most of the student prefer studying outside to get better education. For pursuing study abroad banks are also providing educational loan. The rate of interest varies from bank to bank but within the overall stipulation prescribed by RBI. The exposure of banks to this sector is on the rise. Loans to individuals for educational purposes including vocational courses not exceeding ₹20 lakh will be considered as eligible for priority sector classification. Further under Kalinga Sikhya Sathi Yojana of Govt of Odisha educational loans up to ₹10 lakh for the aspiring students is available only at 1 interest. Kalinga Siksha Sathi Yojana is expected to be very useful for all those students who have dreams of continuing their higher studies from best universities but cannot do it because of their poverty.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹176.55 lakh, ₹206.31 lakh and ₹244.00 lakh respectively.

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

The district has 13 degree colleges 28 intermediary colleges 4 ITIs 2 Diploma Polytechnic Colleges and one teacher training college. The student graduating these institutions may avail education loan for enrolling in higher educational institution.

## 4.3 Credit Potential for Housing

### 4.3.1 Status of the Sector in the District

Pradhan Mantri Awaas Yojana- Gramin(PMAY-G) was launched on April 1 2016. To address the gaps in the IAY programme and in view of Government's commitment to provide 'Housing for all' by 2022 IAY scheme was restructured as Pradhan Mantri Awaas Yojana–Gramin. It aims at providing pucca houses with all basic amenities to all rural houseless households and those households living in Kutcha and dilapidated households numbering 2.95 crore by 2022. In the rural areas houses are mostly constructed by resorting to informal financing like liquidation of personal assets such as savings in cash and kind and agricultural property borrowing from friends and relatives or informal money lenders and credit unions etc. Loans to individuals up to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹20 lakh in other centres for purchase/construction of a dwelling unit per family are considered as part of priority sector lending provided that the overall cost of the dwelling unit in metropolitan centers and other centers does not exceed ₹45 lakh and ₹30 lakh respectively. Similarly loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit also under priority sector lending.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹2135.17 lakh, ₹4751.00 lakh and ₹6002.00 lakh respectively.

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

As per Census 2011 out of the total 152000 number of households in Nuapada 144000 households are in rural and 99000 households are in urban area. Many of the households are either semi-permanent or totally temporary in nature. Rising land cost construction costs and inadequate availability and reach of micro-finance measures are affecting the sector. There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments. As residential housing loans do not create direct additional income recovery of loan may prove to be difficult even though loan may be adequately secured.



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

Infrastructure development is crucial for Nuapada district's overall growth, necessitating significant public investment. Investing in public infrastructure is vital as it boosts economic growth, enhances living standards, supports industrial and agricultural development, facilitates connectivity, and delivers essential public services. Such investment will have a multiplier effect, creating jobs, stimulating growth, and improving the overall quality of life in the district. District requires significant public investment in infrastructure to drive development. Key areas needing investment include roads, water and sanitation, electricity, healthcare, education, irrigation, and digital connectivity. So far, work is going on in many projects from NABARD's Rural Infrastructure Development Fund to the state government to be operated in the district. These projects are of rural roads, bridges, irrigation, etc.

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

Nuapada district has a existing infrastructure comprising of roads, water supply coverage, electricity coverage, irrigation and various healthcare and education facilities. However, there are gaps in road maintenance, public transportation, access to clean water and sanitation, power supply, healthcare facilities, irrigation and educational infrastructure. The government has launched initiatives such as PMGSY for rural road development, AMRUT for urban water supply and sanitation, IPDS for power distribution network upgradation, NHM for healthcare infrastructure development, and RMSA for secondary education infrastructure development to improve the infrastructure in the district. The Government of India, through NABARD, has introduced several initiatives to boost infrastructure development, including the Rural Infrastructure Promotion Fund (RIPF), NABARD Infrastructure Development Assistance (NIDA), Long Term Irrigation Fund (LTIF), Micro Irrigation Fund (MIF), Warehouse Infrastructure Fund (WIF), Agricultural Marketing Infrastructure, Dairy Processing & Infrastructure Development Fund (DIDF), and Fisheries and Aquaculture Infrastructure Development Fund (FIDF).

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

Nuapada district, access to clean water for drinking and irrigation purposes has been increased through modernization and construction of state tubewells. Agricultural productivity has been enhanced through improving soil health and reducing erosion. Animal healthcare services have been improved through construction of veterinary hospitals. Dependence on diesel has been reduced and sustainable energy promoted through installation of solar-powered tube wells. The drainage system has been improved, reducing waterlogging and improving agricultural productivity. Access to deep tubewells has been increased, improving irrigation facilities for farmers. Distribution systems have been modernized and pump sets replaced, improving water supply and reducing maintenance costs. Failed state tubewells have been reconstructed and modernized, improving water supply and reducing maintenance costs. Overall, these projects have improved the quality of life for rural communities in Nuapada district.

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

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

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. “Social Infrastructure” covering schools, health care facilities, drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of priority sector lending norms. With increased focus on human development and for attainment of Millennium Development Goals, the social sectors viz: - education, health, sanitation etc. have gained greater focus in the overall development process. There is no disbursement during last three years under this sector.

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

Sarva Siksha Abhiyan (SSA) is a national flagship programme and is being implemented in the district to achieve the constitutional goal of universalization of elementary education. The State Govt. aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations having population of more than 300 and 500 respectively. There is potential for opening of 50 private primary/secondary schools in towns/ block headquarters of the district. Sanitation is a big challenge for the district. The district does not have sufficient number of public toilet and pure drinking water facility. The Hon’ble Prime Minister of India has given a call for “Swachha Bharat” and Under Swachha Bharat Mission (Grameen), it is proposed that all villages would be open defecation free by construction of individual household toilets.

## **5.3 Renewable Energy**

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

Sustainable energy is critical to improving the lives and livelihoods of billions of people worldwide. It is necessary to implement renewable energy at an accelerated pace to combat climate change, which is one of the biggest threats to our own survival. There are a total of 656 villages in Nuapada district. All villages in the district are yet to be electrified. However, the power supply situation is very bad. Solar lights have been identified as an emerging activity in the district. As an alternative to power, banks are also giving loans for this activity. There is an advantage in getting electricity from solar energy because it is a one-time expense. Renewable energy in reducing dependence on fossil fuels, mitigating climate change, enhancing energy security, and creating jobs. To promote renewable energy, the district has initiated various Go Green Initiatives, solar water pumps, solar energised flour/oil extraction units, including other initiatives are being implemented in the district. The OREDA is implementing renewable energy projects in the district. However, gaps and challenges persist, including limited awareness about renewable energy sources, high upfront costs, and limited infrastructure for renewable energy generation and transmission.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹NIL, ₹39.00 lakh and ₹267.00 lakh respectively.

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

Inadequate numbers of solar vendors are available in the district. During the year 2024-25, OREDA has planed to install 13 nos Roof Top Solar Power plant(4KW and 40KW) and 148 nos of Solar Operated Pump - 3HP in the district. The intensity of



sunlight and day length in the district is sufficient for the operation of solar devices, but banks have not paid attention to this activity yet. Awareness about solar home lighting systems should be spread among bankers and the general public. Banks have been made aware to spread the message of PM Surya Ghar Muft Bijlee Yojana amongst their clients.

## 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	139	10.777000	8.526
B	Ongoing tranches	80	13.930000	9.34
	Total (A + B)	219	24.707000	17.866

- 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	224	35.373600	31.4897
B	Rural roads & bridges	46	17.525800	15.7109
C	Social Sector	1	7.524400	5.4362
	Total (A + B + C)	271	60.423800	52.6368

- 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	264	Irrigation potential	ha	888
B	Rural roads	10	Road length	km	44
C	Bridges	1	Bridge Length	m	65

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

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

## **Chapter 6**

### **Informal Credit Delivery System**

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

Banks are required to provide loans for financing of SHGs and JLGs as per Govt of India and NABARD guidelines. Every year the State Govt. gives target to banks through SLBC for financing of SHGs and JLGs. The Govt. of Odisha is implementing various State and centrally sponsored schemes i.e. Deen Dayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), DAY-NULM, MGNREGS, Mission Shakti, OTELP, etc. to create livelihood and employment opportunities for the poor. During the FY 2023-24, 5712 SHGs credit linked and Rs. 20263.00 lakh disbursed with a loan size of ₹.3.55 lakh. Cululative SHG in the district is 13234. This suggests that the SHG program has been successful in empowering women and promoting financial inclusion in Nuapada district.

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

There are 05 blocks declared as intensive in the district by OLM. Apart from OLM, Mission Shakti is also working in all blocks through SWO. The availability of bank loans under other priority sectors is extremely important for the overall development of the district. Apart from small markets in rural areas, the district has large semi-urban markets that provide opportunities for trade and service sector activities. Many people are associated with agriculture and are partially unemployed. Their income can be increased through other priority sectors. Under this sector, individual loans ranging from ₹.50,000/- to ₹. 2,00,000/- have been included. However, there are gaps in infrastructure and linkage support. The number of beneficiaries through Joint Liability Groups (JLGs) by Microfinance Institutions (MFIs) needs to be increased. The microfinance program faces challenges, including the sustainability of Self-Help Groups, which often rely on promoting organizations for regular activities such as account maintenance, transactions, and decision-making spaces.



## **Chapter 7**

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

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

- 1 There is need to increase the irrigation potentials from existing level of 39.96. Nine mega lift irrigation projects are under construction which will improve irrigation coverage.
- 2 There is need for crop diversification from paddy to more remunerative crops like oil seeds pulses and vegetables as well mixed crop.
- 3 There is need to create awareness regarding scientific storage practices and construction of godowns for storage of agricultural produces and Agri inputs.
- 4 Improving infrastructure for primary and secondary processing of Agri products.
- 5 Collectivisation of quality inputs and final produce though FPOs will be helpful to farmers. Presently there are 17 FPOs (all agencies) in the district. Support is required from State Government for strengthening them.

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

- 1 As ground water table is declining every year micro irrigation devices like drip and sprinkler are to be encouraged and farmers need to be educated.
- 2 The Ground water mapping may be available at each block to encourage the farmers to take up borewell scheme under cluster approach.
- 3 Banks may extend credit facilities for taking up water management activities like creation of farm ponds de-silting and renovation of dug wells micro irrigation methods like drip and sprinkler irrigation systems.

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

- 1 Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC JLG Farmers' Producers Organisations mode and also financing for replacement of agricultural implements.
- 2 Promoting custom hiring Centres for farm equipment which will reduce the burden on SF/ MF. The network of PACs can be utilised for this.
- 3 Vegetable Crop production holds the promise to be mechanized from seedbed preparation planting irrigation spraying to harvesting transplanting of seedling inter culture picking and digging.

- 4 The advantages of farm mechanization need to be popularised among the small and medium farmers.
- 5 FPOs may be promoted in product clusters and they may be encouraged to act as farmer Service Centre/Common service centre.

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

- 1 Suitable planting material may be made available at the Panchayat level.
- 2 Farmers may be encouraged to take up plantation activity in the upland.
- 3 There is need for organised marketing facility and also processing facilities for value addition of horticulture crops and vegetables.

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

- 1 Non-availability of quality planting materials extension services at block level.

#### **6. Animal Husbandry - Dairy**

- 1 Absence of milk chilling units bulk coolers or milk routes discourage the farmers to take up dairy as a vocation.
- 2 Inordinate delay in settling insurance claims; the settlement process need to be streamlined by the insurers.

#### **7. Animal Husbandry – Poultry**

- 1 Adequate insurance coverage should be provided by the insurer and the department has to take timely preventive measures to address the issue of outbreak of bird flu.
- 2 As the cultivation of maize is increasing in the district with support from agriculture department there is need to set up a feed mixing plant in the district which will process the maize and ensure supply of poultry feed to the farmers.

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

- 1 Insurance coverage and claims need to be settled expeditiously.
- 2 Sheep goat and pig farmers' Cooperative Societies may be formed.
- 3 Adequate training to the farmers through the department may be provided.

#### **9. Fisheries**

- 1 The Record of Right (RoR) of land may be updated to facilitate financing excavation of new ponds through bank finance.
- 2 Supply of sufficient fingerling/yearling necessary for doubling fish production.

- 3 For organised sale of fish hygiene fish market yards at Nuapada and Khariar need to be set up.

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

- 1 All-godowns above 1000 MT capacity need to be registered with Warehousing Authority after due accreditation.
- 2 Private participation in construction of godowns and cold storages to be encouraged in the district

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

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

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

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

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

- 1 Identification of proper beneficiary and capacity building of new entrepreneurs through DIC/KVIC.
- 2 Tie up arrangement for marketing of products need to be ensured to encourage setting of processing unit.
- 3 DSMS to help in marketing of rural SHG products viz. processed dal badi pampad etc.

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

- 1 There is a need to encourage agriculture graduate to establish Agri-clinic and agri-business centres to supplement the government department.
- 2 FPOs may be issued license for carry out activities like seed/fertiliser



distribution procurement custom hiring centre etc.

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

- 1 Training programmes on processing quality control accounting pricing and marketing are necessary for village industries.
- 2 There are no organised marketing channels for products of cottage village industries and handicraft products in the district which need attention.
- 3 A number of units are located in rural areas where there is erratic power supply. Power position need to be improved to ensure uninterrupted and steady power supply.
- 4 Following up after credit technology and handholding support to the entrepreneurs may be ensured.

#### **16. Export Credit**

- 1 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 2 Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.

#### **17. Education**

- 1 There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to Rs.4.50 lakh during the moratorium period through colleges.
- 2 To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.
- 3 Private sector should make investment in the field which can fill a crucial gap in funding.
- 4 Awareness creation of schemes at the grass root level.

#### **18. Housing**

- 1 Updation of land record.
- 2 Improving communication facilities to facilitate movement of building materials to interior pockets.
- 3 The credit risks originating in the housing sector particularly the low-ticket housing segment should also be internalized through proper insurance schemes for banks and other lenders.
- 4 Although under PMAY the built up area of houses has been increased to 25

square metres it appears to be still inadequate. In rural areas people carry on their microenterprises mostly from their houses. It is also a working place for them to produce goods store inventories and conduct business. Further additional space is required for livestock owned by them. Attention may therefore be given for meeting these housing needs in rural areas.

## **19. Social Infrastructure**

- 1 Banks may fund for setting up of schools health care facilities and basic household needs of sanitation & drinking water facilities and achieve their priority sector targets.

## **20. Renewable Energy**

- 1 Awareness camps on utility of biogas plants solar lights and pumps through use of ICT tools coupled with setting up of aftersales service centres would go a long way to stimulate demand.

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

- 1 Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises.
- 2 Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster Level Facilitators Panchayat Level Facilitator Community Bank Coordinators etc. in the district effectively in credit disbursement and recovery.
- 3 Banks may extend credit to SF/MF/landless under JLG mode.
- 4 PMJDY account holders may be sensitized to make transactions in the accounts so that they become eligible for availing the Overdraft facility of Rs.5000.
- 5 SHG and JLG members should use their loan amount to start enterprise after getting training provided by various institution like UCO RSETI NABARD MEDP and LEDP programs and PMKVY.
- 6 While continuing with its goal of spreading its outreach SHG-BLP needs to address issues such as dormancy / disintegration of SHGs convergence of SHG-BLP with the developmental programmes of government / development agencies reduction of NPA levels etc.
- 7 Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders. The banking sector needs to improve the services being provided to these SHGs and look at them more as a business client and provide quick services.
- 8 SHGs in group mode (GPLF or SHG Federation) should be supported technically for management by the concerned development department and financially by banks. Development Departments of Government.



## 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

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. To provide facilities at par with FPOs to existing PACS.
- vi. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- vii. World's largest food grain storage scheme for cooperatives.
- viii. Revival and computerization of PCARDBs/SCARDBs.
- ix. Establishment of National Cooperative Database.
- x. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- xi. 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.
- xii. All these initiatives will create immense business potential from grassroots upward in times to come.



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

1. In order to make their function effective and transparent OSCB Ltd and all DCCB have migrated their function to CBS Platform.
2. PACS computerisation in Odisha is being carried on using a software developed by Odisha State Cooperative Bank "ROOT". As on 2600 PACS out of 2705 PACS operating in the State has been computerised using the software. The State may avail assistance to computerise the remaining PACS under CSS-PACS computerisation Scheme of GoI.
3. The Government of Odisha is forming 1510 new PACS at the Gram Panchayat (GP) level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) have been established to strengthen and expand the cooperative movement to the grassroots level.
4. An initiative to open branches or extension counters in GPs without existing brick-and-mortar branches is underway involving cooperation between commercial and cooperative banks. CCBs have applied to the RBI for approval to open new branches/extension counters.
5. The State has adopted Model Bye Laws for PACS to standardize operations and ensure effective governance.

#### **5. Status of Cooperatives in the District**

Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 40% of crop loans disbursed in the district. The DCCB in the district is profit making. The long term cooperative credit structure is non-operational. There is no Urban Cooperative Bank in the district. The number of PACS in the district is 69 out of which all have adopted the model bye Laws (formaking them multipurpose multidimensional and transparent entities). No PACS are defunct/non-functional. Approximately 8 PACS have registered profits during the past years. Audit of 7 number of PACS are in arrears.

#### **6. Potential for formation of cooperatives**

1. There is potential for formation of more number of fishery cooperative societies and milk cooperative societies in the district as elucidated in the chapter on dairy and Fishery chapters. There is presence of cooperative societies in all blocks. There is need to revive the inactive weaver cooperative societies and tasser rearing cooperative societies. The revival of inactive societies and transformation of PACS in to Multi Service Societies will have immense multiplier effect in giving a fillip to economic activities in these areas.

<b>Chapter 9</b>							
<b>NABARD's Projects and Interventions in the District</b>							
<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name of the Project/ Activity</b>	<b>Project Area</b>	<b>Nature of support provided</b>	<b>CSR collaborati on/Conver gence etc.</b>	<b>No. of beneficiari es</b>	<b>Likely impact/ Outcome</b>
1	Watershed Development	ShivShakti WDF	Komna	Watershed Development		144	1043.82 acres benefitted
2	Tribal Development	Komna	Komna	Wadi		1000	1000 acres benefitted
3	Tribal Development	Sinapali	Sinapali	Wadi		1000	1000 acres benefitted
4	Tribal Development	Boden	Boden	Wadi		500	500 acres benefitted
5	Collectivisation	Udanti FPCL	Sinapali	FPO Promotion		1150	Benefit of Collectives Input supply and marketing linkages.
6	Collectivisation	Sabuj Komna PCL	Komna	FPO Promotion		725	Benefit of Collectives Input supply and marketing linkages.
7	Collectivisation	ODISHA PCL	Komna	FPO Promotion		715	Benefit of Collectives Input supply and marketing linkages.
8	Collectivisation	Samaleswai FPCL	Komna	FPO Promotion		950	Benefit of Collectives Input supply and marketing linkages.
9	Collectivisation	Maryada FPCL	Khariar	FPO Promotion		770	Benefit of Collectives Input supply and marketing linkages.
10	Collectivisation	Sundar FPCL	Khariar	FPO Promotion		515	Benefit of Collectives Input supply and marketing linkages.
11	Collectivisation	Binapani FPCL	Komna	FPO Promotion		510	Benefit of Collectives Input supply and marketing linkages.
12	Collectivisation	Sarbamangal a FPCL	Komna	FPO Promotion		778	Benefit of Collectives Input supply and marketing linkages.
13	Collectivisation	Maa Banjibhutan FPCL	Khariar	FPO Promotion		415	Benefit of Collectives Input supply and marketing linkages.
14	Collectivisation	Krushaka bandhu FPCL	Sinapali	FPO Promotion		805	Benefit of Collectives Input supply and marketing linkages.
15	Collectivisation	Jay Kisan FPCL	Khariar	FPO Promotion		776	Benefit of Collectives Input supply and marketing linkages.
16	Women Empowerment	6 LEDP across the district	Mayurbhanj	Micro enterprise development by SHG members		800	Members taking up off farm activities resulting in average increase of Rs. 3000 per month
18	Financial Inclusion	Centre for Financial Literacy	Mayurbhanj	Financial Inclusion			Financial inclusion activities in all blocks of mayurbhanj

## Success Stories -1

### Goat Rearing by the Maa Paisipalen SHG members to change their living standard.

1. Scheme :	WDF, NABARD
2. Project Implementing Agency :	CPSW-KENDUBHATA
3. Duration of the project :	5 year
4. Beneficiary :	Maa Paisipalen SHG members
No. of beneficiaries :	10
Community :	Tribal
State :	Odisha
District :	Nuapada
Block :	Komna
Village :	Palsipani

#### 1.1 Support provided

The SHG was provided with Rs. 37419/- by the Village Watershed Committee (VWC) to procure 6 goats from the local market. This fund was revolving in nature and after one year this SHG has to return this loan amount or some goats to another likeminded SHG in the village to carry out this goatery as an income generating activities. This SHG members constructed a goat shed for these procured goats from their own resources and voluntary labour followed by purchased another 10 goats from their own saving to make it 16 fitting to the capacity of the shed. All the goats are being insured to minimize the risk of causality followed by periodical vaccination and health check up camp had enhances the enthusiasm among the group members.

#### 1.2 Pre-implementation status

The SHGs were not active before the project intervention. The people had very limited scopes for their livelihood generations. They used to practice monocropping and sometimes had to go to towns or Andhra Pradesh to work in the brick clin in search of their livelihood . They were not aware of the Govt. convergence program and their voice was not strong enough to reach the district administration. The people were not organized and the women members did not realize the potential of collective enterprise promotion, accessing the Govt. convergence projects and so on due the non-availability of water for irrigation purpose and the consequent limited farming practices.



### 1.3 Challenges faced

There were many challenges faced by this program. First the beneficiaries showed little interest in this project due to lack of awareness on watershed concept. The people were not organized into SHGs, clubs and other community based organizations. Due to non-availability of enough water for their crops, they tended to go on migration for livelihood earning. They were not aware of the potential of watershed concept, water harvesting structures, percolation tanks, loose boulder structures, gully bunds and other watershed to tame the fast flowing rain water in traditional nallas. They were not aware of soil erosion and consequent fertility reduction.

### 1.4 Impact

After the successful intervention of the project in Nuapada district, the people came to know of the merit of the watershed program. Sustained training, meetings, making aware of the SHG interventions, Maa Palsipalen SHG members bought 16 goats from the local market and started rearing them. The watch and ward has been ruled by the group to have on a rotational mode. Gradually the goats increased their number and at the end of the year the SHG members found that they have extra 20 goats out of these 16 goats initially brought from the local market within 6 month time. After selling these goats, the group members were able to get a sum of Rs.1,60,000/-. So after sharing this amount, each 10 members were able to get Rs. 16000/-. In addition, the members are now have set up a small-scale enterprise like puffed rice making in their village and get some profit out of it. By this, the other people of the village Palsipani have started a better farming practice by availing the benefits of watershed project being funded by NABARD under WDF.







## Success Stories -2

### Value addition on Millet Change the life of WSHG members

1. Scheme :	Micro Enterprise Development Programme (MEDP) on Millet value addition, Processing and Marketing.
2. Project Implementing Agency :	PALLIVIKASH
3. Duration of the project :	10 days
4. Beneficiary :	WSHG members
No. of beneficiaries :	30
Community :	Other Backward Community
State :	Odisha
District :	Nuapada
Block :	Khariar
Village :	Thelkodabari

#### 2.1 Support Provided

Pallivikash as a facilitating agency under MEDP of NABARD have provided both technical and marketing support to members of SHGs. Pallivikash has established market linkages of products with Marjyada Farmers Producer Company Ltd for regular marketing and handholding supports to SHGs. The SHGs has done credit linkages with local bank for working capital.

#### 2.2 Pre-implementation status

The SHG members had no income generation activities and employment before the scheduled training. The SHG members have not organized on livelihood promotion activities. It is one of potentials are of millets and all the members are involved in millets production and raw marketing in retail market without any value addition and processing. As a result, their income is very low by this activities. In this context, we have organized training for enterprise development on value addition and processing of millets for getting better return of the millets.



### 2.3 Challenges faced

There are was challanges on fund mobilization, no regular production of value added and processed product and its marketing. They have no mechine/processing unit in their group. In this context, convergence with Line Department a processing unit was set up in which they involved in the processing activities. The women SHG members were trained on value addition and processing along with packing and labeling of millet.

### 2.4 Impact

As a result of the training , increased income of Rs 3000/- per month towards value addition and processing of millet products and collective marketing. Now they are regularly involved in production and marketing in retails shop /rural mart being managed by Marjyada FPCL, Khariar. Not only they are marketing , but also they are consuming the nutritious food in their household level. The SHGs has created employment in their village as a result the women participation has been increased by this intervention.







## Appendix 1a

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[1] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA[2], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

1 Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

2 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

##### 1.2 Climate Finance and Challenges

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



### 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

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

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



**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.

**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, Keonjhar, Rayagada, Mayurbhanj, and Nabrangpur. This project is implemented under cofounding arrangements between GCF and Government of Odisha with TFO of ₹.1077 crore. 2. Conserve water through the management of runoff in the river basin to improve GW recharge to reduce vulnerability and enhance resilience for traditional livelihood in Nuapada Odisha. ₹. 20 crore allotted under NAFCC of Government of India. 3. Two climate resilience project for ₹.2 lakh each implemented in Balasore and Bhadrak from NABARD’s Climate Fund

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

## Appendix 1c

### Climate Action & Sustainability

#### 3 Climate Change Scenario - At the District Level

##### 3.1 Prospects of Climate Action in the District

- a To align with the State Action Plan on Climate Change (SAPCC) climate action projects in Nuapada district can be developed across various sectors. The potential projects/activities that can be undertaken under climate action in the district are as under:

1. Agriculture & Allied Sectors - Implementation of climate-resilient farming techniques such as drought-resistant crop varieties and precision farming. Investment in agricultural training programs will be required for the same. Subsidies and incentives for adopting climate-resilient practices may be offered to farmers. Promotion of agroforestry and integrated farming systems may be done.
2. Water Resources: Revitalization of traditional water bodies and watershed management may be undertaken. Rainwater harvesting groundwater recharge initiatives and watershed activities may be promoted. Investment will be required for Infrastructure for rainwater harvesting.
3. Forestry & Biodiversity: Programme for Afforestation and reforestation on degraded lands may be implemented. Conservation of existing forests and biodiversity hotspots are also required. Promotion of community-managed forests and eco-tourism may also be promoted. Biodiversity conservation programs & Development of eco-tourism infrastructure will require public investment.

- b To align with the State Action Plan on Climate Change (SAPCC) in Nuapada the following strategies can be adopted under relevant central and state schemes by nodal/implementing agencies.

##### Actions:

Promotion of climate-resilient crop varieties. Implementation of water-efficient irrigation techniques. Encouragement of organic farming and integrated pest management.

Rainwater harvesting and groundwater recharge initiatives. Revitalization of traditional water bodies.

Afforestation and reforestation on degraded lands. Development of community-based eco-tourism.

##### Nodal/ Implementing Agency:

Department of Agriculture Government of Odisha. Department of Water Resources Government of Odisha. Forest Department

KVKs

Department of Forest Environment & Climate Change

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

- a In Nuapada the Government of India has implemented key climate change initiatives focused on sustainability and resilience. The National Clean Air Programme (NCAP) targets air pollution crucial in this coal-rich region. The Pradhan Mantri Ujjwala Yojana (PMUY) promotes LPG use reducing reliance on coal and biomass. Under the National Solar Mission solar energy adoption is encouraged reducing fossil fuel dependence. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) improves water-use efficiency in agriculture.



Afforestation efforts under the National Mission for Green India help restore degraded lands. Additionally the Swachh Bharat Mission and Jal Jeevan Mission focus on waste management and water conservation contributing to a cleaner environment and enhanced climate resilience.

- b The Krishi Vigyan Kendra (KVK) in Nuapada plays a vital role in climate change initiatives by promoting sustainable agricultural practices among local farmers. Key initiatives include the introduction of climate-resilient crop varieties that can withstand extreme weather conditions and water conservation techniques like micro-irrigation and rainwater harvesting to enhance water-use efficiency. KVK also emphasizes integrated pest management to reduce dependency on chemical pesticides promoting organic farming practices. Training and awareness programs are conducted regularly to educate farmers on adapting to climate variability including the adoption of agroforestry and crop diversification. Additionally KVK supports the establishment of demonstration plots to showcase sustainable farming techniques aiming to improve the livelihoods of farmers while reducing the agricultural sectors vulnerability to climate change in Nuapada.
- c The Government of Odisha has launched several climate change initiatives in Nuapada focusing on sustainability and resilience. Government run Watershed promotes water conservation through rainwater harvesting and watershed management crucial for a region facing erratic rainfall. Afforestation programs under the State Green Mission aim to restore degraded lands especially in mining-affected areas enhancing carbon sequestration. The government also implements the Odisha Solar Power Policy to encourage solar energy adoption reducing dependency on coal. Additionally initiatives under the Odisha State Action Plan on Climate Change (SAPCC) focus on reducing emissions promoting renewable energy and enhancing the resilience of vulnerable communities in Nuapada.
- d NABARD has initiated several climate change projects in Nuapada to enhance rural resilience. Key initiatives include funding for Climate-Resilient Agriculture through the Watershed Development Program which focuses on soil conservation rainwater harvesting and improving water-use efficiency in agriculture. NABARD also supports the adoption of sustainable farming practices and afforestation projects under the National Adaptation Fund for Climate Change (NAFCC) aiming to restore degraded lands and improve the livelihood of rural communities. NABARDs efforts in capacity building and training programs empower local communities to implement climate-resilient practices contributing to the long-term sustainability and environmental protection. NABARD is implementing 01 Watershed development project 01 NAFCC Project and 02 Tribal Area development projects are being implemented/ completed in the district.
- e There is a presence of many established Business Organizations like Vedanta Dalmia Cement etc. who are actively contributing to climate change mitigation and adaptation. Agencies are collaborates with local bodies to enhance climate resilience through community-based adaptation projects focusing on sustainable agriculture and water conservation. CSR activities aimed at afforestation and promoting renewable energy in local schools and communities that focus on ecological restoration. These collaborative efforts significantly contribute to reducing the climate impact and enhancing the environmental sustainability of Nuapada.



## 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 Handicraft on Pottery : The Product includes Handmade various types utensil . The existing cluster is yet to be registered GI Products in the District. However Applications for GI registration by DIC Nuapada is pending with with Dept. for Promotion of Industry and Internal Trade(DPIIT).
- 4 The cluster is operating for last several years. However no Authorised Users(AU) are using registered GI products in the district. As per the assesment done no potential products were found that can be registered under GI. Hence Products available in the district which can be registered under GI requires identification.
- 5 The efforts are being made so that some products may be identified for promotion under GI and its further registration by Authorised Users(AU).

# Annexure 1

## District-Nuapada

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>I.Agriculture</b>										
	<b>A. Farm Credit</b>										
	<b>A.1 Crop Production, Maintenance, Marketing</b>										
1	Cotton/ Kapaas_ Unirrigated/ Rainfed	100	Acre	32000	Phy	740	1110	1730	740	740	5060
					BL	236.8	355.2	553.6	236.8	236.8	1619.2
2	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_ Unirrigated/ Rainfed	100	Acre	13000	Phy	1480	1110	1480	740	1480	6290
					BL	192.4	144.3	192.4	96.2	192.4	817.7
3	Groundnut/ Moongfali_ Unirrigated/ Rainfed	100	Acre	28000	Phy	370	740	370	370	740	2590
					BL	103.6	207.2	103.6	103.6	207.2	725.2
4	Maize/ Makka_ Unirrigated/ Rainfed	100	Acre	25000	Phy	550	1100	2900	1650	1650	7850
					BL	137.5	275	725	412.5	412.5	1962.5
5	Mungbean/ Mung/ Moong/ Green Gram_ Unirrigated/ Rainfed	100	Acre	16500	Phy	8650	8640	11850	15560	7900	52600
					BL	1427.25	1425.6	1955.25	2567.4	1303.5	8679
6	Onion/ Piyaz/ Kanda_	100	Acre	45000	Phy	600	1240	1240	980	1240	5300
					BL	270	558	558	441	558	2385
7	Other Vegetables_	100	Acre	35000	Phy	370	865	615	815	815	3480
					BL	129.5	302.75	215.25	285.25	285.25	1218

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
8	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	17000	Phy	370	370	370	370	370	1850
					BL	62.9	62.9	62.9	62.9	62.9	314.5
9	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	11600	16550	18525	22230	16055	84960
					BL	4292	6123.5	6854.25	8225.1	5940.35	31435.2
10	Sunflower/ Surajmukhi_Unirrigated/ Rainfed	100	Acre	25000	Phy	75	60	40	60	40	275
					BL	18.75	15	10	15	10	68.75
						6870.7	9469.45	11230.25	12445.75	9208.9	49225.05
	Post-harvest/HH Consumption (10%)					687.07	946.95	1123.03	1244.58	920.89	4922.51
	Repairs & maintenance of farm assets (20%)					1374.14	1893.89	2246.05	2489.15	1841.78	9845.01
	Sub Total										63992.57



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	A.2 Water Resources										
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	130	130	130	130	130	650
					BL	121.55	121.55	121.55	121.55	121.55	607.75
2	Bore Well-New-150 mm dia x 80.0 m depth	85	No.	121000	Phy	150	175	190	175	225	915
					BL	154.28	179.99	195.42	179.99	231.41	941.09
3	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	50	50	50	50	50	250
					BL	61.63	61.63	61.63	61.63	61.63	308.15
4	Drip Irrigation--1 ha/ 2.5 acre (Spacing 6 M X 6M)	85	ha	40000	Phy	350	350	350	350	350	1750
					BL	119	119	119	119	119	595
5	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	125	125	125	125	125	625
					BL	172.98	172.98	172.98	172.98	172.98	864.9
6	Electric Pump Sets--BIS 10804/86 Electric 5.0 HP	85	No.	35200	Phy	200	200	200	200	200	1000
					BL	59.84	59.84	59.84	59.84	59.84	299.2
7	Solar PV Pump Sets (AC)--1.5 HP Pumpset, 1800 WP	85	No.	323700	Phy	40	40	40	40	40	200
					BL	110.06	110.06	110.06	110.06	110.06	550.3
8	Sprinkler Irrigation -Micro-1 ha (Spacing 3 m x 3m)	85	ha	85398	Phy	175	175	175	175	175	875
					BL	127.03	127.03	127.03	127.03	127.03	635.15
	Sub Total										4801.54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
<b>A.3 Farm Mechanisation</b>											
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy	1		1	1		3
					BL	21.35		21.35	21.35		64.05
2	Other machinery-Other Machinery & Equipments-PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy	60	60	60	60	60	300
					BL	80.22	80.22	80.22	80.22	80.22	401.1
3	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	50	50	60	50	50	260
					BL	58.48	58.48	70.18	58.48	58.48	304.1
4	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	30	30	30	30	30	150
					BL	98.63	98.63	98.63	98.63	98.63	493.15
5	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	100	100	100	100	100	500
					BL	180.03	180.03	180.03	180.03	180.03	900.15
6	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 4 Hp	85	No.	152700	Phy	160	160	160	160	160	800
					BL	207.67	207.67	207.67	207.67	207.67	1038.35
7	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	90	90	90	90	90	450
					BL	192.86	192.86	192.86	192.86	192.86	964.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
8	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy	105	105	105	105	105	525
					BL	676.78	676.78	676.78	676.78	676.78	3383.9
	Sub Total										7549.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
<b>A.4 Plantation &amp; Horticulture</b>											
1	Dryland Horticulture crops-Pomegranate-1 Acre ( 5.0 m x 5.0 m )	85	Acre	211536	Phy	50	50	50	50	40	240
					BL	89.9	89.9	89.9	89.9	71.92	431.52
2	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	11	11	11	11	11	55
					BL	8.89	8.89	8.89	8.89	8.89	44.45
3	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	10	10	10	10	10	50
					BL	6.26	6.26	6.26	6.26	6.26	31.3
4	Mushroom Cultivation-Oyster Mushroom-Mushroom Farming -Oyster mushroom	85	1000 Kg. per Cycle	89583	Phy	60	60	60	60	60	300
					BL	45.69	45.69	45.69	45.69	45.69	228.45
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	100	100	100	100	100	500
					BL	110.47	110.47	110.47	110.47	110.47	552.35



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.5 m x 1.5 m ) - Papaya	85	Acre	179751	Phy	30	30	30	35	30	155
					BL	45.84	45.84	45.84	53.48	45.84	236.84
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m ) - Banana tc	85	Acre	182414	Phy	50	50	50	50	50	250
					BL	77.53	77.53	77.53	77.53	77.53	387.65
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m ) - Lime and Lemon	85	Acre	239430	Phy	20	20	20	20	20	100
					BL	40.7	40.7	40.7	40.7	40.7	203.5
9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre ( 5.0 m x 5.0 m )	85	Acre	191648	Phy	75	75	75	75	75	375
					BL	122.18	122.18	122.18	122.18	122.18	610.9
10	Nursery - Vegetables and Flowers-Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy	12	12	12	12	12	60
					BL	13.92	13.92	13.92	13.92	13.92	69.6
11	Orchids-New-Orchid - Green House	85	sq.m.	1950333	Phy	5	5	5	5	5	25
					BL	82.89	82.89	82.89	82.89	82.89	414.45
12	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	20	20	40	25	50	155
					BL	37.93	37.93	75.86	47.42	94.83	293.97
	Sub Total										3504.98

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	A.5 Working Capital - Bee Keeping										
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	Distriet Total
A.6 Forestry											
1	Plantation--Avenue plant-18 month old seedling-Spacing 4 m * 2.5m-500 no	85	No.	274154	Phy	40	40	40	40	40	200
					BL	93.21	93.21	93.21	93.21	93.21	466.05
2	Plantation--Avenue plantation-18 month old seedling-Spacing 4 m-250 no	85	No.	188825	Phy	65	65	65	65	65	325
					BL	104.33	104.33	104.33	104.33	104.33	521.65
3	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	45	45	45	45	45	225
					BL	52.41	52.41	52.41	52.41	52.41	262.05
	Sub Total										1249.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	A.7 Animal Husbandry - Dairy										
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy	1	1	1	1	1	5
					BL	10.01	10.01	10.01	10.01	10.01	50.05
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	240	240	240	240	240	1200
					BL	501.84	501.84	501.84	501.84	501.84	2509.2
3	Crossbred Cattle Farming--Dairy (CB) with Milking Machine – 12 LPD	85	5+5	1284000	Phy	10	10	10	10	10	50
					BL	109.14	109.14	109.14	109.14	109.14	545.7
4	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy	10	10	10	10	10	50
					BL	85	85	85	85	85	425
5	Veterinary Cline--Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	1	1	1	1	1	5
					BL	8.5	8.5	8.5	8.5	8.5	42.5
	Sub Total										3572.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>A.8 Working Capital - AH - Dairy/Drought animal</b>										
1	Cross bred Farming_Others_	100	1+1	60000	Phy	240	240	240	240	240	1200
					BL	144	144	144	144	144	720
	Sub Total										720

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>A.9 Animal Husbandry - Poultry</b>										
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( Deep litter system ) - 1000 units	85	1000	647000	Phy	10	10	10	10	10	50
					BL	55	55	55	55	55	275
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) ( EC ) - 10000 units	85	1000	3876500	Phy	10	10	10	10	10	50
					BL	329.5	329.5	329.5	329.5	329.5	1647.5
3	Commercial Layer Farming--Hybrid Layer ( Cage) (1+2 housing)	85	10000	10731000	Phy	1	1	1	1	1	5
					BL	91.21	91.21	91.21	91.21	91.21	456.05
4	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	13	22	25	12	20	92
					BL	12.6	21.32	24.23	11.63	19.38	89.16
5	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	60	90	90	90	80	410
					BL	61.2	91.8	91.8	91.8	81.6	418.2
	Sub Total										2885.91



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
<b>A.10 Working Capital - AH - Poultry</b>											
1	Broiler Farming_Others_	100	1000	208450	Phy	32	32	32	32	32	160
					BL	66.7	66.7	66.7	66.7	66.7	333.5
	Sub Total										333.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
<b>A.11 Animal Husbandry - SGP</b>											
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	330	330	330	330	330	1650
					BL	443.19	443.19	443.19	443.19	443.19	2215.95
	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	170	170	170	170	170	850
					BL	914.69	914.69	914.69	914.69	914.69	4573.45
2	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	20	20	20	20	20	100
					BL	312.46	312.46	312.46	312.46	312.46	1562.3
	Sub Total										8351.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
<b>A.12 Working Capital - AH - Others/SR</b>											
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	485	485	485	485	485	2425
					BL	169.75	169.75	169.75	169.75	169.75	848.75
	Sub Total										848.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	A.13 Fisheries										
1	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy	40	40	40	40	40	200
					BL	120.7	120.7	120.7	120.7	603.5	
2	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy	1	2	2	3	2	10
					BL	2.55	5.1	5.1	7.65	5.1	25.5
3	Fish marketing-Bicycle with Insulated Box-Bicycle	85	No.	100000	Phy	5	5	5	5	5	25
					BL	4.25	4.25	4.25	4.25	4.25	21.25
4	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy				1		1
					BL				39.1		39.1
5	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy	10	10	10	10	10	50
					BL	42.5	42.5	42.5	42.5	42.5	212.5
6	Integrated Pisciculture -With Duckery-0.4	85	ha	648000	Phy	15	15	15	15	15	75
					BL	82.62	82.62	82.62	82.62	82.62	413.1
7	Integrated Pisciculture -With Poultry-0.4	85	ha	645000	Phy	15	15	15	15	15	75
					BL	82.24	82.24	82.24	82.24	82.24	411.2
8	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	1	2	1	1	2	7
					BL	6.38	12.75	6.38	6.38	12.75	44.64
	Sub Total										1770.79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
<b>A.14 Working Capital - Fisheries</b>											
1	Fish Culture - Others_Reservoir_WSA (100000 Fry /acre)for120 days crop cycle	100	Acre	130000	Phy	24	25	24	24	24	121
					BL	31.2	32.5	31.2	31.2	31.2	157.3
	Sub Total										157.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
<b>A.15 Farm Credit</b>											
1	Solar Energy-Solar Agriculture Pump-0.5 HP (PMDC) Submersible pump with Solar PV	85	No.	86660	Phy	40	40	40	40	40	200
					BL	29.46	29.46	29.46	29.46	29.46	147.3
2	Solar Energy-Solar Agriculture Pump-0.5 HP AC Submersible Pump with Solar PV	85	No.	86660	Phy	40	40	40	40	40	200
					BL	29.46	29.46	29.46	29.46	29.46	147.3
	Sub Total					58.92	58.92	58.92	58.92	58.92	294.6
	Total Farm Credit (sum of A.1 to A.15)										100032.94



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>B. Agriculture Infrastructure</b>										
	<b>B.1 Storage Facilities</b>										
1	Cold Storage-For Milk & Milk Products-7 ft X7ft X8 ft	85	No.	5000000	Phy	35	35	35	35	35	175
					BL	148.75	148.75	148.75	148.75	148.75	743.75
2	Cold Storage-Mini Unit-	85	No.	40000000	Phy	1	1	1	1	1	5
					BL	340	340	340	340	340	1700
3	Godown-Small-100mt	85	No.	500000	Phy	30	30	30	30	30	150
					BL	127.5	127.5	127.5	127.5	127.5	637.5
4	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy	10	10	10	10	10	50
					BL	425	425	425	425	425	2125
	Sub Total										5206.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>B.2 Land Development</b>										
1	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy	60	60	60	60	60	300
					BL	19.96	19.96	19.96	19.96	19.96	99.8
2	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Farm Pond 1-10x10x3m in weathered/hard rock	85	No.	74000	Phy	90	90	90	90	90	450
					BL	56.61	56.61	56.61	56.61	56.61	283.05
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy	80	80	80	80	80	400
					BL	55.3	55.3	55.3	55.3	55.3	276.5
	Sub Total										659.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Khariar	Komna	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>							
1	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants per year	85	No.	250000000	Phy	1		1
					BL	212.5		212.5
2	Tissue Culture-Tissue Culture Plant Production and Sale-Strengthening of existing	85	No.	20000000	Phy		1	1
					BL		17	17
	Sub Total							229.5
	Total (B.1+B.2+B.3)							6095.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>C. Ancillary Activities</b>										
	<b>C.1 Food &amp; Agro Processing</b>										
1	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	22	22	22	22	22	110
					BL	374	374	374	374	374	1870
2	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	40	40	40	40	40	200
					BL	68	68	68	68	68	340
3	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	50	50	50	50	50	250
					BL	85	85	85	85	85	425
4	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy	40	40	40	40	40	200
					BL	170	170	170	170	170	850
	Sub Total										3485

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>C.2 Ancillary Activities -</b>										
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy	1	1	1	1		4
					BL	21.25	21.25	21.25	21.25		85
2	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy	10	10	10	10	10	50
					BL	255	255	255	255	255	1275
3	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	17500000	Phy	5	5	5	5	5	25
					BL	743.75	743.75	743.75	743.75	743.75	3718.75
	Sub Total										5078.75
	Total (C.1+C2)										8563.75
	Total (A+B+C)										114691.79



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>										
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	2500000000	Phy		1		1	1	3
					BL		2125		2125	2125	6375
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	50000000	Phy	10	30	30	40	30	140
					BL	425	1275	1275	1700	1275	5950
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	500000000	Phy	2	5	5	5	5	22
					BL	850	2125	2125	2125	2125	9350
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	500000000	Phy		1		1		2
					BL		425		425		850
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	12000000	Phy	11	50	20	30	30	141
					BL	112.2	510	204	306	306	1438.2
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	100000000	Phy	1	4	2	10	3	20
					BL	85	340	170	850	255	1700

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
7	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy		1		1		2
					BL		5100		5100		10200
8	Service Sector - Term Loan-Micro-Turnover	85	No.	20000000	Phy	12	35	25	30	35	137
					BL	204	595	425	510	595	2329
9	Service Sector - Term Loan-Small-Turnover	85	No.	800000000	Phy	1	2	2	2	2	9
					BL	680	1360	1360	1360	1360	6120
10	Service Sector - Working Capital-Medium-Service enterprises	85	No.	300000000	Phy		1		1		2
					BL		255		255		510
11	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	32	70	30	110	45	287
					BL	136	297.5	127.5	467.5	191.25	1219.75
12	Service Sector - Working Capital-Small-Service enterprises	85	No.	200000000	Phy	1	2	2	5	2	12
					BL	170	340	340	850	340	2040
	Sub Total										48081.95

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

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>IV. Education</b>										
1	Education Loans-Study in Country-	85	No.	1000000	Phy	10	25	20	40	11	106
					BL	85	212.5	170	340	93.5	901
	Total Education										901

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>V. Housing</b>										
1	Repair of Dwelling Units--	85	No.	200000	Phy	40	54	42	35	26	197
					BL	68	91.8	71.4	59.5	44.2	334.9
	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	70	70	60	125	55	380
					BL	1190	1190	1020	2125	935	6460
	Total Housing										6794.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Khariar	Komna	Nuapada	Sinapali	District Total
	<b>VI. Social Infrastructure</b>									
1	Education-Schools-Upper primary school	85	No.	20000000	Phy	1	1	1	1	4
					BL	170	170	170	170	680
	Healthcare-Hospital-	85	No.	50000000	Phy	1		1		2
					BL	425		425		850
	Total Social Infrastructure									1530



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>VII. Renewable Energy</b>										
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	100	100	100	100	100	500
					BL	85	85	85	85	85	425
	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	40	40	40	40	38	198
					BL	20.4	20.4	20.4	20.4	19.38	100.98
	Total Renewable Energy										525.98

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Boden	Khariar	Komna	Nuapada	Sinapali	District Total
	<b>VIII. Others</b>										
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	1250	1250	1250	1300	1200	6250
					BL	2500	2500	2500	2600	2400	12500
	Total Others										12500
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										185280.62

### 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	11981.24	8799.12	13467.00	17878.81	16399.95	19965.51	24193.96
RCBs	8486.20	12129.75	14835.00	14113.13	13591.16	16298.72	22165.72
SCARDB	0.00	0.00		0.00	0.00	0.00	0.00
RRBs	7223.01	3187.08	2526.00	4374.85	4050.00	4464.84	8106.51
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	27690.45	24115.95	30828.00	36366.79	34041.11	40729.07	54466.19

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	9998.09	9019.72	13732.00	9811.09	11298.53	15367.00	20704.64
RCBs	2437.84	0.80	252.00	0.80	3608.84	0.00	251.46
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1631.19	1413.27	1097.00	81.44	1782.01	62.03	282.84
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (B)	14067.12	10433.79	15081.00	9893.33	16689.38	15429.03	21238.94

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	21979.33	17818.84	27199.00	27689.90	27698.48	35332.51	44898.60
RCBs	10924.04	12130.55	15087.00	14113.93	17200.00	16298.72	22417.18
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	8854.20	4600.35	3623.00	4456.29	5832.01	4526.87	8389.35
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	41757.57	34549.74	45909.00	46260.12	50730.49	56158.10	75705.13

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	38149.67	15249.75	40509.00	26401.28	42287.30	28475.97	44465.98
RCBs	679.25	0.00	32.00	0.00	0.00	0.00	250.18
SCARDB	0.00	0.00		0.00	0.00	0.00	0.00
RRBs	2990.85	2092.26	1789.00	1186.06	3910.22	1849.03	4042.84
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (D)	41819.77	17342.01	42330.00	27587.34	46197.52	30325.00	48759.00



**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	8454.00	3776.71	13181.00	6517.30	17676.23	12828.67	19180.71
RCBs	396.71	0.00	31.00	0.00	0.00	0.00	352.32
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	855.95	143.53	1053.00	550.40	557.77	865.65	1477.84
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (E)	9706.66	3920.24	14265.00	7067.70	18234.00	13694.32	21010.87

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	68583.00	36845.30	80889.00	60608.48	87662.01	76637.15	108545.29
RCBs	12000.00	12130.55	15150.00	14113.93	17200.00	16298.72	23019.68
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	12701.00	6836.14	6465.00	6192.75	10300.00	7241.55	13910.03
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (F)	93284.00	55811.99	102504.00	80915.16	115162.01	100177.42	145475.00

### 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	8799.12	12129.75	0.00	3187.08	0.00	24115.95	17878.81	14113.13	0.00	4374.85	0.00	36366.79

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	19965.51	16298.72	0.00	4464.84	0.00	40729.07	24193.96	22165.72	0.00	8106.51	0.00	54466.19

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	8799.12	12129.75	0.00	3187.08	0.00	24115.95	17878.81	14113.13	0.00	4374.85	0.00	36366.79
WS	307.64	0.00	0	0.00	0	307.64	480.5	0.00	0	0.00	0	480.50
LD	35.16	0.00	0	0.00	0	35.16	117.17	0.00	0	0.00	0	117.17
FM	1096.7	0.00	0	0.00	0	1096.70	2861.48	0.00	0	0.00	0	2861.48
P & H	231.85	0.00	0	0.00	0	231.85	780.48	0.00	0	0.00	0	780.48
AH -D	744.64	0.00	0	0.00	0	744.64	2317.34	0.00	0	0.00	0	2317.34
AH -P	1567.99	0.00	0	0.00	0	1567.99	917.88	0.00	0	26.46	0	944.34
AH - S G P	279.92	0.00	0	0.00	0	279.92	596.52	0.00	0	0.00	0	596.52
FD	149.8	0.80	0	0.00	0	150.60	319.84	0.80	0	0.00	0	320.64
F & W	91.21	0.00	0	0.00	0	91.21	932.03	0.00	0	0.00	0	932.03

S G & M F	342.92	0.00	0	0.00	0	342.92	133.76	0.00	0	0.00	0	133.76
A & F	1969.74	0.00	0	0.00	0	1969.74	44.03	0.00	0	0.00	0	44.03
OTH	2202.15	0.00	0	1413.27	0	3615.42	310.06	0.00	0	54.98	0	365.04
Sub total	9019.72	0.80	0.00	1413.27	0.00	10433.79	9811.09	0.80	0.00	81.44	0.00	9893.33
Grand Total (I+II)	17818.84	12130.55	0.00	4600.35	0.00	34549.74	27689.90	14113.93	0.00	4456.29	0.00	46260.12

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	19965.51	16298.72	0.00	4464.84	0.00	40729.07	24193.96	22165.72	0.00	8106.51	0.00	54466.19
W S	1054.22	0.00	0.00	0.00	0.00	1054.22	4304.74	40.25	0.00	93.04	0.00	4438.03
L D	330.68	0.00	0.00	0.00	0.00	330.68	419.01	6.48	0.00	0.00	0.00	425.49
F M	2124.13	0.00	0.00	4.00	0.00	2128.13	5358.24	20.25	0.00	6.60	0.00	5385.09
P & H	2290.21	0.00	0.00	0.00	0.00	2290.21	1874.50	31.79	0.00	73.84	0.00	1980.13
AH -D	2049.61	0.00	0.00	0.00	0.00	2049.61	1395.80	5.47	0.00	8.33	0.00	1409.60
AH -P	951.24	0.00	0.00	58.03	0.00	1009.27	2232.56	17.09	0.00	21.78	0.00	2271.43
AH - S G P	1527.25	0.00	0.00	0.00	0.00	1527.25	955.12	6.98	0.00	3.41	0.00	965.51
F D	608.25	0.00	0.00	0.00	0.00	608.25	677.87	12.82	0.00	16.93	0.00	707.62
F & W	206.26	0.00	0.00	0.00	0.00	206.26	836.43	19.70	0.00	0.00	0.00	856.13
S G & M F	46.68	0.00	0.00	0.00	0.00	46.68	1473.87	3.41	0.00	1.96	0.00	1479.24
A & F	3347.99	0.00	0.00	0.00	0.00	3347.99	854.80	26.53	0.00	0.00	0.00	881.33
OTH	830.48	0.00	0.00	0.00	0.00	830.48	321.70	60.69	0.00	56.95	0.00	439.34
Sub total	15367.00	0.00	0.00	62.03	0.00	15429.03	20704.64	251.46	0.00	282.84	0.00	21238.94
Grand Total (I +II)	35332.51	16298.72	0.00	4526.87	0.00	56158.10	44898.60	22417.18	0.00	8389.35	0.00	75705.13



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

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

<b>Annexure 4</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Biomass Energy	Community Bio Gas Plant		No.	100000
3	Bore Well	New		No.	110000
4	Bore Well	New		No.	121000
5	Bulk Milk Cooling Unit			No.	1178000
6	Bunding	Contour Bunding	2	ha	39144
7	Cold Storage	For Milk & Milk Products		No.	500000
8	Cold Storage	Mini Unit		No.	40000000
9	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
10	Commercial Broiler Farming		Hybrid Broiler (Chicken) ( Deep litter system )	1000	647000
11	Commercial Broiler Farming		Hybrid Broiler (Chicken) ( EC )	1000	3876500
12	Commercial Layer Farming			10000	10731000
13	Composite Fish Culture	Composite Fish Culture		ha	355000
14	Cottage Industry	Masala Making		No.	2000000
15	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
16	Crossbred Cattle Farming			1+1	246000
17	Crossbred Cattle Farming			5+5	1284000

18	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
19	Dairy Marketing Outlet/ Parlour			No.	1000000
20	Dal/ Pulses Mill	Mini		No.	200000
21	Drip Irrigation			ha	145000
22	Drip Irrigation			ha	40000
23	Dryland Horticulture crops	Pomegranate		Acre	211536
24	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
25	Dug Well	New		No.	162800
26	Education	Schools		No.	20000000
27	Education Loans	Study in Country		No.	1000000
28	Electric Pump Sets			No.	35200
29	Export Credit	Post Shipment Export Credit		No.	30000000
30	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
31	Fish marketing	Authorickshaw with Ice Box		No.	300000
32	Fish marketing	Bicycle with Insulated Box		No.	100000
33	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
34	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
35	Floriculture	Cut Flowers	Gladiolus	ha	95065
36	Floriculture	Rose	Rose	ha	73668
37	Goat	Rearing Unit	New Shed	10+1	158000
38	Goat	Rearing Unit	New Shed	40+2	633000
39	Godown	Small		No.	500000
40	Healthcare	Hospital		No.	50000000
41	Indigenous Poultry Farming	Dual purpose		250	120000
42	Integrated Pisciculture	With Duckery		ha	648000
43	Integrated Pisciculture	With Poultry		ha	645000
44	Intensive Fish farming	Biofloc technology		No.	750000
45	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000



46	Manufacturing Sector	Term Loan	Medium	No.	250000000
47	Manufacturing Sector	Term Loan	Micro	No.	5000000
48	Manufacturing Sector	Term Loan	Small	No.	50000000
49	Manufacturing Sector	Working Capital	Medium	No.	50000000
50	Manufacturing Sector	Working Capital	Micro	No.	1200000
51	Manufacturing Sector	Working Capital	Small	No.	10000000
52	Market Yard	Marketing Infrastructure		No.	5000000
53	Mushroom Cultivation	Oyster Mushroom	Mushroom Farming	1000 Kg. per Cycle	89583
54	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
55	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
56	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
57	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
58	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
59	Nursery	Vegetables and Flowers		Acre	136450
60	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
61	Orchids	New	Orchid	sq.m.	1950333
62	Other machinery	Other Machinery & Equipments		No.	137600
63	Other machinery	Other Machinery & Equipments		No.	386800
64	Other machinery	Other Machinery & Equipments	PHM	No.	157300
65	Other Plantation Crops			Acre	223130
66	Plantation		Avenue plant	No.	274154
67	Plantation		Avenue plantation	No.	188825

68	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
69	Power Tiller			No.	211800
70	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
71	Reapers, Binders and Balers	Self Propelled		No.	152700
72	Repair of Dwelling Units			No.	200000
73	Service Sector	Term Loan	Medium	No.	600000000
74	Service Sector	Term Loan	Micro	No.	2000000
75	Service Sector	Term Loan	Small	No.	80000000
76	Service Sector	Working Capital	Medium	No.	30000000
77	Service Sector	Working Capital	Micro	No.	500000
78	Service Sector	Working Capital	Small	No.	20000000
79	Sheep	Breeding Unit	New Shed	100+5	1838000
80	SHGs/ JLGs	Others		No.	200000
81	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	81320
82	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
83	Solar Energy	Solar Agriculture Pump		No.	86660
84	Solar PV Pump Sets (AC)			No.	323700
85	Sprinkler Irrigation	Micro		ha	85398
86	Thresher	Multicrop Power Threshers		No.	252100
87	Tissue Culture	Tissue Culture Plant Production and Sale		No.	2000000
88	Tissue Culture	Tissue Culture Plant Production and Sale		No.	25000000
89	Tractor	Without Implements & Trailer	PTO 42	No.	758300
90	Veterinary Cline		Private Veterinary Clinic	No.	1000000

### 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	Cotton/ Kapaas	Unirrigated/ Rainfed		32000
3	Cross bred Farming	Others_		60000
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
5	Fish Culture	Others_Reservoir_WSA (100000 Fry /acre)for120 days crop cycle		130000
6	Goat Farming	Rearing Unit _ Semi_intensive_		35000
7	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
8	Maize/ Makka	Unirrigated/ Rainfed		25000
9	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
10	Onion/ Piyaz/ Kanda			45000
11	Other Vegetables			35000
12	Rapeseed/ Toria/ Laahi	Irrigated		17000
13	Rice/ Chaval/ Dhan	Irrigated		37000
14	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000



## Abbreviations

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

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	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"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH Renewable Energy, Green Mobility Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul> | <b>NSFL in WASH</b><br>Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul> |
|---|---|

**Corporate Office**  
NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051  
☎: 022-2653-9693  
✉: nabsamruddhi@nabard.org

**Registered Office**  
NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020  
☎: 040-23241155/56  
🌐: www.nabsamruddhi.in

## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul> | <ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul> |
|--|---|

**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

## NABFINS LIMITED | A Subsidiary of NABARD

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul> | <ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul> |
|--|--|

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

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

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

☎: 022-26539419

✉: [headoffice@nabcons.in](mailto:headoffice@nabcons.in)

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: [www.nabcons.com](http://www.nabcons.com)



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

☎: 022- 2653-9243/ 9241

✉: [ho@nabsanrakshan.org](mailto:ho@nabsanrakshan.org)

🌐: [www.nabsanrakshan.org](http://www.nabsanrakshan.org)



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149    ✉: [nabventure@nabard.org](mailto:nabventure@nabard.org)    🌐: [www.nabventure.in](http://www.nabventure.in)



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

### IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054    ✉: [nabfoundation@nabard.org](mailto:nabfoundation@nabard.org)

🌐: [www.nabfoundation.in](http://www.nabfoundation.in)




**Name and address of DDM**

Name	Sunaram Majhi
Designation	DDM, NABARD
Address 1	C/o Laxmidhar Bishi
Address 2	Rajbedapada Near RI Office Ward No.3 Post
Office	Nuapada
District	Nuapada
State	Odisha
Pincode	766105
Telephone No.	
Mobile No.	9163784885
Email ID	nuapada@nabard.org



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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