



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



पुरी जिला  
Puri District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
Odisha Regional Office, Bhubaneswar

# **Potential Linked Credit Plan**

## **Year: 2025-26**

District: Puri

State: Odisha



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

## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

## **MISSION**

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



## Foreword

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

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

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

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

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

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

(Dr. Sudhanshu K K Mishra)  
Chief General Manager  
Date- 23<sup>rd</sup> October 2024



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Puri

PLP Document finalized by: Odisha Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	Puri is a coastal district in Odisha. It lies between 8'59" to 86'25" East longitudinal and between 19'28" to 20'10" North latitude. It is bounded by the Jagatsinghpur and Cuttack district in north, Bay of Bengal in east, Khordha district in the west and Ganjam district in the south.
2	Type of soil	Puri falls under East and South Eastern Coastal Plain Zone of Odisha. Broad soil groups of the district are saline, lateritic, alluvial, red and mixed red and black.
3	Primary occupation	Agriculture has been the major source of livelihood for the population of the district and rice cultivation has been the principal farming activity. Alternative land use and livelihood options such as horticulture, aquaculture, and livestock were minor components limited to meeting the subsistence.
4	Land holding structure	According to 2011 census, there are 148935 operational holdings with 185280 Ha under their possession. Marginal and small operational holdings constitute 65.42 and 27.18% of the total land holdings in the district. The large farmers constitute 1.39% of the total and possess 10.52 % of the total CL.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	District consecutively surpassed its ACP targets, achieving 94% (₹ 3730.68 cr) in FY 2022-23 and 104% (₹ 5034.72 cr) in FY 2023-24, demonstrating robust financial growth.
2	CD Ratio	District's Credit-Deposit ratio rose from 50.57% in FY 2022-23 to 53.3% in FY 2023-24, indicating improved credit deployment and banking growth.
3	Investment credit in agriculture	Investment credit in agriculture amounted to ₹ 2949.29 crore, accounting for 58.58% of the district's total Annual Credit Plan (ACP) achievement of ₹ 5034.72 crore.
4	Credit flow to MSMEs	District demonstrated its commitment to MSME growth, with significant credit allocation viz. supported MSMEs with ₹ 1464 cr (29.07%) in FY 2023-24 and ₹ 1293.08 cr (32.49%) in FY 2022-23, fostering entrepreneurship and economic growth.
5	Other significant credit flow, if any	District allocated ₹ 621.43 cr (12.34%) in FY 2023-24 and ₹ 478.94 cr (12.03%) in FY 2022-23 to Other significant credit flow like exports, housing, renewable energy, and social infrastructure.

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

1	Projection for the year	District has set an ambitious projection of ₹ 6905.24 crore for FY 2025-26, representing a significant 22% increase over the previous year's target. This upward trajectory underscores the district's confidence in its economic growth prospects.
2	Projection for agriculture and its components	District has set an ambitious agricultural credit projection of ₹ 3924.87 crore for FY 2025-26. This includes ₹ 2437.66 crore as Crop Loan and ₹ 1487.20 crore in agricultural term loans, aiming to boost farm productivity, support farmers, and drive rural economic growth.

3	Projection for MSMEs	District has made a significant projection to supporting MSMEs in FY 2025-26, allocating ₹2192.26 crore, which accounts for 31.75% of the total projected for the year. This substantial investment underscores the district's recognition of MSMEs' crucial role in driving economic growth.
4	Projection for other purposes	District's credit projection for FY 2025-26 encompasses another purpose, with notable emphasis on key sectors beyond agri. and MSMEs. Export credit, housing, social infra. renewable energy, and informal credit collectively receive ₹ 788.10 crore, accounting for 11.41% of the total projection.

## 5. Developmental Initiatives

1. NABARD has been implementing various pilot projects on farm, off-farm and micro-finance sectors in the district viz. FPO promotion, providing marketing platform to rural artisans and weavers through capacity building, training and skill building of rural women and youth, concessional refinance schemes.
2. In the district presently NABARD is implementing various projects viz. CFLs and awareness programmes. There are 10 FPOs, 3 Livelihood Enterprise Development Programmes, one MEDP and Establishment of floating Fish Feed Mill under implementation in the district.

## 6. Thrust Areas

1. Given its coastal location, the district offers substantial opportunities for marine fisheries and inland fisheries growth. To leverage this potential, targeted initiatives and investments are essential in Enhance infrastructure, Promote sustainable fishing practices, Support local fishing community.
2. The district has a distinction in production of indigenous milk product Manikpatan Curd, Nimapada Jhili etc.
3. MSME is also a vital sector for employment in the district with age old traditional & nontraditional industries/ handicrafts like Patanchitra, Handloom products, Appliqué, Textile works etc.
4. Critical interventions desired to realise the available potentials are highlighted in each sector. GOI is taking initiative to graduate PACS as Multi Service Centres, which will result in higher financing.
5. Additionally, given the demand for small cow units (2 cows) there may be higher potential for financing KCC to such units. Other major Thrust Areas for PLP 2025-26 are promotion of FPO, Integrated Farming System, Promotion of Livelihood Activities through training MSME, Housing and SHG credit.



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

1. The major constraints being faced in the development of the district are lack processing units for milk, vegetables and pulses, lack of information about various government schemes, non- availability of quality seeds, fertilizers, etc.
2. Interaction with farmers revealed that there is a felt need for marketing support for agricultural produce, local dealers of farming equipment, availability of quality inputs and uninterrupted power supply.
3. Agriculture Term Lending needs to be increased.
4. Concerted efforts are required to be made at ground levels by all the stakeholders such as government line departments of Agriculture, Animal husbandry, Water resource department, Agriculture Research Institutions working in the district, all the banks and other concerned stakeholders.
5. Government departments & research institutes are required to create proper awareness about Hi-Tech & improved agricultural & horticultural practices among farmers.
6. Aggregation of farmers, especially small & marginal farmers into groups in the form of Farmers Producers Organisations (FPOs) for taking agricultural & horticultural activities on large scales.

## **8. Way Forward**

1. Realizing the potential in various sectors requires a collaborative effort from all stakeholders, converging their resources to achieve a common goal. This is especially crucial for financial inclusion, where a comprehensive plan can make all the difference.
2. To ensure success, it's essential to focus on marginalized groups, such as Oral Lessees, Tenant Farmers, and Share Croppers, by integrating them into Joint Liability Groups. This approach will not only provide them with financial support but also empower them to take control of their economic lives.

## **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 draught 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

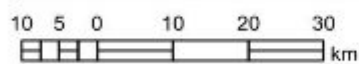
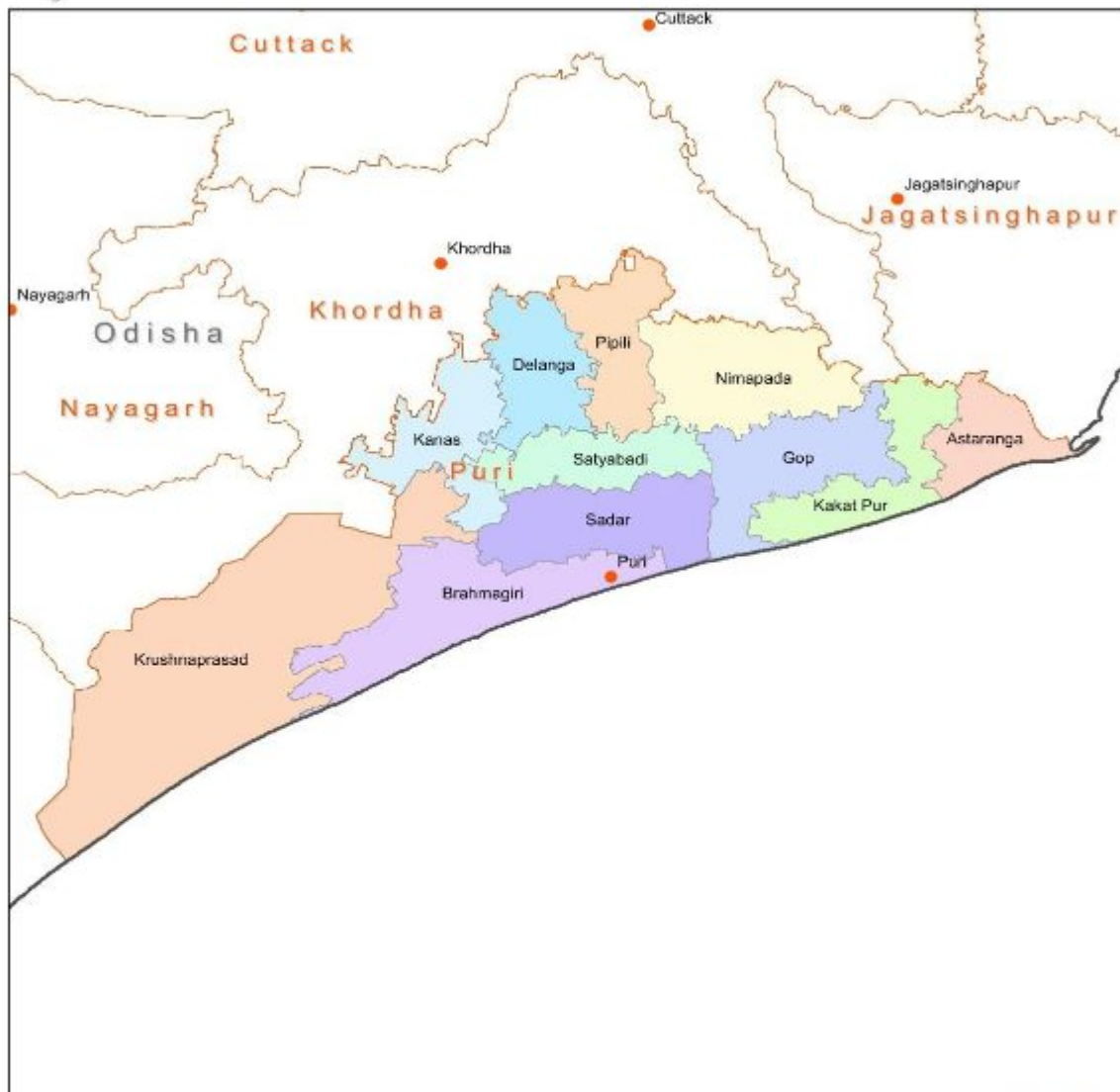
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

# Part A

## District Map



### Block Map - Puri



#### Legend

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

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



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	320934.49
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>243765.64</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>77168.85</b>
B	Agriculture Infrastructure	44832.71
C	Ancillary activities	26719.80
<b>I</b>	<b>Credit Potential for Agriculture A+B+C)</b>	<b>392487.00</b>
II	Micro, Small and Medium Enterprises	219226.90
III	Export Credit	765.00
IV	Education	2273.75
V	Housing	10886.80
VI	Social Infrastructure	4564.50
VII	Renewable energy	266.22
VIII	Others	60054.00
	<b>Total Priority Sector</b>	<b>690524.17</b>

### 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	243765.64
2	Water Resources	9310.63
3	Farm Mechanisation	15754.61
4	Plantation & Horticulture with Sericulture	25481.06
5	Forestry & Waste Land Development	24.97
6	Animal Husbandry - Dairy	3401.02
7	Animal Husbandry - Poultry	4005.02
8	Animal Husbandry - Sheep, Goat, Piggery	754.66
9	Fisheries	18296.63
10	Farm Credit- Others	140.25
	<b>Sub total</b>	<b>320934.49</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	3206.66
2	Land development, Soil conservation, Wasteland development	33529.80
3	Agriculture Infrastructure - Others	8096.25
	<b>Sub total</b>	<b>44832.71</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	11220.05
2	Ancillary activities - Others	15499.75
	<b>Sub Total</b>	<b>26719.80</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>219226.90</b>
<b>III</b>	<b>Export Credit</b>	<b>765.00</b>
<b>IV</b>	<b>Education</b>	<b>2273.75</b>
<b>V</b>	<b>Housing</b>	<b>10886.80</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>4564.50</b>
<b>VII</b>	<b>Renewable energy</b>	<b>266.22</b>
<b>VIII</b>	<b>Others</b>	<b>60054.00</b>
	<b>Total Priority Sector</b>	<b>690524.17</b>

Note: Details indicated at Annexure – 1, at page - 99

### District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	UCO Bank

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3479
2	No. of Sub Divisions	1
3	No. of Blocks	11
4	No. of revenue villages	1765
5	No. of Gram Panchayats	268

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Puri
3	Agro-climatic Zone 1	East and South Eastern Coastal Plain
4	Agro-climatic Zone 2	East & South Eastern Coastal Plain
5	Agro-climatic Zone 3	East & South Eastern Coastal Plain
6	Agro-climatic Zone 4	East & South Eastern Coastal Plain
7	Agro-climatic Zone 5	East & South Eastern Coastal Plain
8	Climate	Hot and high humidity
9	Soil Type	Alluvial Lateritic & Saline



### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	347900
2	Forest Land	14225
3	Area not available for cultivation	115010
4	Barren and Unculturable land	9568
5	Permanent Pasture and Grazing Land	8374
6	Land under Miscellaneous Tree Crops	8881
7	Cultivable Wasteland	19335
8	Current Fallow	17026
9	Other Fallow	5653

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

Sr. No.	Stage	Nos.
1	Safe	11
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	11

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	120624	69	84437	45
2	>1 to <=2 ha	38506	22	57759	31
3	>2 to <=4 ha	14609	8	43827	24
	Total	173739	99	186023	100

### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	173739
2	Of the above, Small/ Marginal Farmers	159130
3	Agricultural Labourers	79505
4	Workers engaged in Household Industries	25115
5	Other workers	259858

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1698730	865380	833350	1433800	264930
2	Scheduled Caste	325133	164366	160767		
3	Scheduled Tribe	6129	3240	2889		
4	Literate	1291884	704852	587032		

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	287463
2	Rural Households	247682
3	BPL Households	163639

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

Sr. No.	Particulars	Nos.
1	Having electricity supply	287463

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1765
2	Villages having Post Offices	284
3	Villages having Primary Schools	1585
4	Villages having Primary Health Centres	241

## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Agriculture department Puri
1.a Additional Information	Agriculture department Puri
2. Soil & Climate	Agriculture department Puri
3. Land Utilisation [Ha]	Agriculture department Puri
4. Ground Water Scenario (No. of blocks)	National compilation on Dynamic Ground Water resources of India 2023
5. Distribution of Land Holding	Agriculture department Puri
6. Workers Profile [In '000]	Agriculture department Puri & District Statistical Hand Book Puri 2020
7. Demographic Profile [In '000]	KVK Puri and district website
8. Households [In '000]	KVK Puri
9. Household Amenities [Nos. in '000 Households]	RWSS PURI & District Statistical Hand Book Puri 2020
10. Village-Level Infrastructure [Nos.]	District Statistical Hand Book Puri 2020

## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2599
2	Primary Health Centres	52
3	Primary Health Sub-Centres	241
4	Dispensaries	16
5	Hospitals	6
6	Hospital Beds	926

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	682
2	Registered FPOs	64
3	Agro Service Centres	77
4	Soil Testing Centres	1
5	Approved nurseries	1
6	Agriculture Pumpsets	1833
7	Pumpsets Energised	254
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	
2	Irrigation Potential Created	167056
3	Net Irrigated Area (Total area irrigated at least once)	161920
4	Area irrigated by Canals/ Channels	80918
5	Area irrigated by Wells	242
6	Area irrigated by Tanks	27941
7	Area irrigated by Other Sources	8884
8	Irrigation Potential Utilized (Gross Irrigated Area)	167056



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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6916
2	Railway Line [km]	44
3	Public Transport Vehicle [Nos]	336
4	Goods Transport Vehicles [Nos.]	1665

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	448
2	Sugarcane (Gur/ Khandsari/ Sugar)	9
3	Fruit (Pulp/ Juice/ Fruit drink)	1012
4	Spices (Masala Powders/ Pastes)	1034
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	27
6	Cotton (Ginning/ Spinning/ Weaving)	334
7	Milk (Chilling/ Cooling/ Processing, etc.)	532
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	832
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	48
10	Others	12

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	146874	8795	138079
2	Cattle - Indigenous	220309	35515	184794
3	Buffaloes	13524	2455	11069
4	Sheep - Indigenous	24823	5625	19198
5	Goat	111733	22719	89014
6	Pig - Cross bred	515	45	470
7	Pig - Indigenous	1241	343	898
8	Poultry - Indigenous	55120	8700	46420

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	14
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	148
5	Fodder Farms	3
6	Dairy Cooperative Societies	129
7	Fishermen Societies	133
8	Animal Husbandry Training Centres	1
9	Animal Markets	1
10	Fish Markets	4
11	Livestock Aid Centers (No.)	180

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	79084	MT		gm/day
2	Egg	32.76	Lakh Nos.	2	nos/p. a.
3	Milk	151.08	MT	89	gm/day
4	Meat	2.40	MT	2	gm/day
5	Wool	0.00	MT		

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Statistical Handbook Puri 2020, <a href="https://www.poshantracker.in/statistics">https://www.poshantracker.in/statistics</a>
12. Infrastructure & Support Services For Agriculture[Nos.]	DS HB, Puri, 2020 and <a href="http://odishafarmmachinery.nic.in">odishafarmmachinery.nic.in</a>
13. Irrigation Coverage ['000 Ha]	Agriculture Department
14. Infrastructure for Storage, Transport & Marketing	Pocket book district at a glance 2022, economic survey
15. Processing Units	DIC Office, Puri
16. Animal Population as per Census [Nos.]	Animal husbandry Department Puri
17. Infrastructure for Development of Allied Activities [Nos.]	Animal husbandry Department and ARCS office puri
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal husbandry Department Puri pocket book

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	57.75	57.75	57.75
2	Land Holdings - MF (%)	84.43	84.43	84.43
3	Rainfall -Normal (mm)	1408	1408	1408
4	Rainfall - Actual (mm)	1221	1160	1424
5	Cropping Pattern	Paddy-Pulse-Veg	Paddy-Veg-Pulse	Paddy-Pulse-Paddy

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	97982.30	195865.92	294928.97

**Table 3: Major Crops, Area, Production, Productivity**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	1343.90	346.00	257.46	1415.00	390.94	276.28	1415.00	390.94	276.28
2	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	4500.00	13.05	2.90	1370.00	0.68	0.50	1370.00	0.68	0.50
3	Finger Millet	0.00	0.00	0.00	50.00	0.05	1.00	50.00	0.05	1.00
4	Foxtail Millet	100.00	0.00	0.00	30.00	0.38	12.67	30.00	0.38	12.67
5	Spices	1500.00	1.41	0.94	26.30	2.58	98.10	26.30	2.58	98.10
6	Sugarcane/ Ganna	60.00	24.50	408.33	0.00	0.00	0.00	0.00	0.00	0.00



**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.67	1.67	1.67
2	Net sown area (lakh ha)	1.62	1.62	1.62
3	Cropping intensity (%)	103.17	103.17	103.17

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	78.00	111.00	149.00
2	Fertilizer consumption - Rabi (kg/ha)	89.00	310.00	102.00
3	Total (kg/ha)	167.00	421.00	251.00

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2024
1	RMCs/ eNAM platforms (No.)	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	132942

**Table 7: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2024
1	PM Kisan Coverage (No.)	147406
2	State Govt Sponsored Schemes Coverage (No.)	265289

**Table 8: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	20000	20000	20000

**Table: 9: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	169819	532183	118733

**Table 10: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	14.00	15.00	16.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	Agriculture Department, Puri
Table 2: GLC under Agriculture	Agriculture Department, Puri
Table 3: Major Crops, Area, Production, Productivity	Agriculture Department, Puri
Table 4: Irrigated Area, Cropping Intensity	Agriculture Department, Puri
Table 5: Input Use Pattern	Agriculture Department, Puri
Table 6: Trend in procurement/ marketing	<a href="https://enam.gov.in/web/trading-details">https://enam.gov.in/web/trading-details</a>
Table 7: PM Kisan & Other DBTs	Agriculture Department, Puri
Table 8: Soil testing facilities	Agriculture Department, Puri
Table 9: Crop Insurance	Agriculture Department, Puri
Table 10: Seed Replacement Ratio%	Agriculture Department, Puri

**Water Resources**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	963.42	3036.29	4801.48

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2024
1	Net Irrigation Potential ('000 ha)	162
2	Net Irrigated Area ('000 ha)	162
3	Gross Irrigated Area ('000 ha)	167

**Table 3: Block level water exploitation status**

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Puri	Pipili	Safe	Safe	Safe
2	Odisha	Puri	Delanga	Safe	Safe	Safe
3	Odisha	Puri	Satyabadi	Safe	Safe	Safe
4	Odisha	Puri	Kanas	Safe	Safe	Safe
5	Odisha	Puri	Sadar	Safe	Safe	Safe
6	Odisha	Puri	Brahmagiri	Safe	Safe	Safe
7	Odisha	Puri	Astaranga	Safe	Safe	Safe
8	Odisha	Puri	Gop	Safe	Safe	Safe
9	Odisha	Puri	Kakat Pur	Safe	Safe	Safe
10	Odisha	Puri	Krushnaprasad	Safe	Safe	Safe
11	Odisha	Puri	Nimapada	Safe	Safe	Safe

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office PURI
Table 2: Irrigated Area & Potential	Agriculture Department, Puri
Table 3: Block level water exploitation status	Irrigation Dept. Puri

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5104.11	14420.63	27607.44

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	18	29	133
2	Power Tillers	131	80	41
3	Threshers/Cutters	43	26	18



**Table 3: Service Centers**

Sr. No.	State	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	77

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office Puri
Table 2: Mechanisation in District	Directorate of Agriculture and food production
Table 3: Service Centers	Agriculture Department Puri

**Plantation & Horticulture including Sericulture Table**
**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1365.52	5397.99	9233.49

**Table 2: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	3780.00	11077.00	4789.00	14582.23	4935.91	15232.61
2	Papaya	110.00	1910.60	110.10	1917.31	120.10	2170.90
3	Bitter Gourd	190.06	1900.07	190.10	1900.11	4.30	2349.40
4	Brinjal	7628.52	46030.70	7608.56	46045.58	2706.50	47611.06
5	Cabbage	537.00	15330.60	537.00	15330.65	667.06	18041.50
6	Carrot	6.34	79.80	6.34	79.80	6.30	79.80
7	Cauliflower	1014.00	16170.26	1014.00	16170.26	1164.02	18562.00
8	Cucumber	5331.10	7170.10	5331.10	7170.10	541.13	7277.80
9	Okra	2267.37	25625.63	2779.21	25532.74	2324.00	26100.05
10	Pumpkin	520.14	11938.35	527.46	11940.41	734.48	16626.30
11	Radish	217.10	2319.10	237.71	2519.90	282.70	2937.06
12	Ridge Gourd	18.11	205.00	18.13	205.20	28.13	388.20
13	Tomato	410.40	6838.13	810.48	11838.44	910.48	13305.13

**Table 3: NHM Schemes (Cumulative Nos.)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Mango without Integration (Ha.)	50	50	50
2	Banana Sucker (Ha.)	25	11	20
3	Hybrid Vegetable (Ha.)	250	112	150
4	Loose Flower (S&M category) (Ha.)	5	2	30
5	Loose Flower (Other category) (Ha)	5	6	26
6	Bamboo Structure (Ha)			1
7	Vermi Compost unit (Permanent Structure) (No.)	5	9	15
8	Honey bee Colony (No.)	500		50
9	Hives (No)	500		50
10	Equipment including honey extractor (No)			1
11	Self Propelled Horti. Machinery (Gen. & SC ST SFs)	46	61	73
12	Brush Cutter (No)			1
13	Pack House (No)	5		5
14	Preservation Unit (No)	8	1	5
15	Training Farmers (within the state) (No)			150
16	District level Show (No)	1	1	1
17	Shadenet House Bamboo Structure @₹360/- sqm.	3000	6800	0
18	Papaya Cultivation (Ha)	5	1	0
19	Upgrading nursery infrastructure	1	2	0
20	Within the State @ ₹1000/day/farmer	300	400	0
21	Small Nursery (1ha.)	0	2	0
22	Functional Pack House & Storage Unit	0	9	0
23	Cold room (Staging)	0	1	0
24	Evaporative/Low Engery cool chamber	0	1	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Puri
Table 2: Production and Productivity	Horticulture Department Puri
Table 3: NHM Schemes (Cumulative Nos.)	Horticulture Department Puri

## Forestry & Waste Land Development

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	549.62	1604.72	863.66

**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2024
1	Forest Cover ('000 ha)	14225

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, Puri
Table 2: Area under Forest Cover & Waste Land	KVK, Puri

## 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)	5141.75	11255.77	23293.30

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	44	43	45

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, Puri
Table 2: Processing Infrastructure	Milk Union, Puri

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3231.69	5094.85	11112.18

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2023	31/03/2024
1	Bird population (No.)	5409700	5809740
2	Broiler Farms (No.)	2300	2598
3	Hatcheries (No.)	1	1
4	Popular breeds	Banaraj ovans (Layer bird)	Banaraj Bovans (Layer bird)

#### Sources

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



## Animal Husbandry - SGP

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	884.17	15063.16	33822.20

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Indigenous
2	Popular goat breed(s)	Ganjam Goat
3	Popular pig breed(s)	Local Breed

## Sources

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

## Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5656.76	7381.63	10481.08

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	14	335	421
2	Cage Culture/ Bio-floc technology (No.)	60	160	286
3	Fish Seed Hatchery (No.)			1

**Table 3 : Brackish Water Fisheries**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	48	28	67
2	Area developed (ha)	99	155	211
3	Area available for development (ha)	121	101	54

**Table 4: Fisheries Infrastructure Development Fund (FIDF)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	28	28	28
2	Amt of Assistance (₹ lakh)	15.88	16.88	22.48

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, Puri
Table 2: Inland Fisheries Facilities	Fisheries department, Puri
Table 3 : Brackish Water Fisheries	Fisheries department ,Puri
Table 4: Fisheries Infrastructure Development Fund (FIDF)	Fisheries department ,Puri

**Farm Credit - Others & Integrated Farming**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4945.08	4522.08	7476.22

**Sources**

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

**Agri. Infrastructure Table**
**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	871.63	5350.56	4890.68

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2024
1	Cold Storages (No.)	11
2	Cold Storages (Capacity - '000 MT)	11680
3	Storage Godowns (No.)	6
4	Storage Godowns ( Capacity - '000 MT)	19100

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, Puri
Table 2: Agri Storage Infrastructure	APEDA Agri Exchange site

## 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)	698.98	902.65	2013.63

### Sources

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

## 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)	571.50	430.76	322.82

##### Sources

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

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

##### Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	12721.51	7807.00	10358.82

##### Table 2: Procurement

Sr. No.	Particulars	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	19100

##### Table 3: Other Ancillary Services

Sr. No.	Particulars	31/03/2024
1	PACS as MSC (No.)	19

##### Sources

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

#### MSME

##### Table 1 : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	78285.56	129308.33	146399.64
2	No. of units financed	9086	3451	8330



**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)	4420	3369	4143
2	Small Units (No.)	123	41	22
3	Udyog Aadhar Registrations (No.)	4543	41	4165

**Table 3: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	226	309	218

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office, Puri & DIC Office, Puri
Table 2: MSME units - Cumulative	DIC Office, Puri
Table 3: Skill Development Trainings	DIC Office, Puri

**Export/ Education/ Housing**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	0.00	0.00	0.00
2	GLC under Education (₹ lakh)	842.72	1475.61	2057.58
3	GLC under Housing (₹ lakh)	6516.49	12454.21	10238.50

**Sources**

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

**Public Infrastructure Investments Table**
**1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹ lakh)	1.33	191.46

**Sources**

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

## Social Infrastructure Investments Table

### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	1595.33	6.9	41

### Sources

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

## Renewable Energy

### Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	0	1.33	191.47

### Sources

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

## Informal Credit Delivery

### Table 1: GLC

Sr. No.	Particulars	31/03/2023
1	SHG Bank Linkage (₹ lakh)	19153.00

### Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of SHGs formed		15398	26697
2	No. of SHGs credit linked (including repeat finance)		19153	
3	Bank loan disbursed (₹ lakh)		50965.28	
4	Average loan per SHG (₹ lakh)	0.00	3.13	4.73

### Sources

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

## Status and Prospects of Cooperatives

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

Sr. No.	Particulars	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	279
2	Consumer Stores (No.)	12
3	Housing Societies (No.)	54
4	Marketing Societies (No.)	4
5	Labour Societies (No.)	4
6	Agro Processing Societies (No.)	2
7	Others (No.)	109
8	Total (No)	464

**Table 2: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2024
1	Primary Agriculture Credit Societies (No.)	246
2	Multi state cooperative societies (No.)	19

## Sources

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

## 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	22	169	98	23	48		11225	168	11	1996
Regional Rural Bank	1	51	44	2	5		9945	116	31	5636
District Central Coop. Bank	1	12	7	2	3		60	4	135	23955
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society		0								
Others	5	12	9	0	3		0	46		
All Agencies	29	244	158	27	59	0	21230	334		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	919599.00	1060823.00	1239912.00	16.9	87.86
Regional Rural Bank				0	0	119694.00	125269.00	142455.00	13.7	10.09
Cooperative Banks				0	0	193.00	20343.00	20610.00	1.3	1.46
Others				0	0	2471.00	5585.00	8302.00	48.6	0.59
All Agencies	0	0	0	0	0	1041957.00	1212020.00	1411279.00	16.4	100.00



### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks			463132	0	58.7	397664.00	486866.00	598681.00	23.0	80.08
Regional Rural Bank			81603	0	10.3	63614.00	73810.00	87084.00	18.0	11.65
Cooperative Banks			194356	0	24.6	320.00	37446.00	42213.00	12.7	5.65
Others			49804	0	6.3	8185.00	14756.00	19632.00	33.0	2.63
All Agencies	0	0	788895	0	100.0	469783.00	612878.00	747610.00	22.0	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	31-Mar-22	31-Mar-23	31-Mar-24
Commercial Banks	43.24	45.89	48.28
Regional Rural Bank	50.23	58.92	61.13
Cooperative Banks	167.77	184.07	204.82
Others	273.51	164.21	266.57
All Agencies	40.27	50.57	53.17

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank		20497	14429	8124
Cooperative Banks		1055	2	
Others				
All Agencies	0	21552	14431	8124

## 2. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans	Amount [₹lakh]	%of Total Loans
Commercial Banks	391218.36	65.3	225159.02	37.6	143183.37	23.9		0.0		0.0
Regional Rural Bank	48853.63	56.1	11574.99	13.3	62167.00	71.4		0.0		0.0
Cooperative Banks	45319.37	107.4	44851.11	106.2	507.00	1.2		0.0		0.0
Others	18080.25	92.1	13343.84	68.0	13178.48	67.1		0.0		0.0
All Agencies	503471.61	67.3	294928.96	39.4	219035.85	29.3	0.00	0.0	0.00	0.0

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Commercial Banks	291978.18	252055.48	86.3	324280.00	281528.68	86.8	385705.65	409298.61	106.1	93.1
Regional Rural Bank	48777.71	33108.04	67.9	55977.00	42014.21	75.1	40669.05	48853.63	120.1	87.7
Cooperative Banks	75596.43	2841.48	3.8	17692.00	49525.67	279.9	58923.59	45319.37	76.9	120.2
Others			0			0			0	0.0
All Agencies	416352.32	288005.00	69.2	397949.00	373068.56	93.7	485298.29	503471.61	103.7	88.9

## 2. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Crop Loan	144951.18	50656.00	34.9	148085.00	116205.67	78.5	148265.00	155547.00	104.9	72.8
Term Loan (Agri.)	66588.19	99926.30	150.1	70027.00	79660.25	113.8	80939.22	139381.96	172.2	145.4
Total Agri Credit	211539.37	150582.30	71.2	218112.00	195865.92	89.8	229204.22	294928.96	128.7	96.6
MSME	74765.50	78685.56	105.2	107371.00	129308.34	120.4	161790.71	146399.64	90.5	105.4
Other Priority Sectors*	92310.45	57762.85	62.6	72466.00	47894.74	66.1	94303.37	62143.00	65.9	64.9
Total Priority Sector	378615.32	287030.71	75.8	397949.00	373069.00	93.7	485298.30	503471.60	103.7	91.1

## 3. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last years
	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	
Commercial Banks			0			0	598681.00	33573.00	5.6	1.9
Regional Rural Bank	63614.00	13391.00	21.1	76124.00	12633.00	16.6	87084.00	13766.00	15.8	17.8
Cooperative Banks	34517.58	1208.42	3.5	37012.30	992.48	2.7	42213.00	355.00	0.8	2.3
Others			0			0	19632.00	218.00	1.1	0.4
All Agencies			0			0			0	0.00

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

Source(s)	
1	BLBC website
2	LDM Office
3	DCCB & RRB

## 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 ware house and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme.

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

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

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

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

xii. Establishment of National Cooperative Database Digital Agriculture

Mission:

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

i. Agri Stack:

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

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

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

iii. Jan Samarth Portal:

Jan Samarth 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 brood stocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to Rs 20 lakh from the current Rs 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated



water for irrigation and filling up of tanks in nearby areas.

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

## **2.3. Agri Credit Targets**

### **3. Policy Initiatives - RBI**

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

#### 4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 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 stakeholders 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 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up.

**5. Govt Sponsored Programmes linked with Bank Credit****1. Policy Initiatives – State Govt. (including Cooperatives)**

Enhance the resilience and diversification of agriculture

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

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

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

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

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

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

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

**2. State Budget****2.1. Important Announcements**

Crop Production Management towards Coffee Mission and Potato Mission.

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

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

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

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

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

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

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

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

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

The agriculture in Puri is characterized by traditional rain fed farming, preponderance of small and marginal land holdings, etc. The normal rainfall is 1409 mm whereas the actual rain fall is 1424 mm during 2023-24. The cropping pattern in the district is Paddy-Vegetables - Pulses etc. The gross cropped area of the district is 167056 ha and the net sown area is 161920 ha with cropping intensity of 156.45%. Agro climatic condition of the district is East & South Eastern Coastal Plain and Only 54% of the cultivated area in the district is irrigated and canal is the major source of irrigation. The soil is mostly alluvial type, but because of the coastal belt, around 5.7% land is affected due to salinity. Further, around 8.6% land is waterlogged. Average size of the holding in the district is 1.03 ha only and 84% of farmers are in Small and Marginal category, and landless labourers. There are three crop seasons in command area and two crop seasons in non-command area. The Kharif crops are Paddy, Jute, Oilseeds, and Pulses etc. The Rabi crops are Paddy, Gram, Pulses, Groundnut, Oilseeds, Mustard, Vegetables and Potato etc. and summer crops include summer Paddy, Cowpea, Vegetables, Groundnut and Ragi. Paddy is the principal crop of the district.

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

Small farms obstruct equitable provision of input use. Regarding agricultural practices, the farmers are gradually adopting mechanisation HYV seeds line sowing & transplanting SRI method of cultivation etc. Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) are gradually discouraging farmers against excessive use of chemical pesticides and fertilisers. On the other hand, farmers are also shifting towards remunerative vegetable and maize cultivation. The irrigation potential created is 85 of the total cultivable area. However, 60 of total cultivable area is being utilized for irrigation. Among the blocks Nimapara has maximum potential. Krushna Prasad block is the lowest in terms of creation of irrigation potential. During the year 2023-24 it is reported by District Agriculture Officer Puri that the irrigation potential created during Kharif and Rabi are 104741 hectares and 86318 hectares respectively from different sources in the district.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 243765.64 lakh. Details are given in Annexure I.

##### 2.1.2 Water Resources

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

The potential for minor irrigation in the district includes surface water irrigation and ground water exploitation by construction of irrigation structures. The district received 1936 mm rainfall in 2020-21 (the normal rainfall being 1409 mm). However due to climatic change rainfall is erratic and the district faces adverse effects of vagaries of climate change. Most of the rivers canals and ponds get dried in January before arrival of summer. Puri district is covered by a well-developed irrigation network covered by Mahanadi Delta Stage-II canal systems. All the eleven blocks in the district are categorised as "safe". However groundwater in Krushna Prasad and

Brahmagiri blocks have salinity content where special technical precautions are required to be taken for installation of MI structure. The GLC flow to the sector for the last three years is as under:

Financial Year	GLC Flow (₹ in lakh)
2021-22	₹963.42
2022-23	₹3036.29
2023-24	₹4801.48

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

• During the year 20223-24 it is reported by District Agriculture Officer Puri that the irrigation potential created during Kharif and Rabi are 104741 hectares and 86318 hectares respectively from different sources in the district.

• Water Resources Department is the principal agency responsible for implementation of MI Projects by pooling funds from its own source DRDA and RIDF of NABARD. Soil Conservation Department helps in construction of Water Harvesting Structures and Government agencies like Odisha Agro Industries Corporation Ltd. and Odisha Lift Irrigation Corporation and private contractors are engaged in execution of Lift Irrigation projects and installation of shallow tube-wells and bore wells. Horticulture Department is the nodal agency for installation of sprinkler and drip irrigation systems. The Agriculture Department is the nodal agency for implementation of private irrigation points under 'Biju Krushak Bikash Yojana'.

• Out of 11 Blocks the irrigation potential of Krushna Prasad & Astaranga blocks need to be enhanced as these blocks are yet to reach the minimum benchmark of 35 of cultivable area. For district as a whole canal irrigation is able to cover around 56 of command area. The balance area needs to be supported under OLIC projects or through improvement of existing extension systems.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 9310.63 lakh. Details are given in Annexure I.

### 2.1.3 Farm Mechanization

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

Farm mechanization plays a major role in crop production. It has the potential to expand production improve timeliness of operations better utilization of irrigation potential and infrastructure and alleviate drudgery in agricultural operations. Adoption of new technologies and shortage in availability of agricultural labour will lead to mechanizing the agricultural operation which in turn will attract huge investments.

The GLC flow to the sector for the last three years is as under:

(₹ in lakh)

Financial Year	GLC Flow
2021-22	₹ 5104.11
2022-23	₹14420.63
2023-24	₹27607.44

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

On the supply side adequate number of tractor dealers exist in nearby cities viz. Bhubaneswar and Cuttack. Almost all the major farm machinery supplying companies



like Mahindra & Mahindra John Deere Swaraj etc. are having their dealers in the district who in turn have their sales outlets. Facilities for repairing and other services are also available in all sub-division headquarters and in most of the block headquarters. In addition, OAIC is also supplying tractors power tillers and other agricultural implements. The department is playing a major role in popularising the use of agricultural implements through their field level functionaries. Under the State Agriculture Policy subsidy is also being provided to farmers for purchase of tractors and other implements. Horticulture Department is also supplying Power Weeder Brush Cutter etc.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 15754.61 lakh. Details are given in Annexure I.

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

The agro-climatic zone east and south eastern coastal plain has hot and humid climate suitable for horticulture and plantation crops. Horticulture crops are suitable in the land type where slope is less than 5. Cashew Coconut Banana Mango Ber Papaya Guava and Betelvine are the important plantation and horticulture crops in the district. Recently many farmers and SHGs have diversified their activities into floriculture mushroom cultivation etc. Some of the entrepreneurs and progressive farmers have also been showing interest for cultivation of Medicinal and Aromatic Crops (MACs). But in the absence of any tangible marketing tie-up this sub sector is not evincing much growth. The GLC flow to the sector for the last three years is as under:

Financial Year	GLC Flow	(₹ in lakh)
2021-22		₹1365.52
2022-23		₹5397.99
2023-24		₹9233.49

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

Coconut Farms at Revena Nuagaon (Brahamagiri) and Konark Regional Coconut Research Center at Sakhigopal Department Nurseries at Puri and Sakhigopal & Community Canning Centre are existing in the district. Since MACs are gaining popularity among farming community some private agencies are also entering into contract farming with interested cultivators. There exists a regulated market in Sakhigopal from where coconut is supplied to Sambalpur Jharsuguda Rourkela and also outside State like Madhya Pradesh Bihar and Uttar Pradesh etc. At present the existing nurseries are inadequate to supply the required amount of planting materials. Lack of adequate processing and marketing support forced the growers of horticultural crops to resort to distress sale most of the time. NABARD supported FPOs are already in existence in Pipili and Nimapada blocks in the district. These FPOs are involved in enhancing farmer's income while undertaking production of Mushroom along with organic cultivation of vegetables like Brinjal Parval Bitter Gourd etc.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 35481.06 lakh. Details are given in Annexure I.

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

‘Forest’ by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber firewood pulpwood food items gums resins non-edible oils rubber fibers lac bamboo canes fodder medicine drugs etc. Out of the total forest land of 52155.95 Sq. Kms. in Odisha the forest cover in Puri district is around 285.72 Sq. Kms. This cover in Puri is around 8.21 of its total geographical area. Event though the district has around 2.23 of the total geographical area of the State it has less than 0.5 share under forest cover of State. Moreover, forest area of the district as percentage of the total geographical area is much below the ideal situation of 33 percent. If the coastal line is covered with cashew or casuarina it will protect the hinterland from wind and tidal erosion and it will boost bio-mass production.

The GLC flow to the sector for the last three years is as under:

Financial Year	GLC Flow
2021-22	₹549.62
2022-23	₹1604.72
2023-24	₹863.66

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

The District has four administrative divisions: Puri Wild Life Division Chilika Sanctuary Division Khordha Division (for Kanas and Delang blocks) Bhubaneswar Division (for Pipili and Nimapara blocks). The State Govt. has a few programmes for forest development with focus on wasteland development. The centrally sponsored scheme of National Afforestation Programme is being implemented by involving a two-tier set up consisting of the Forest Development Agencies (FDAs) and Joint Forest Management Committee (JFMC).

Credit potential for the Sub sector for 2025-26 is estimated at Rs 24.97 lakh. Details are given in Annexure I.

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

Animal Husbandry provides the core livelihood for millions of people and is the mainstay of small and marginal farmers and landless poor. The growth in human population limited availability and cost of agricultural lands limited water sources and introduction of better yielding livestock have led farmers to focus more on livestock rearing. This sector plays a vital role in providing subsidiary employment to rural folk and guaranteed household income to landless agricultural labourers small and marginal farmers. It also contributes to minimise migration empower women and protect the environment. This sector also provides the much needed balanced nutritious animal protein in the form of milk meat and egg. Moreover, the district has a distinction in production of indigenous milk product – Nimapada Jilli Manikpatan Curd etc. The GLC flow to the sector for the last three years is as under:



(₹ in lakh)

Financial Year	GLC Flow
2021-22	5141.75
2022-23	11255.77
2023-24	23293.30

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

- One Veterinary Hospital at district Head quarter 14 Veterinary Dispensaries 161 Livestock Aid centres & 67 Gomitras are providing health care services in 11 blocks of the district.
- One District Diagnostic Laboratory (DDL) at district head quarter is functioning for accurate diagnosis of diseases by conducting different pathological test like blood urine faecal samples skin scrapings etc.
- One District Poultry Hatchery under SGSY is functioning at Pipili providing day old chicks to the farmers at a reasonable price.
- One district Fodder Training center located at Pipili provides both training & demonstration to the farmers on fodder production.
- Two fodder farms namely one at Gaonpada Pipili & other at Hanspada Nimapara are providing good quality fodder to the farmers.
- One Mobile Veterinary Unit functioning at each block is rendering health care services to the farmers of remote areas at their door step.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 3401.02 lakh. Details are given in Annexure I.

### 2.1.7 AH – Poultry

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

As per the 20th Livestock Census 2019 the total poultry population in Odisha was around 1.99 crore. Out of this only 10.67 lakh poultry population was from Puri district. The per capita availability of eggs in district was around 30 per year as against ICMR recommendation of 180 eggs per year. Besides eggs poultry sector also provides broiler meat which has a huge demand in the State as well as outside. The State Govt. scheme viz. 'Support to farmers for Layer Farming (1000 Bird capacity) in Cage System' in individual mode under "State Plan Scheme" with an element of subsidy of 40 of Project Cost is a big boost to the Sector as a whole.

The GLC flow to the sector for the last three years is as under:

(₹ in lakh)

Financial Year	GLC Flow
2021-22	₹ 3231.69
2022-23	₹ 5094.85
2023-24	₹ 11112.18

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

College of Veterinary Science and Animal Husbandry & Central Poultry Breeding Farm both situated at Bhubaneswar are involved in development of the poultry sector in the district. As per the latest data about 400 broiler farms have been established in and around Pipili block of the district. A number of SHGs involving women are increasingly showing interest in poultry farming particularly backyard poultry. Regarding supply of chicks Eastern Hatcheries Bhubaneswar has good presence in the district and does have adequate potential for supplying chicks. On the marketing side there is a Poultry Cooperative Society in the district and the OPOLFED is also providing support for marketing of eggs and broilers.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 4005.02 lakh. Details are given in Annexure I.

## 2.1.8 Animal Husbandry – Sheep, Goat, Piggery

### 2.1.8.1 Status of the Sector in the District

Sheep and Goat rearing is carried out as an important economic activity mainly by landless agricultural labourers. This activity is not only the primary source of livelihood to a majority of these landless labourers but also the provider of supplementary income to small /marginal farmers. It is therefore an important subsidiary activity next only to dairying. It provides gainful self-employment improved nutrition and additional income to poor farmers. Agro-climatic conditions in the district are conducive for these activities. As per 20th Livestock Census 2019 the population of small ruminants in the district is given below:

Sheep – 24774 (Nos.)

Goat -111717 (Nos.)

Pig – 1241 (Nos.)

The GLC flow to the sector for the last three years is as under:

Financial Year	GLC Flow (Rs in lakh)
2021-22	884.17
2022-23	15063.16
2023-24	33822.20

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

Sheep and goat rearing is practiced in a scattered manner and there are no organised societies or training facilities. As the district is basically agrarian the extent of grazing land is also limited. These aspects have to be addressed if the activity has to be taken up on a commercial scale in the district. About 20 percent of total population of the district belongs to SC ST and other minority communities. This segment of population undertakes sheep goat & pig farming on traditional basis. The agro-climatic condition of the district is suitable for these animals and there is no dearth of farms in the State. No goat breeding farms are there in Puri district. The demand of animals is not fulfilled from local market. Hence the demand is met by getting them from breeding farms nearby districts. Regarding marketing of meat, it is a well-known fact that there exists a huge scope inside the State.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 754.66 lakh. Details are given in Annexure I.

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

- The district of Puri is blessed with all the three subsectors of fisheries i.e. Freshwater Brackish water and Marine resources. Contribution of fishery sector to the economy of this district is immense.
- The potential resources of the sector include freshwater tanks & ponds (7338 ha) 155km coast line and associated are potential source of marine fisheries. The present fish production at 37000 MT of Fresh and Brackish water Fish is not adequate to meet demand. The district has potential for taking up brackish water prawn/fish farming. Institutional finance to the sector is mostly confined to composite fish culture seed production capture fisheries brackish farming and processing.



- In recent years integrated fish farming seed production RSA and Bio flock based farming etc. have gained popularity in the district. The present demand supply gap large demand in neighboring cities and availability of unutilized/underutilized potential water bodies are positive factors that indicates potential for further development of the sector.

The GLC flow to the sector for the last three years is as under:

(₹ in lakh)

Financial Year	GLC Flow
2021-22	5656.76
2022-23	7381.63
2023-24	10481.08

### 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 implementation of various promotional programs arranging need based skilling and ensuring availability of critical inputs.
- The activities in marine sector is looked after by Asst. Director of Fishery Marine. The local KVK supports the sector through their promotional activities.
- Three fish seed hatcheries and more than sixty small rearing units developed in and around the district produces adequate fish seed for the district.
- The hatchery at Chandrabhaga produces prawn seeds. There is one fishing harbour at Astaranga.
- Of the 64 active cooperative societies in the district 31 are in marine sector. Thirteen exclusive women societies are involved mainly in dry fish farming. MPDEA office at Bhubaneswar provides technical services/training inputs for brackish water aquaculture. Sector specific schemes of both Government of India and State Government – Pradhana Mantri Matsya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (MPY) Mukhyamantri Krushi Udyog Yojana(MKUY) Matsya jibi Unnayana Yojana etc are under implementation. Promotion of Intensive Aquaculture through Bio-floc Technology Pen culture (in large water body) culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activities under KCC scheme.
- Credit potential for the Sub sector for 2025-26 is estimated at Rs 18296.63 lakh. Details are given in Annexure I.

### 2.1.10 Farm Credit – Others

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

The economy of the district is agrarian. Farmers take up allied activities to supplement their agricultural income. Bullocks and kishan bike play a major role in agricultural operations of the marginal farmers. Many farmers in the district transport their agricultural produce in bullock carts. Of late two wheelers are used to transport milk agricultural inputs from shop to field agricultural produce from field to market etc. Out of the total farmers in the district small and marginal farmers constitute 91 of them. This preponderance of smaller/marginal holdings in the district supports the need for investments for purchase of plough bullocks and bullock carts.

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

- The veterinary dispensaries and LACs existing in the district provide health cover facilities to the bullocks also.
- There are 3 cattle markets in the district at Sakhigopal, Kundhei and Nimapara from where local variety bullocks are purchased. Potential for such activity is very high.

Small and marginal farmers purchase bullocks under various poverty alleviation programmes like SGSY and SC/ST action plan.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 140.25 lakh. Details are given in Annexure I.

## **2.1.11 Sustainable Agricultural Practices**

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

Puri district located in the coastal region of Odisha is ideally suited for Integrated Farming System (IFS) practices. In Puri district IFS is mostly confined to crop production with animal husbandry fishery with poultry and horticulture. Given the districts propensity for waterlogging during the Kharif season resulting in significant fallow land innovative farming models can enhance productivity. Key sustainable agriculture models for the district include:

- Fish-Paddy Sequential Farming
- Water Chestnut-Paddy Sequential Farming
- Simultaneous Paddy-Fish Farming
- Community mushroom cultivation
- Pond based integrated farming

These integrated approaches optimize land use mitigate waterlogging and promote diversification thereby ensuring a resilient and productive agricultural ecosystem."

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

The Fisheries Department has made significant strides in promoting sustainable aquaculture practices in Puri district. During the financial year 2023-24 the district witnessed significant advancements in fisheries development. Notably 421 ponds/tanks were created alongside 286 Bio-floc technology structures were also developed. These infrastructure enhancements aim to boost aquaculture productivity promote sustainable fishing practices and improve the livelihoods of local fishing communities. The Integrated Farming System (IFS) has immense potential in Puri district particularly with collaborative support from key stakeholders. Krishi Vigyan Kendra (KVK)-Puri along with the Agriculture Horticulture and Fisheries Departments can play a pivotal role in enhancing IFS effectiveness. By working together these organizations can provide vital expertise resources and guidance to farmers ultimately boosting productivity and sustainability in the district.

## **2.2 Agriculture Infrastructure**

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

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

- The annual production of cereals pulses and oil seeds in the district is around 6.66 lakh MT and around 1.23 MT sugar cane. The district also produces around 1.96 lakh MT of vegetables. Available cold storage and godown infrastructure is insufficient to cater to the storage needs. However, under RIDF support the State Govt. has planned to create huge storage infrastructure in the PACS. In spite of the Govt. initiatives there exists a huge scope for credit-led creation of infrastructure through private participation under this sector.
- There is a need to augment the scientific storage capacity in rural areas for storing surplus food grains seasonal vegetables potato etc. through construction of godowns and cold storage. This will not only facilitate remunerative marketing of the produce and



value addition but also it can enable farmers to avail finances from banks through pledge of the produce.

- Demand-Supply equilibrium leading to accrual of benefits both for producers as also consumers with price stability and avoidance of distress selling and creation of artificial scarcity.
- Minimization of post-harvest losses of perishable and semi-perishable products from deterioration.

The GLC flow to the sector for the last three years is as under:

(₹ in lakh)

Financial Year	GLC Flow
2021-22	871.63
2022-23	5350.56
2023-24	4890.68

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

At present there are 11 Cold Storage Units in Puri district and majority of these units are in private sector dealing with marine products with total capacity of 11680 MT. Cold storage and processing facilities for agricultural and dairy products which are perishable in nature are inadequate in the district. The credit flow for the construction of Storage and Market yards must be enhanced in tune with the requirement for the same. There is also a need to augment the scientific storage capacity in rural areas for storing surplus food grains seasonal vegetables potato etc. through construction of go downs and cold storage. This will not only facilitate remunerative marketing of the produce and value addition but also it can enable farmers to avail finances from banks through pledge of the produce. Further warehouses are scientific storage structures especially constructed for the protection of the quantity and quality of stored products. Warehouses work under the respective Warehousing Acts passed by the Central or State Governments and any person may store notified commodities in a warehouse on agreeing to pay the specified charges.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 3206.66 lakh. Details are given in Annexure I.

### 2.2.1 Land Development, Soil Conservation and Watershed Development

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

- Efficient management of land and water resources is a precondition for sustainable growth of agriculture. Since most of the soil in the district is alluvial and saline the type of activities that can be taken up for land development includes Soil & Moisture Conservation (SMC) on individual lands On- farm development in irrigation command areas reclamation of saline affected and water logged areas coastal belt plantation production of organic manure etc. Most of the cultivators in the district are Small & Marginal Farmers with average land holding size being 1.08 Ha.
- Out of the total cultivated area around 8.6 and 5.7 are affected by water logging and salinity respectively. Worst affected blocks are Kanas (41) Satyabadi (34) Puri Sadar (28) Kakatpur (24) Gop (23) and Brahmagiri (32). Further the blocks like Krushna Prasad Astaranga Brahmagiri Kanas and Puri Sadar have got saline soil which retard the crop growth and productivity.
- Soil Conservation department has initiated adopting farm ponds on a large scale and initiated drainage treatment in Puri-Brahmagiri route. The Gabkund project being implemented through RIDF assistance is designed for providing partial

solution to the drainage problem. Six Watershed Development Projects have also been implemented in the district with a target to cover around 4000 ha of land.

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

The Soil Conservation department has initiated the work of deepening the sea mouth in Chilika Lake to remedy the water logging problems. The Soil Conservation Department has also developed 278.36 ha under NWDPRA. Further CADA has constructed field channel in around 2500 ha and field drain in 1200 ha. In addition, completion of ongoing irrigation projects are poised to provide greater scope for private investment in land levelling and construction of field channels.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 33529.80 lakh. Details are given in Annexure I.

### **2.2.2 Agri. Infrastructure – Others**

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

In the revised priority sector norms activities such as plant tissue culture and agri-bio technology seed production bio fertilizer/pesticide production vermicomposting are classified under Agriculture infrastructure-others. Seed pesticide and fertilizer are the trinity of improving the production and productivity of the crops. Better seed replacement coupled with high quality seeds can improve productivity. For improving the soil fertility in the natural way organic farming methods of cultivation application of green manure use of bio-fertilisers bio-pesticides and vermi-composting are being promoted among farmers.

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

Subsidy is available for Commercial Production Units of Organic Inputs under National Project on Organic Farming. The scheme provides credit linked and back-ended capital investment subsidy of 25 of total financial outlay subject to the maximum of ₹40 lakh per unit. Following issues need immediate attention:

1. Involvement of community in these activities through FPOs NGOs JLGs, SHGs etc.
2. More awareness creation efforts to popularise organic fertilizers and thus reduce the dependence on chemical fertilizers.
3. Banks to extend credit to sun rise activities and thus promote production of organic manures and quality seeds.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 8096.25 lakh. Details are given in Annexure I.

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

#### **2.3.2 Food & Agro Processing**

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

The Indian food industry is poised for huge growth increasing its contribution to world food trade every year. In India the food sector has emerged as a high-growth and high-profit sector due to its immense potential for value addition particularly within the food processing industry.

In spite of huge success that India has achieved in agricultural production the post-production wastage levels of fruits vegetables and grains are very high every year. India has a strong raw material base but it has been unable to tap the real potential for processing (overall processing level of perishables is only 8).



GoI has launched a programme named as SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) which is a comprehensive package to give a renewed thrust to the food processing sector in the country. This has been re-christened as Pradhan Mantri Krishi Sampada Yojana (PMKSY).

The GLC flow to the sector for the last three years is as under:

Financial Year	GLC Flow
2021-22	4945.08
2022-23	4522.08
2023-24	7476.22

(₹ in lakh)

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

- Dominance of unorganized and small scale activities in the food industry operating at low scale and high cost of Production.
- Inadequate flow of credit especially for working capital requirement.
- Non-availability of skilled manpower for food processing is a big challenge. Industrial training institutions providing skill-based training / diploma courses are limited.
- Poor adoption of quality standards by food industry leading to lowering of brand value of Indian Food Industry.
- Lack of market intelligence and brand building.

Credit potential for the Sub sector for 2025-26 is estimated at Rs11220.05 lakh. Details are given in Annexure I.

### 2.3.3 Agri Ancillary Activities – Others

#### 2.3.3.2 Status of the Sector in the District

Agri clinic and Agribusiness Centres (ACABC) scheme has been envisaged to support agriculture development and to complement the governments' effort with private participation. It aims to supplement efforts of public extension local needs and affordability of target group of farmers.

A microfinance institution is an organization that offers financial services to low income populations. Almost all give loans to their members and many offer insurance deposit and other services. A Primary Agricultural Co-operative Credit Society (PACS) is a grass root level Cooperative institution primarily involved in meeting the credit requirement of the farmer members.

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

There is good network of banks in the district for supporting these activities. There are Farmer Clubs (FCs) and graduated FCs in FPO format are working in the district which may bridge the gap of much needed extension services. Apart from this matured SHGs & JLGs can also step in this direction.

Credit potential for the Sub sector for 2025-26 is estimated at Rs 15499.75 lakh. Details are given in Annexure I.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

The contribution of the Micro Small and Medium Enterprises sector to output employment and exports of the country is quite significant. GoI's Skill India Make in India PMEGP Start Up India Stand up India and MUDRA programmes have the provisions to boost the MSME enterprises in the district. Credit Guarantee for MSMEs in the form of CGTMSE has been instituted by GoI and operationalized with SIDBI to provide guarantee up to ₹200 lakh extended by eligible institutions. The State Government has come up with a comprehensive Development Policy for MSME Sector in 2016. District Industries Centre is the nodal agency at the district level to facilitate promotion of Micro Small and Medium Enterprises. It offers a host of incentives announced by both Central and State Governments. It also does hand holding service like getting various department clearances through Single Window Clearance Committee preparing project profiles and establishing Industrial estates through Small Industries Development Corporation etc. As per the 2016 Odisha MSME Development Policy Cashew Processing Pipili Applique Coir have been identified as potential MSME clusters for the district.

Financial Year	No. of MSME Units	Total Investment (₹ in lakh)	Total Employment (Nos.)
2020-21	2452	8445.05	5267
2021-22	1500	2792.65	3436

The GLC flow to the sector for the last three years is as under:

(₹ in lakh)

Financial Year	GLC Flow
2021-22	113233.00
2022-23	129308.34
2023-24	146399.64

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

DIC is the nodal agency under this sector and it also implements self-employment programmes like PMEGP RHA schemes for the youth and provides extension and escort services for setting up of industrial units. It also facilitates backward and forward linkages required for industrial activities. Government training centres are available for sea shells at Puri for stone carvings at Konark for cane and bamboo work at Puri. ITI at Puri is also working for the benefit of the small entrepreneurs and service providers. Besides training centers at Puri Chandanpur Pipili Srimukha Ganeswarpur and Kanas are managed by Directorate of Cottage Industries and training center at Maluda in Krushna Prasad block for talgur and other palm products is being run by State Talgur Mahasangha. In addition to the Govt. initiatives

some NGOs are also promoting artisans by providing skill based training programmes EDPs and marketing facilities. Some NGOs are also procuring the products from the artisans.

Credit potential for the Sector for 2025-26 is estimated at Rs 219226.90 lakh. Details are given in Annexure I.



## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Export credit includes pre-shipment and post shipment export credit (excluding off-balance sheet items) as defined in Master Circular (Ref RBI.DBOD No.DIR.BC.16 /04.02.002/2013-14 dated 1 July 2013) on

Rupee/ Foreign Currency Export Credit and Customer Service to Exporters. Puri district is ripe with opportunities for growth in various industries particularly dairy fishery - both inland and marine and horticulture. Despite lacking direct export activities the district is well-positioned to supply products that can thrive in the export market such as fish prawn's cashews handicrafts etc. Currently surplus products from the district are exported through Cuttack and Bhubaneswar.

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

The district has potential for production as well as export in marine products cashew processed products and handicraft items appliqué work and paintings. Though there is good presence of these activities in the district and majority of population are engaged in these activities no specific infrastructure is available for promotion of these activities in the district.

Highlighting the potential for Puri to establish its own export channels.

- Fish and Seafood: With its coastal location Puri district has an advantage in marine fisheries.
- Cashews: The districts favorable climate makes it suitable for cashew cultivation.
- Handicrafts: Puris rich cultural heritage and traditional crafts such as shell applique photochitra etc.

By tapping into these opportunities Puri district can unlock its export potential and contribute significantly to the regional economy.

Credit potential for the Sector for 2025-26 is estimated at Rs 765.00 lakh. Details are given in Annexure I.

#### 4.2 Credit Potential for Education

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

For human growth and quality of life education is one of the prime social needs. Taking into account growing demand for quality education private players have entered the sector in a big way. Their entry has opened up opportunity for institutional credit flow to the sector for creation of enabling assets and extending financial support to talented students. Considering its importance under its revised Priority Sector Lending norms RBI has accorded a priority status to this sector. In terms of education Puri is one of the leading districts in the state. Its literacy rate (84.7) is more than the state average. To meet the demand of quality education Private Schools have come up at district and block headquarters. The state government is also developing model schools at block level. There are ample scope for Technical education in the district. Due to its proximity majority of students of the district prefer secondary and professional education at Bhubaneswar and Cuttack.



However, the cost of education in private institutions and professional courses is quite high. The GLC flow to the sector for the last three years is as under:

Financial Year	GLC Flow
2021-22	842.72
2022-23	1475.61
2023-24	2057.58

(₹ in lakh)

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

As per 2011 Census out of the total population of the district 84.70 are literate. Male and Female literacy rate was 90.80 and 78.28 respectively which is higher than the State average. The district had a total 1283 Primary Schools 871 Upper Primary Schools 375 Secondary Schools and 91 Junior and 47 Degree Colleges. Puri district presents vast opportunities for growth in technical education offering a fertile ground for:

- Establishing new institutions
- Enhancing existing infrastructure
- Introducing emerging technology courses
- Skill development programs

Capitalizing on these opportunities can:

- Foster a skilled workforce
- Boost employment prospects
- Contribute to regional development
- Support industrial growth

By leveraging this potential Puri district can become a hub for technical excellence empowering its youth to drive innovation and economic progress.

Credit potential for the Sector for 2025-26 is estimated at Rs 2273.75 lakh. Details are given in Annexure I.

### 4.3 Credit Potential for Housing

#### 4.3.1 Status of the Sector in the District

While discussing infrastructure access to housing cannot be ignored as it plays a prominent role in economic development. The problem of homelessness has been addressed through public funded programmes at both state and the national level. NFHS-5 estimated that around 83 per cent households in the State own a house of their own. Government of Odisha has undertaken efforts through effective implementation of various programmes for housing. Several programmes and schemes were launched by both the Union and the State government for providing housing facilities to the homeless in recent years. The Pradhan Mantri Awas Yojana-Gramin (PMAYG) was restructured in April 2016 from the existing Indira Awas Yojana of 1996 to meet the objectives of "Housing for All" by the year 2022. The program aims to provide a 25-square meter disaster-resilient and low cost pucca house with basic amenities to beneficiaries. Biju Pucca Ghar Yojana (BPGY) is the State's own flagship programme launched during the financial year 2014-15 replacing the old scheme "MO-KUDIA YOJANA" to achieve the objective of converting all the kutcha houses to pucca houses.

To cover a greater number of construction workers under the rural housing schemes the State Government has revised the guidelines for Nirman Shramik Pucca Ghar Yojana (NSPGY). On account of high poverty level in Puri district provision of safe housing is a priority area. In private sector demand for construction of new houses and to renovate/repair the existing houses at district and block headquarters is increasing. Housing finance companies are putting sizeable amount to this sector. The GLC flow to the sector for the last three years is as under:

(₹ in lakh)

Financial Year	GLC Flow
2021-22	6516.49
2022-23	8248.04
2023-24	10238.49

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

Overall feature of the district points at huge potential for construction of new houses. On the one hand many places in the district have been becoming tourist attractions and on the other hand the process of urbanization is also very fast. With gradual development and increase in purchasing power of the people the demand for housing is getting augmented. As the district has prominence of being a holy place and is endowed with nature's beauty many people from other parts of the State and also from other States are showing interest to have their houses in the district.

Credit potential for the Sector for 2025-26 is estimated at Rs 10886.80 lakh. Details are given in Annexure I.



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Puri district has created an irrigation potential of 1.05 lakh hectares during the Kharif season and 0.86 lakh hectares in Rabi, covering a net sown area of 1.62 lakh hectares through major, medium, and minor irrigation projects, including surface and lift systems.

The districts literacy rate is 84.7%, high the state average of 72.9%. There are 2872 schools, including primary, upper primary, and secondary, enrolling 2.92 lakh students, along with 62 general degree colleges, 2 diploma colleges.

Healthcare facilities remain inadequate for the districts population and area, with 6 hospitals providing 926 beds, 52 community health centers and 241 primary health centers, sub-centers. Ayurvedic and homeopathic care is provided by 24 Ayurvedic and 16 Homeopathic hospitals/dispensaries.

All 1765 villages in the district are electrified, and block headquarters are well connected to the district. The road network spans 6916 km, including 2015.38 km of rural roads, and a 44 km rail route.

1042 No. of Villages covered with Rural Drinking Water by 2019-20. The water supply infrastructure in Puri was mainly augmented under JNNURM and AMRUT schemes until 2019. The water was supplied from groundwater sources on intermittent basis. Under the Drink from Tap Mission, comprehensive assessment of infrastructure gap was carried out. Water Corporation of Odisha (WATCO) upscaled it to entire Puri city covering a population of 2.5 lakhs and having 32,300 house connections spread across 32 wards including 64 slum areas covering 66,000 slum populations. All these are spread over an area of 16.84 Sq. Km."

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

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

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

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

Construction of rainwater harvesting structures needs to be promoted in view of drought like conditions in many blocks.

Sanitation/drainage facilities and road connectivity at tourist/pilgrimage places such as Pandharpur, Akkalkot, and Malshiras need to be improved.

Solid waste treatment plants/composting units need to be set up in urban/semi-urban areas by municipality/palikas/nagar parishads to resolve problem of solid waste disposal"

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

Puri district has made significant strides in infrastructure development under RIDF, with 7,419 projects sanctioned as on 31 March 2024. These projects are diversified across various sectors, including Irrigation (7,210 projects), Flood Protection and Drainage (50 projects), Rural Connectivity (150 projects), and Drinking Water (9 projects). Notably, 6,407 projects have already been completed, demonstrating the district's commitment to rapid development.

This progress is expected to significantly boost the district's agricultural productivity, enhance the livelihoods of local farmers, and improve the overall quality of life for residents. The focus on irrigation projects, in particular, will likely support the growth of marine and inland fisheries, as well as the dairy sector, which are critical components of Puri district's economy.

## 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	6599	1047.235700	860.9775
B	Ongoing tranches	418	2.840000	2.43
	Total (A + B)	7017	1050.075700	863.4075

- 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	7260	860.157900	751.2221
B	Rural roads & bridges	150	774.193900	595.3106
C	Social Sector	9	192.954600	117.8818
	Total (A + B + C)	7419	1827.306400	1464.4145

- 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	7210	Irrigation potential	ha	87122
B	Rural roads	92	Road length	km	347
C	Bridges	58	Bridge Length	m	4159



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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri Related (Flood Protection & Drainage)	50	153827 ha.	50	41612
2	Social Sector (Drinking Water)	9	14 villages	9	1178818

## 5.2 Social Infrastructure involving Bank Credit

### 5.2.1 Status of the Sector in the District

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued on 28 December 2018, stipulated that Bank loans up to a limit of 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities (including loans for construction/refurbishment of toilets and improvement in water facilities in the household) in Tier II to Tier VI centres are eligible for classification under priority sector. Bank credit to Micro Finance Institutions (MFI) extended for on-lending to individuals/members of SHGs/JLGs for water and sanitation facilities is also eligible for classification as priority sector loans under Social Infrastructure subject to certain criteria.

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

Priority sector guidelines of RBI had suggested including a few more sectors under priority sector credit having regard to; the potential for creation of employment, address issues concerning social and economic equity and create conducive atmosphere for credit absorption capacity. This policy decision should pave the way for credit support to provide drinking water connections and sanitation facilities, thereby achieve the Swachh Bharat Mission.

Banks may fund for setting up schools, health care facilities and sanitation and achieve their priority sector targets. This will help the government in achieving the goal for Providing Urban Amenities in Rural Areas (PURA).

Credit potential for the Sector for 2025-26 is estimated at Rs 4564.50 lakh. Details are given in Annexure I.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

As per the Master directions of Reserve Bank of India (RBI) for Priority Sector Lending, (i) Bank loans up to a limit of ₹30 crore to borrowers for purposes like solar

based power generators, biomass based power generators, wind mills, micro-hydel plants and for nonconventional energy based public utilities viz., street lighting systems, and remote village electrification, and (ii) For individual households, the loan limit will be ₹10 lakh per borrower, are eligible to be classified as priority sector.

Odisha is advancing in renewable energy adoption through initiatives like rooftop solar projects aimed at meeting the power needs of 150 hospitals, supported by the Odisha Renewable Energy Development Agency (OREDA). These efforts are part of a larger strategy to diversify energy sources and reduce dependency on fossil fuels. The PM Surya Ghar Yojana further promotes rooftop solar installations for residential and institutional users, aligning with India's clean energy goals and helping lower electricity costs for consumers.

Odisha's Renewable Energy Policy 2022 underscores the state's commitment to decarbonizing its energy sector, with an emphasis on solar, wind, and hydro technologies. This policy seeks to meet growing energy demands while fostering sustainability, job creation, and investment in clean energy. Rooftop solar is a key focus, especially for public buildings, supporting both grid-based and captive consumption.

The PM Surya Ghar Muft Bijli Yojana is a central initiative promoting rooftop solar systems for households across India. It provides up to 300 units of free electricity per month through subsidies of 60% for systems up to 2kW and 40% for systems between 2 to 3 kW, with low-interest loans available for the remaining costs.

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

The district has a good potential for renewable source of energy like Bio-gas, Biomass Gasifiers and Solar Energy. Solar energy can be tapped throughout the year.

Credit potential for the Sector for 2025-26 is estimated at Rs 266.22 lakh. Details are given in Annexure I.



## **Chapter 6**

### **Informal Credit Delivery System**

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

Inclusive development is one of the critical determinants of national growth and its importance increases manifold in a developing and vast country like India. The poor living in villages represent the country's vulnerability, arising out of their unequal access to financial literacy, products and services. NABARD has been working towards bringing the excluded population into the formal banking system by addressing both demand and supply side constraints through, among others, the Self Help Group - Bank Linkage Programme (SHGBLP), Joint Liability Groups and other similar initiatives. NABARD has been experimenting alternative policies, systems and procedures, savings and designing of loan products that could fulfil the aspirations and requirements of the poorest, especially the women members of such households. Here, microfinance has become a vital tool in supporting the government's efforts to address financial exclusion, enhance livelihoods, and empower vulnerable populations, particularly women. The role played by NABARD in development of micro-credit sector are:

Training and capacity building of partners viz. voluntary agencies, bankers, socially motivated individuals, other formal and informal entities and also government functionaries to promote and nurture SHGs.

Promotional grant assistance to Self Help Promoting Institutions (SHPIs) and Joint Liability Group Promoting Institutions (JLGPI), Skill upgradation of SHG members as an Entrepreneur under Micro Entrepreneurship Development Programme.

Promoting livelihood of SHG members under Farm Sector and Off Farm Sector through Livelihood Entrepreneurship Development Programme.

Supporting Marketing Interventions for the products of SHG members by providing them free Marketing platform in various Exhibitions/ Melas/ Fairs organised at Regional and National level.

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

Gap/Issues related to Informal Credit system:

- 1) Manual bookkeeping not to the satisfaction of banks.
- 2) Lack of transparency in groups.
- 3) Absence of Group Cohesion.
- 4) Quantum of loan is not adequate in tune with the Income Generation Activity and unavailability of credit history of SHG members.
- 5) Inability of banks to do proper appraisal and monitoring of SHGs post disbursement of loans.
- 6) Issues pertaining to obtaining CIBIL score.
- 7) Issues of Banks pertaining to Interest subvention.
- 8) Rising NPA levels.

Credit potential for the Sector for 2025-26 is estimated at Rs. 60054.00 lakh. Details are given in Annexure I.



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Puri district, located in the coastal region of Odisha, is ideally suited for Integrated Farming System (IFS) practices. In Puri district IFS is mostly confined to crop production with animal husbandry, fishery with poultry and horticulture. Given the district's propensity for waterlogging during the Kharif season, resulting in significant fallow land, innovative farming models can enhance productivity. Key sustainable agriculture models for the district include:
  - Fish-Paddy Sequential Farming
  - Water Chestnut-Paddy Sequential
  - Farming Simultaneous Paddy-Fish farming
  - Community mushroom cultivation
- 2 Promote Crop Diversification: Advise farmers to diversify their cropping patterns by incorporating high-value, market-oriented crops to improve their income and resilience to market fluctuations.
- 3 Focus on Reducing Yield Gaps: Encourage the adoption of best farming practices by educating farmers on modern agricultural techniques to achieve the maximum potential yield for major crops.
- 4 Increase Seed Replacement Ratio (SRR): Target an increase in SRR from the current 15-16% to at least 20-25%, by promoting the use of certified, high-quality seeds to improve both production and productivity, especially in cereal crops.
- 5 Strengthen Extension Services: Establish Farmer Service Centres in each panchayat that provide soil testing, advisory services, and real-time market information to equip farmers with essential knowledge and resources.
- 6 Improve Post-Harvest Management: Raise awareness among farmers about the benefits of scientific storage practices, and support the construction of modern godowns to ensure better storage of agricultural produce and inputs, minimizing post-harvest losses.
- 7 Ensure Universal Distribution of Soil Health Cards: It is essential to provide soil health cards to all farmers, enabling them to better manage soil nutrients and enhance overall productivity.
- 8 Banks have to make efforts for covering all farmers under KCC scheme as desired by Govt. of India. While extending the credit under KCC, banks have to follow RBI guidelines of extending 10% for household consumption & post-harvest expenses, 20% for maintenance/repair of farm assets and also insurance cost in addition to the Scale of Finance.

## 2. Water Resources

- 1 As regards the availability of surface water for development of Lift Irrigation sector, the available discharge of rivers can be utilized. Moreover, the surplus discharge of drainage channel can also be utilized for irrigation through Lift Irrigation system.
- 2 **Ensure Regular Power Supply:** The Electricity Department must ensure a regular and uninterrupted power supply for the efficient operation of electrical pump sets and lift irrigation systems. Defunct irrigation structures like RLs and bore wells should be repaired by OLIC/OAIC and the Minor Irrigation Department.
- 3 **Improve the drainage system:** Waterlogging has great impact upon the socio-economic status of the district due to agrarian nature of the district with major command lying in the coastal belt. To overcome the difficulties in poor drainage of rain and flood water and retrieval of the waterlogged area with a view to increasing the agricultural production, drainage needs priority. Remedial measures for which renovation of major drains and lateral drains needs periodic investment on operation and maintenance, dredging of outfall points at regular intervals for effective functioning of the system.
- 4 **Credit facility for water management activities:** 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.
- 5 **Adopt Climate-Resilient Water Management Practices:** Integrating climate-smart solutions such as rainwater harvesting, the construction of farm ponds, and soil moisture conservation techniques is essential to mitigate the effects of climate change on agriculture and water resources. These practices will help enhance resilience to erratic rainfall and temperature fluctuations.

## 3. Farm Mechanization

- 1 **Establish More Agro-Service Centres:** Setting up additional agro-service centres is crucial. The Agriculture Department, in collaboration with ATMA, NGOs, and VAs, should organize special campaigns with live demonstrations and agricultural fairs at the panchayat and block levels. These initiatives will promote the use of advanced farm implements and technologies to increase productivity and reduce labor intensity.
- 2 **Skill Development for Youth and JLG Members:** Provide comprehensive training to unemployed youth and members of Joint Liability Groups (JLGs) on the maintenance and repair of essential farm machinery, such as combine harvesters, tractors, power tillers, and threshers. Training institutions like RSETI, ITIs, and ITCs should take the lead in delivering these skill-building programs to create a skilled workforce for farm mechanization services.
- 3 **Promote Climate-Resilient Mechanization:** Encourage the use of energy-



efficient and water-saving machinery such as low HP tractors, solar-powered irrigation pumps, and no-till seeders. These technologies help conserve fuel, reduce greenhouse gas emissions, and promote soil conservation, making mechanized farming more resilient to the impacts of climate change.

- 4 Being a major rice growing belt, there is a tremendous scope for improving and modernizing the existing rice mills and establishing primary processing centre for rice and pulses to dry the wet kharif and mini rice and dal mills to make the farmer from a mere producer to a producer primary processor.

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

- 1 Organic farming and export: Organic farming and export of organically grown fruits and vegetables are good business proposition and banks may reach out to these farmers for their credit requirements.
- 2 Improve Marketing and Processing Facilities: Needs to develop the organized markets and processing units for crops like guava, Mango, Betel Vine, papaya etc. and value-addition facilities is essential to boost farmer incomes and reduce post-harvest losses.
- 3 Establish Market Linkages: Strong market linkages for all producers should be built with support from ORMAS and the Horticulture Department to ensure farmers get fair prices and better market access.
- 4 Encourage to develop for private nurseries: Unemployed youth may be encouraged to set up private nurseries, as there is a growing demand for good quality planting materials.
- 5 There is a need for popularizing scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems suitable for them.
- 6 There is need for introducing alternative horticultural crops such as lime, papaya, drumstick and anole which are suitable for the district.
- 7 Promotion of Bee Keeping, Mushroom & Sericulture as an alternate livelihood activity for rural women.
- 8 As enough nurseries for quality planting materials are not available, there is an urgent need to promote nurseries through SHG members/ SHG Federations/ Farmers Clubs so as to ensure supply of quality seedlings.

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

- 1 The cultivable wastelands can be considered as potential area for raising forest tree crops for commercial purposes under the purview of farm/agro-forestry, if appropriate forward and backward linkages are developed at the ground level.



- 2 Strengthen Extension Services for Commercial Forestry: Extension services should be enhanced to raise awareness among farmers and villagers about the benefits of commercial forestry. This can help boost income while contributing to environmental sustainability.
- 3 Promote Integrated farming: Under integrated farming programme of the State Govt., farmers are encouraged to cultivate bamboo on their waste lands as well as on the boundaries of their farms. State Govt.'s Eco-Village Scheme under which villages are encouraged for plantation of trees also provides scope for wasteland development.
- 4 Adopt Climate-Resilient Forestry Practices: Climate-friendly forestry practices, such as using organic soil enhancers, and integrating agroforestry into farming systems, should be promoted to build resilience against climate impacts like erratic rainfall and rising temperatures.

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

- 1 Encourage Calf Rearing for Quality Milch Animals: The Animal Resources Development Department should promote calf-rearing activities to ensure the availability of quality milch animals for dairy units. Providing animal health cards and adequate vaccination will help improve the health and productivity of dairy livestock.
- 2 Leverage ICT for Livestock Management: The use of ICT tools like SMS services should be implemented by the Department or NGOs to provide timely information to farmers on insemination, vaccination schedules, and livestock health management.
- 3 Facilitate Smart RuPay KCC for Dairy Farmers: Banks should issue smart RuPay Kisan Credit Cards (KCC) to dairy farmers, offering them easy access to credit for their dairy operations and enabling better financial inclusion in the sector.
- 4 Promote Climate-Resilient Dairy Farming: Climate-resilient dairy farming practices should be encouraged, such as using heat-resistant cattle breeds, improving fodder management, and integrating water-efficient systems in dairy units to cope with the increasing impact of climate change on livestock.
- 5 Supply of green fodder during summer: Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvi pasture system.
- 6 Improve Marketing and Processing Facilities: Need to develop the organized markets or processing units for dairy products. Activity specific Farmer Producer Organizations may be formed on the lines of milk cooperatives for acting aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments.

## **7. Animal Husbandry – Poultry**

- 1 Poultry producers' cooperative society need to develop: Poultry producers' cooperative society should be developed at village level through SHGs and the marketing should be done through OPOLOFED. Eggs produced in the district are to be supplied to the Mid-Day Meal Programme operating in the schools of the district.
- 2 Establish Hygienic Poultry Marketing Outlets: Hygienic marketing outlets for the sale of poultry products should be set up in key towns and market centers across the district to ensure safe and accessible products for consumers.
- 3 Promote Cluster-Based Poultry Farming: Poultry broiler and layer farming should be organized on a cluster basis with the support of hatcheries, banks, and NGOs under the Area Development Scheme. This approach will enhance productivity and provide integrated support to farmers. Further, training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.
- 4 Cultivation of maize, the major ingredient in poultry feed, may be encouraged.
- 5 Integrated farming system need to promote: There is a good scope for promoting poultry activity as part of integrated farming system by the farmers as there is a huge demand for traditional breed birds for meat purposes in the district.
- 6 Incorporate Climate-Resilient Poultry Farming: Climate-resilient practices, such as improving ventilation systems, using energy-efficient poultry equipment, and managing waste in an eco-friendly way, should be adopted to make poultry farming more sustainable and reduce its impact on the environment.

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

- 1 Set Up Modern Abattoirs: The district lacks registered/licensed abattoirs. Modern abattoirs should be established in municipalities, NACs, and consumption centers to ensure hygiene and provide consumers with quality meat.
- 2 Develop Livestock Market Yards: Livestock market yards need to be developed with facilities for weighing, cleaning, auctioning, and other infrastructure to ensure transparent and efficient sale and purchase of livestock.
- 3 Finance Goat Rearing Units: There is demand for setting up of goat rearing units of size 20+1 and 40+2, especially among small and marginal farmers and other poor sections of the society. There is a need to step up institutional credit for sheep and goat rearing, which is currently limited.
- 4 Ensure Supply of Vaccines and Medicines: The Animal Resources



Development Department should ensure the timely availability of necessary vaccines and medicines to safeguard livestock health and productivity.

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

## 9. Fisheries

- 1 Puri district, located in the coastal region of Odisha, is ideally suited for Integrated Farming System (IFS) practices. Given the district's propensity for waterlogging during the Kharif season, resulting in significant fallow land, innovative farming models can enhance productivity. Hence, Fish-Paddy Sequential Farming is one of the key sustainable agriculture models for the district.
- 2 Upscale Farmer Training on Scientific Fish Cultivation: Training programs for farmers should be expanded with a focus on the scientific cultivation of carp and commercially valuable species like freshwater prawn, Magur, and Chitala to improve yields and profitability.
- 3 Promote Cluster-Based Fish Farming and FPOs: Fish farming should be promoted in clusters, with the formation of FPOs to support commercial aquaculture. Bank financing and technology transfer will be key in developing this sector.
- 4 Develop Modern, Hygienic Fish Markets: Modern and hygienic fish markets need to be established in the district to provide better infrastructure for fish sales and ensure quality for consumers.
- 5 Renovate Silted Dams and GP Ponds: Most dams and GP ponds in the district are silted and should be renovated to enhance water retention and improve aquaculture opportunities.
- 6 Popularize Advanced Fish Farming Techniques: The practice of multiple stocking and harvesting with advanced fingerlings (50 to 100 grams), stocking as per water body capacity, and using pelleted feed should be widely promoted among fish farmers for higher yields.
- 7 Develop Cage Culture in Reservoirs: Cage culture of fish in reservoirs should be developed through Producer Organizations, supported by the Fisheries Department, to boost fish production and livelihoods. Renovate GP Ponds Under MGNREGS: GP ponds should be renovated under MGNREGS, and fish farming activities should be taken up by SHGs or JLGs. Promoting the culture of local fish varieties like Kou, Magur, and Chitala, also prawn, which fetch high market prices, will boost farmers' incomes.
- 8 Promote Climate-Resilient Aquaculture Practices: Climate-resilient practices such as efficient water management, eco-friendly feeds, and habitat restoration should be integrated into fish farming to reduce vulnerability to climate change impacts on aquaculture.



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

- 1      **Raise Awareness on Scientific Storage Practices:** There is a general lack of awareness among farmers about the benefits of scientific storage practices. A mass awareness campaign should be launched to educate farmers on the importance of creating scientific storage structures at the village level and in major production centers to reduce post-harvest losses.
- 2      **Encourage Construction of Storage Facilities with Bank Support:** Banks should collaborate with farmer clubs, FPOs and PACs to identify prospective farmers and encourage them to build dry storage godowns and onion storage structures. These can be funded through credit-linked, back-ended subsidies under schemes like AMI, AIF and MIDH, improving storage capacity and preserving crop quality.
- 3      **Negotiable warehouse receipt system:** warehouse receipt system may be encouraged, as this will reduce distress sale immediately after harvest.
- 4      **Promote Climate-Resilient Storage Solutions:** To address the challenges of climate variability, climate-resilient storage structures, such as moisture-controlled and energy-efficient storage facilities, should be promoted to safeguard produce during extreme weather conditions.

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

- 1      **Promote Village-Level Soil Health Labs:** The Agriculture Department should encourage entrepreneurs to establish soil health labs at the village level under the Soil Health Management Scheme of NMSA. This will ensure timely issuance of soil health cards and improve soil management practices among farmers.
- 2      **Promote farm ponds:** There is a need to promote farm ponds in the district mission mode
- 3      **Incorporate Climate-Resilient Soil Management:** Climate-smart soil management practices, such as organic farming, minimal tillage, and moisture conservation techniques, should be integrated into these efforts to help farmers adapt to changing climate conditions and ensure long-term soil health.

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

- 1      **Promote Commercial Production of Organic Inputs:** Farmer collectives, such as PACS and Producer Companies, should take up the commercial production of organic inputs like biofertilizers, vermi-compost, vermi-hatcheries, and compost from vegetable and fruit waste. This will enhance soil fertility, reduce chemical input use, and provide an additional income source for farmers.

- 2 Encourage Use of Organic Soil Enhancers: The Agriculture and Soil Conservation Departments should actively promote the use of organic soil enhancers like tank silt and vermi-compost. SHGs, PRIs, and Pani Panchayats should be involved in these initiatives to ensure wider adoption at the grassroots level, improving soil health and water retention capacity.
- 3 Integrate Climate-Smart Organic Practices: Climate-resilient organic farming practices, such as the use of vermi-compost and biofertilizers, should be promoted to help farmers reduce reliance on chemical inputs, improve soil resilience, and mitigate the impact of climate change on agriculture.

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

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

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

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



- 5 Promote Climate-Smart Agri Business Initiatives: Encourage agri-business centres and Agri Clinics to adopt climate-smart practices such as precision farming, water-efficient technologies, and renewable energy solutions, ensuring sustainability and resilience in the agricultural value chain.

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

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

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

- 1 Raise Awareness on Export Potential: Awareness needs to be created about the export fish, fish products, prawn etc., there are also huge potentials for handicraft products viz. applique works, photochitra etc. Hence, organizing buyer-seller meets is essential to promote exports and connect local producers with international markets.
- 2 Organize Export Promotion Meetings: The DIC and Export Promotion Councils (EPC) should organize regular buyer-seller meets to facilitate market linkages. Bankers should also be sensitized to provide export credit to entrepreneurs to support the growth of export-oriented businesses.
- 3 Encourage Use of Export Credit Insurance: Exporters should be encouraged to make use of export credit insurance provided by ECGC to protect against risks associated with international trade, ensuring secure transactions and financial stability.
- 4 Export Credit Guarantee Corporation: Export Credit Guarantee Corporation Branch may be opened at district HQ.



## **17. Education**

- 1 To assess the infrastructure gap in the education system of the District: 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.
- 2 Private sector should make investment in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages, research, faculty, etc.
- 3 Puri district presents vast opportunities for growth in technical education offering a fertile ground for Establishing new institutions, enhancing existing infrastructure, Introducing emerging technology courses, Skill development programs.

## **18. Housing**

- 1 Promote Aggressive Financing under Mo Ghara Scheme: Banks should actively extend financing under the Mo Ghara Scheme to ensure that eligible beneficiaries can access affordable housing loans. This will contribute to improved housing infrastructure in rural areas and enhance overall living standards for the community.
- 2 The synchronization of central and state government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance.

## **19. Social Infrastructure**

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

## **20. Renewable Energy**

- 1 Conduct Awareness Camps on Solar Energy Devices: DRDA and OREDA should organize awareness camps to promote the adoption of solar energy devices like solar cookers and solar lanterns. This will help rural communities shift towards cleaner, renewable energy sources and reduce dependence on conventional energy.
- 2 Increase Awareness and Uptake of PM-Surya Ghar Yozana Scheme: The low uptake of the scheme is primarily due to a lack of awareness among government

staff and beneficiaries. Targeted efforts should be made to raise awareness and encourage more sanctions under the scheme, promoting solar-powered irrigation systems and renewable energy in agriculture.

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

- 1 Capacity Building for Livelihood Finance: To transition from microfinance to livelihood finance, it is essential to build the capacity of bank officers, NGOs, government functionaries, teachers, retired government staff, and PRI functionaries. This will strengthen the support system for sustainable livelihood financing.
- 2 Finance SHG Members for Income-Generating Activities: Banks should actively finance SHG members under the Joint Liability Group (JLG) model, enabling them to start income-generating activities or set up micro-enterprises, contributing to economic empowerment.
- 3 Utilize Community-Level Facilitators for Credit Operations: Bankers should effectively leverage the services of OLM/Mission Shakti-appointed Cluster Level Facilitators, Panchayat Level Facilitators, and Community Bank Coordinators to streamline credit disbursement and ensure timely recovery of loans.
- 4 Strengthen SHG-Bank Linkage Programme (SHG-BLP): The SHG-BLP needs to address key challenges such as dormancy or disintegration of SHGs, facilitate convergence with government developmental programs, and work towards reducing NPA levels to ensure long-term sustainability.
- 5 Promote Financial Literacy and Credit Counseling: Financial literacy and credit counseling should be provided to SHG members to prevent over-indebtedness and protect them from falling prey to exploitative moneylenders, ensuring better financial health and resilience.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

#### 2. Formation of Ministry of Cooperation by GoI

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

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

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



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

1. In Odisha, cooperatives are crucial to various sectors. Out of 7651 cooperative institutions, PACS dominate with 3345 societies (43.72%), supporting agricultural credit. Dairy cooperatives (13.66%) and LAMPS (12.55%) are also significant contributors. Fishery cooperatives account for 10.05%, while handloom and credit & thrift societies represent 4.48% and 4.38%, respectively, highlighting their role in the state's rural economy.
2. To enhance efficiency and transparency, OSCB Ltd and all DCCBs have migrated to the CBS platform for their operations. PACS in Odisha are being computerized using "ROOTS" software developed by Odisha State Cooperative Bank. Out of 2705 PACS, 2600 have been computerized. The state plans to complete the remaining PACS computerization under the CSS-PACS Computerization 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**

1. Three tier short term cooperative credit structures is functional in the state/district. It plays an important role as it accounts for 28.83% 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 one Urban Cooperative Bank.
2. Approximately 32 PACS have registered profits during the past years. Audit of 164 number of PACS are in arrears.
3. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. Wings and Roots respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization).
4. The number of Gram Panchayats (GP) in the district is 268, number of GPs covered by existing PACS is 268.

## 6. Potential for formation of cooperatives

1. In order to activate and promote PACS and draw its full potential, there is a need to draw a road map for redefining the business model at the PACS level, by transforming them into one-stop shops and providing all the services that are required by their members. business opportunities can be explored: Post-harvest marketing activities, ancillary services for creation of storage and processing facilities, custom hiring centres, collective purchase of inputs etc.
2. Puri district presents significant opportunities for fishery expansion, particularly in the blocks of Brahmagiri, Satyabadi, Puri Sadar, and Krushnaprasad, where better market linkages can unlock immense growth potential. With its strategic location along the coast of Odisha, Puri district is already renowned for its marine fish production. The blocks of Puri Sadar, Krushnaprasad, Astarang, Brahmagiri, and Gop collectively house a substantial number of marine fishing villages, with Astarang boasting the largest number and Puri Sadar having the highest percentage of fishermen population. By establishing robust market connections, these blocks can capitalize on their natural resources, enhance the livelihoods of local fishermen.
3. Puri district presents a promising opportunity for growth in the poultry and dairy sectors, where strengthening PACS can significantly enhance the livelihoods of local producers. With a substantial number of dairy animals, including cattle and buffaloes, and a sizable poultry population of over 3.3 lakh birds, the district is well-positioned for PACS to make a positive impact. By empowering farmers through better market access, inputs, and services, PACS can play a pivotal role in improving the economic prospects of producers in these sectors. Moreover, integrating dairy and poultry farming with other agricultural practices, such as crop rotation and pisciculture, can further amplify the benefits of PACS.
4. In order to address the issues and promote PACS, State government may develop a policy for providing assistance to PACs based on defined measurable parameters. The support /assistance may be considered viz. Collateral Security, Availability of Land for potential, Scheme for clearing the long pending imbalances etc.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Baliharchandi FPO	Brahamagairi	FPO	Promotion	1018	Benefit of Collectives Input supply and marketing linkages.
2	Collectivisation	Baba bhimeswar FPO	Brahamagairi	FPO	Promotion	570	Benefit of Collectives Input supply and marketing linkages.
3	Collectivisation	Utereswar FPO	GOP	FPO	Promotion	540	Benefit of Collectives Input supply and marketing linkages.
4	Collectivisation	Gopla Jiu FPO	GOP	FPO	Promotion	850	Benefit of Collectives Input supply and marketing linkages.
5	Collectivisation	NIMAPDA FPO	NIMAPDA	FPO	Promotion	597	Benefit of Collectives Input supply and marketing linkages.
6	Collectivisation	KOTHWADA FPO	NIMPADA	FPO	Promotion	543	Benefit of Collectives Input supply and marketing linkages.
7	Collectivisation	Vegicosta FPO	NIMPADA	FPO	Promotion	550	Benefit of Collectives Input supply and marketing linkages.
8	Collectivisation	Dhanua FPO	NIMPADA	FPO	Promotion	510	Benefit of Collectives Input supply and marketing linkages.
9	Collectivisation	ALLARNATH FPO	Brahamagairi	FPO	Promotion	960	Benefit of Collectives Input supply and marketing linkages.
10	Collectivisation	Manikapatana FPO	Brahamagairi	FPO	Promotion	280	Benefit of Collectives Input supply and marketing linkages.
11	Promotional Activity	Establishment of Floating Fish Feed mill	Brahamagairi	RSPF		258	Covering 140 nos. of small and marginal farmers and 118 women beneficiaries.
12	Women Empowerment	LEDP ON DAIRY PROCESSING	GOP	Livelihood development		120	Members taking up off additional activities resulting in average increase of ₹ 2000-3000 per month
13	Women Empowerment	LEDP ON Cocanut Nursery	Konark	Livelihood development		120	Members taking up off additional activities resulting in average increase of ₹ 2000-3000 per month
14	Women Empowerment	LEDP on Dairy PROCESSING	Brahmagiri	Livelihood development		120	Yet to start



## Success Stories

### Success Story:1 Allarnath Farmer Producer Company Limited

Sl. No.	Particulars	Remarks
1	Scheme	In this context a FPO was promoted, comprising fish farmers of Brahmagiri Block of Puri district. It was named Allarnath FPO supported by NABARD in 2020. In these 3 years of journey the FPO has achieved a lot in locality. At the end of March 2023 the total shareholder of the FPO is 950
2	Project Implementing Agency	NIGAM, NGO
3	Duration of the project	Three Years
4	Beneficiary	Brahmagiri, the coastal Block of Puri District is one of the Potential Block for fish farmers. The great Chilika lake is surrounded the Block. More than 40% of people of the Block have taken fishery activities as their primary occupation, hence, fish farmers are beneficiaries.
5	No. of beneficiaries	950
6	Community	Fish Farmers
7	State	Odisha
8	District	Puri
9	Block	Brahmagiri
10	No. of village covered	44

## Appendix 1a

### Climate Action & Sustainability

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

##### Climate Change and its Impact

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

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

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

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

#### 1.2 Climate Finance and Challenges

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

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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



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

#### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

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

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

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

##### 2.2 Any specific Climate Change initiative in the District

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



## Appendix 1c

### Climate Action & Sustainability

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

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

3.1.1 The coastal and marine environment plays a critical role in the socio economic, cultural and environmental well-being of the state. It has strong linkages to industrial development, agriculture, aquaculture, recreation and port-related transport and commerce. Some of these activities compete for space along the coast and management of the coastal zone is vital for the state's development. Odisha has a coastline spanning 480 kilometers that covers six districts including Puri. The coastal area and hinterlands along the coast are rich in biodiversity. They include Chilka, Asia's largest brackish water lagoon, which includes a 672-square kilometre of mangrove forest and wetland. Key issues and challenges of the district: Commercial fishing.

3.1.2 Increased number of economic activities in coastal belts by local communities. Heritage Vulnerability analysis shows that the maximum numbers of vulnerable sites is in Puri district.

3.1.3 Increase and protect existing mangrove cover and coastal biodiversity along the coast- 94.12 ha of land in Arakhakuda village, Puri district is identified for mangrove plantation under ICZMP.

Conserve and regenerate bamboo forest: The State Government has constituted the Odisha Bamboo Development Agency (OBDA) to address all aspects of bamboo development in the state. Undertake sustainable management of forests and maximisation of forest productivity, preparation of management plans and scientific forest management through annual coupe working. Implement joint forest management so that people can participate in conservation, management and regeneration. Proper planning is required to enhance biodiversity in these afforested areas, with special focus on avoiding monoculture. In turtle rookery areas, plantations can also be harmful if predators such as canine populations increase in numbers. The existing sea defense structures need to be evaluated and strengthened."

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

- a The KVK at Satyabadi and Krushnaprasad is demonstrating IFS viz. Fish Paddy Sequential Farming, Water Chestnut-Paddy Sequential Farming, Simultaneous Paddy-Fish Farming, Community mushroom cultivation etc.
- b Increase and protect existing mangrove cover and coastal biodiversity along the coast- 94.12 ha of land in Arakhakuda village, Puri district is identified

for mangrove plantation under ICZMP. Shamuka beach resort is a prominent tourist resort planned south of Puri. The local area resilience plan prepared for Cuttack, Puri and Bhubaneswar under the World Banks NLTA programme estimates that the Probable Maximum Loss (PML) from cyclonic wind is highest for the residential sector on the order of Rs 223 crore with substantial increases in the climate change scenarios for the 2040s and 2080s.

- c NABARD, through its flood protection projects and irrigation projects are supported under RIDF.

## Appendix 2

### Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3
  - 1) Konark Stone Carving of the district has been Conferred with the Geographical Indication (GI) Status under Handicrafts sector by Government of India in 2008 with the GI Number 69. The Iconic Konark Sun Temple at Odisha, is Indias Cultural & Architectural Wonders, it is epitome of intricate and delicate carvings on stone, dating back to the 6<sup>th</sup> Century.
  - 2) In March 2008, Odisha has earned GI (Geographical Indication) Tag for Pattachitra namely ODISHA PATTACHITRA. Pattachitra is a traditional painting of Odisha. The art form can be traced to 12th century AD and owes its origin to the Lord Jagannath temple in Puri. These paintings are based on Hindu mythology and specially inspired by Jagannath and Vaishnava sect. All colours used in the Paintings are natural and paintings are made fully old traditional way by Chitrakaras.
  - 3) Pipli Applique Work of the district has been Conferred with the Geographical Indication (GI) Status under Handicrafts sector by Government of India in 2008 with the GI Number 87. The village of Pipli of the district is well known for its applique work, traditionally known as "Chandua". Pipli applique work owes its origin to the culture of Lord Jagannath.
- 4 NABARD has explored one Off Farm Producer Organization (OFPO) in the Pipli and Nimapada blocks of the district with 8 off farm activities viz. Applique Work, photochitra, coir products etc. The OFPO is aimed to provide training & handholding support to the artisans in new designs, techniques and marketing support for Handicraft products.
- 5 Puri has been known by several names since ancient times, and was locally known as "Sri Kshetra" and the Jagannath temple is known as "Badadeula". Puri has been chosen as one of the heritage cities for Heritage City Development and Augmentation Yojana (HRIDAY) scheme of Government of India. Hence, there are no. of products such as, coir products, sea shell items, Coconut Shell Products, Nimapada Jhilli, etc. may be considered as potential products from the district for G.I. tagging.





**Annexure 1, District-Puri**

(₹ lakh)

No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahma giri	Delanga	Gop	katPur	Kanas	Krushna prasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	<b>I. Agriculture</b>																
	<b>A. Farm Credit</b>																
	<b>A.1 Crop Production, Maintenance, Marketing</b>																
1	Chilli/ Mirch Irrigated	100	Acre	50000	Phy	553	351	837	593	593	405	341	1070	911	422	484	6560
					BL	276.5	175.5	418.5	296.5	296.5	202.5	170.5	535	455.5	211	242	3280
2	Maize/ Makka Irrigated	100	Acre	37000	Phy	296	277	242	291	269	296	336	272	331	403	247	3260
					BL	109.52	102.49	89.54	107.67	99.53	109.52	124.32	100.64	122.47	149.11	91.39	1206.2
3	Other Vegetables__	100	Acre	35000	Phy	2527	2443	2675	5012	5012	2556	2186	7222	6531	2322	4421	42907
					BL	884.45	855.05	936.25	1754.2	1754.2	894.6	765.1	2527.7	2285.85	812.7	1547.35	15017.45
4	Other Vegetables Organic	100	Acre	40000	Phy	8	11	12	11	10	9	15	11	15	8	9	119
					BL	3.2	4.4	4.8	4.4	4	3.6	6	4.4	6	3.2	3.6	47.6
5	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	6810	3688	15672	17653	9243	7079	2754	23870	26424	16272	21304	150769
					BL	1362	737.6	3134.4	3530.6	1848.6	1415.8	550.8	4774	5284.8	3254.4	4260.8	30153.8
6	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	17000	Phy	148	99	124	148	148	124	25	198	222	49	49	1334
					BL	25.16	16.83	21.08	25.16	25.16	21.08	4.25	33.66	37.74	8.33	8.33	226.78
7	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	21939	7860	37502	50072	20210	18357	24903	49109	38982	27990	24179	321103
					BL	8775.6	3144	15000.8	20028.8	8084	7342.8	9961.2	19643.6	15592.8	11196	9671.6	128441.2
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	296	1141	3705	790	124	8892	1050	1606	1237	3858	2001	24700
					BL	109.52	422.17	1370.85	292.3	45.88	3290.04	388.5	594.22	457.69	1427.5	740.37	9139
						11545.95	5458.04	20976.22	26039.6	12157.8	13279.9	11970.67	28213.22	24242.9	17062	16565.44	187512.03
										7							
	Post- harvest/HH Consumption (10%)					1154.6	545.8	2097.62	2603.96	1215.79	1327.99	1197.07	2821.32	2424.28	1706.2	1656.54	18751.2
	Repairs & maintenance of farm assets (20%)					2309.19	1091.61	4195.24	5207.93	2431.57	2655.99	2394.13	5642.64	4848.57	3412.4	3313.09	37502.41
	<b>Sub Total</b>																<b>243765.64</b>



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astara nga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	A.2 Water Resources																
1	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	601	581	553	551	527	329	531	481	433	453	481	5521
					BL	185.44	179.27	170.63	170.01	162.61	101.51	163.84	148.41	133.6	139.77	148.41	1703.5
2	Drip Irrigation-1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	38	53	53	53	43	43	57	53	45	57	47	542
					BL	46.84	65.32	65.32	65.32	53	53	70.25	65.32	55.46	70.25	57.93	668.01
3	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	141	151	151	165	145	140	141	161	161	151	140	1647
					BL	195.12	208.95	208.95	228.33	200.65	193.73	195.12	222.79	222.79	208.95	193.73	2279.11
4	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	41	61	63	61	51	46	49	51	51	53	41	568
					BL	84.38	125.53	129.65	125.53	104.95	94.67	100.84	104.95	104.95	109.07	84.38	1168.9
5	Sprinkler Irrigation -Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy	206	207	254	203	203	203	253	253	253	254	254	2543
					BL	189.55	190.47	233.72	186.79	186.79	186.79	232.8	232.8	232.8	233.72	233.72	2339.95
6	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	91	106	99	101	81	85	86	91	101	104	81	1026
					BL	102.1	118.93	111.08	113.32	90.88	95.37	96.49	102.1	113.32	116.69	90.88	1151.16
	Sub Total																9310.63



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krush naprasad	Nimapada	Pipili	Sadar	Satya badi	District Total
<b>A.3 Farm Mechanisation</b>																	
1	Combine harvester-Self Propelled belt type-Combined Harvester 55-60 Hp	85	No.	2042500	Phy	13	10	6	7	3	4	7	4	9	6	3	72
					BL	225.7	173.61	104.17	121.53	52.08	69.45	121.53	69.45	156.25	104.17	52.08	1250.02
2	Other machinery-Other Machinery & Equipments-Brush Cutter	85	No.	28500	Phy	57	51	49	69	83	31	53	53	71	49	31	597
					BL	13.81	12.35	11.87	16.72	20.11	7.51	12.84	12.84	17.2	11.87	7.51	144.63
3	Other machinery-Other Machinery & Equipments-Plant Protection Equipments	85	No.	11000	Phy	105	110	97	85	168	78	64	90	168	64	78	1107
					BL	9.82	10.29	9.07	7.95	15.71	7.29	5.98	8.42	15.71	5.98	7.29	103.51
4	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	49	45	37	51	71	51	41	41	37	35	63	521
					BL	57.31	52.63	43.28	59.65	83.04	59.65	47.95	47.95	43.28	40.94	73.68	609.36
5	Other machinery-Other Machinery & Equipments-Shredder	85	No.	190500	Phy	41	67	75	93	69	29	57	39	23	19	25	537
					BL	66.39	108.49	121.44	150.59	111.73	46.96	92.3	63.15	37.24	30.77	40.48	869.54
6	Other machinery-Other Machinery & Equipments Transplanter	85	No.	386800	Phy	108	81	88	78	94	109	87	73	88	99	93	998
					BL	355.08	266.31	289.33	256.45	309.05	358.37	286.04	240.01	289.33	325.49	305.77	3281.23
7	Power Tiller--Power Tiller 13 Hp	85	No.	202200	Phy	126	97	111	157	171	99	119	127	157	113	108	1385
					BL	216.56	166.71	190.78	269.84	293.9	170.15	204.53	218.27	269.84	194.21	185.62	2380.41
8	Reapers, Binders and	85	No.	421900	Phy	19	15	15	19	25	21	21	23	17	31	21	227
					BL	68.14	53.79	53.79	68.14	89.65	75.31	75.31	82.48	60.96	111.17	75.31	814.05





	Balers-Self Propelled Paddy Reaper cum binder, 3 wheel 10 Hp																
9	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy	26	27	21	26	41	23	17	25	21	27	36	290
					BL	33.33	34.61	26.92	33.33	52.55	29.48	21.79	32.05	26.92	34.61	46.14	371.73
10	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 7 Hp	85	No.	166800	Phy	21	20	21	27	28	8	20	15	27	19	17	223
					BL	29.77	28.36	29.77	38.28	39.7	11.34	28.36	21.27	38.28	26.94	24.1	316.17
11	Seed Drill-Seed cum Fertilizer Drill-Seed- cum-Fertiliser Drill	85	No.	82500	Phy	114	111	116	122	133	53	123	61	73	69	73	1048
					BL	79.94	77.84	81.35	85.55	93.27	37.17	86.25	42.78	51.19	48.39	51.19	734.92
12	Thresher- Multicrop Power Threshers -Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy	41	56	89	71	51	41	57	39	31	31	31	538
					BL	50.53	69.02	109.69	87.51	62.86	50.53	70.25	48.07	38.21	38.21	38.21	663.09
13	Thresher- Multicrop Power Threshers- Tractor operated Multicrop Thresher	85	No.	252100	Phy	15	26	21	25	26	16	17	16	18	17	12	209
					BL	32.14	55.71	45	53.57	55.71	34.29	36.43	34.29	38.57	36.43	25.71	447.85
14	Tractor- Without Implements & Trailer-Mini Tractor (12.5 PTO HP)	85	No.	286000	Phy	23	21	21	28	29	8	21	16	27	20	16	230
					BL	55.91	51.05	51.05	68.07	70.5	19.45	51.05	38.9	65.64	48.62	38.9	559.14



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15	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy	23	27	37	33	37	37	21	39	31	35	29	349
					BL	148.25	174.03	238.49	212.7	238.49	238.49	135.36	251.38	199.81	225.59	186.92	2249.51
16	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy	123	98	98	109	166	47	113	67	178	95	45	1139
					BL	103.61	82.55	82.55	91.82	139.83	39.59	95.19	56.44	149.94	80.02	37.91	959.45
	Sub Total																15754.61

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushna prasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>A.4 Plantation &amp; Horticulture</b>																	
1	Climber perennials-Betelvine-Betelvine (Deshi Variety) 0.05Ha	85	Ha	116504	Phy	25			37	25			124	12	25		248
					BL	24.76			36.64	24.76			122.8	11.88	24.76		245.6
2	Dryland Horticulture crops-Ber-1 Acre ( 4.0 m x 4.0 m )	85	Acre	155307	Phy	175	146	84	146	111	30	111	158	158	62	158	1339
					BL	231.02	192.74	110.89	192.74	146.53	39.6	146.53	208.58	208.58	81.85	208.58	1767.64
3	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	52	57	74	77	59	72	77	57	52	52	52	681
					BL	42.02	46.06	59.8	62.22	47.68	58.18	62.22	46.06	42.02	42.02	42.02	550.3
4	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	25	12	20	20	59	22	20	32	27	12	20	269
					BL	15.65	7.51	12.52	12.52	36.94	13.78	12.52	20.04	16.91	7.51	12.52	168.42
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg-per Cycle	129960	Phy	121	121	94	146	163	190	121	96	163	170	89	1474
					BL	133.66	133.66	103.84	161.28	180.06	209.89	133.66	106.05	180.06	187.79	98.31	1628.26
6	New Orchard - Tropical/ Sub Tropical Fruits-- 1 Acre ( 1.5 m x 1.5 m ) - Papaya	85	Acre	179751	Phy	40	22	35	15	30	30	25	22	25	20	32	296
					BL	61.12	33.61	53.48	22.92	45.84	45.84	38.2	33.61	38.2	30.56	48.89	452.27
7	New Orchard - Tropical/ Sub Tropical Fruits--	85	Acre	212155	Phy	91	96	121	72	91	114	72	94	89	79	119	1038
					BL	164.1	173.12	218.2	129.84	164.1	205.58	129.84	169.51	160.5	142.46	214.59	1871.84



	1 Acre ( 1.5 m x 1.5 m ) - Banana te																
8	New Orchard - Tropical/ Sub Tropical Fruits-- 1 Acre (3.0m x 3.0m ) - Lime and Lemon	85	Acre	239430	Phy	22	17	25	20	12	20	20	10	20	12	20	198
					BL	44.77	34.6	50.88	40.7	24.42	40.7	40.7	20.35	40.7	24.42	40.7	402.94
9	New Orchard - Tropical/ Sub Tropical Fruits- Guava-1 Acre ( 1.0 m x 2.0 m )	85	Acre	209385	Phy	15	20	2	10	25	22	5	10	27	5	10	151
					BL	26.7	35.6	3.56	17.8	44.49	39.15	8.9	17.8	48.05	8.9	17.8	268.75
10	New Orchard - Tropical/ Sub Tropical Fruits- Mango-1 Acre ( 5.0 m x 5.0 m )	85	Acre	191648	Phy	74	74	49	618	49	210	74	74	222	74	74	1592
					BL	120.55	120.55	79.82	1006.73	79.82	342.09	120.55	120.55	361.64	120.55	120.55	2593.4
11	Nursery - Vegetables and Flowers-Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy	27	22	22	35	27	35	42	47	44	32	32	365
					BL	31.32	25.52	25.52	40.59	31.32	40.59	48.71	54.51	51.03	37.11	37.11	423.33
12	Orchids-New- Orchid - Green House	85	sq.m.	1950333	Phy	32	27	20	22	42	32	20	30	42	35	30	332
					BL	530.49	447.6	331.56	364.71	696.27	530.49	331.56	497.33	696.27	580.22	497.33	5503.83
13	Orchids-New- Orchid - Net House	85	sq.m.	1765833	Phy	22	27	17	17	27	20	27	17	30	17	22	243
					BL	330.21	405.26	255.16	255.16	405.26	300.19	405.26	255.16	450.29	255.16	330.21	3647.32
14	Other Plantation Crops—Cashew nut	85	Acre	223130	Phy	15	86	5	12	20	25	109	10	20	10	10	322
					BL	28.45	163.11	9.48	22.76	37.93	47.42	206.73	18.97	37.93	18.97	18.97	610.72
15	Other Plantation Crops-Coconut- Coconut	85	Acre	180697	Phy	74	74	74	210	74	49	49	222	74	74	618	1592
					BL	113.66	113.66	113.66	322.54	113.66	75.26	75.26	340.98	113.66	113.66	949.2	2445.2
16	Protection Structure-Poly/ Green Housing- Gerbera under Naturally Ventilated Poly house-	85	sq.m.	2094	Phy	11000	9000	13000	12000	14000	19000	15000	16000	19000	17000	18000	163000
					BL	195.79	160.19	231.39	213.59	249.19	338.18	266.98	284.78	338.18	302.58	320.38	2901.23
	Sub Total																25481.05





Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satya badi	District Total
	A.6 Forestry																
1	Nursery/ Propagation unit- Traditional Nursery- Mangrove plant nursery (12 month old)- seedling origin-1000	85	No.	31835	Phy	3	3	3	3	3	3	3	3	3	3	3	33
					BL	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	8.9
2	Nursery/ Propagation unit- Traditional Nursery- Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	3	3	3	3	3	3	3	3	3	3	3	33
					BL	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	10.78
3	Nursery/ Propagation unit- Traditional Nursery- Raising casurina seedlings (o6 month old) - 1000 number	85	No.	18726	Phy	3	3	3	3	3	3	3	3	3	3	3	33
					BL	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	5.28
	Sub Total																24.97



Sr · N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astara nga	Brahma giri	Delanga	Gop	Kakat Pur	Kanas	Krushnap a sad	Nimapa da	Pipili	Sadar	Satyaba di	District Total
	A.7 Animal Husbandry - Dairy																
1	Integrated Dairy Farming-With Bio-gas & Vermi-Compost-Integrated Dairy Farming – 12 LPD (5+5)	85	No.	1452000	Phy	16	20	32	32	20	8	36	40	32	13	13	262
					BL	197.47	246.84	394.94	394.94	246.84	98.74	444.31	493.68	394.94	160.45	160.45	3233.6
	Sub Total																3233.6

Sr · N o.	Activity	Bank Loan Factor	Unit Size	SoF/ Unit (Rs)		Astar anga	Brahma giri	Delanga	Gop	Kakat Pur	Kanas	Krushna prasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	A.8 Working Capital - AH - Dairy/Drought animal																
1	Buffalo Farming Others Murrah Buffalo	100	1+1	66350	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	14.63
	Buffalo Farming Others Murrah Buffalo	100	5+5	331750	Phy	2	2	2	2	2	2	2	2	2	2	22	
					BL	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	73.04	
2	Cross bred Farming_Others_	100	1+1	60000	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	13.2	
	Cross bred Farming_Others_	100	5+5	282250	Phy	2	2	2	2	2	2	2	2	2	2	22	
					BL	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	62.15	
3	Heifer Rearing_Others_	100	Per Animal	40000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	4.4	
	Sub Total																167.42

Sr · No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astar anga	Brahm agiri	Delanga	Gop	KakatPur	Kana s	Krushnap rasad	Nimapa da	Pipili	Sad ar	Saty abad i	District Total
	A.9 Animal Husbandry - Poultry																
1	Animal/Poult ry Feed Unit-- 20 tons per day	85	20 TPD	21500000	Phy	1	2	2	2	2	1	2	2	2	2	2	20
					BL	182.75	365.5	365.5	365.5	365.5	182.7 5	365.5	365.5	365.5	365. 5	365.5	
	Sub Total																3655



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astar anga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	A.10 Working Capital - AH - Poultry																
1	Broiler Farming_Others	100	1000	208450	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	22.88
	Broiler Farming_Others	100	4000	848980	Phy	1	1	1	1	1	1	1	1	1	1	11	
					BL	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	93.39
	Broiler Farming_Others	100	10000	2102460	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02	231.22
2	Duck Farming_Others Semi Commercial (1000) unit	100	100	23000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	2.53
	Sub Total																350.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astar anga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
A.11 Animal Husbandry - SGP																	
1	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	247.39
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	4	3	4	2	4	4	4	3	4	3	3	38
					BL	11.02	8.26	11.02	5.51	11.02	11.02	11.02	8.26	11.02	8.26	8.26	104.67
3	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	31.25	343.75
	Sub Total																695.81



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakati Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>A.12 Working Capital - AH - Others/SR</b>																	
1	Goat Farming Rearing Unit - Semi-intensive	100	10+1	35000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.85
	Goat Farming Rearing Unit - Semi-intensive	100	30+2	90000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	9.9
2	Pig Farming Rearing Unit	100	10+1	284500	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	31.35
3	Sheep Farming Rearing Unit - Semi-intensive	100	10+1	35000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.85
	Sheep Farming Rearing Unit - Semi-intensive	100	30+2	90000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	9.9
	Sub Total																58.85



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astara nga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushnap rasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>A.13 Fisheries</b>																	
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	3000 000	Phy	2	2	1	1	1	1	1	1	1	2	1	14
					BL	51	51	25.5	25.5	25.5	25.5	25.5	25.5	25.5	51	25.5	357
2	Composite Fish Culture- Composite Fish Culture - New Tanks-0.4	85	ha	5050 00	Phy	16	41	24	27	23	49	19	31	29	25	27	311
					BL	68.68	175.99	103.02	115.9	98.73	210.33	81.56	133.07	124.48	107.31	115.9	1334.97
3	Composite Fish Culture- Composite Fish Culture-0.4	85	ha	3550 00	Phy	41	56	51	51	43	39	58	53	51	47	39	529
					BL	123.72	168.98	153.89	153.89	129.75	117.68	175.02	159.93	153.89	141.82	117.68	1596.25
4	Fish marketing Autorickshaw with Ice Box-Ice Box	85	No.	3000 00	Phy	25	31	31	21	23	26	25	27	27	29	23	288
					BL	63.75	79.05	79.05	53.55	58.65	66.3	63.75	68.85	68.85	73.95	58.65	734.4
5	Fish marketing Freezer Vans- Insulated truck of minimum 6 tonne capacity	85	No.	1500 000	Phy	27	49	37	37	39	37	41	31	41	33	39	411
					BL	344.2 5	624.75	471.75	471.75	497.25	471.75	522.75	395.25	522.75	420.75	497.25	5240.25
6	Fish Seed Hatchery- Circular fish seed hatchery-1	85	ha	4600 000	Phy	1	1					1				1	4
					BL	39.1	39.1					39.1				39.1	156.4
7	Fishing craft- Non Mechanised Boat/Tradition without OBM- Plank Built Boat 18 ft long boat	85	No.	5000 00	Phy	98	133	82	69	123	105	143	91	63	111	58	1076
					BL	416.5	565.25	348.5	293.25	522.75	446.25	607.75	386.75	267.75	471.75	246.5	4573
8	Integrated Pisciculture – With Duckery- 0.4	85	ha	6480 00	Phy	2	6	5	3	5	6	5	3	4	3	3	45
					BL	11.02	33.05	27.54	16.52	27.54	33.05	27.54	16.52	22.03	16.52	16.52	247.85
9	Integrated Pisciculture – With Poultry- 0.4	85	ha	6450 00	Phy	18	19	18	18	19	16	17	17	16	17	15	190
					BL	98.69	104.17	98.69	98.69	104.17	87.72	93.2	93.2	87.72	93.2	82.24	1041.69
10	Intensive Fish farming-Biofloc	85	No.	7500 00	Phy	17	29	17	17	19	21	18	17	19	18	19	211
					BL	108.3	184.88	108.38	108.38	121.13	133.88	114.75	108.38	121.13	114.75	121.13	1345.17



NAIRALI																	
	technology-7					8											
11	Semi Intensive Pisciculture- Seabass- Monoculture Seabass 0.4 acr	85	ha	6700 00	Phy	5	14	10	2	5	8	5	1	1	2	1	54
					BL	28.48	79.73	56.95	11.39	28.48	45.56	28.48	5.7	5.7	11.39	5.7	307.56
12	Traditional Farming- Shrimp farming 0.4	85	ha	9410 00	Phy	9	40	7	8	5		40			25	5	139
					BL	71.99	319.94	55.99	63.99	39.99		319.94			199.96	39.99	1111.79
	Sub Total																18046.33

Sr · N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushna prasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
A.14 Working Capital - Fisheries																	
1	Fish Culture in Pond Polyculture (Composite Fish Culture) - Indian Minor Carps	100	Acre	180000	Phy	3	3	3	3	3	3	3	3	3	3	3	33
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	59.4
2	Integrated Farming Fisheries with Poultry Fish farming with duck (100 birds)	100	Acre	242000	Phy	3	3	3	3	3	3	3	3	3	3	3	33
					BL	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	79.86
3	Integrated Farming Fisheries with Poultry With Boiler- 250 birds	100	Acre	232000	Phy	2	2	3	3	3	3	2	2	2	3	2	27
					BL	4.64	4.64	6.96	6.96	6.96	6.96	4.64	4.64	4.64	6.96	4.64	62.64
4	Shrimp Farming L Vanamei - Intensive	100	Acre	440000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	48.4
Sub Total																	250.3





Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushna prasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>A.15 Farm Credit</b>																	
1	Finance to FPOs/FPCs- Procurement & Marketing-	85	No.	1500000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	140.25
	Sub Total					12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	140.25
	Total Farm Credit (sum of A.1 to A.15)																320934.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>B. Agriculture Infrastructure</b>																	
<b>B.1 Storage Facilities</b>																	
1	Cold Storage- For Dairy Products -7ft X7 ft X8 ft	85	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	46.75
2	Cold Storage- For Fish Products-7 ft X7 ft X8ft	85	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	46.75
3	Cold Storage- For Milk & Milk Products-7 ft X7ft X8 ft	85	No.	500000	Phy	2	4	2	2	2	2	2	3	2	2	2	25
					BL	8.5	17	8.5	8.5	8.5	8.5	8.5	12.75	8.5	8.5	8.5	106.25
4	Cold Storage- Mini Unit-	85	No.	400000	Phy		1		1				1				3
					BL		340		340				340				1020
5	Godown- Medium - 1000mt	85	No.	500000	Phy	1		2	2	1		1	1	1	1		10
					BL	42.5		85	85	42.5		42.5	42.5	42.5	42.5		425
6	Godown- Medium - 2500mt	85	No.	1225000	Phy	1	2	1	1	2	2	1	2	1	1	1	15
					BL	104.13	208.25	104.13	104.13	208.25	208.25	104.13	208.25	104.13	104.13	104.13	1561.91
	Sub Total																3206.66

Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>B.2 Land Development</b>																	
1	Biofertilizers – 200 ton per annum	85	No.	16000000	Phy BL	17 2312	19 2584	21 2856	21 2856	23 3128	24 3264	22 2992	21 2856	23 3128	21 2856	22 2992	234 31824
2	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy BL	31 23.57	31 23.57	25 19.01	23 17.49	26 19.77	27 20.53	23 17.49	25 19.01	21 15.97	22 16.73	21 15.97	275 209.11
3	Farm Ponds/ Water Harvesting Structures- Dugout Pond - Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy BL	37 53.91	38 55.37	34 49.54	37 53.91	33 48.08	38 55.37	36 52.45	37 53.91	39 56.83	33 48.08	39 56.83	401 584.28
4	Soil Conservation Activities/ Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy BL	119 82.26	121 83.64	123 85.02	123 85.02	97 67.05	118 81.56	125 86.4	121 83.64	117 80.87	127 87.78	129 89.17	1320 912.41
Sub Total																	33529.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>B.3 Agriculture Infrastructure - Others</b>																	
1	Seed Processing- All Seed Types-1 Ton per hour only p.a	85	No.	3500000	Phy BL	3 89.25	3 89.25	2 59.5	2 59.5	2 59.5	3 89.25	2 59.5	2 59.5	2 59.5	2 59.5	2 59.5	25 743.75
2	Tissue Culture-	85	No.	2500000	Phy BL	3 637.5	3 637.5	3 637.5	3 637.5	3 637.5	2 425	3 637.5	4 850	3 637.5	2 425	4 850	33 7012.5



	Tissue Culture Plant Production and Sale-25 lakh plants per year								5								
3	Tissue Culture- Tissue Culture Plant Production and Sale- Strengthening of existing	85	No.	20000000	Phy	2	2	2	2	2	2	2	2	2	2	2	20
					BL	34	34	34	34	34	34	34	34	34	34	34	340
	Sub Total																8096.25
	Total (B.1+B.2+B.3)																44832.71

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapa da	Pipili	Sadar	Satyabadi	District Total
<b>C. Ancillary Activities</b>																	
<b>C.1 Food &amp; Agro Processing</b>																	
1	Cottage Industry -Masala Making-5HP	85	No.	20000000	Phy	19	19	23	19	19	17	21	23	15	17	15	207
					BL	323	323	391	323	323	289	357	391	255	289	255	3519
2	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	30000000	Phy	23	21	25	33	41	23	21	43	31	21	19	301
					BL	586.5	535.5	637.5	841.5	1045.5	586.5	535.5	1096.5	790.5	535.5	484.5	7675.5
3	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	2500000	Phy	2	1	1	1	1	1	1	1	1	1	1	12
					BL	4.25	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	25.55
	Sub Total																11220.05



Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	Kakat Pur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
<b>C.2 Ancillary Activities -</b>																	
1	Agri Clinic & Agri Business Centers- Small-acabc	85	No.	2500000	Phy BL	1 21.25	1 21.25	1 21.25	1 21.25	1 21.25	1 21.25	1 21.25	1 21.25	1 21.25	1 21.25	1 21.25	11 233.75
2	Custom Service Units/ Custom Hiring Centers- Medium-CSU (medium)	85	No.	6000000	Phy BL	1 51	1 51	1 51	1 51	1 51	1 51	1 51	1 51	1 51	1 51	1 51	11 561
3	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy BL			1 255									1 255
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes-- Loan to NBFC	85	No.	50000000	Phy BL	4 1700	5 2125	5 2125	1 425	2 850	3 1275	2 850	3 1275	3 1275	3 1275	3 1275	34 14450
Sub Total																	15499.75
Total (C.1+C2)																	26719.8
Total (A+B+C)																	392486.99



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astar anga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushnaprasad	Nima pada	Pipili	Sadar	Satya badi	District Total
<b>II. Micro, Small and Medium Enterprises (MSME)</b>																	
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	2750000000	Phy	5	4	5	4	4	4	4	4	4	4	4	46
					BL	10625	8500	10625	8500	8500	8500	8500	8500	8500	8500	8500	97750
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	550000000	Phy	13	12	13	11	13	11	12	12	11	12	11	131
					BL	552.5	510	552.5	467.5	552.5	467.5	510	510	467.5	510	467.5	5567.5
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	5500000000	Phy	21	19	19	19	18	19	23	19	18	19	19	213
					BL	8925	8075	8075	8075	7650	8075	9775	8075	7650	8075	8075	90525
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	5500000000	Phy	2	2	1	2	1	1	2	2	2	2	2	19
					BL	850	850	425	850	425	425	850	850	850	850	850	8075
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	132000000	Phy	35	36	39	32	33	39	36	39	40	31	37	397
					BL	357	367.2	397.8	326.4	336.6	397.8	367.2	397.8	408	316.2	377.4	4049.4
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	1100000000	Phy	15	17	15	11	14	15	13	14	13	15	14	156
					BL	1275	1445	1275	935	1190	1275	1105	1190	1105	1275	1190	13260
Total	Sub Total																<b>219226.9</b>



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Krushnaprasad	Pipili	Sadar	District Total
	<b>III. Export Credit</b>								
1	Export Credit -Post Shipment Export Credit-	85	No.	300000000	Phy	1	1	1	2
					BL		255	255	510
2	Export Credit -Pre Shipment Export Credit-	85	No.	300000000	Phy	1	1	1	1
					BL	255			255
	Total Export Credit								765

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushna prasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	<b>IV. Education</b>																
1	Education Loans-Study abroad-	85	No.	15000000	Phy	15	21	1	15	1	16	1	1	17	1	14	5
					BL			12.75		12.75		12.75	12.75		12.75		63.75
2	Education Loans-Study in Country-	85	No.	10000000	Phy	15	21	13	15	17	16	21	23	17	40	14	212
					BL	127.5	178.5	110.5	127.5	144.5	136	178.5	195.5	144.5	340	119	1802
3	Education Loans-vocational Education -	85	No.	12000000	Phy	4	4	3	4	3	4	3	4	4	4	3	40
					BL	40.8	40.8	30.6	40.8	30.6	40.8	30.6	40.8	40.8	40.8	30.6	408
	Total Education																2273.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	<b>V. Housing</b>																
1	Purchase/Construction of a Dwelling Unit	85	No.	20000000	Phy	39	38	39	37	34	38	36	38	38	37	37	411
					BL	663	646	663	629	578	646	612	646	646	629	629	6987





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	(Individual)--																
2	Repair of Dwelling Units--	85	No.	200000	Phy	217	142	210	170	199	228	201	254	242	254	177	2294
					BL	368.9	241.4	357	289	338.3	387.6	341.7	431.8	411.4	431.8	300.9	3899.8
	Total Housing																10886.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	<b>VI. Social Infrastructure</b>																
1	Drinking Water--	85	No.	1000000	Phy	12	13	15	13	11	13	11	13	12	12	12	137
					BL	102	110.5	127.5	110.5	93.5	110.5	93.5	110.5	102	102	102	1164.5
2	Sanitation--	85	No.	2500000	Phy	14	13	14	14	15	16	14	15	14	16	15	160
					BL	297.5	276.25	297.5	297.5	318.75	340	297.5	318.75	297.5	340	318.75	3400
	Total Social Infrastructure																4564.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushnaprasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	<b>VII. Renewable Energy</b>																
1	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	600000	Phy	9	9	8	7	9	8	8	8	9	8	9	92
					BL	4.59	4.59	4.08	3.57	4.59	4.08	4.08	4.08	4.59	4.08	4.59	46.92
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	3000000	Phy	8	8	8	7	7	8	8	9	8	8	7	86
					BL	20.4	20.4	20.4	17.85	17.85	20.4	20.4	22.95	20.4	20.4	17.85	219.3
	Total Renewable Energy																266.22

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Astaranga	Brahmagiri	Delanga	Gop	KakatPur	Kanas	Krushna prasad	Nimapada	Pipili	Sadar	Satyabadi	District Total
	<b>VIII. Others</b>																
1	SHGs/ JLGs- Others-JLGs, Group loan	100	No.	2000000	Phy	132	178	152	166	148	544	164	128	198	174	162	2146
					BL	264	356	304	332	296	1088	328	256	396	348	324	4292
2	SHGs/ JLGs- Others-SHG, Group Loan	100	No.	2000000	Phy	1968	2951	2183	3364	1774	2204	2058	4287	2379	2667	2046	27881
					BL	3936	5902	4366	6728	3548	4408	4116	8574	4758	5334	4092	55762
	Total Others																<b>60054</b>
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																<b>690524.16</b>

### 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	62690.03	42875.22	85384.00	67503.26	81102.44	101432.79	97148.53
RCBs	70371.99	2823.38	55551.00	41763.56	58610.89	44850.11	75338.23
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	11889.16	5510.65	7150.00	6938.85	8551.49	9263.89	13374.86
Others		0.00		0.00	0.00	0.00	963.28
Sub total (A)	144951.18	51209.25	148085.00	116205.67	148264.82	155546.79	186824.90

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	37228.41	41771.98	66056.00	79454.02	73151.18	123726.23	85629.13
RCBs	2742.50	0.00	379.00	99.85	75.10	1.00	1490.81
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10827.14	290.77	3592.00	106.38	7713.11	2311.11	2900.38
Others		4710.30		0.00	0.00	13343.84	9662.80
Sub total (A)	50798.05	46773.05	70027.00	79660.25	80939.39	139382.18	99683.12

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	99918.44	84647.20	151440.00	146957.28	154253.62	225159.02	182777.66
RCBs	73114.49	2823.38	55930.00	41863.41	58685.99	44851.11	76829.04
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	22716.30	5801.42	10742.00	7045.23	16264.60	11575.00	16275.24
Others	0.00	4710.30	0.00	0.00	0.00	13343.84	10626.08
Sub total (A)	195749.23	97982.30	218112.00	195865.92	229204.21	294928.97	286508.02

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	65441.28	104957.32	104160.00	113249.20	146222.77	130794.49	244363.13
RCBs	989.81	0.00	47.00	0.00	150.11	343.97	1759.71
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	8334.41	8275.68	3164.00	16059.14	15417.82	12969.07	9482.68



Others				0.00	0.00	2292.11	3658.75
Sub total (A)	74765.50	113233.00	107371.00	129308.34	161790.70	146399.64	259264.27

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	114552.21	44391.87	68680.00	21319.20	85229.26	35264.85	53430.38
RCBs	1068.45	18.05	0.00	150.80	87.49	124.29	1240.06
SCARDB	0.00	0.00	3738.00	0.00	0.00	0.00	0.00
RRBs	14426.79	19030.93	48.00	26424.30	8986.63	24309.57	22319.21
Others	0.00	0.00	0.00	0.00	0.00	2444.30	4284.98
Sub total (A)	130047.45	63440.85	72466.00	47894.30	94303.38	62143.01	81274.63

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	279911.93	233996.39	324280.00	281525.68	385705.65	391218.36	480571.17
RCBs	75172.75	2841.43	55977.00	42014.21	58923.59	45319.37	79828.81
SCARDB	0.00	0.00	3738.00	0.00	0.00	0.00	0.00
RRBs	45477.50	33108.03	13954.00	49528.67	40669.05	48853.64	48077.13
Others	0.00	4710.30	0.00	0.00	0.00	18080.25	18569.81
Sub total (A)	400562.18	274656.15	397949.00	373068.56	485298.29	503471.62	627046.92

### Annexure 3

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

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	42875.22	2823.38		5510.65	0.00	51209.25	67503.26	41763.56	0.00	6938.85	0.00	116205.67

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	101432.79	44850.11	0.00	9263.89	0.00	155546.79	97148.53	75338.23	0.00	13374.86	963.28	186824.90

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	42875.22	2823.38	0.00	5510.65	0.00	51209.25	67503.26	41763.56	0.00	6938.85	0.00	116205.67
W S	963.42	0.00	0.00	0.00	0.00	963.42	3036.29	0.00	0.00	0.00	0.00	3036.29
L D	698.98	0.00	0.00	0.00	0.00	698.98	902.65	0.00	0.00	0.00	0.00	902.65
F M	5103.61	0.00	0.00	0.00	0.50	5104.11	14354.71	0.00	65.92	0.00	0.00	14420.63
P & H	1365.02	0.00	0.00	0.50	0.00	1365.52	5397.99	0.00	0.00	0.00	0.00	5397.99
AH - D	4543.74	0.00	0.00	14.44	583.57	5141.75	11234.30	1.30	20.17	0.00	0.00	11255.77
AH - P	2061.28	0.00	0.00	191.97	978.44	3231.69	5082.35	2.50	10.00	0.00	0.00	5094.85
AH - S G P	842.70	0.00	0.00	13.93	27.54	884.17	15055.26	0.00	7.90	0.00	0.00	15063.16
F D	5652.33	0.00	0.00	2.99	1.44	5656.76	7369.69	9.85	2.09	0.00	0.00	7381.63
F & W	549.12	0.00	0.00	0.00	0.50	549.62	1604.72	0.00	0.00	0.00	0.00	1604.72
S G & M F	871.63	0.00	0.00	0.00	0.00	871.63	5350.56	0.00	0.00	0.00	0.00	5350.56
A & F	4942.80	0.00	0.00	0.00	2.28	4945.08	4436.48	85.60	0.00	0.00	0.00	4522.08
OTH	14177.34	0.00	0.00	66.94	3116.04	17360.32	5629.03	0.00	0.89	0.00	0.00	5629.92
Sub total						0.00						0.00
Grand Total(I +II)	42875.22	2823.38	0.00	5510.65	0.00	51209.25	67503.26	41763.56	0.00	6938.85	0.00	116205.67

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	101432.79	44850.11	0.00	9263.89	0.00	155546.79	97148.53	75338.23	0.00	13374.86	963.28	186824.90
W S	4800.48	0.00	0.00	0.00	1.00	4801.48	7247.52	114.85	0.00	132.25	369.62	7864.24
L D	2013.63	0.00	0.00	0.00	0.00	2013.63	1158.58	15.45	0.00	0.00	3.35	1177.38
F M	27277.56	0.00	0.00	329.88	0.00	27607.44	12305.75	48.22	0.00	406.98	180.00	12940.95
P & H	9165.38	1.00	0.00	22.36	44.76	9233.50	6428.89	116.45	0.00	160.09	613.36	7318.79
AH -D	15267.17	0.00	0.00	725.02	7301.11	23293.30	12035.74	72.10	0.00	962.11	5679.96	18749.91
AH -P	7952.14	0.00	0.00	602.45	2557.59	11112.18	3872.05	41.96	0.00	616.57	1096.39	5626.97
AH - S G P	29822.29	0.00	0.00	631.40	3368.51	33822.20	580.00	2.40	0.00	22.42	203.60	808.42
F D	10441.43	0.00	0.00	0.00	39.65	10481.08	11214.25	147.29	0.00	197.75	909.89	12469.18
F & W	863.66	0.00	0.00	0.00	0.00	863.66	330.53	7.71	0.00	0.00	0.00	338.24
S G & M F	4890.08	0.00	0.00	0.00	0.60	4890.68	6540.49	14.98	0.00	0.00	9.83	6565.30
A & F	7474.37	0.00	0.00	0.00	1.85	7476.22	11024.85	342.24	0.00	0.00	106.53	11473.62
OTH	3758.05	0.00	0.00	0.00	28.77	3786.82	12890.48	567.16	0.00	402.20	490.28	14350.12
Sub total						0.00						0.00
Grand Total(I +II)	101432.79	44850.11	0.00	9263.89	0.00	155546.79	97148.53	75338.23	0.00	13374.86	963.28	186824.90



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

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

Annexure 4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Animal/Poultry Feed Unit			20 TPD	21500000
3	Aquaculture inputs production	Fish Feed Mill		No.	3000000
4	Biofertilizers			No.	16000000
5	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
6	Climber perennials	Betelvine		Ha	116504
7	Cold Storage	For Dairy Products		No.	500000
8	Cold Storage	For Fish Products		No.	500000
9	Cold Storage	For Milk & Milk Products		No.	500000
10	Cold Storage	Mini Unit		No.	40000000
11	Combine harvester	Self propelled belt type	Combined Harvester 55	No.	2042500
12	Composite Fish Culture	Composite Fish Culture		ha	355000
13	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
14	Cottage Industry	Masala Making		No.	2000000
15	Custom Service Units/ Custom Hiring Centers	Medium		No.	6000000
16	Diesel Pump Sets			No.	36300
17	Drinking Water			No.	1000000
18	Drip Irrigation			ha	145000
19	Dryland Horticulture crops	Ber		Acre	155307
20	Dug Well	New		No.	162800
21	Education Loans	Study abroad		No.	1500000
22	Education Loans	Study in Country		No.	1000000
23	Education Loans	vocational Education		No.	1200000
24	Export Credit	Post Shipment Export Credit		No.	30000000
25	Export Credit	Pre Shipment Export Credit		No.	30000000
26	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420

27	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
28	Fish marketing	Autorickshaw with Ice Box		No.	300000
29	Fish marketing	Freezer Vans		No.	1500000
30	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
31	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
32	Floriculture	Cut Flowers	Gladiolus	ha	95065
33	Floriculture	Rose	Rose	ha	73668
34	Godown	Medium		No.	12250000
35	Godown	Medium		No.	5000000
36	Integrated Dairy Farming	With Bio	gas & Vermi	No.	1452000
37	Integrated Pisciculture	With Duckery		ha	648000
38	Integrated Pisciculture	With Poultry		ha	645000
39	Intensive Fish farming	Biofloc technology		No.	750000
40	Lift Irrigation Schemes			No.	242110
41	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
42	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes			No.	50000000
43	Manufacturing Sector	Term Loan	Medium	No.	250000000
44	Manufacturing Sector	Term Loan	Micro	No.	5000000
45	Manufacturing Sector	Term Loan	Small	No.	50000000
46	Manufacturing Sector	Working Capital	Medium	No.	50000000
47	Manufacturing Sector	Working Capital	Micro	No.	1200000
48	Manufacturing Sector	Working Capital	Small	No.	10000000
49	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
50	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
51	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
52	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
53	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	209385



54	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
55	Nursery	Vegetables and Flowers		Acre	136450
56	Nursery/ Propagation unit	Traditional Nursery		No.	38596
57	Nursery/ Propagation unit	Traditional Nursery	Mangrove plant nursery (12 month old)	No.	31835
58	Nursery/ Propagation unit	Traditional Nursery	Raising casurina seedlings (06 month old)	No.	18726
59	Orchids	New	Orchid	sq.m.	1765833
60	Orchids	New	Orchid	sq.m.	1950333
61	Other machinery	Other Machinery & Equipment		No.	11000
62	Other machinery	Other Machinery & Equipment		No.	137600
63	Other machinery	Other Machinery & Equipments		No.	190500
64	Other machinery	Other Machinery & Equipment		No.	28500
65	Other machinery	Other Machinery & Equipment		No.	386800
66	Other Plantation Crops			Acre	223130
67	Other Plantation Crops	Coconut		Acre	180697
68	Pig Breeding Unit	New Shed		20+4	1323000
69	Pig Rearing Unit	New Shed		3+1	324000
70	Power Tiller			No.	202200
71	Protection Structure	Poly/ Green Housing	Gerbera under Naturally Ventilated Poly house	sq.m.	2094
72	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
73	Reapers, Binders and Balers	Self-Propelled		No.	150800
74	Reapers, Binders and Balers	Self-Propelled		No.	166800
75	Reapers, Binders and Balers	Self-Propelled		No.	421900
76	Repair of Dwelling Units			No.	200000
77	Rice Processing	Puffed Rice		No.	3000000
78	Rice Processing	Rice Huller	0.4	No.	250000
79	Sanitation			No.	2500000
80	Seed Drill	Seed cum Fertilizer Drill	Seed	No.	82500

81	Seed Processing	All Seed Types		No.	3500000
82	Semi Intensive Pisciculture	Seabass		ha	670000
83	Sheep	Breeding Unit	New Shed	100+5	1838000
84	SHGs/ JLGs	Others		No.	200000
85	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	81320
86	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
87	Solar Energy	Solar Pump Sets		No.	300000
88	Sprinkler Irrigation	Mini		ha	108254
89	Thresher	Multicrop Power Threshers		No.	145000
90	Thresher	Multicrop Power Threshers		No.	252100
91	Tissue Culture	Tissue Culture Plant Production and Sale		No.	2000000
92	Tissue Culture	Tissue Culture Plant Production and Sale		No.	25000000
93	Tractor	Without Implements & Trailer		No.	286000
94	Tractor	Without Implements & Trailer	PTO 42	No.	758300
95	Traditional Farming	Shrimp farming		ha	941000
96	Tube Well	Shallow		No.	132000
97	Weeder	Power Weeder		No.	99100

### Annexure 5

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_	1000	208450
2	Broiler Farming	Others_	10000	2102460
3	Broiler Farming	Others_	4000	848980
4	Buffalo Farming	Others_Murrah Buffalo		66350
5	Buffalo Farming	Others_Murrah Buffalo		331750
6	Chilli/ Mirch	Irrigated		50000
7	Cross bred Farming	Others_		60000
8	Cross bred Farming	Others_		282250
9	Duck Farming	Others_Semi Commercial (1000) unit	100	23000
10	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		180000
11	Goat Farming	Rearing Unit _ Semi_intensive_		35000
12	Goat Farming	Rearing Unit _ Semi_intensive_		90000
13	Heifer Rearing	Others_		40000
14	Integrated Farming	Fisheries with Poultry_With Boiler_250 birds		232000
15	Integrated Farming	Fisheries with Poultry_Fish farming with duck (100 birds)		242000
16	Maize/ Makka	Irrigated		37000
17	Other Vegetables			35000
18	Other Vegetables	Organic		40000
19	Pig Farming	Rearing Unit_		284500
20	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
21	Rapeseed/ Toria/ Laahi	Irrigated		17000



22	Rice/ Chaval/ Dhan	Irrigated		37000
23	Rice/ Chaval/ Dhan	HYV		40000
24	Sheep Farming	Rearing Unit _ Semi_intensive_		35000
25	Sheep Farming	Rearing Unit _ Semi_intensive_		90000
26	Shrimp Farming	L Vanamei _ Intensive_		440000

### Abbreviations

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

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





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

## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

### Corporate Office

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

- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

- 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
- Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.
- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org





## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <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**

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NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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