



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



रायगड़ा जिला
Rayagada District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Rayagada

State: Odisha



**National Bank for Agriculture and Rural
Development**

Odisha Regional Office, Bhubaneswar

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

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

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

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

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

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

(Dr. Sudhanshu K K Mishra)

Chief General Manager

23 October 2024

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NABARD

Rayagada

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	The district lies between 83° 54' to 84° 2' East longitudes and between 19° 0' to 19° 58' North latitudes. It is surrounded by Gajapati district on the East, Kandhamal in North-East, Kalahandi on West, Koraput on South-West and Andhra Pradesh on South. The district is located on a section of Eastern Ghats.
2	Type of soil	The common soil types found in the district are red loam red alluvial mixed red and black soil
3	Primary occupation	Primary occupational activities of the district are agriculture including dairy sheep/goat rearing plantation and livelihood activities like kendu leaf plucking collection & trading of mahua flower & seed and trading of minor forest produce.
4	Land holding structure	Small and marginal farmers constitute 85% of land holding and 15% constitute other.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ground level credit flow for crop loan during last three years has shown increasing trend from ₹44401.00 lakh in 2021-22 and ₹54473.00lakh in 2022-23 and ₹184464 lakh in FY2023-24
2	CD Ratio	The CD ratio of the district stand at 108.87% as on 31.03.2024
3	Investment credit in agriculture	During FY 2023-24 investment credit flow to agriculture sector i.e. MT and LT loan is ₹37359 lakh.
4	Credit flow to MSMEs	Total credit flow to MSME sector is ₹ 64519 lakh during FY 2023-24 in the district
5	Other significant credit flow, if any	Other significant credit flow happening in the district in the sectors like housing ₹7812 lakh and ₹ 21994 lakh during FY 2023-24

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total PLP projection for FY 2025- 26 is projected at ₹317136.91 lakh.
2	Projection for agriculture and its components	The projections for agriculture in investment credit in agriculture projected at ₹107428.60 lakh
3	Projection for MSMEs	The projection for MSME sector is ₹ 171418.65 lakh
4	Projection for other purposes	The projections for Education sector is Rs 2210 lakh, for Housing ₹9722.30lakh, Social infrastructure ₹2057 lakh, Renewable energy ₹1257.32 lakh and others ₹18766.10 lakh respectively

5. Developmental Initiatives

The major developmental initiatives of NABARD include promotion of Farmer Producers Organizations (FPOs), Off-Farm Producers Organizations (OFPOs), promotion of direct marketing through Rural Marts, training to SHG members for establishment of micro enterprises (MEDPs), training for Livelihood enterprise (LEDPs), DBI program under Farm Sector promotional Fund (FSPF) and projects under Green Climate Fund (GCF). The other major developmental initiatives are Watershed Development Programmes, Tribal Development programme and Development of infrastructure for irrigation, rural connectivity, rural drinking water supply, social infrastructure, etc. which are supported under Rural Infrastructure Development Fund (RIDF).

6. Thrust Areas

The Thrust Areas for PLP 2025-26 are MSME, Housing and SHG credit. MSME has been a growing sector in the district. A conducive environment has been created through infrastructure development, training and handholding of entrepreneurs by DIC, provision of enabling support by District Administration, which helps in more credit off take. Housing has been given more emphasis in tune with the universal goal of housing for all. In the PLP 2025-26, more thrust has been given for increasing loan size to SHGs as per directives of the Govt. of Odisha.

7. Major Constraints and Suggested Action Points

Infrastructure like completion of irrigation projects, development of soil testing facility, veterinary infrastructure etc., are required to be taken up by the State Govt. on priority. Banks are required to open brick and mortar branches in unbanked GPs and facilitate financing through JLGs, SHGs. Investment credit for horticulture and allied activities like dairy, poultry, fisheries, storage infrastructure needs to be increased and accelerated with benefits from subsidy and interest subvention schemes of GoI and State Govt. Crop diversification from traditional paddy to non-paddy/ high value horticultural crops in medium and high lands, marketing and

storage infrastructure needs to be up scaled for enhancing credit absorption capacity in this sector.

8. Way Forward

Keeping in view the dependency of the people of the district on agriculture & migration to other states due to unemployment, the present provision of agricultural and other extension support services needs to be strengthened. Marketing of agricultural product at a fair and reasonable price to producers, post-harvest technology, convergence of extension work, encouragement for contract farming etc. require attention of all agencies. Owing to the prevalence of small holdings, it is essential to promote and nurture farmers' collectives like Farmer Producer Organisations to bring in the economies of scale. Banks are required to actively participate in various block level and district level fora for discussing and resolving operational issues to facilitate in augmentation of ground level credit flow under various sectors

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

6. Limitations and constraints

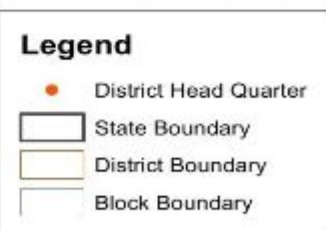
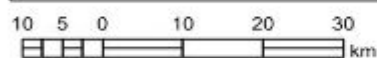
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Rayagada



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	107428.58
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	86229.65
2	Term Loan for agriculture and allied activities	21198.93
B	Agriculture Infrastructure	3245.91
C	Ancillary activities	1031.05
I	Credit Potential for Agriculture A+B+C)	111705.54
II	Micro, Small and Medium Enterprises	171418.65
III	Export Credit	0.00
IV	Education	2210.00
V	Housing	9722.30
VI	Social Infrastructure	2057.00
VII	Renewable energy	1257.32
VIII	Others	18766.10
	Total Priority Sector	317136.91

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	86229.65
2	Water Resources	2177.71
3	Farm Mechanisation	3630.92
4	Plantation & Horticulture with Sericulture	2245.34
5	Forestry & Waste Land Development	2240.37
6	Animal Husbandry - Dairy	2390.80
7	Animal Husbandry - Poultry	3940.26
8	Animal Husbandry - Sheep, Goat, Piggery	1671.94
9	Fisheries	2130.39
10	Farm Credit- Others	771.20
	Sub total	107428.58
B	Agriculture Infrastructure	
1	Construction of storage	2023.00
2	Land development, Soil conservation, Wasteland development	1122.03
3	Agriculture Infrastructure - Others	100.88
	Sub total	3245.91
C	Ancillary activities	
1	Food & Agro. Processing	750.55
2	Ancillary activities - Others	280.50
	Sub Total	1031.05
II	Micro, Small and Medium Enterprises	
	Total MSME	171418.65
III	Export Credit	0.00
IV	Education	2210.00
V	Housing	9722.30
VI	Social Infrastructure	2057.00
VII	Renewable energy	1257.32
VIII	Others	18766.10
	Total Priority Sector	317136.91

Note: Details indicated at Annexure – 1 at Page- 102

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	7073.00
2	No. of Subdivisions	2
3	No. of Blocks	11
4	No. of revenue villages	2667
5	No. of Gram Panchayats	182

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Rayagada
3	Agro-climatic Zone 1	AZ64 - Northeastern Ghat
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	

3. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Total	11

4. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	71599	55	43265	27
2	>1 to <=2 ha	38994	30	53725	34
3	>2 to <=4 ha	19021	15	60890	39
4	>4 to <=10 ha		0		0
5	>10 ha		0		0
6	Total	129614	100	157889	100

5. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	968	472	496	821	147
2	Scheduled Caste	139	68	71	116	23
3	Scheduled Tribe	542	259	283	522	20
4	Literate	49.76	61.04	39.19	37	69
5	BPL	0.00				

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1397
2	Primary Health Centres	41
3	Primary Health Sub-Centres	
4	Dispensaries	2
5	Hospitals	2
6	Hospital Beds	464

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	351
2	Registered FPOs	30
3	Agro Service Centres	26
4	Soil Testing Centres	1
5	Approved nurseries	15
6	Agriculture Pumpsets	449
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

8. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	182604.00
2	Irrigation Potential Created	73546.00
3	Net Irrigated Area (Total area irrigated at least once)	44694.00
4	Area irrigated by Canals/ Channels	26461.00
5	Area irrigated by Wells	267.00
6	Area irrigated by Tanks	5628.00
7	Area irrigated by Other Sources	6576.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	

9. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6513
2	Railway Line [km]	177
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

10. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	132	
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)	1	
4	Spices (Masala Powders/ Pastes)	10	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	1	
6	Cotton (Ginning/ Spinning/ Weaving)	8	
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1	
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	8743	2578	6165
2	Cattle - Indigenous	238516	142888	95628
3	Buffaloes	48268	28840	19428
4	Sheep - Cross bred	49	25	24
5	Sheep - Indigenous	21561	10898	10663
6	Goat	154622	57635	96987
7	Pig - Cross bred	487	347	140
8	Pig - Indigenous	8278	3689	4589
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved			
12	Poultry - Indigenous	453440		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	16
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	108
5	Animal Breeding Farms	
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	45
9	Milk Collection Centres	6
10	Fishermen Societies	4
11	Animal Husbandry Training Centres	1
12	Animal Markets	4
13	Fish Markets	1
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	3

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	5435.00	MT	25	gm/day
2	Egg	784.00	Lakh Nos.	27	nos/p. a.
3	Milk	76.00	MT	75	gm/day
4	Meat	8290.00	MT	10	gm/day
5	Wool		MT		

Sources:

Table Name	Source(s) and reference year of data
6. Infrastructure Relating to Health & Sanitation [Nos.]	District at glance
7. Infrastructure & Support Services for Agriculture [Nos.]	Department of Agriculture
8. Irrigation Coverage ['000 Ha]	Agriculture strategy meet
9. Infrastructure for Storage, Transport and Marketing	Statistical Handbook
10. Processing Units	Regional Industries Centre
11. Animal Population as per Census [Nos.]	Animal census
12. Infrastructure for Development of Allied Activities [Nos.]	Department of Animal Husbandry
13. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Department of Animal Husbandry and Fishery

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	22.90	22.50	20.00
2	Land Holdings - SF (%)	32.00	32.00	32.00
3	Land Holdings - MF (%)	51.00	51.00	51.00
4	Rainfall -Normal (mm)	1285	1286	1299
5	Rainfall - Actual (mm)	991	1393	1155
6	Cropping Pattern	Paddy, cotton, maize	Paddy, cotton, maize	Paddy, cotton, maize

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	44401.00	54473.00	62139.00

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	54.00	249.00	4611.11	54.00	265.00	4907.41	54.04	219.14	4055.14
2	Maize	16.00	93.70	5856.25	16.00	73.00	4562.50	16.34	88.53	5417.99
3	Sorghum	1.20	0.50	416.67	1.00	0.05	50.00	1	0.05	50.00
4	Pearl Millet	0.40	2.90	7250.00	0.30	2.00	6666.67	0.03	2.00	66666.67
5	Finger Millet	23.00	40.00	1739.13	23.00	40.00	1739.13	23.1	40.00	1731.60
6	Little Millet	7.00	4.00	571.43	6.00	4.00	666.67	6.96	4.00	574.71
7	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	14.00	23.00	1642.86	10.00	13.00	1300.00	11.12	15.00	1348.92
8	Mungbean	3.60	1.20	333.33	4.00	1.80	450.00	4	1.70	425.00
9	Urdbean	10.00	3.30	330.00	11.00	6.00	545.45	10.7	5.70	532.71
10	Horse Gram	3.50	1.30	371.43	1.90	0.70	368.42	1.6	3.00	1875.00
11	Pea/ Garden Pea	2.00	3.20	1600.00	1.90	3.00	1578.95	2	3.00	1500.00
12	Cowpea	1.00	0.40	400.00	0.60	0.20	333.33	0.7	0.20	285.71
13	Groundnut	1.80	4.50	2500.00	1.70	4.30	2529.41	1.5	4.00	2666.67
14	Nigerseed	4.80	1.20	250.00	3.40	0.90	264.71	4.3	1.20	279.07
15	Indian Mustard	5.00	1.30	260.00	2.90	0.70	241.38	2.7	0.70	259.26
16	Sunflower	4.70	6.60	1404.26	4.70	6.60	1404.26	5	7.00	1400.00
17	Cotton	45.00	90.00	2000.00	46.00	97.00	2108.70	49	103.00	2102.04
18	Sesame	6.00	2.00	333.33	4.00	1.70	425.00	4	1.60	400.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)			1.92
2	Net sown area (lakh ha)			1.62
3	Cropping intensity (%)			

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	76.00	83.60	83.80
2	Fertilizer consumption - Rabi (kg/ha)	52.30	82.70	81.00

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	656.71	1109.00	946.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	36	39	30
2	Net Irrigated Area ('000 ha)	31	34	26
3	Gross Irrigated Area ('000 ha)			

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Rayagada	Bissamcuttack	Safe	Safe	Safe
2	Odisha	Rayagada	Chandrapur	Safe	Safe	Safe
3	Odisha	Rayagada	Gudari	Safe	Safe	Safe
4	Odisha	Rayagada	Gunupur	Safe	Safe	Safe
5	Odisha	Rayagada	Kalyansingpur	Safe	Safe	Safe
6	Odisha	Rayagada	Kasipur	Safe	Safe	Safe
7	Odisha	Rayagada	Kolnara	Safe	Safe	Safe
8	Odisha	Rayagada	Muniguda	Safe	Safe	Safe

9	Odisha	Rayagada	Padmapur	Safe	Safe	Safe
10	Odisha	Rayagada	Ramanaguda	Safe	Safe	Safe
11	Odisha	Rayagada	Rayagada	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Irrigated Area & Potential	appendix statistical handbook, Odisha economic survey 2023-24
Table 3: Block level water exploitation status	Central ground water board

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3196.00	4650.00	7526.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	288	384	349
2	Power Tillers			
3	Threshers/Cutters			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Mechanisation in District	Vahan website

Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	70.50	1318.00	2080.00

Table 2: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	5	5	5

Table 3: 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	Bael	0.03	2.40	0.03	2.00	0.03	2.40
2	Banana	1.70	44.20	1.80	42.20	1.80	44.20
3	Guava	0.09	8.00	0.06	9.00	0.09	9.00
4	Custard Apple	0.01	0.60	0.01	0.70	0.01	0.70
5	Acid Lime	1.51	16.70	1.44	15.80	1.54	16.80
6	Jackfruit	0.09	22.23	0.09	22.23	0.09	22.23
7	Pineapple	0.02	4.00	0.02	3.90	0.02	4.30
8	Mango	14.12	33.00	15.12	34.00	16.12	35.00
9	Papaya	0.02	1.80	0.02	1.90	0.02	2.00
10	Bitter Gourd	0.20	3.20	0.30	3.30	0.30	3.60
11	Bottle Gourd	0.32	4.00	0.34	3.80	0.30	4.00
12	Brinjal	3.57	72.00	3.84	74.00	4.00	76.00
13	Cabbage	1.30	41.00	1.24	43.00	1.60	46.00
14	Carrot	0.03	0.04	0.04	0.06	0.05	0.06
15	Cauliflower	0.80	14.20	0.70	15.70	0.80	16.70
16	Cucumber	0.04	1.00	0.05	1.20	0.09	1.20
17	Garlic	0.40	2.89	0.50	2.84	0.60	3.00
18	Okra	1.24	17.70	1.30	18.20	1.40	19.70
19	Tomato	2.10	36.01	2.40	37.04	2.70	40.01
20	Potato	0.75	10.00	0.86	10.85	0.90	11.00
21	Chilli	3.24	36.00	3.86	38.00	4.20	42.00
22	Ginger	0.50	8.86	0.50	9.64	0.60	10.00
23	Cashew	11.23	1.00	12.56	1.00	13.00	1.00
24	Oil Palm	1.40	22.20	1.40	24.20	1.40	25.20

Table 4: Crop Identified for One District-One Product

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

Sources

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

Table 2: Production Clusters	Agriculture production cluster web site
Table 3: Production and Productivity	DDH Rayagada
Table 4: Crop Identified for One District -One Product	Ministry of food processing web site

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	8607.00	2082.00	128.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	234	234	356
2	Waste Land ('000 ha)	67	67	67
3	Degraded Land ('000 ha)	22	22	22

Table 3: Nurseries

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Hi-tech Nursery	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Area under Forest Cover & Waste Land	statistical appendix economic survey Odisha 2023
Table 3: Nurseries (No.)	Department of forest and environment website Odisha

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)	1897.64	3854.00	5934.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1331.83	1353.00	2915.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Poultry	Not available

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	541.00	5688.00	4295.00
2	Finance under group mode (₹ lakh)			

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	261.00	1115.00	1611.00
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)			
4	KCC for working capital (₹ lakh)			

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4132.00	574.00	40.00
2	Credit to bullocks (₹ lakh)			
3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)			

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	812.00	2958.00	1448.00
2	Loans for Storage Godowns (₹ lakh)			
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	3	3	3
2	Cold Storages (Capacity - '000 MT)	6	6	6
3	Storage Godowns (No.)	5	5	5
4	Storage Godowns (Capacity - '000 MT)	32	32	32
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources:

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Agri Storage Infrastructure	OSCSC website Apeda website

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)	309.00	27.00	197.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

Table 2: NABARD's interventions

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

Sources:

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	819.00	2958.00	1448.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	16	15	15
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	309	228	228
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	1	1	1
2	Seed Processing Capacity ('000 kg)	17	17	17
3	Food Parks (No.)	1	1	1
4	Ripening chambers	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Fertilizer Consumption	Kharif strategy meet
Table 3: Production of inputs	OSSC website
Table 4: Facilities Available	Seed corporation Odisha web site MFP

Agri Ancillary Activities – Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	6394.00	7475.00	104.72
2	Loans to MFIs for Agri. & Non- Agri activities (₹ lakh)			
3	MUDRA Loans (₹. lakh)			

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	106991	108122	108822
2	Procurement through PACS and LAMPS (MT)			

Table 3: Other Ancillary Services

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Procurement	Economic survey Odisha
Table 3: Other Ancillary Services	Not available

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	35321.00	57788.00	64513.00
2	No. of units financed			
3	Loans under Stand Up India Scheme (₹. lakh)			
4	Loans to Weavers' Coop. Societies (₹. lakh)			

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			
2	Micro Units (No.)	1441	1635	13293
3	Small Units (No.)	198	355	209
4	Medium Units (No.)	3	19	4
5	Udyog Aadhar Registrations (No.)	1642	2009	13506

Table 3: Traditional activities

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

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	Dangaria shwal, Teracotta, Saura painting	Dangaria shwal, Teracotta, Saura painting	Dangaria shwal, Teracotta, Saura painting

Table 5: Skill Development Trainings

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: MSME units - Cumulative	Udyama
Table 3: Traditional activities	Directorate of handicraft
Table 4: DIC interventions	Not available
Table 5: Skill Development Trainings	NABARD

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)	385.00	667.00	1104.00
3	GLC under Housing (₹ lakh)	4137.00	12525.00	16567.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	26539	0	0
2	Amt of subsidy released (₹lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: Progress under PMAY	PMAY G website

Public Infrastructure Investments Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹ lakh)			
2	Amt of RIDF assistance (₹ lakh)	5959.00	4402.00	8799.00

Sources:

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

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)	0.00	10.00	20.00

Sources

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

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)	0.00	20.00	0.00
2	Assistance under Green Climate Fund (₹ lakh)			
3	Assistance under other Renewable Energy Initiatives (₹ lakh)			

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹lakh)	11455.61	16482.00	21994.00
2	JLG Bank Linkage (₹lakh)	0.00	87.00	71.00
3	Loans through SHPIs (₹lakh)			
4	Loans under zero interest scheme/ similar schemes (₹lakh)	0.00	0.00	4.20

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	11	11	11
2	No. of SHGs formed			
3	No. of SHGs credit linked (including repeat finance)	6261	6980	7210
4	Bank loan disbursed (₹ lakh)	11455.61	16482.00	21944.00
5	Average loan per SHG (₹ lakh)	1.80	2.40	2.97
6	Percentage of women SHGs %			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 3: Status of SHGs	NRLM website

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	4	4	4
2	Consumer Stores (No.)	5	5	5
3	Housing Societies (No.)	2	2	2
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	0		0
7	Industrial Societies (No.)	2	2	2
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	2	2	2
10	Others (No.)	2	2	2
11	Total (No)	17	17	17

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	14	14	95
2	Multi state cooperative societies (No.)	0	0	0

Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Odisha	Rayagada	Bissamcuttack		1	Average		1	Average		10	Average
2	Odisha	Rayagada	Ramanaguda		1	Average	Milk Societies	1	Average		6	Average
3	Odisha	Rayagada	Rayagada	Fishery Societies	2	Average		2	Average		15	Average
4	Odisha	Rayagada	Chandrapur		1	Deficient		1	Deficient		5	Deficient
5	Odisha	Rayagada	Gudari		1	Average		1	Average		6	Average
6	Odisha	Rayagada	Gunupur		1	Average		1	Average		9	Average
7	Odisha	Rayagada	Kalyansingpur		1	Average		1	Average		7	Average
8	Odisha	Rayagada	Kasipur		2	Average		2	Average		12	Average
9	Odisha	Rayagada	Kolnara	Salary Earners Societies	1	Average	Agro Processing Societies	2	Average		9	Average
10	Odisha	Rayagada	Muniguda		2	Average		2	Average		9	Average
11	Odisha	Rayagada	Padmapur	Fishery Societies	1	Average		1	Average		7	Average

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	National cooperative data base
Table 2: Details of credit cooperative societies	National cooperative data base
Table 3: Block wise, sector wise distribution of cooperative societies in the district	National cooperative data base

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mFOs	SHGs/ JLGs	BCs/ BFs	Villages	Households
Commercial Banks		70	21	49				717		
Regional Rural Bank		27	24	3				7		
District Central Coop. Bank		5	3	2						
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society		14	11	2	1					
Others		0								
All Agencies	0	116	59	56	1	0	0	724	0	0

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	370089.00	404148.00	491543.00	21.6	87.51
Regional Rural Bank				0	0	482900.00	51729.00	57646.00	11.4	10.26

Cooperative Banks				0	0	10931.00	11032.00	12515.00	13.4	2.23
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	863920.00	466909.00	561704.00	20.3	100.00

3.Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	440361.00	502019.00	523794.00	4.3	93.25
Regional Rural Bank				0	0	14018.00	18264.00	22968.00	25.8	4.09
Cooperative Banks				0	0	13707.00	14491.00	14942.00	3.1	2.66
Others				0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	468086.00	534774.00	561704.00	5.0	100.00

4.CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	119.0	124.2	106.6
Regional Rural Bank	2.9	35.3	39.8
Cooperative Banks	125.4	131.4	119.4
Others	0	0	0
All Agencies	54.2	114.5	100.0

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks		279512	235238	3842
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	279512	235238	3842

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	150260.00	28.7	70525.00	13.5		0.0		0.0		0.0
Regional Rural Bank	14940.00	65.0	10107.00	44.0		0.0		0.0		0.0
Cooperative Banks	19265.00	128.9	18866.00	126.3		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	184465.00	32.8	99498.00	17.7	0.00	0.0	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	100780.50	80320.54	79.7	138851.00	133447.00	96.1	168211.05	133447.00	79.3	85.0
Regional Rural Bank	15676.98	11253.83	71.8	9897.00	11055.00	111.7	19743.09	13240.00	67.1	83.5
Cooperative Banks	26909.08	18148.65	67.4	25044.00	16144.00	64.5	27495.04	19265.14	70.1	67.3
Others			0			0			0	0.0
All Agencies	143366.56	109723.02	76.5	173792.00	160646.00	92.4	215449.18	165952.14	77.0	82.0

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	74592.26	44401.00	59.5	75000.0	54473.00	72.6	75375.68	62139.00	82.4	71.5
Term Loan (Agri.)	21804.07	19046.00	87.4	22000.00	32135.00	146.1	21652.41	37359.00	172.5	135.3
Total Agri. Credit	96396.33	63447.00	65.8	97000.00	86608.00	89.3	97028.09	99498.00	102.5	85.9
MSME	33988.13	35321.00	103.9	53013.00	57788.00	109.0	92764.00	64513.00	69.5	94.1
Other Priority Sectors*	12981.40	10955.00	84.4	23779.00	16210.00	68.2	25657.00	20453.00	79.7	77.4
Total Priority Sector	143365.86	109723.00	76.5	173792.00	160606.00	92.4	215449.09	184464.00	85.6	84.8

9. NPA Position (Outstanding)

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

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

Source(s)	
1	DCC agenda
2	DCC agenda
3	DCC agenda

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. Jan Samarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

- i. Productivity and resilience in Agriculture

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

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

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

iv. Credit-linked subsidy schemes of GoI

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

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

v. Interest Subvention Schemes of GoI

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

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

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

vi. Rural Infrastructure Development Fund (RIDF):

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

Connectivity.

vii. Micro Credit Intervention:

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

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

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

vii.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.

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

vii.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.

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

viii. Financial Inclusion

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

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

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

viii.iii. Incentive Scheme for BCs operating in NE States and hilly states:

ix. Farm Sector Development

ix.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.

ix.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.

ix.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

ix.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.

ix.v. National FPO Policy:

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

x. Climate Action and Sustainability:

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

xi. Off Farm Sector Development

xi.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.

xi.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.

xii. 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.

xiii. 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 Maschyajibi Kalyan Yojana, 'Blue Revolution' for integrated development & management of fisheries.

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

2.3. Highlights related 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 Rs.3 lakh.

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of the district is predominantly agrarian with majority of the population dependent on agriculture and allied sector for employment and income. Thus, it holds the key to socio-economic development of the district. Over 70 of arable land is rain-fed with a slow shift to cash crops. Challenges include degraded uplands acidic soils and low productivity. Out of total cultivated area on 1.82 lakh hectares 64.66 falls under high land 23.86 Medium and 11.48 under Low land. The main crops grown in the district are cereals paddy, maize, jowar, bajra, ragi, oilseeds like sunflower, niger, groundnut, pulses like arhar, mungbiri, vegetables, cabbage, cauliflower, tomato, cash crops like cotton etc. Nearly 25.44 % of the gross cropped area is under paddy cultivation. • As per the Census 2011 cultivators and agriculture labourers account for around 88.59 % of the total work force in the district which demonstrates the significance of agriculture. As per Agriculture Census 2011-12 there were a total number of 129616 operational holdings in the district. The percentage of operational holdings in marginal small and large category were 55.30 and 15 respectively.

Crop production in the district is mostly dependent on monsoons and/or channel irrigation and this is reflected in the cropping pattern in the district. The district receives average 1236 mm rainfall and having a Cropping Intensity of 127%.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The agricultural extension service is provided by department of agriculture and KVK in the district that provides advisory-cum-extension services and training/exposure visits to farmers and thus helps in agri-technology transfer based on lab-to-farm approach. There are one soil testing laboratories one seed farms and One Seed Testing Laboratory at Rayagada (capacity 5000 samples/year) One fertilizer quality control lab have been set up at Rayagada. Besides three Krishi Sahayak Kendras (KSKs) are there one each at Rayagada Muniguda and Gunupur headed by District Agriculture Officers. One Central go-down for seed (1000 MT) has been set up at Rayagada. Irrigation facilities provided through Badanal MIP and other sources like LIP bore well river lift etc. • Further quality agricultural implements are being supplied to farmers at affordable rates by Odisha Agro Industries Corporation. There are 14 LAMPSCS in the district which not only provide credit to farmers but also act as paddy procurement centres and provide marketing support to the farmers. Agricultural credit through commercial banks RRBs Cooperatives. Implementation insurance schemes like PMFPYKCC PM

KISSAN, KALIA, BALARAM etc.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 86229.65 lakh. Details are indicated in Annexure I.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Agriculture being the lifeline of the district's economy the exploitation of irrigation potential in all blocks is of high importance. Nagavalli and Banshadhara river are two major source of irrigation. All the Blocks of the district come under Safe category and the stage of development have been only 11.19 in the district. The activities viz. shallow tube well bore wells and pump sets drip and sprinklers solar powered pumping system are feasible for financing in the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The Government of Odisha is implementing multiple schemes to enhance irrigation potential in Rayagada district. Under Jananidhi I subsidies are provided for the installation of shallow tube wells and bore wells. Through Soura Jananidhi solar pumpsets are promoted with 0.5 HP systems. Jananidhi II focuses on river lift and solar river projects. Additionally, under OIIPCRA solar bore wells are being promoted in the district.

To ensure equitable water distribution judicious usage and community participation Pani Panchayats are receiving significant attention. NABARD is also supporting the construction of minor irrigation and river lift projects through RIDF. The revival of defunct lift irrigation projects is being undertaken under the State Plan scheme based on the request of the respective Pani Panchayats.

Under RKVY the extension of distribution systems is being implemented in areas where the entire ayacut is not covered due to inadequate or damaged infrastructure. These initiatives aim to improve water access and agricultural productivity across the district.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 2177.71 lakh. Details are indicated in Annexure I

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanization contemplates use of available modern machineries and equipment for various agricultural operations. Mechanization of selected farm operations is a key factor in successful implementation of an intensive farming

system. The impact of mechanization will facilitate adoption of multiple cropping use of yield increasing technology and more profitable crop rotation

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The Odisha Agro Industries Corporation Limited plays a vital role in implementing various subsidized schemes of the Agriculture Department ensuring the farming community has access to farm mechanization tools inputs and Lift Irrigation Points at their doorstep. There are many private dealers for power tillers and tractors in the district with facilities for providing good after sales service. OAIC acts as facilitator between farmers and dealers for supply of tractors and other manual/bullock drawn implements in case of subsidy release.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 3630.92 lakh. Details are indicated in Annexure I

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District: Rayagada falls under north-eastern ghat agro climatic zones and climate is of tropical to sub-tropical type. The climatic condition of the district is suitable for a variety of plantation and horticulture crops viz. mango, cashew, banana, pineapple, litchi, vegetables like onion, pointed gourd, chilly, brinjal, tomato, cabbage, cauliflower, flowers, spices. Of late, farmers are taking up plantation and horticulture crops in waste and high lands which are generally not suitable for raising seasonal crops

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture department is headed by Deputy Director of Horticulture with 7 AHO 5 Horticulture Overseers and 16 horticulture extension workers. The district is having 12 nurseries three government farms and two kitchen garden seed sale centres.

Mango hub has been developed during the year at Rayagada. One cashew nursery at Kolanara with capacity of 1 lakh graft per year and 11 private nurseries located at various places of Kashipur, Gunupur and Sikarapai.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 2245.34 lakh. Details are indicated in Annexure I

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Agro forestry on waste land not only provides sustainable income to farmers but

also maintains eco system and resilient to impact of climatic change Rayagada district has 671.53 sq. km. of wastelands which constitute 9.5 percent of total geographical area of the district. The district has 3146 sq. km of forest cover.

The major categories are uplands with or without scrubs degraded forests and gullied / ravenous land which covers mostly revenue land and private land holdings. These wastelands can be brought under the vegetative cover of farm forestry through institutional support.

The presence of wood-based industries mostly use hardwood species like Eucalyptus Casuarina Chakunda Acacia etc. and bamboo as the raw materials

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Territorial division and OFDC are promoting forestry on Government land. They have permanent nurseries to meet the requirement of planting materials. Both the departments have adequate network and manpower to handle promotion of farm forestry.

The district has presence of a major wood-based industry viz. M/s JK Paper Ltd and BILT Paper Mill in neighboring district Koraput. J.K. Paper Mill is identifying prospective farmers motivating them to plant Eucalyptus in their wasteland supplying quality planting materials and supervising the plantation work with credit support from banks. They are also providing buy-back support to farmers under tri-partite agreement.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 2240.37 lakh. Details are indicated in Annexure I

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The climate and topography of the district is suitable for development of the sector.

The per capita consumption of milk in the district was very low at 75 grams / per day. This is less than the state average and far below the national average of 394 grams per day and nutritional requirement of 280 grams recommended by ICMR.

As per livestock Census 2019 there are 238516 indigenous cattle in the district out of which 142888 are male and 95628 are female. There are 8743 Cross Bred cattle out of which population of male and female is 2578 and 6165 respectively. Similarly, there are 48268 buffaloes (male- 28840 and female-19428).

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has one veterinary hospital 15 Veterinary Dispensaries 106 Livestock Aid Centres (LACs) 104 Artificial Insemination (AI) Centres 45 Dairy Societies 12 Milk Routes 7 Bulk Milk coolers. One District Training Centre on Animal Husbandry at Rayagada. One District Diagnostic Lab at Rayagada. Mobile Veterinary Services vehicle in each block.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 2390.80 lakh. Details are indicated in Annexure I

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming is crucial in Rayagada district significantly enhancing rural livelihoods and boosting the local economy. It addresses nutritional needs by providing high-quality protein as eggs and poultry meat are rich in essential minerals and vitamins. As per 2019 census the poultry population was 4.66 lakh in Rayagada district. The State Government has accorded 'Agriculture' status to poultry sector and a comprehensive poultry development policy is envisaged to boost meat and egg production.

With per capita annual egg consumption at 74 eggs—well below the recommended 182—there is a substantial opportunity to increase production.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The District has one veterinary hospital 15 Veterinary Dispensaries 106 Livestock Aid Centres (LACs) One District Training Centre on Animal Husbandry at Rayagada. One District Diagnostic Lab at Rayagada. There are 4 poultry hatcheries in the district including one in private sector. Mobile Veterinary Services vehicle are there in each block

Credit potential for the sub sector for 2025-26 is estimated at ₹ 3940.26 lakh. Details are indicated in Annexure I

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep and goats are small ruminants having excellent feed conversion efficiency.

Mutton chicken and pork are important sources of animal protein to balance human diet. Population of sheep goat and pig in the district as per 20th livestock census 21561 154662 and 8278 respectively. Per Capita availability of animal meat in the district is meager at (less than 10 gms. /day) in comparison to the requirement of (30 gms./day recommended by ICMR).

Sheep and goats are also available in local markets. Cross-bred pigs are supplied from the Government Farms at Chipilima (Sambalpur district). The State Government has restricted the number of goatery units per bank branch to protect fragile environment. The existing National Live stock Mission subsidy linked Scheme covers sheep goat and piggery units which has enough scope for bank lending.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Basic clinical infrastructure mentioned in Dairy Development Chapter is also used for sheep goat and piggery sector. PPR/Enterotoxaemia/Goat Pox/Anthrax vaccine is available adequately in all veterinary dispensaries in the district for vaccination of sheep and goats. Permanent pasture and other grazing land available in the district are 26390 ha.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 1671.94 lakh. Details are indicated in Annexure I

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fishery sector in Rayagada district is restricted to culture and capture activities in potential freshwater resources in the form of 1579 ha ponds/tanks 1023 ha of reservoir/MIPs and stretches of rivers and canals. In terms of per capita fish consumption (16 kg) the district is below the average consumption of the State. Most of the 4562 fishermen population belong to BPL category. The traditional activities for which banks support in the sector includes fish farming in new and renovated ponds capture fisheries and seed rearing. Activities like integrated fish farming with horticulture/poultry/duckery fish seed rearing in seasonal tanks fish vending etc. are gaining popularity.

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 subsidy oriented programs arranging need based skilling and ensuring availability of critical inputs. The local KVK supports the sector

through their promotional activities. There are 3 fish hatcheries (2Private) and 2 seed rearing farms with a production capacity of 36.6 million spawn and 5 million fish fry. The present production of fish seed is 1.05 crore fry (adequate/inadequate) to meet its demand. There are three primary fishermen cooperative society engaged in capture fisheries. Sector specific schemes of both Government of India and State Government - Pradhana Mantri Mashya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (Mo Machha Pokhari) Mukhyamantri Krushi Udyog Yojana Matsyajibi Unnayana Yojana etc are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activities under KCC scheme

Credit potential for the sub sector for 2025-26 is estimated at ₹ 2130.39 lakh. Details are indicated in Annexure I

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Farm mechanization has made substantial headway in agriculture. However, 85% of land holdings belong to unorganized small and marginal farmers. Traditionally bullocks and bullock carts are used for ploughing and as a medium of transportation of agricultural inputs as well as produce. Most of the holdings are very small upland and undulated. Notwithstanding the availability/popularization of tractors and power tillers a vast majority of small and marginal farmers depend on bullocks for ploughing and other farm operations. Field operations in hilly regions are normally performed by human and animal power due to difficult terrain. As per the Livestock Census 2019 there are 142888 male cattle and 28840 male buffaloes in the district. To enhance productivity there is a significant need for appropriate and affordable technologies. Solar energy-powered agricultural pumps such as the 0.5 HP DC surface pump with Solar PV and the 5 HP DC submersible pump with Solar PV offer sustainable irrigation solutions. These pumps are ideal for small-scale farmers as they reduce dependency on unreliable power supplies and eliminate fuel costs making irrigation more accessible and cost-effective.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Veterinary care available to dairy animals is also extended to draught animals.
- Local Bullocks are available in the local cattle markets.
- Local carpenters and black-smiths are skillful enough to make bullock cart with wood and iron.

Critical Gap

- Gap in veterinary services like veterinary dispensaries, AI centres, shortage of trained manpower etc.

- Improved variety of bullock is not available locally.

There is no specific agency or policy support to promote bullock and bullock cart sector.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 771.20 lakh. Details are indicated in Annexure I

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

An Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income family nutrition and ecosystem services”. Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The IFS helps in Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income higher food production to equate the demand of the exploding population. The various components of IFS are crops live stocks birds and trees. The crops may have subsystem like mixed/intercrop multi-tier crops. The livestock components may be milch animal's goat sheep poultry and the tree components include fruits timber fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type rainfall its distribution and length of growing season. In the Rayagada district there are 04 clusters supported by Government of Odisha is under implementation. The integrated farming system projects are being implemented by ATMA Rayagada. Since the IFS models are quite successful in providing assured income to farmer's banks may come forward to provide credit support to individual farmers for taking up of integrated farming.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Scientific storage infrastructure is essential to minimize post-harvest loss and to maintain nutritional quality of the agricultural produce. Efficient marketing infrastructure is required for getting fair and remunerative price and avoidance of distress sale by the farmers. Government of India has introduced the scheme of registration of warehouses through WDRA to promote inter alia scientific storage of agricultural produce and financing post-harvest loans against negotiable warehouse receipts. Creation of storage facilities for storing surplus grains and seasonal vegetables like onion potato brinjal etc. through construction of grain godowns/onion godowns/cold storages in rural areas will greatly benefit the farmers who could store their produce in godowns on rental basis and dispose of the same at the best price at a later date.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are godowns of FCI State Warehousing Corporation Central Warehousing Corporation Regulated Marketing committees and private godowns with rice storing capacity of 120000 MT. miscellaneous godowns with 20240 MT and cold storage with capacity of 8000 MT (5000 MT –Markfed and 3000 MT in private sector).

Government of India Scheme under Warehousing Infrastructure Fund to create warehousing potential through Government corporations and cooperatives

Credit potential for the sub sector for 2025-26 is estimated at ₹ 2023.00 lakh. Details are indicated in Annexure I

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land Development holds significance as it is essential for undertaking various other enterprises such as forestry fishery horticulture and agriculture. Moreover, long term resilient measures to be taken to tackle menace on account of impact of global climate change.

The district is generally characterized by fertile soil and red laterite sandy loam and black soil. The district has 35215 ha. cultivable waste land development / treatment for credit flow in this sector. Prevalence of acidic soil in the vast stretches of virgin land also lends itself to appropriate soil reclamation measures to ensure better productivity. Scientific land management practices including silvi-pasture agro-

forestry etc. are necessary to improve and manage the vast pasture lands. Average land holding size is 1.22 ha.

Despite creation of irrigation potential major part of total cultivated area does not receive assured and adequate irrigation which necessitates adoption of rainfed /dryland farming.

There are various government schemes viz. IWMP Rainfed Area Development Programme Biju KVK BGREI MGNREGA that are being implemented by the watershed department.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Extension services relating to soil conservation measures are being looked after by the Divisional Office of Watershed and Soil Conservation Department at Rayagada headed by Project Director (Watershed) cum Deputy Director (Soil Conservation) and one Assistant Project Director and one Assistant Agriculture Engineer operating from Rayagada. Training Hall cum Resource centre has become operational at Rayagada. There are 97 watershed projects implemented by watershed development department. There are five watershed projects are being implemented in the district by NABARD under WDF. Kalyani and Kharikutti Medium Irrigation Projects in Ksinghpur and Gudari block respectively are likely to be completed during the current year as detailed in para No III of Water Resources Chapter. This will boost land development activities especially On Farm Development (OFD) work. Government of India's Integrated Action Plan for LWE affected districts. There are proposals for 241 projects covering multipurpose check dams irrigation channel and intake well in five blocks viz B. Cuttack, Kolnara, Rayagada, K.Singpur and Kashipur involving financial out lay of ₹128.92 crore

Credit potential for the sub sector for 2025-26 is estimated at ₹ 1122.03 lakh. Details are indicated in Annexure I

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

The District is facing low seed replacement ratio and shortage of quality seeds which hampers production and productivity of crops. Further excessive use of nitrogenous fertilizer by the farmers in the district particularly for cotton has shifted the NPK ratio to 7:2:1 instead of 4:2:1. This has also degraded the soil. However, use of bio fertilizers have shown 10-15 percent increase in productivity while preserving the soil quality. Application of bio pesticides also enhances productivity and provides safe crops fit for human consumption.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

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

Credit potential for the sub sector for 2025-26 is estimated at ₹ 100.88 lakh. Details are indicated in Annexure I

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agro processing sector has been regarded as a sunrise sector of Indian economy in view of its large potential for growth and likely impact on employment and income generation. Agro and Food Processing hold key for improving value realization by farmers and creation of additional employment and income. Government of India as well as the State Government have accorded high priority for development of Agro/Food processing sector. Investments in Agro/Food processing sector have not been commensurate with the large potential available in the district particularly that of cereals horticultural and forest based NTFP and as a sequel linkage between production post-harvest management processing and marketing including export largely remain weak. There are 108 rice mills² dal mills and 10 cotton ginning mills in the district. Installed capacity of the rice mills (2ton/day/mill) is 218MT/day.

In Rayagada district despite good potentials for Agro/Food Processing Industries viz. Rice Mills Dal Mill Oil mill Corn-flake and Poultry feed industry from maize grain Spices processing Pickles Jam/Jelly cashew processing etc. from agricultural / horticultural / forest produce they have not been exploited so far. The MITS Mega Food Park a GOI Scheme being implemented through IDCOL by M/S Basanti Charitable Trust in Rayagada district is likely to create huge scope for investment in food processing units.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

RIC/KVIB offers a host of incentives for establishment of Agro/Food Processing industries which are given in earlier paragraph (State Government incentives for the district). Besides the RIC facilitates identification of viable projects preparation of Schemes/Project profiles entrepreneurship development registration of SSI /SSSBE units recommendation for institutional finance and recommendation for Government land and land in industrial estate.

NABARD has launched a ₹2000 crore. Food Processing Fund. The fund is available for term loans for creating infrastructure required in food parks setting up of individual food processing units modernization of existing processing units etc. Eligible institutions are State Government and entities promoted by them SPVs Cooperatives Cooperative Federations FPOs Corporate Companies Individual entrepreneurs etc.

Credit potential for the sub sector for 2025-26 is estimated at ₹ 750.55 lakh. Details are indicated in Annexure I

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agriculture Ancillary activity provides inputs and supports for agriculture sector activities. It provides the necessary spread and the requisite linkages for the sector to establish strengthen and grow.

Agri-Clinic and Agri-Business Centres (ACABC) scheme provides quality extension supports to agriculture and allied activities with private participation. It also aims to create gainful self-employment opportunities to unemployed agriculture professionals. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers.

Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals for income generation and entrepreneurship development. Recently Government of India and State Government have laid much emphasis on formation and strengthening of Farmers Producer Organisations (FPOs) to enable farmers to take up agriculture on commercial line

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is good network of banks in the district. District has 26 Agro service centres

to provide farm mechanization services. However, there is scope for Agri Clinics and Agri Business units in the district. There are a few registered POs and SHG federations which may be extended credit for marketing their farm produce. There are 2 FPOs under PODF 3 FPO under PODF-ID and 2 FPOs under CSS-FPO are formed in the district by NABARD. Some of the FPOs got licenses for input business. As per MANAGE website 1 candidate trained but no unit set up. Hence banks may explore financing of ACABC unit

Credit potential for the sub sector for 2025-26 is estimated at ₹ 280.50 lakh. Details are indicated in Annexure I

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Rayagada district is known for its rich mineral resources such as bauxite manganese graphite chromite which has spurred the growth industries like Utkal Alumina IMFA and JK Paper. These large industries have created opportunities for MSME in packaging logistics transportation and small scale manufacturing units. There is also scope for MSME in agri food processing like paddy millets pulses etc.

3.2 Infrastructure and linkage support available, planned and gaps

Availability of IDCO industrial park private food processing park. SBRSETI and UGMIT are offering training to entrepreneurs on various trades. DRDA is organizing good number of training programmes under DDGKY Odisha State Pollution Control Board has its office at Rayagada which issues no objection certificates. There are three Industrial Training Institutes (ITIs) one in Government sector and two in private sector. There is a model CTTC centre at Rayagada. Micro Small and Medium Enterprise Development Institute (erstwhile Small Industries Service Institute (SISI) has its office in Rayagada for providing support to entrepreneurs-impairing training supply of project profiles and rendering technical support for setting up industries. RIC/KVIB offers a host of incentives for establishment of industries. Besides the RIC and MSMEDI facilitate identification of viable projects preparation of Schemes/Project profiles entrepreneurship development and registration of MSME/SSSBE units recommendation for institutional finance and recommendation for Government land and land in industrial estate.

Credit potential for the sector for 2025-26 is estimated at ₹ 171418.65 lakh. Details are indicated in Annexure I

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Rayagada district is known for its rich mineral resources such as bauxite manganese graphite chromite which can be exported for use in various industries including steel manufacturing ceramics and electronics. Agricultural products particularly paddy and processed rice are major outputs with significant potential for exports.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district is well connected to almost all metro cities by rail which may facilitate export of various manufactured goods agricultural goods etc. and with mineral resources. Further the district is nearer to Vizag airport and port which shall enable export from district.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education loans up to ₹10 lakhs for individuals including vocational courses are considered eligible for priority sector lending. With the rising costs of professional and technical education especially in private institutions the demand for educational loans has been steadily increasing. This demand extends beyond local colleges as students seek loans to pursue education across India. Increased awareness through electronic and print media about the availability of these loans from both public and private sector banks has further fueled the demand.

4.2.2 Infrastructure and linkage support available, planned and gaps

In recent years Odisha has seen the establishment of several prestigious national-level institutions including IIT, IIM, NISER, IISER and NLU providing students with increased access to quality technical and higher education. For students from Rayagada a tribal-dominated district this has expanded opportunities to pursue professional education both within and outside the district. With a strong network of public sector banks present in most blocks students can access the financial resources needed to further their education.

The Government of Odisha has introduced the Kalinga Sikshya Sathi Yojana an education loan scheme offering interest subvention. Under this scheme poor and meritorious students from families with an annual income of up to ₹ 6 lakhs can avail loans of up to ₹10 lakhs at a highly subsidized interest rate of 1 per annum (for regular repayment) from scheduled banks. This initiative aims to make higher

education more accessible and affordable empowering students to pursue their academic goals without financial constraints.

Credit potential for the sector for 2025-26 is estimated at ₹ 2210.00 lakh. Details are indicated in Annexure I

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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

In Odisha the Odisha State Urban Housing Mission (AWAAS) launched in 2015 and schemes like Pradhan Mantri Awas Yojana (PMAY) and Biju Pucca Ghar Yojana (BPGY) focus on providing affordable housing for economically weaker sections and low-income groups. The BPGY targeted the completion of pucca houses for all rural households by 2019. For Regional Rural Banks (RRBs) loans up to ₹ 20 lakhs for constructing or purchasing a dwelling unit with a total cost not exceeding ₹25 lakh are eligible for priority sector lending. Loans of up to ₹2 lakhs for repairs of damaged dwellings also fall under this category. NABARD supports rural housing through refinance to eligible banks and has introduced three direct rural housing finance products: loans without grants loan-cum-grant schemes and composite loans that combine housing finance with income-generating activities. These schemes aim to address the housing needs of various segments of society particularly in rural areas.

4.3.2 Infrastructure and linkage support available, planned and gaps

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

However, there is a need to provide skill-based training in trades like masonry and carpentry to enhance the quality of work and meet the evolving needs of the construction sector. Training institutes such as Industrial Training Institutes (ITIs) and Rural Self Employment Training Institutes (RSETIs) can play a crucial role in offering these programs ensuring that the workforce is well-equipped with modern

construction skills. This would not only improve the quality of housing projects but also increase employment opportunities for local workers.

Credit potential for the sector for 2025-26 is estimated at ₹ 9722.30 lakh. Details are indicated in Annexure I

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Setting up of Rural Infrastructure Development Fund (RIDF) in NABARD for financing of the ongoing and new infrastructure projects was a milestone in strengthening the rural infrastructure. The RIDF projects sanctioned so far in the district include mainly irrigation projects roads and bridges. Under NABARDs RIDF thirty-seven broad sectors of which as many as 24 pertaining to agriculture and allied activities have been supported which signify the importance being given to agriculture and allied sectors

5.1.2 Infrastructure and linkage support available, planned and gaps

The main departments implementing the RIDF projects in the district are Public Works Department Rural Development Department of Water Resources and Odisha Lift Irrigation Department, OAIC and implementing departments

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

Benefit of RIDF projects are which helps in capital formation in Agriculture land development watershed treatment flood protection etc. have a direct impact on agricultural production and productivity. Infrastructure related to agri-marketing storage rural connectivity etc. improve incomes through better price realisation for farmers. It also contributes both directly and indirectly to enhancement of rural farm and nonfarm productivity. This in turn accelerates economic growth and quality of life of rural masses.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. With increased focus on human development and for attainment of Sustainable Development Goals the social sectors viz: education health sanitation etc. have gained greater focus in the overall development process.

5.2.2 Infrastructure and linkage support available, planned and gaps

Outlets for sale of construction materials i.e. steel cement sandstone glass brick wood sanitary fittings etc. are available in all the block headquarters.

Credit potential for the sector for 2025-26 is estimated at ₹ 2057.00 lakh. Details are indicated in Annexure I

5.3 Renewable Energy

Status of the Sector in the District: The growing demand for energy has resulted in the country becoming increasingly dependent on importing crude which, apart from huge fiscal impact, has adverse environmental impact arising out of burning of fossil fuel. Therefore, there is an urgent need for promotion of environment friendly renewable energy sources for future energy security, climate change mitigation and disaster risk reduction. The Sustainable Development Goal (SDG)-7 “Affordable & Clean Energy” aims to ensure access to affordable, reliable, sustainable and modern energy for all by use of alternative renewable energy sources like biomass, biogas, wind, solar and hydro power. There has been appreciable advancement in wind and solar technologies in the recent years creating avenue to harness richly endowed resources extensively to meet energy requirements for diverse energy needs in all sectors.

As per RBI Priority Sector guidelines, 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 non-conventional energy based public utilities, viz., street lighting systems and remote village electrification, etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹10 lakh per borrower.

The Odisha Government is keen on an energy transition, formulating the Odisha Renewable Energy Policy (OREP), 2022 for maximising the development of RE potential in the state and making Odisha a hub for the production of Green Hydrogen and Green Ammonia. OREP targets to add more than 10,000 MW of renewable energy capacity in the State by 2030 by providing multiple incentives for Large Hydro, Pumped Storage Hydro, Small Hydro, Floating Solar, Solar (Land Based & Roof Top), Wind, Biomass, Waste-to-Energy, Green Hydrogen and Green Ammonia projects. Odisha Renewable Energy Development Agency (OREDA) and Green Energy Development Corporation of Odisha Limited (GEDCOL) are the two nodal agencies for development of renewable energy in the state. Major initiatives of OREDA are installation of on and off-grid Rooftop Solar panel systems in residential, commercial as well as government buildings, solarisation of agricultural pump sets under PM-KUSUM (Central Scheme) and Soura Jalanidhi (State Scheme) and Konark Solarisation.

PM-KUSUM: The scheme has three separate subsidy components viz. installation of solar energy-based power plants, installation of standalone solar agriculture pumps of capacity up to 7.5 HP in off-grid areas by individual farmers (CFA of 30% of total cost from centre and additional state subsidy of 30%) and solarisation of grid connected agriculture pumps (CFA of 30% of total cost from centre and additional state subsidy of 30%). Other ongoing subsidy schemes are Biogas Programme

Subsidy, Biomass Programme Subsidy, Waste to Energy Programme Subsidy and Grid Connected Rooftop Solar Subsidy

5.3.1 Infrastructure and linkage support available, planned and gaps

Considering the importance of Bio-gas plant as a non-conventional energy source the bankers may consider financing this activity as a part of their priority sector lending.

Financing of Bio-gas plants may be integrated with mini-commercial/ SHG community dairy units.

Financing of capital subsidy cum refinance scheme for installation of solar off-grid (Photo Voltaic and Thermal) to promote off-grid applications of solar energy (both photo voltaic and solar thermal) (e.g. for lighting the household agri-pumpsets running machineries etc. upto 100 kw peak) may be implemented through commercial banks regional rural banks and coop banks.

DRDA /OREDA may consider setting up of demonstration plants for creation of awareness among the rural people.

Beneficiaries may be given basic training before installation of the plant so that they can take up repairs whenever required.

Audio visual aids wall posters and roadside hoardings folk art shows etc., may be used to promote the activity in rural areas

Credit potential for the sector for 2025-26 is estimated at ₹ 1257.32 lakh. Details are indicated in Annexure I

RIDF

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

(₹ crore)				
Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	1235	399.600000	303.2525
B	Ongoing tranches	1750	781.638300	514.8577
	Total (A + B)	2985	1181.238300	818.1102

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	1508	252.115900	191.8089
B	Rural roads & bridges	55	634.313500	485.6588
C	Social Sector	4	1.659500	1.3504
	Total (A + B + C)	1567	888.088900	678.8181

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	ha	29160	ha	29160
B	Rural roads	km	23.85	km	23.85
C	Bridges	m	4833	m	4833

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social	22	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
7	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Informal credit delivery system encompasses all the credit linkage mode of format credit institutions with people considered un-bankable. SHG-BLP JLG-BLP are prominent among them. SHG Bank Linkage Programme (SHG-BLP) launched by NABARD in 1992 with the policy support of Government of India and Reserve Bank of India is the largest non-directed micro savings and micro credit programmes in the developing world. The lending methodology under the programme is novel in contrast to the individual and activity-based lending that banks follow normally. JLG bank linkage programme facilitates linkage of Landless farmers, sharecroppers small and marginal farmers with formal credit system.

6.2 Infrastructure and linkage support available, planned and gaps

All the eleven blocks are intensive block as per OLM. They have put adequate no of staffs upto village level like DPMBPM MBKCPR. They facilitate promotion and nurturing of women SHGs. DMMU has FI expert livelihood expert. Under the mission the State Government has planned to promote new groups nurture old and new groups federate them at cluster and block levels and guide/ train them in income generating activities and hand hold for credit linkage and setting up of enterprises NABARD provides grant support for conduct of MEDP (Micro Entrepreneurship Development Programme) LEDP (Livelihood & Enterprise Development Programme) e-shakti Grassroot level training programme for SHG leaders Training to NGO personnel engaged in SHG activities etc. In the district training programmes have been conducted on various farm and non-farm sector activities viz. tailoring vegetable cultivation mushroom cultivation hill broom making food processing etc

Credit potential for the sector for 2025-26 is estimated at ₹ 18766.10 lakh. Details are indicated in Annexure I

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit:

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.

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.

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.

Increase Seed Replacement Ratio (SRR): Target an increase in SRR from the current 10-12% to at least 20-25%, by promoting the use of certified, high-quality seeds to improve both production and productivity, especially in cereal crops.

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.

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.

Integrate Climate-Smart Agriculture Practices: It is vital to incorporate climate-resilient agricultural practices such as drought-tolerant crop varieties, efficient water management, and agroforestry on a large scale. These will help reduce the vulnerability of farmers to climate-related risks while maintaining productivity and farm incomes.

2. Water Resources:

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.

Promote Low-Cost, Energy-Efficient Irrigation Solutions: Low-cost, energy-neutral technologies such as diversion-based irrigation systems and hydram water pumps need to be promoted for optimal utilization of available surface water.

Implement Micro Irrigation and Well Recharging: The use of micro-irrigation systems and the recharging of dug wells should be prioritized to enhance water use efficiency and ensure sustainable agricultural practices.

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:

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.

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.

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. Plantation and Horticulture:

Improve Marketing and Processing Facilities: There are no organized markets or processing units for crops like mango, lime, and oil palm. Setting up regulated markets and value-addition facilities is essential to boost farmer incomes and reduce post-harvest losses.

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.

Encourage Off-Season and High-Value Crop Cultivation: Promote the cultivation of off-season vegetables and high-value horticulture crops to increase farmers' earnings and reduce reliance on traditional crops.

Introduce Climate-Resilient Farming Practices: To address the impacts of climate change, promote water-saving methods like micro irrigation, the use of biofertilizers, foliar fertilizer sprays, and mulching to conserve moisture and reduce the need for chemical inputs.

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

5. Forestry/ Waste Land Development

Address Gaps in Quality Planting Materials and Extension Services: The non-availability of high-quality planting materials, along with limited extension services at the block level, is a major challenge. These gaps should be addressed to support sustainable forestry and agro-forestry practices.

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.

Promote Farm Forestry and Agroforestry: The Forest Department and Forest Development Corporation should identify suitable areas and farmers to encourage farm forestry and agroforestry. These practices provide economic benefits while also helping to mitigate climate change by increasing tree cover, which absorbs carbon dioxide and enhances biodiversity.

Adopt Climate-Resilient Forestry Practices: Climate-friendly forestry practices, such as planting drought-resistant tree species, using organic soil enhancers, and integrating agroforestry into farming systems, should be promoted to build resilience against climate impacts like erratic rainfall and rising temperatures.

6. Animal Husbandry – Dairy

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.

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.

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.

Promote Climate-Resilient Dairy Farming: Climate-resilient dairy farming practices should be encouraged, such as using heat-resistant cattle breeds, improving fodder management, and integrating water-efficient systems in dairy units to cope with the increasing impact of climate change on livestock.

7. Animal Husbandry – Poultry

Address Shortage of Technical Manpower in ARD Department: The shortage of technical manpower in the Animal Resources Development (ARD) Department should be resolved to ensure effective delivery of extension services and proper monitoring of livestock programs.

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.

Set Up Hatcheries for Improved Duck Varieties: The absence of hatcheries for supplying improved duck varieties like Khaki Campbell and White Pekin should be addressed by establishing hatcheries to meet the growing demand for quality ducklings.

Finance Egg and Broiler Cart Schemes: Banks should finance egg and broiler cart schemes in small towns and larger haats to facilitate better market access and income opportunities for poultry farmers.

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.

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

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.

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.

Finance Goat Rearing Units: Banks should finance more goat rearing units under the PMEGP scheme, providing farmers with access to credit and expanding livestock farming opportunities.

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.

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

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.

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.

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.

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.

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.

Develop Cage Culture in Reservoirs: Cage culture of fish in reservoirs should be developed through Producer Organisations, supported by the Fisheries Department, to boost fish production and livelihoods.

Renovate GP Ponds Under MGNREGS: GP ponds should be renovated under MGNREGS, and fish farming activities should be taken up by SHGs or JLGs. Promoting the culture of local fish varieties like Kou, Magur and Chitala, which fetch high market prices, will boost farmers' incomes.

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

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.

Encourage Construction of Storage Facilities with Bank Support: Banks should collaborate with farmer clubs and FPOs to identify prospective farmers and encourage them to build dry storage godowns and onion storage structures. These can be funded through credit-linked, back-ended subsidies under schemes like AMI, AIF and MIDH, improving storage capacity and preserving crop quality.

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

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.

Popularize Land Development Techniques: The Agriculture and Soil Conservation Departments should actively promote land development techniques by organizing demonstrations, agricultural fairs, field visits, and ensuring community participation. This will help farmers adopt sustainable practices for improving land productivity and conservation.

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

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.

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.

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

Leverage the Food Processing Fund (FPF): The Government of India has established a Rs. 2000 crore Food Processing Fund (FPF) in NABARD to provide affordable credit for setting up food processing units in designated food parks. Entrepreneurs should be encouraged to take advantage of this fund to boost the food processing sector.

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

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.

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.

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.

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.

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)

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.

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.

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.

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.

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

Raise Awareness on Export Potential: Awareness needs to be created about the export potential of agricultural products and Non-Timber Forest Products (NTFP). Organizing buyer-seller meets is essential to promote exports and connect local producers with international markets.

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.

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.

Promote Climate-Sensitive Export Practices: Encouraging sustainable and eco-friendly production methods for export-oriented agricultural products can enhance marketability, especially in environmentally conscious global markets, while contributing to climate resilience.

17. Education

Increase Awareness of Subsidy Schemes: There is a strong need to raise awareness about the various subsidy schemes offered by the Central and State Governments in the agricultural and allied sectors. This will ensure that farmers and entrepreneurs are well-informed and can take full advantage of these financial support programs.

Organize Outreach Programs: Government agencies and financial institutions should organize outreach programs, workshops, and information campaigns at the village and block levels to educate farmers and small business owners on the available subsidy schemes and the application process.

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

18. Housing

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

19. Social Infrastructure

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.

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

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.

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

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.

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.

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.

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.

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.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Tribal Development	"Improving Quality of Life of Tribal people in Kashipur block Rayagada	Kashipur	Grant	CSR	500	428 acre orchad developed 72 landless benefited
2	Tribal Development	"Improving Quality of Life of Tribal people in Kashipur block Rayagada	Kashipur	Grant	NO	300	300 acre benefited
3	Watershed Development	Sitalama watershed	Kalyansingpur	Grant	NO	100	1250 acre treated
4	Watershed Development	Baramahul	Muniguda	Grant	NO	400	1000 acre treated
5	Watershed Development	Karamahan	Muniguda	Grant	No	300	1000 treated
6	Promotional Activity	Increase resilience against climate change through assured irrigation of tribal communities block of Rayagada	Rayagda	Grant	NO	50	100 acre benefited
7	Collectivisation	Kolanara FPO	Kolnara	Grant	NO	282	Benefit of Collectives Input supply and marketing linkages.
8	Collectivisation	Chandrasekhar FPO	Chandrapur	Grant	NO	427	Benefit of Collectives Input supply and marketing linkages.

Success Stories

Success Story 1: Formation & Nurturing of Off Farm Producer Organization



1. Scheme: Gramaya Vikash Nidhi
2. Project Implementing Agency: Mahashakti Foundation
3. Duration of the project: 3 yr
4. Beneficiary:

No. of beneficiaries:	150
Community :	ST and SC
State :	Odisha
District :	Rayagada
Block :	Muniguda
Village :	2

1.1 Support provided:

Grant support along with training for capacity building, marketing support was provided by NABARD. With the support of NABARD, Mahashakti Foundation intervened in the village with the objective of upgrading the skill set of the artisans and make them efficient enough to craft eye-catching items, garnering higher sales value for the artisans.

- 1.2** Pre-implementation: Lachhmani Mandika, aged 45 years, hails from the economically backward village of Jhingidi from Rayagada district of Odisha. His family has an ancient tradition of engaging themselves with Dokra casting works. Lachhmani was curious enough to understand the tricks of the trade and spent time with his father in learning the processes. manage his family and covering the schooling expenses of his son.

1.3 Challenges faced

However, with little or lack of design skill he was unable to create fine and catchy dokra items, thus making much lower returns out of his hard work. Resultantly he was facing hurdles to manage his family and covering the schooling expenses of his son.

1.4 Impact

With all the learnings, technical support, the confidence level of Lachhmani has gone up and he has become so adroit with the crafting skills that he was able to produce in the range 30 – 40 Kg of products in a month. Apart from that he has become an active and important member as well as shareholder of Kala Punaruthan Producer Company Limited, and he even supplies about 50% of his dokra items to the off-farm producer company. He currently earns about INR 15,000 per month, which has helped him in providing quality education to his son, who recently got a job offer from a company in Bangalore. His family members have been sharing the burden of his work and helping him with marketing at local haats and taking part in exhibitions. He has created a such a reputation of his own that, the Rayagada DIC has empanelled him as a “Master Craftsman” to train the local youths on new dokra design skills, with a monthly stipend amount

Appendix 1a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] 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, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

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

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

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

2.2 Any specific Climate Change initiative in the district by

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

including geographical and political boundaries in an attempt to achieve sustainability.

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a. The district has significant potential for climate action considering its rich biodiversity natural resources and vulnerable communities. Some climate actions in the district are promoting organic farming practice developing and promoting climate resilient crop varieties agroforestry practice planting native species which can restore degraded forest enhancing carbon sink and biodiversity. Sustainable forest management community led forest management watershed development rain water harvesting promotion of drip and sprinkler irrigation small hydro power projects solar irrigation systems climate change awareness community led climate planning climate resilient livelihood such as eco-tourism are some climate actions at district level.

3.2 Any specific Climate Change initiative in the District by a

a. Odisha government has taken several initiatives on climate change like millet based farming sustainable agricultural practice like organic farming agroforestry to enhance soil health and bio diversity plantation under national mission on plantation. Further GCF project is being implemented in the district.

b. NABARD has already implemented one KFW soil project and WDF-CP project in the districts. There are three watershed project one spring shed watershed project and two TDF project implemented in the district.

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 There is potential for GI tag products in Rayagada district as it can promote and protect local traditional product boosting local economy and preserving cultural identity. The potential products are kondh tribal jewellery, terracotta etc. Already two products like Lanjia Saura painting called IDITAL and Dongaria kondh embroidery shwal have been recognised as GI product in the district. These products will provide opportunities for economic growth prevent unauthorised use product visibility and credibility in market and empowerment for local tribal communities. Authorised user for IDITAL is IDITAL Association Putasing Gupur block Rayagada district. Other authorised user for Dongaria kondh embroidery, shwal is Niyamgiri Dongoria Kandho Weavers Association.

Annexure 1

District-Rayagada

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissame uttack	Chandra pur	Gudari	Gunupur	Kalyansin gpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanag uda	Rayagada	District Total
	I.Agriculture																
	A. Farm Credit																
	A.1 Crop Production, Maintenance, Marketing																
1	Cotton/ Kapaas_Unirrigated/ Rainfed	100	Acre	32000	Phy	1161	543	1976	8645	1334	1334	4051	790	1334	5187	5681	32036
					BL	371.52	173.76	632.32	2766.4	426.88	426.88	1296.32	252.8	426.88	1659.84	1817.92	10251.52
2	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	99	25	30	17	62	62	30	59	17	17	62	480
					BL	98.8	24.7	29.64	17.29	61.75	61.75	29.64	59.28	17.29	17.29	61.75	479.18
3	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	371	371	247	371	371	247	247	358	247	247	420	3497
					BL	92.63	92.63	61.75	92.63	92.63	61.75	61.75	89.54	61.75	61.75	104.98	873.79
4	Other Vegetables___	100	Acre	35000	Phy	1037	1680	1482	1729	1482	1235	1605	1605	864	1605	2100	16424
					BL	362.95	588	518.7	605.15	518.7	432.25	561.75	561.75	302.4	561.75	735	5748.4
5	Rice/ Chawal/ Dhan_HYV	100	Acre	40000	Phy	11856	3952	5928	13585	8645	5928	7904	8892	17043	7163	7904	98800
					BL	4742.4	1580.8	2371.2	5434	3458	2371.2	3161.6	3556.8	6817.2	2865.2	3161.6	39520
6	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy	17	10	20	17	17	20	20	20	20	25	30	216
					BL	12.1	6.92	13.83	12.1	12.1	13.83	13.83	13.83	13.83	17.29	20.75	150.41
7	Sunflower/ Surajmukhi_Unirrigated / Rainfed	100	Acre	25000	Phy	2223	1729	2173	2346	1852	2071	1681	1778	1852	1581	2100	21386
					BL	555.75	432.25	543.25	586.5	463	517.75	420.25	444.5	463	395.25	525	5346.5
8	Turmeric/ Haldi_Irrigated	100	Acre	90000	Phy	49	99	49	49	99	111	111	111	62	86	86	912
					BL	44.46	88.92	44.46	44.46	88.92	100.04	100.04	100.04	55.58	77.81	77.81	822.54
9	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	1235	988	1482	1976	1729	1729	1729	1729	1853	1359	3211	19020
					BL	203.78	163.02	244.53	326.04	285.29	285.29	285.29	285.29	305.66	224.15	529.82	3138.16
						6484.39	3151	4459.68	9884.57	5407.27	4270.74	5930.47	5363.83	8463.59	5880.33	7034.63	66330.5
	Post-harvest/HH Consumption (10%)					648.44	315.1	445.97	988.46	540.73	427.07	593.05	536.38	846.36	588.03	703.46	6633.05
	Repairs & maintenance of farm assets (20%)					1296.88	630.2	891.94	1976.91	1081.45	854.15	1186.09	1072.77	1692.72	1176.07	1406.93	13266.1
	Sub Total																86229.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamc uttack	Chandra pur	Gudari	Gunupur	Kalyansin gpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanag uda	Rayagada	District Total
	A.2 Water Resources																
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	49	35	42	48	42	43	42	45	46	49	75	516
					BL	45.82	32.73	39.27	44.88	39.27	40.21	39.27	42.08	43.01	45.82	70.13	482.49
2	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	31	18	27	21	21	23	21	21	14	17	31	245
					BL	34.78	20.2	30.29	23.56	23.56	25.81	23.56	23.56	15.71	19.07	34.78	274.88
3	Diesel Pump Sets--BIS 10804/86 Diesel 2.1 to 3.0 HP	85	No.	18480	Phy	63	43	67	89	65	67	63	63	63	67	105	755
					BL	9.9	6.75	10.52	13.98	10.21	10.52	9.9	9.9	9.9	10.52	16.49	118.59
4	Drip Irrigation--0.4 ha/ 1 acre (Spacing 6 M X 6M)	85	ha	25000	Phy	31	21	33	32	32	33	31	33	31	32	52	361
					BL	6.59	4.46	7.01	6.8	6.8	7.01	6.59	7.01	6.59	6.8	11.05	76.71
5	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	46	40	46	47	47	51	53	53	53	39	63	538
					BL	63.65	55.35	63.65	65.04	65.04	70.57	73.34	73.34	73.34	53.97	87.18	744.47
6	Lift Irrigation Schemes-- Electric 3.0 HP	85	No.	242110	Phy	15	7	15	15	21	17	12	12	13	12	26	165
					BL	30.87	14.41	30.87	30.87	43.22	34.98	24.7	24.7	26.75	24.7	53.51	339.58
7	Sprinkler Irrigation - Micro-0.4 ha (Spacing 3 m x 3m)	85	ha	44002	Phy	31	21	35	35	35	33	32	33	35	35	52	377
					BL	11.59	7.85	13.09	13.09	13.09	12.34	11.97	12.34	13.09	13.09	19.45	140.99
	Sub Total																2177.71

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamuttack	Chandrapur	Gudari	Gunupur	Kalyansingpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanaguda	Rayagada	District Total
A.3 Farm Mechanisation																	
1	Combine harvester-Self propelled belt type-Combined Harvester 100 Hp	85	No.	2583400	Phy			1	1				1	1	1	1	6
					BL			21.96	21.96				21.96	21.96	21.96	21.96	131.76
2	Other machinery-Other Machinery & Equipments Mini Rice Mill	85	No.	51000	Phy	15	7	10	12	13	14	17	23	21	19	25	176
					BL	6.5	3.03	4.34	5.2	5.64	6.07	7.37	9.97	9.1	8.24	10.84	76.3
3	Other machinery-Other Machinery & Equipments Oil Mill	85	No.	197300	Phy	25	26	28	17	24	24	26	26	26	30	32	284
					BL	41.93	43.6	46.96	28.51	40.25	40.25	43.6	43.6	43.6	50.31	53.67	476.28
4	Other machinery-Other Machinery & Equipments PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy	10	12	14	12	16	12	18	20	22	18	24	178
					BL	13.37	16.04	18.72	16.04	21.39	16.04	24.07	26.74	29.42	24.07	32.09	237.99
5	Other machinery-Other Machinery & Equipments Rice Flattening Machine	85	No.	171900	Phy	15	8	28	21	18	29	28	27	30	35	38	277
					BL	21.92	11.69	40.91	30.68	26.3	42.37	40.91	39.45	43.83	51.14	55.52	404.72
6	Other machinery-Other Machinery & Equipments Rice Puffing Machine	85	No.	161000	Phy	16	3	18	18	18	18	18	18	16	14	12	169
					BL	21.9	4.11	24.63	24.63	24.63	24.63	24.63	24.63	21.9	19.16	16.42	231.27
7	Other machinery-Other Machinery & Equipments Rotavator	85	No.	137600	Phy	7	6	7	14	15	15	15	15	12	12	12	130
					BL	8.19	7.02	8.19	16.37	17.54	17.54	17.54	17.54	14.04	14.04	14.04	152.05

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamuttack	Chandrapur	Gudari	Gunupur	Kalyansingpur	Kasipur	Kalnara	Muniguda	Padmapur	Ramanaguda	Rayagada	District Total
8	Other machinery-Other Machinery & Equipments Rubber Roll Sheller cum Polisher	85	No.	222400	Phy	15	7	10	12	8	10	12	15	15	12	11	127
					BL	28.36	13.23	18.9	22.68	15.12	18.9	22.68	28.36	28.36	22.68	20.79	240.06
9	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	16	10	15	16	13	13	13	21	21	22	27	187
					BL	28.8	18	27	28.8	23.4	23.4	23.4	37.81	37.81	39.61	48.61	336.64
10	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy	15	12	14	18	17	19	21	23	36	28	28	231
					BL	19.23	15.38	17.95	23.07	21.79	24.35	26.92	29.48	46.14	35.89	35.89	296.09
11	Seed Drill-Seed cum Fertilizer Drill-Seed-cum-Fertiliser Drill	85	No.	82500	Phy	25	10	18	19	16	19	22	23	22	23	22	219
					BL	17.53	7.01	12.62	13.32	11.22	13.32	15.43	16.13	15.43	16.13	15.43	153.57
12	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	10	6	10	10	10	10	10	10	10	10	10	106
					BL	21.43	12.86	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	227.16
13	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy	7	5	8	9	7	8	10	11	11	11	11	98
					BL	40.85	29.18	46.68	52.52	40.85	46.68	58.35	64.19	64.19	64.19	64.19	571.87
14	Weeder-Power Weeder-Power Weeder	85	No.	99100	Phy	10	8	10	10	10	10	10	10	10	10	15	113
					BL	8.42	6.74	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	12.64	95.16
	Sub Total																3630.92

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamc uttack	Chandra pur	Gudari	Gunupur	Kalyansin gpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanag uda	Rayagada	District Total
A.4 Plantation & Horticulture																	
1	Dryland Horticulture crops--1 Acre (3.0 m x 3.0 m) Indian Gooseberry (Amla)	85	Acre	202675	Phy	3	2	4	2	2	5	2	5			2	27
					BL	5.17	3.45	6.89	3.45	3.45	8.61	3.45	8.61			3.45	46.53
2	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	2		2	3	2	2	2	2			2	17
					BL	1.62		1.62	2.42	1.62	1.62	1.62	1.62			1.62	13.76
3	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	2			2		2	2	2		2	2	14
					BL	1.25			1.25		1.25	1.25	1.25		1.25	1.25	8.75
4	Medicinal & Aromatic Crops-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	5	2	5	5	2	7	2	2	2	25	12	69
					BL	7.42	3.71	7.42	7.42	3.71	11.13	3.71	3.71	3.71	37.1	18.55	107.59
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	10	5	10	17	10	10	13	10	10	10	23	128
					BL	11.05	5.52	11.05	18.78	11.05	11.05	14.36	11.05	11.05	11.05	25.41	141.42
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy	10	2	10	10	10	10	10	10	10	10	10	102
					BL	15.28	3.06	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	155.86
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - Banana te	85	Acre	182414	Phy	10	5	15	9	9	10	10	20	10	10	25	133
					BL	15.51	7.75	23.26	13.95	13.95	15.51	15.51	31.01	15.51	15.51	38.76	206.23

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamuttack	Chandrapur	Gudari	Gunupur	Kalyansingpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanaguda	Rayagada	District Total
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (4.5 m x 4.5 m) Lime and Lemon	85	Acre	209689	Phy	11	8	11	11	13	11	10	10	10	10	16	121
					BL	19.61	14.26	19.61	19.61	23.17	19.61	17.82	17.82	17.82	17.82	28.52	215.67
9	New Orchard - Tropical/ Sub Tropical Fruits--Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149903	Phy	7	5	5	5	5	10	5	5	5	5	10	67
					BL	8.92	6.37	6.37	6.37	6.37	12.74	6.37	6.37	6.37	6.37	12.74	85.36
10	New Orchard - Tropical/ Sub Tropical Fruits--Mango-1 Acre (5.0 m x 5.0 m)	85	Acre	191648	Phy	40	20	20	25	15	40	15	25	15	15	20	250
					BL	65.16	32.58	32.58	40.73	24.44	65.16	24.44	40.73	24.44	24.44	32.58	407.28
11	New Orchard - Tropical/ Sub Tropical Fruits--Sapota-1 Acre (5.0 m x 5.0 m)	85	Acre	166000	Phy	1	1	1	2	1	2	1	1	1	1	3	15
					BL	1.41	1.41	1.41	2.82	1.41	2.82	1.41	1.41	1.41	1.41	4.23	21.15
12	Nursery -Vegetables and Flowers-Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy	20	2	12	17	17	12	12	27	12	12	25	168
					BL	22.92	2.86	14.32	20.05	20.05	14.32	14.32	31.51	14.32	14.32	28.65	197.64
13	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	30	30	20	30	16	17	15	15	11	11	21	216
					BL	56.9	56.9	37.93	56.9	30.35	32.24	28.45	28.45	20.86	20.86	39.83	409.67
14	Other Plantation Crops--Oil Palm	85	Acre	54367	Phy	25	15	25	12	20	20	47	20	20	57	106	367
					BL	11.41	6.85	11.41	5.71	9.13	9.13	21.69	9.13	9.13	26.25	49.08	168.92
15	Other Plantation Crops--Sweet Corn	85	Acre	48878	Phy	12	2	12	12	17	12	12	12	12	12	25	140
					BL	5.13	1.03	5.13	5.13	7.18	5.13	5.13	5.13	5.13	5.13	10.26	59.51
	Sub Total																2245.34

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissame uttack	Chandra pur	Gudari	Gunupur	Kalyansin gpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanag uda	Rayagada	District Total
	A.5 Working Capital - Bee Keeping																
	Sub Total																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissame uttack	Chandra pur	Gudari	Gunupur	Kalyansin gpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanag uda	Rayagada	District Total
	A.6 Forestry																
1	Plantation-Casuarina-water hole based watering system 0-3 year 1 ha	85	ha	344536	Phy	70	65	65	65	65	70	75	70	65	65	90	765
					BL	205	190.36	190.36	190.36	190.36	205	219.64	205	190.36	190.36	263.57	2240.37
	Sub Total																2240.37

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissame uttack	Chandra pur	Gudari	Gunupur	Kalyansin gpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanag uda	Rayagada	District Total
	A.7 Animal Husbandry - Dairy																
1	Crossbred Cattle Farming -Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	43	25	40	51	43	47	47	44	46	40	55	481
					BL	89.91	52.28	83.64	106.64	89.91	98.28	98.28	92	96.19	83.64	115.01	1005.78
2	Crossbred Cattle Farming -Dairy (CB) with Milking Machine – 12 LPD	85	5+5	1284000	Phy	3	1	3	3	2	3	3	4	3	5	5	35
					BL	32.74	10.91	32.74	32.74	21.83	32.74	32.74	43.66	32.74	54.57	54.57	381.98
3	Graded Buffalo Farming-- Dairy - Graded Murrah Buffalo – 10 LPD	85	1+1	288000	Phy	22	15	35	48	30	41	45	36	37	29	46	384
					BL	53.86	36.72	85.68	117.5	73.44	100.37	110.16	88.13	90.58	70.99	112.61	940.04
	Sub Total																2327.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamuttack	Chandrapur	Gudari	Gunupur	Kalyansingpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanaguda	Rayagada	District Total
	A.8 Working Capital - AH - Dairy/Drought animal																
1	Cross bred Farming_Others_	100	1+1	60000	Phy	10	5	10	10	10	10	10	10	10	10	10	105
					BL	6	3	6	6	6	6	6	6	6	6	6	
	Sub Total																63

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamc uttack	Chandra pur	Gudari	Gunupur	Kalyansin gpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanag uda	Rayagada	District Total
	A.9 Animal Husbandry - Poultry																
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	19	15	17	35	31	31	29	30	30	29	30	296
					BL	104.49	82.49	93.49	192.48	170.48	170.48	159.49	164.99	164.99	159.49	164.99	1627.86
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy	1	1	1	2	2	2	1	2	2	2	2	18
					BL	91.21	91.21	91.21	182.43	182.43	182.43	91.21	182.43	182.43	182.43	182.43	1641.85
3	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	45	25	35	45	39	31	33	31	31	31	107	453
					BL	45.9	25.5	35.7	45.9	39.78	31.62	33.66	31.62	31.62	31.62	109.14	462.06
	Sub Total																3731.77

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissamc uttack	Chandrapur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanaguda	District Total
	A.10 Working Capital - AH - Poultry															
1	Broiler Farming_Others_	100	1000	208450	Phy	15	5	10	10	10	10	10	10	10	10	100
					BL	31.27	10.42	20.85	20.85	20.85	20.85	20.85	20.85	20.85	208.49	
	Sub Total															208.49

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
A.11 Animal Husbandry - SGP																	
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	13	9	15	17	13	17	17	17	17	17	17	169
					BL	17.46	12.09	20.15	22.83	17.46	22.83	22.83	22.83	22.83	22.83	22.83	226.97
2	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	24	23	25	22	22	21	24	24	22	21	22	250
					BL	129.13	123.75	134.51	118.37	118.37	112.99	129.13	129.13	118.37	112.99	118.37	1345.11
3	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	2	5	2	1	1	1	1	1	1	1	4	20
					BL	5.51	13.77	5.51	2.75	2.75	2.75	2.75	2.75	2.75	2.75	11.02	55.06
	Sub Total																1627.14

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
A.12 Working Capital - AH - Others/SR																	
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	10	10	15	18	10	10	10	10	10	10	15	128
					BL	3.5	3.5	5.25	6.3	3.5	3.5	3.5	3.5	3.5	3.5	5.25	44.8
Sub Total																	44.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
A.13 Fisheries																	
1	Boat Building/Repair Yards-Accessories for Fishing Gear-Craft and gear boats appropriate size	85	No.	100000	Phy	1	2	2	9	5	3	8		11	12	10	63
					BL	0.85	1.7	1.7	7.65	4.25	2.55	6.8		9.35	10.2	8.5	53.55
2	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	7	7	10	20	9	7	7	8	10	10	10	105
					BL	30.05	30.05	42.93	85.85	38.63	30.05	30.05	34.34	42.93	42.93	42.93	450.74
3	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy	7	7	9	12	9	7	9	9	9	9	10	97
					BL	21.12	21.12	27.16	36.21	27.16	21.12	27.16	27.16	27.16	27.16	30.18	292.71
4	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy				1								1
					BL				39.1								39.1
5	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	1		4	4	1	1	2	1	3	1	4	22
					BL	1.53		6.12	6.12	1.53	1.53	3.06	1.53	4.59	1.53	6.12	33.66
6	Integrated Pisciculture - With Duckery-0.4	85	ha	648000	Phy	5	3	5	10	7	5	5	5	11	10	11	77
					BL	27.54	16.52	27.54	55.08	38.56	27.54	27.54	27.54	60.59	55.08	60.59	424.12
7	Integrated Pisciculture - With Poultry-0.4	85	ha	645000	Phy	5	3	10	9	6	7	7	7	9	7	9	79
					BL	27.41	16.45	54.83	49.34	32.9	38.38	38.38	38.38	49.34	38.38	49.34	433.13
8	Traditional Farming-Shrimp farming-0.4	85	ha	941000	Phy	1		3	7	1	1	1	2	6	1	2	25
					BL	8		24	55.99	8	8	8	16	47.99	8	16	199.98
	Sub Total																1926.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	A.14 Working Capital - Fisheries																
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_	100	Acre	180000	Phy	10	2	10	25	5	5	10	6	10	12	18	113
					Bl.	18	3.6	18	45	9	9	18	10.8	18	21.6	32.4	203.4
	Sub Total																203.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
A.15 Farm Credit																	
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles- Mobility Support 4 wheeler- marketing	80	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	16	16	16	16	16	16	16	16	16	16	16	176
2	Solar Energy-Solar Agriculture Pump-0.5 HP (PMDC) Submersible pump with Solar PV	85	No.	86660	Phy	60	45	51	53	51	51	51	51	53	53	53	572
					BL	44.2	33.15	37.57	39.04	37.57	37.57	37.57	37.57	39.04	39.04	39.04	421.36
3	Solar Energy-Solar Agriculture Pump-0.5 HP AC Submersible Pump with Solar PV	85	No.	86660	Phy	23	21	25	27	18	20	17	17	17	16	35	236
					BL	16.94	15.47	18.42	19.89	13.26	14.73	12.52	12.52	12.52	11.79	25.78	173.84
Sub Total						77.14	64.62	71.99	74.93	66.83	68.3	66.09	66.09	67.56	66.83	80.82	771.2
Total Farm Credit (sum of A.1 to A.15)																	107428.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	B. Agriculture Infrastructure																
	B.1 Storage Facilities																
1	Godown-Large-5000mt	85	No.	24500000	Phy				1				1	1		1	4
					BL				208.25				208.25	208.25		208.25	833
2	Godown-Small-500mt	85	No.	2500000	Phy	6	3	6	6	4	6	6	5	5	4	5	56
					BL	127.5	63.75	127.5	127.5	85	127.5	127.5	106.25	106.25	85	106.25	1190
	Sub Total																2023

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	B.2 Land Development																
1	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy	10	7	10	10	5	12	12	12	10	10	20	118
					BL	3.33	2.33	3.33	3.33	1.66	3.99	3.99	3.99	3.33	3.33	6.65	39.26
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I- 10x10x3m in weathered/hard rock	85	No.	74000	Phy	25	25	28	35	22	27	22	25	30	15	41	295
					BL	15.73	15.73	17.61	22.02	13.84	16.98	13.84	15.73	18.87	9.44	25.79	185.58
3	Soil Conservation Activities/ Erosion Control activities- Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy	55	18	51	55	51	51	51	51	51	51	82	567
					BL	87.03	28.48	80.7	87.03	80.7	80.7	80.7	80.7	80.7	80.7	129.75	897.19
	Sub Total																1122.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	B.3 Agriculture Infrastructure - Others																
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x3ft	85	No.	27200	Phy	22	10	20	20	25	23	23	23	21	30	30	247
					BL	5.09	2.31	4.62	4.62	5.78	5.32	5.32	5.32	4.86	6.94	6.94	57.12
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	12		16	20	10	12	13	13	13	10	24	143
					BL	3.67		4.9	6.12	3.06	3.67	3.98	3.98	3.98	3.06	7.34	43.76
	Sub Total																100.88
	Total (B.1+B.2+B.3)																3245.91

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansingpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanguda	Rayagada	District Total
	C. Ancillary Activities																
	C.1 Food & Agro Processing																
1	Agro Processing Unit-Cashew Processing-1 nton per day	85	No.	1500000	Phy	3	1	2	2	2	2	2	4	2	3	4	27
					BL	38.25	12.75	25.5	25.5	25.5	25.5	25.5	51	25.5	38.25	51	344.25
2	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	4	4	4	4	4	4	4	4	4	4	4	44
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	74.8
3	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	1	1	2	2	1	1	1	1	1	1	1	13
					BL	25.5	25.5	51	51	25.5	25.5	25.5	25.5	25.5	25.5	25.5	331.5
	Sub Total																750.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansingpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanguda	Rayagada	District Total
	C.2 Ancillary Activities -																
1	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	280.5
	Sub Total																280.5
	Total (C.1+C2)																1031.05
	Total (A+B+C)																111705.54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandrapur	Gudari	Gunupur	Kalyansingpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramanguda	Rayagada	District Total
II. Micro, Small and Medium Enterprises (MSME)																	
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy	1		1	1	1	1	1	1	1	1	2	11
					BL	2125		2125	2125	2125	2125	2125	2125	2125	2125	4250	23375
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	50000000	Phy	9	2	11	9	11	11	11	11	11	11	11	108
					BL	382.5	85	467.5	382.5	467.5	467.5	467.5	467.5	467.5	467.5	467.5	4590
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	500000000	Phy	3	1	3	4	3	4	4	4	4	4	9	43
					BL	1275	425	1275	1700	1275	1700	1700	1700	1700	1700	3825	18275
4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	500000000	Phy	4	1	4	4	4	5	4	4	5	5	6	46
					BL	1700	425	1700	1700	1700	2125	1700	1700	2125	2125	2550	19550
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	12000000	Phy	23	7	22	22	38	22	21	21	23	23	25	247
					BL	234.6	71.4	224.4	224.4	387.6	224.4	214.2	214.2	234.6	234.6	255	2519.4
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	100000000	Phy	8	1	8	9	9	9	9	9	9	9	11	91
					BL	680	85	680	765	765	765	765	765	765	765	935	7735

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
7	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy	1		1	1	1	1	1	1	1	1	1	10
					BL	5100		5100	5100	5100	5100	5100	5100	5100	5100	5100	51000
8	Service Sector - Term Loan-Micro-Turnover	85	No.	20000000	Phy	11	3	13	15	14	14	14	17	17	21	23	162
					BL	187	51	221	255	238	238	238	289	289	357	391	2754
9	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	2	1	2	2	2	2	2	2	2	2	2	21
					BL	1360	680	1360	1360	1360	1360	1360	1360	1360	1360	1360	14280
10	Service Sector - Working Capital-Medium-Service enterprises	85	No.	300000000	Phy	1	1	2	2	2	2	3	3	3	3	3	25
					BL	255	255	510	510	510	510	765	765	765	765	765	6375
11	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	7	8	23	25	25	25	25	25	25	25	40	253
					BL	29.75	34	97.75	106.25	106.25	106.25	106.25	106.25	106.25	106.25	170	1075.25
12	Service Sector - Working Capital-Small-Service enterprises	85	No.	200000000	Phy	10	6	10	10	10	11	12	12	12	12	12	117
					BL	1700	1020	1700	1700	1700	1870	2040	2040	2040	2040	2040	19890
	Sub Total																171418.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	III. Export Credit																
	Total Export Credit																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	IV. Education																
1	Education Loans-Study in Country-	85	No.	1000000	Phy	20	12	20	35	27	23	23	23	26	25	26	260
					BL	170	102	170	297.5	229.5	195.5	195.5	195.5	221	212.5	221	2210
	Total Education																2210

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	V. Housing																
1	Repair of Dwelling Units--	85	No.	200000	Phy	45	22	45	52	42	50	40	40	40	41	62	479
					BL	76.5	37.4	76.5	88.4	71.4	85	68	68	68	69.7	105.4	814.3
2	Purchase/ Construction of a Dwelling Unit	85	No.	2000000	Phy	45	12	42	47	47	55	55	55	55	50	61	524
					BL	765	204	714	799	799	935	935	935	935	850	1037	8908
	Total Housing																9722.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	VI. Social Infrastructure																
1	Drinking Water--	85	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	17	17	17	17	17	17	17	17	17	17	17	187
2	Education-Schools-Upper primary school	85	No.	20000000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	170	170	170	170	170	170	170	170	170	170	170	1870
	Total Social Infrastructure																2057

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	VII. Renewable Energy																
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	9.35
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	32	18	32	50	25	30	30	35	35	30	105	422
					BL	81.6	45.9	81.6	127.5	63.75	76.5	76.5	89.25	89.25	76.5	267.75	1076.1
3	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	23	45	24	34	25	22	36	34	43	26	25	337
					BL	11.73	22.95	12.24	17.34	12.75	11.22	18.36	17.34	21.93	13.26	12.75	171.87
	Total Renewable Energy																1257.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bissam cuttack	Chandra pur	Gudari	Gunupur	Kalyansi ngpur	Kasipur	Kolnara	Muniguda	Padmapur	Ramana guda	Rayagada	District Total
	VIII. Others																
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	100000	Phy	385	228	316	301	210	355	355	355	355	306	315	3481
					BL	38.5	22.8	31.6	30.1	21	35.5	35.5	35.5	35.5	30.6	31.5	348.1
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	937	439	715	869	660	1174	1031	955	622	619	1188	9209
					BL	1874	878	1430	1738	1320	2348	2062	1910	1244	1238	2376	18418
	Total Others																18766.1
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																317136.91

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	40762.59	20879.72	45603.00	32552.00	46217.98	36934.00	39371.05
RCBs	24118.02	17857.86	24529.00	15860.00	23733.05	18866.00	29375.96
SCARDB		0.00		0.00	0.00	0.00	
RRBs	9712.35	5663.42	4868.00	6061.00	5424.65	6339.00	9098.43
Others		0.00		0.00	0.00	0.00	0.00
Sub total (A)	74592.96	44401.00	75000.00	54473.00	75375.68	62139.00	77845.44

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	16059.25	16752.52	20152.00	29777.00	18857.55	33591.00	35555.50
RCBs	2249.98	0.40	412.00	0.00	581.53	0.00	479.30
SCARDB							
RRBs	3494.84	2291.05	1436.00	2358.00	2213.33	3768.00	405.26
Others							0.00
Sub total (B)	21804.07	19043.97	22000.00	32135.00	21652.41	37359.00	36440.06

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	56821.84	37632.24	65755.00	62329.00	65075.53	70525.00	74926.55
RCBs	26368.00	17858.26	24941.00	15860.00	24314.58	18866.00	29855.26
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	13207.19	7954.47	6304.00	8419.00	7637.98	10107.00	9503.69
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	96397.03	63444.97	97000.00	86608.00	97028.09	99498.00	114285.50

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32907.25	32514.74	50949.00	55152.00	80790.20	61380.00	103568.75
RCBs	190.99	0.00	51.00	0.00	2491.38	0.00	725.80
SCARDB							
RRBs	889.89	2806.26	2013.00	2636.00	9482.42	3133.00	9977.46
Others							
Sub total (D)	33988.13	35321.00	53013.00	57788.00	92764.00	64513.00	114272.01

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	11051.41	10171.53	22147.00	9723.00	22345.32	18354.55	31864.42
RCBs	350.09	290.39	52.00	244.00	689.08	399.14	588.26
SCARDB							
RRBs	1579.90	493.08	1580.00	6243.00	2622.69	1699.31	2093.73
Others							
Sub total (E)	12981.40	10955.00	23779.00	16210.00	25657.09	20453.00	34546.41

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	100780.50	80318.51	138851.00	127204.00	168211.05	150259.55	210359.72
RCBs	26909.08	18148.65	25044.00	16104.00	27495.04	19265.14	31169.32
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	15676.98	11253.81	9897.00	17298.00	19743.09	14939.31	21574.88
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	143366.56	109720.97	173792.00	160606.00	215449.18	184464.00	263103.92

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	SCARDB	RRBs	Others	Total
C L	20879.72	17857.86	0	5663.42	0	44401.00	32552	15860	0	6061	0	54473

Table 1: Crop Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	36934	18866	0	6339	0	62139	39371.05	29375.96		9098.43	0.00	77845.44

Table 2: Term Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	20879.72	17857.86	0	5663.42	0	44401.00	32552	15860	0	6061	0	54473
W S	656.71	0.00				656.71	1108.94			0.00		1108.94
L D	89.70	0.00				89.70	0			0.00		0.00
F M	2231.05	0.00				2231.05	4650.43			0.00		4650.43
P & H	70.10	0.40				70.50	1317.56			0.00		1317.56
AH -D	1897.64	0.00				1897.64	3853.70			0.00		3853.70
AH -P	1331.83	0.00				1331.83	1352.55			80.00		1432.55

AH - S G P	540.56	0.00				540.56	5687.92			0.00		5687.92
F D	4178.73	0.00		214.61		4393.34	1550.29			138.02		1688.31
F & W	717.08	0.00				717.08	2081.86			0.00		2081.86
S G & M F	721.40	0.00				721.40	2958.29			0.00		2958.29
A & F	4317.72	0.00		2076.44		6394.16	5295.37			2139.98		7435.35
OTH	0.00	0.00				0.00	0			0.00		0.00
Sub total	16752.52	0.40	0.00	2291.05	0.00	19043.97	28747.97	0.00	0.00	2358.00	0.00	31105.97
Grand Total (I+II)	37632.24	17858.26	0.00	7954.47	0.00	63444.97	61299.97	15860.00	0.00	8419.00	0.00	85578.97

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	36934	18866	0	6339	0	62139	39371.05	29375.96		9098.43	0.00	77845.44
W S	945.90	0.00		0.00		945.90	2836.68	40.20		64.30		2941.18
L D	197.32	0.00		0.00		197.32	1595.05	21.16		0.00		1616.21
F M	7525.84	0.00		0.00		7525.84	3641.81	12.75		3.52		3658.08
P & H	2080.29	0.00		0.00		2080.29	2900.67	45.18		88.87		3034.72
AH -D	5934.30	0.00		0.00		5934.30	3272.42	11.87		15.30		3299.59
AH -P	2816.00	0.00		98.30		2914.30	5631.33	39.88		43.03		5714.24
AH - S G P	4295.18	0.00		0.00		4295.18	2244.89	17.17		7.00		2269.06
F D	1610.61	0.00		0.00		1610.61	2797.54	38.63		60.62		2896.79
F & W	127.80	0.00		0.00		127.80	924.39	20.14		0.00		944.53

S G & M F	1247.80	0.00		0.00		1247.80	3197.60	6.85		3.33		3207.78
A & F	2523.66	0.00		3669.70		6193.36	4580.81	131.54		0.00		4712.35
OTH	4286.30	0.00		0.00		4286.30	1932.31	93.93		119.29		2145.53
Sub total	33591.00	0.00	0.00	3768.00	0.00	37359.00	35555.50	479.30	0.00	405.26	0.00	36440.06
Grand Total (I +II)	70525.00	18866.00	0.00	10107.00	0.00	99498.00	74926.55	29855.26	0.00	9503.69	0.00	114285.50

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. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
2	Agro Processing Unit	Cashew Processing		No.	1500000
3	Biomass Energy	Community Bio Gas Plant		No.	100000
4	Boat Building/Repair Yards	Accessories for Fishing Gear		No.	100000
5	Bore Well	New		No.	110000
6	Bore Well	New		No.	132000
7	Bunding	Contour Bunding	2	ha	39144
8	Combine harvester	Self-propelled belt type		No.	2583400
9	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
10	Commercial Layer Farming			10000	10731000
11	Composite Fish Culture	Composite Fish Culture		ha	355000
12	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
13	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
14	Compost/ Vermi Compost	Vermi Compost		No.	36000
15	Crossbred Cattle Farming			1+1	246000
16	Crossbred Cattle Farming			5+5	1284000
17	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000

18	Dal/ Pulses Mill	Mini		No.	200000
19	Diesel Pump Sets			No.	18480
20	Drinking Water			No.	1000000
21	Drip Irrigation			ha	25000
22	Dryland Horticulture crops			Acre	202675
23	Dug Well	New		No.	162800
24	Education	Schools		No.	20000000
25	Education Loans	Study in Country		No.	1000000
26	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
27	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
28	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
29	Floriculture	Cut Flowers	Gladiolus	ha	95065
30	Floriculture	Rose	Rose	ha	73668
31	Goat	Rearing Unit	New Shed	10+1	158000
32	Goat	Rearing Unit	New Shed	40+2	633000
33	Godown	Large		No.	24500000
34	Godown	Small		No.	2500000
35	Graded Buffalo Farming		Dairy	1+1	288000
36	Healthcare	Diagnostic Lab		No.	1000000
37	Indigenous Poultry Farming	Dual purpose		250	120000
38	Integrated Pisciculture	With Duckery		ha	648000
39	Integrated Pisciculture	With Poultry		ha	645000
40	Lift Irrigation Schemes			No.	242110

41	Loans to Distressed Persons	Jan Dhan		No.	10000
42	Manufacturing Sector	Term Loan	Medium	No.	250000000
43	Manufacturing Sector	Term Loan	Micro	No.	5000000
44	Manufacturing Sector	Term Loan	Small	No.	50000000
45	Manufacturing Sector	Working Capital	Medium	No.	50000000
46	Manufacturing Sector	Working Capital	Micro	No.	1200000
47	Manufacturing Sector	Working Capital	Small	No.	10000000
48	Medicinal & Aromatic Crops	Lemon Grass		Acre	176715
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	182414
52	New Orchard	Tropical/ Sub Tropical Fruits		Acre	209689
53	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
54	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
55	New Orchard	Tropical/ Sub Tropical Fruits	Sapota	Acre	166000
56	Nursery	Vegetables and Flowers		Acre	136450
57	Other machinery	Other Machinery & Equipment		No.	137600
58	Other machinery	Other Machinery & Equipment		No.	161000
59	Other machinery	Other Machinery & Equipment		No.	171900

60	Other machinery	Other Machinery & Equipment		No.	197300
61	Other machinery	Other Machinery & Equipment		No.	222400
62	Other machinery	Other Machinery & Equipment		No.	51000
63	Other machinery	Other Machinery & Equipment	PHM	No.	157300
64	Other Plantation Crops			Acre	223130
65	Other Plantation Crops			Acre	48878
66	Other Plantation Crops			Acre	54367
67	Pig Rearing Unit	New Shed		3+1	324000
68	Plantation	Casuarina	water hole based watering system o	ha	344536
69	Power Tiller			No.	211800
70	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
71	Reapers, Binders and Balers	Self-Propelled		No.	150800
72	Repair of Dwelling Units			No.	200000
73	Rice Processing	Puffed Rice		No.	3000000
74	Seed Drill	Seed cum Fertilizer Drill	Seed	No.	82500
75	Service Sector	Term Loan	Medium	No.	600000000
76	Service Sector	Term Loan	Micro	No.	2000000
77	Service Sector	Term Loan	Small	No.	80000000
78	Service Sector	Working Capital	Medium	No.	30000000
79	Service Sector	Working Capital	Micro	No.	500000
80	Service Sector	Working Capital	Small	No.	20000000

81	SHGs/ JLGs	Others		No.	200000
82	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
83	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
84	Solar Energy	Solar Agriculture Pump		No.	86660
85	Solar Energy	Solar Pump Sets		No.	300000
86	Sprinkler Irrigation	Micro		ha	44002
87	Thresher	Multicrop Power Threshers		No.	252100
88	Tractor	Without Implements & Trailer	PTO 34	No.	686500
89	Traditional Farming	Shrimp farming		ha	941000
90	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	Cotton/ Kapaas	Unirrigated/ Rainfed		32000
3	Cross bred Farming	Others_		60000
4	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Minor Carps_		180000
5	Ginger/ Adrak	Irrigated		100000
6	Goat Farming	Rearing Unit _ Semi intensive_		35000
7	Maize/ Makka	Unirrigated/ Rainfed		25000
8	Other Vegetables			35000
9	Rice/ Chaval/ Dhan	HYV		40000
10	Sugarcane/ Ganna	Irrigated		70000
11	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000
12	Turmeric/ Haldi	Irrigated		90000
13	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

Abbreviations

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

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



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH Renewable Energy, Green Mobility Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ 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

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

☎: 022- 2653-9243/ 9241

✉: ho@nabsanrakshan.org

🌐: www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the

Agriculture, Rural, Food, and Finance sectors.

- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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

☎: 022-26539149 ✉: nabventure@nabard.org 🌐: www.nabventure.in



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
 🌐: www.nabfoundation.in




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NATIONAL BANK FOR
AGRICULTURE AND RURAL
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