



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



सम्बलपुर जिला
Sambalpur District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Sambalpur

State: Odisha



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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

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

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

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

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

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

(Dr. Sudhanshu K K Mishra)

Chief General Manager

23 October 2024

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NABARD

Sambalpur

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	Located 290 km away from the State capital in the western part of Odisha Sambalpur district is bounded by the districts of Sundargarh, Jharsuguda, Subarnapur, Angul and Deogarh.
2	Type of soil	Its 6.663 lakh ha geographical area accounting for 4.28% of the total geographical area of the State, falls under Eastern Plateau and Hills-Eastern Planes (Zone 7) agro climatic zone with medium to deep black soil. The net sown area of 193674 ha only 61% area is under irrigation.
3	Primary occupation	The economy of the district is predominantly agriculture based with Paddy as the major crop. The district is famous for the Sambalpuri Design weaving. The famous Hirakud Reservoir on the river Mahanadi is located in the heart of the district.
4	Land holding structure	About 73% farmers in the district are having small and marginal holding and together they hold about 41.31% of available land. The large farmers hold the residual of the available land.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement has seen growth with achievement of 104.53% of its target of ₹5314.67 crore during 2023-24
2	CD Ratio	CD Ratio of 105.97% in the district (as on 31 March 2024) is well above the recommended level of 60%.
3	Investment credit in agriculture	The investment credit in agriculture is ₹ 874.12 crore as against a target of ₹ 648.65 crore during 2023-24.
4	Credit flow to MSMEs	The credit flow to MSMEs is ₹ 3033.61 crore as against a target of ₹ 2794.36 crore during 2023-24.
5	Other significant credit flow, if any	Similarly ₹ 507.70 crore is credit flow to other priority sector during 2023-24 as against a target of ₹ 611.45 crore.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	2025-26
2	Projection for agriculture and its components	Projection for agriculture and its components is ₹3003.09 crore.
3	Projection for MSMEs	Projection under MSMEs is ₹ 3936.99 crore.
4	Projection for other purposes	Projections under other priority sector is ₹ 954.39 crore.

5. Developmental Initiatives

1. As part of its efforts for enhancement of ground level credit flow, NABARD is implementing various developmental initiatives in the district.
2. The major developmental initiatives of NABARD include promotion of Farmer Producers Organizations (FPOs) and Off-Farm Producers Organizations (OFPOs).
3. Training to SHG members for establishment of micro enterprises (MEDPs) and training for livelihood enterprise (LEDPs).
4. The other major developmental initiatives are watershed development programme, tribal development through WADI programme, projects under beyond paddy through farm sector promotion etc.
5. Development of infrastructure for irrigation, rural connectivity, rural drinking water supply, social infrastructure etc. are supported under Rural Infrastructure Development Fund (RIDF).

6. Thrust Areas

1. Thrust Areas for PLP 2025-26 are crop loan, crop diversification, agriculture infrastructure, FPO financing, MSME, Housing and SHG credit. MSME has been a growing sector in the district.
2. 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 uptake.
3. 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 and JLGs as per directives of the Govt. of Odisha.

7. Major Constraints and Suggested Action Points

1. The major constraints for increasing the credit flow to agriculture and allied activities in the district are non-availability of irrigation facility to farmers during off-season. Hence, increasing the area under assured irrigation will support in the cause.
2. Reducing the gap between potential yield and actual yield at farmer level by adoption of latest and appropriate agricultural input technologies.
3. Crop diversification from traditional to high value crops like horticultural crops

in clusters formation of production clusters and creation of marketing avenues.

4. Creation of more scientific storage structures to avoid distress sale and provide remunerative price.

8. Way Forward

1. The Govt. may complete all long pending & ongoing irrigation projects for increasing irrigation potential. High value crops may be promoted in clusters by Horticulture department in the district.
2. The Central Sector Scheme of Agriculture Infrastructure Fund (AIF) for creation of post-harvest infrastructure to minimize wastage avoid distress sale and provide remunerative price to the farmer should be promoted.
3. Co-operative sector may be given more attention in promotion of PACS as Multi service centers and Custom Hiring centers may be given more priority.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.

4	Plantation and Horticulture	- 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

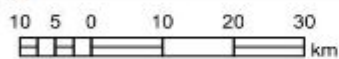
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Sambalpur



Legend

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

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	288297.49
1	Crop Production, Maintenance and Marketing	195611.00
2	Term Loan for agriculture and allied activities	92686.49
B	Agriculture Infrastructure	7497.94
C	Ancillary activities	4513.50
I	Credit Potential for Agriculture A+B+C)	300308.93
II	Micro, Small and Medium Enterprises	393698.75
III	Export Credit	1020.00
IV	Education	5610.00
V	Housing	26860.00
VI	Social Infrastructure	14535.00
VII	Renewable energy	5027.75
VIII	Others	41486.00
	Total Priority Sector	788546.43

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	195611.00
2	Water Resources	5560.61
3	Farm Mechanisation	16090.08
4	Plantation & Horticulture with Sericulture	14902.03
5	Forestry & Waste Land Development	1246.17
6	Animal Husbandry - Dairy	6877.74
7	Animal Husbandry - Poultry	5532.48
8	Animal Husbandry - Sheep, Goat, Piggery	20245.07
9	Fisheries	5636.50
10	Farm Credit- Others	16595.81
	Sub total	288297.49
B	Agriculture Infrastructure	
1	Construction of storage	3997.17
2	Land development, Soil conservation, Wasteland development	2895.91
3	Agriculture Infrastructure - Others	604.86
	Sub total	7497.94
C	Ancillary activities	
1	Food & Agro. Processing	2562.75
2	Ancillary activities - Others	1950.75
	Sub Total	4513.50
II	Micro, Small and Medium Enterprises	
	Total MSME	393698.75
III	Export Credit	1020.00
IV	Education	5610.00
V	Housing	26860.00
VI	Social Infrastructure	14535.00
VII	Renewable energy	5027.75
VIII	Others	41486.00
	Total Priority Sector	788546.43

Note: Details indicated at Annexure -1, at page - 97

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)	6662.93
2	No. of Sub Divisions	3
3	No. of Blocks	9
4	No. of revenue villages	1313
5	No. of Gram Panchayats	138

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Sambalpur
3	Agro-climatic Zone 1	PAZ7 - Eastern Plateau and Hills Region
4	Climate	Extreme hot, humid and cold
5	Soil Type	Deep Black Soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	666293
2	Forest Land	398627
3	Area not available for cultivation	472619
4	Barren and Uncultivable land	18000
5	Permanent Pasture and Grazing Land	13000
6	Land under Miscellaneous Tree Crops	4000
7	Cultivable Wasteland	19000
8	Current Fallow	2000
9	Other Fallow	17000

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	9
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	9

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	60185	50	33641	17
2	>1 to <=2 ha	46514	38	46482	24
3	>2 to <=4 ha	7967	7	40846	21
4	>4 to <=10 ha	4135	3	33409	17
5	>10 ha	2050	2	39296	20
6	Total	120851	100	193674	99

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	255.00
2	Of the above, Small/ Marginal Farmers	107.00
3	Agricultural Labourers	134.00
4	Workers engaged in Household Industries	18.00
5	Workers engaged in Allied agro activities	70.00
6	Other workers	36.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1041.00	527.00	514.00	733.00	308.00
2	Scheduled Caste	191.00	96.00	95.00	134.00	57.00
3	Scheduled Tribe	355.00	177.00	178.00	318.00	37.00
4	Literate	703.00	393.00	311.00	441.00	262.00
5	BPL	415.00	211.00	204.00	303.00	112.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	202.00
2	Rural Households	149.00
3	BPL Households	90.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	112.00
2	Having source of drinking water	60.00
3	Having electricity supply	126.00
4	Having independent toilets	51.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1238
2	Villages having Post Offices	201
3	Villages having Banking Facilities	48
4	Villages having Primary Schools	928
5	Villages having Primary Health Centres	31
6	Villages having Potable Water Supply	1229

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1886
2	Primary Health Centres	31
3	Primary Health Sub-Centres	167
4	Dispensaries	31
5	Hospitals	4
6	Hospital Beds	1349

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	634
2	Registered FPOs	32
3	Soil Testing Centres	1
4	Approved nurseries	8
5	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.(in ha)
1	Area Available for Irrigation (NIA + Fallow)	116182.00
2	Irrigation Potential Created	73035.00
3	Net Irrigated Area (Total area irrigated at least once)	116182.00
4	Area irrigated by Canals/ Channels	31517.00
5	Area irrigated by Wells	53888.00
6	Area irrigated by Other Sources	6242.00
7	Irrigation Potential Utilized (Gross Irrigated Area)	116182.00

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Public Transport Vehicle [Nos]	13450
2	Goods Transport Vehicles [Nos.]	25393

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	132033		
2	Cattle - Indigenous	247795	145312	102483
3	Buffaloes	5898	2625	3273
4	Sheep - Indigenous	18840	5088	13752

5	Goat	200748	64210	136538
6	Pig - Indigenous	6453	2805	3648
7	Poultry - Indigenous	437598		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	18
2	Disease Diagnostic Centres	121
3	Artificial Insemination Centers	150
4	Animal Breeding Farms	1
5	Dairy Cooperative Societies	21
6	Fishermen Societies	5
7	Animal Husbandry Training Centres	2
8	Animal Markets	0
9	Fish Markets	3

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	12788.00	MT	29	gm/day
2	Egg	38.54	Lakh Nos.	38	nos/p. a.
3	Milk	34160.00	MT	99	gm/day
4	Meat	282034.00	MT	7	gm/day

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
1.a Additional Information	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
2. Soil & Climate	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
3. Land Utilisation [Ha]	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
4. Ground Water Scenario (No. of blocks)	Ground Water Report-2018
5. Distribution of Land Holding	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
6. Workers Profile [In '000]	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
7. Demographic Profile [In '000]	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
8. Households [In '000]	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur



9. Household Amenities [Nos. in '000 Households]	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
10. Village-Level Infrastructure [Nos.]	Agriculture Kharif Strategy Booklet- 2024 by O/o CDAO Sambalpur
11. Infrastructure Relating To Health & Sanitation [Nos.]	www.poshantracker.in
12. Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Startegy-2024 booklet of O/o of CDAO Sambalpur
13. Irrigation Coverage ['000 Ha]	Agriculture Startegy-2024 booklet of O/o of CDAO Sambalpur
14. Infrastructure For Storage, Transport & Marketing	VAHAN Website
15. Animal Population as per Census [Nos.]	AH Census 2019
16. Infrastructure for Development of Allied Activities [Nos.]	CDVO Office Sambalpur
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	CDVO Office Sambalpur

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing – Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)		17.00	
2	Land Holdings - MF (%)			24.00
3	Rainfall -Normal (mm)			1496
4	Rainfall - Actual (mm)			1444
5	Cropping Pattern			paddy pulses oilseeds and cash crops

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	163982.00	172343.00	201403.09

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				106.67	548.28	5139.96	105.94	645.62	6094.20
2	Maize				4.03	9.00	2233.25	4.18	33.56	8028.71
3	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram				3.05	3.37	1104.92	2.87	3.04	1059.23
4	Mungbean				18.45	10.40	563.69	16.27	8.90	547.02
5	Urdbean				13.20	7.70	583.33	12.50	6.60	528.00
6	Cowpea				0.40	0.20	500.00	0.80	0.50	625.00
7	Groundnut				0.50	0.60	1200.00	0.73	0.93	1273.97

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)			1.93
2	Net sown area (lakh ha)			1.06
3	Cropping intensity (%)			182.08

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)			153.00
2	Fertilizer consumption - Rabi (kg/ha)			126.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Agriculture Strategy Booklet-2024 by O/o CDAO Sambalpur
Table 2: GLC under Agriculture	ACP Achievement Data of Sambalpur by SLBC through LDM Sambalpur
Table 3: Major Crops, Area, Production, Productivity	Horti Agriculture Strategy Booklet-2024 by O/o CDAO Sambalpur
Table 4: Irrigated Area, Cropping Intensity	Agriculture Strategy Booklet-2024 by O/o CDAO Sambalpur
Table 5: Input Use Pattern	Agriculture Strategy Booklet-2024 by O/o CDAO Sambalpur

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	720.00	1383.00	3020.29

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)		194	194
2	Net Irrigated Area ('000 ha)		101	101
3	Gross Irrigated Area ('000 ha)		150	150

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Sambalpur by SLBC through LDM Sambalpur
Table 2: Irrigated Area & Potential	Agriculture Strategy Booklet-2024 by O/o CDAO Sambalpur

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	8110.00	14035.00	16993.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors			181
2	Power Tillers			1241
3	Threshers/Cutters			611

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Sambalpur by SLBC through LDM Sambalpur
Table 2: Mechanisation in District	Agriculture Strategy Booklet-2024 by O/o CDAO Sambalpur

Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1186.00	3579.00	4983.13

Table 2: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Bael					0.33	2.36
2	Banana					0.78	15.62
3	Guava					0.20	1.65
4	Jackfruit					0.25	5.41
5	Litchi					0.19	1.25

6	Mango					7.41	25.26
7	Papaya					0.03	1.31
8	Pineapple					0.05	0.83
9	Pomegranate					0.04	0.23
10	Lemon					0.31	3.36
11	Bitter Gourd					0.40	3.71
12	Bottle Gourd					0.30	4.39
13	Brinjal					1.73	28.76
14	Cabbage					0.56	16.29
15	Cucumber					0.03	1.38
16	Onion					1.37	14.27
17	Potato					1.20	11.44
18	Tomato					1.70	25.01
19	Carrot					0.01	0.09
20	Cauliflower					1.15	17.84
21	Garlic					0.26	0.84
22	Okra					1.40	14.30
23	Pumpkin					0.86	20.25
24	Radish					0.76	8.00
25	Ridge Gourd					0.07	0.60
26	Pointed Gourd					0.17	2.37
27	Yam Bean					1.23	11.61
28	Marigold					0.33	2.73
29	Rose					0.03	72.08
30	Cashew					4.37	3.76
31	Coconut					0.07	35.21
32	Chilli					10.08	52.19
33	Coriander					1.47	1.59
34	Ginger					0.42	6.76
35	Turmeric					0.35	0.67

Table 3: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters		2	4

Table 4: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name		Chilli	Chilli
2	Area cultivated (Ha)		5869	5555

Table 5: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)			Sambalpuri Bandha
2	Weavers' population (No.)			6000

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Sambalpur by SLBC through LDM Sambalpur
Table 3: Production and Productivity	AREA AND PRODUCTION OF HORTICULTURE CROPS-2023-24 (Final Advance Estimate)
Table 3: Production Clusters	APC Annual Report 2023-24
Table 4: Crop Identified for One District-One Product	ODOP Data
Table 5: Weavers Clusters	NABARD

Forestry & Waste Land Development
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	936.00	2447.00	643.53

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)			398
2	Waste Land ('000 ha)			503
3	Degraded Land ('000 ha)			42

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data of Sambalpur by SLBC through LDM Sambalpur
Table 2: Area under Forest Cover & Waste Land	Agriculture Strategy Booklet-2024 by O/o CDAO Sambalpur

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)	1558.00	5769.00	6361.99

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Sambalpur

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1816.00	3884.00	5494.08

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Sambalpur

Animal Husbandry -SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	178.00	10587.00	6131.01

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Sambalpur

Fisheries Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	509.00	2229.00	3311.26

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Reservoirs (No.)	1	1	1
2	Cage Culture/ Bio-floc technology (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Sambalpur
Table 2: Inland Fisheries Facilities	Office of DFO

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	431.00	3346.00	1054.49

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)			4
2	Cold Storages (Capacity - '000 MT)			5
3	Storage Godowns (No.)			82
4	Storage Godowns (Capacity - '000 MT)			40
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			3
6	Market Yards [Nos] / Wholesale Market (No.)			42
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Sambalpur
Table 2: Agri Storage Infrastructure	GoO database

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)	30.00	428.00	246.56

Table 2: NABARD's interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement from SLBC through LDM Sambalpur
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)	703.00	893.00	1131.00

Table 2: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)			312

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Sambalpur
Table 2: Production of inputs	Agriculture Strategy -2024 booklet by O/o CDAO Sambalpur

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)	28227.00	20565.00	34271.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Sambalpur

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	182112.00	172999.00	303361.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Udyog Aadhar Registrations (No.)			232

Table 3: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)			2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Sambalpur
Table 2: MSME units – Cumulative	Udyam Portal
Table 3: 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	1092.00	0.00
2	GLC under Education (₹ lakh)	7440.00	3995.00	4229.00
3	GLC under Housing (₹ lakh)	7756.00	18541.00	24792.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	27	13	14125

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Sambalpur
Table 2: Progress under PMAY	PMAY Database of GoI

Public Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (₹ lakh)	16287.57	10327.13	27624.43

Sources

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

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	2414.00	0.00	5982.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Sambalpur

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)	82.00	1.00	535.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Sambalpur

Informal Credit Delivery Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	16136.29	28310.10	37238.85
2	JLG Bank Linkage (₹ lakh)		128.22	150.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	9	9	9
2	No. of SHGs formed	7959	11615	10052
3	No. of SHGs credit linked (including repeat finance)	7959	8713	9307
4	Bank loan disbursed (₹ lakh)	16136.29	28310.10	37238.85
5	Average loan per SHG (₹ lakh)	2.03	3.25	4.00
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data from SLBC through LDM Sambalpur
Table 2: Status of SHGs	DPM-OLM and DCC Agenda Note March 2024

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.)			26
2	Consumer Stores (No.)			2
3	Housing Societies (No.)			1
4	Marketing Societies (No.)			2
5	Others (No.)			1
	Total (No)	0	0	32

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.)			80

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

Sr. No.	State	District	Block	31/03/2024		
				Sector	No of Societies	Spread
1	Odisha	Sambalpur	Bamra	Milk Societies	1	Deficient
2	Odisha	Sambalpur	Jujomura	Milk Societies	2	Average
3	Odisha	Sambalpur	Kuchinda	Milk Societies	6	Average
4	Odisha	Sambalpur	Maneswar	Milk Societies	2	Average
5	Odisha	Sambalpur	Rairakhol	Milk Societies	1	Average
6	Odisha	Sambalpur	Rengali	Milk Societies	1	Average
7	Odisha	Sambalpur	Rengali	Fishery Societies	4	Average
8	Odisha	Sambalpur	Bamra	Marketing Societies	1	Deficient
9	Odisha	Sambalpur	Dhankauda	Consumer Stores	2	Average
10	Odisha	Sambalpur	Dhankauda	Salary Earners Societies	1	Rich
11	Odisha	Sambalpur	Dhankauda	Milk Societies	7	Average
12	Odisha	Sambalpur	Dhankauda	Fishery Societies	1	Deficient
13	Odisha	Sambalpur	Dhankauda	Housing Societies	1	Rich
14	Odisha	Sambalpur	Dhankauda	Marketing Societies	1	Rich
15	Odisha	Sambalpur	Jamankira	Milk Societies	1	Average

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi- urban	Urban	mFIs/ mFOs	SHGs/ JLGs	BCs/ BFs	Villages	Households
Commercial Banks	29	168	56	28	84	0	6802	0	25	0
Regional Rural Bank	1	23	16	4	3	0	7120	0	20	0
District Central Coop. Bank	1	10	6	0	4	0	1805	0	175	0
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0
Primary Agr. Coop. Society	80	80	80	0	0	0	0	0	26	0
Others		0	0	0	0	0	0	0	0	0
All Agencies	111	281	158	32	91	0	15727	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						2491624.00	2726366.00	2036416.00	-25.3	91.60
Regional Rural Bank						49993.00	52072.00	62848.00	20.7	2.83
Cooperative Banks						105667.00	110713.00	123804.00	11.8	5.57
Others						0.00	0.00	0.00	0	0.00
All Agencies						2647284.00	2889151.00	2223068.00	-23.1	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	0	0	0	2446982.00	2717189.00	2931458.00	7.9	96.02
Regional Rural Bank	0	0	0	0	0	16542.00	18997.00	23597.00	24.2	0.77
Cooperative Banks	0	0	0	0	0	85216.00	98341.00	97887.00	-0.5	3.21
Others	0	0	0	0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	2548740.00	2834527.00	3052942.00	7.7	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	98.2	99.7	144.0
Regional Rural Bank	33.1	36.5	37.5
Cooperative Banks	80.6	88.8	79.1
Others	0	0	0
All Agencies	96.3	98.1	137.3

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	391403	500155	197091	56403
Regional Rural Bank	57097	41991	17427	6381
Cooperative Banks	0	1043	375	0
Others	0	0	0	0
All Agencies	448500	543189	214893	62784

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 [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	478331.58	16.3	129771.68	4.4		0.0		0.0		0.0

Regional Rural Bank	10588.21	44.9	5017.96	21.3		0.0		0.0		0.0
Cooperative Banks	66614.66	68.1	66613.45	68.1		0.0		0.0		0.0
Others	0.00	0	0.00	0		0		0		0
All Agencies	555534.45	18.2	201403.09	6.6	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 [%]	Targe [₹lakh]	Ach' ment [₹lakh]	Ach' ment [%]	
Commercial Banks	235267.91	302084.00	128.4	351263.00	297781.00	84.8	390916.72	478331.53	122.4	111.9
Regional Rural Bank	10612.74	13277.00	125.1	17335.00	18325.00	105.7	23649.17	10588.21	44.8	91.9
Cooperative Banks	74371.92	56253.00	75.6	61181.00	59412.00	97.1	116901.60	66614.66	57.0	76.6
Others			0			0			0	0.0
All Agencies	320252.57	371614.00	116.0	429779.00	375518.00	87.4	531467.49	555534.40	104.5	102.6

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'men [₹ lakh]	Ach' Ment [%]	Target [₹lakh]	Ach' Ment [₹ lakh]	Ach ment [%]	Target [₹lakh]	Ach Ment [₹lakh]	Ach ment [%]	
Crop Loan	94024.78	112448.00	119.6	105019.00	102476.00	97.6	126021.00	113991.23	90.5	102.6
Term Loan (Agri.)	53163.99	51534.00	96.9	54047.00	69867.00	129.3	64865.00	87411.86	134.8	120.3
Total Agri. Credit	147188.77	163982.00	111.4	159066.00	172343.00	108.3	190886.0	201403.09	105.5	108.4
MSME	141700.00	182112.00	128.5	216620.00	172999.00	79.9	279436.23	303361.01	108.6	105.7
Other Priority Sectors*	31363.80	25520.00	81.4	54093.00	30176.00	55.8	61145.26	50770.30	83.0	73.4
Total Priority Sector	320252.57	371614.00	116.0	429779.00	375518.00	87.4	531467.49	555534.40	104.5	102.6

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

Source(s)	
1	DCC-March 2024 March 2023 March 2022 Agenda Note
2	174th and 175th SLBC Agenda Note
3	LDM Sambalpur

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

- viii. World's Largest Cooperative Training Scheme. This aims at revamping existing cooperative training structure in the country.
- ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.
- xi. To provide facilities at par with FPOs for existing PACS.
- xii. Establishment of National Cooperative Database Digital.

Agriculture Mission:

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

- i. Agri Stack:

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

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

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

- iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme:

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

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- vi. A network of nucleus breeding centres for shrimp 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

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

Hygiene (WASH).

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other

stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.ii. Expansion of JIVA:

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

9.iii. Accelerator approach for growth of FPOs:

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

9.iv. Saturation Drive campaign:

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

9.v. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in

agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up.

5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture.

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission.

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of the district is predominantly agrarian with a majority of the population dependent on agriculture and allied sectors for employment and income. Thus, it holds the key to the socio-economic development of the district.

The district falls under the Eastern Plateau & Hills- Eastern Plateau (Zone-7). The gross cropped area of the district is 193674 ha (2023-24) and the net sown area is 105935 ha (2023-24) with average cropping intensity of 137. The main crops grown in the district are cereals (paddy, maize, millets), oilseeds (ground nut, til, castor), pulses (arhar, mung, biri, cowpea etc.), vegetables (pointed gourd, lady's finger, sweet potato etc.), cash crops (chilly, ginger, turmeric etc.). Nearly 55% of the gross cropped area is under paddy cultivation.

As per the Census 2011, cultivators and agriculture labourers account for around 32% of the total work force in the district, which demonstrates the significance of agriculture. As per Agriculture Census 2015-16, there were a total number of 93734 operational holdings in the district. This includes 76683 individual holdings, 3104 joint holdings and 1787 institutional holdings. The percentage of operational holdings in marginal, small, semi-medium, medium and large category were 61.3%, 23.5%, 11%, 3.7% and 0.5% respectively.

Crop production in the district is mostly dependent on monsoons and/or channel irrigation. The district receives average 1496 mm rainfall.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

In order to increase crop production, productivity and increase the per capita income of farmers, banks provide concessional loans to them under KCC scheme as per Government directives. Under this all crop loans up to ₹ 3.00 lakh are provided at 7% to farmers. Upon timely repayment, PRI of 3% is provided to farmers. State Government is also providing IS of 2% on crop loans. Notified crops are covered under PMFBY crop insurance scheme. Along with this, the State Government has also launched CM-Kisan scheme and BALARAM a flagship programme to provide institutional credit to landless farmers in association with NABARD. Further, affordable and quality agricultural implements are being supplied to farmers by OAIC. There are 80 PACS in the district providing credit and marketing support to farmers by acting as paddy procurement centres. There is one KVK in the district that provides technology based advisory-cum-extension services and training/exposure visits to farmers. There is one soil testing laboratory, 151 seed farms in the district. There are 13 FPOs promoted by NABARD in the district acting as aggregation centres, supply chain management units with forward and backward linkages. The irrigation potential of the district is around 100679 ha which is 52% of GCA. With the current scale of production in the district, small scientific storage godown of 100 to 1000 MT can be constructed which would provide primary processing storage as well as marketing facilities.

Total Credit Potential for the sub sector is estimated at Rs 195611.00 lakh. Details are indicated in Annexure -I.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation is the most critical and essential factor for augmenting agricultural production and productivity. Development of water resources for irrigation is a thrust area of Governments. The Hirakud Dam project over the river Mahanadi is the major source of irrigation in Sambalpur district. The created irrigation potential of 100679 ha is only 52% of cultivated area leaving the major agriculture operation under rain fed condition. As assessed by Department of Water Resources, the average stage of ground water development in the district is only 15.43%. All the blocks are in 'safe' category. Under irrigation through ground water shallow tube well, bore wells and pump sets, drip and sprinklers, solar powered pumping system are feasible activities for the district. The minor irrigation activities like shallow tube well, bore wells and pump sets are traditionally financed by banks. The district is prone to regular heat waves and droughts which has been making the availability of water scarce (source: CRIDA website). Intelligent irrigation systems like drip and sprinklers as well as solar powered pumping system are the emerging activities for financing. The total credit flow in the sector over past three years has been fluctuating.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Apart from the Water Resources Dept., MI, OLIC, Agriculture Dept., OAIC, Soil Conservation Dept., Horticulture Dept., DRDA and ITDA are involved in creating irrigation potential in the district including funding under RIDF. OLIC is implementing various LI projects under State and Central Sector Schemes in the district such as BKVYBKVY-DBSK and Jalanidhi II, Revival of defunct LI projects and RKVY. OAIC implements the Jalanidhi scheme. The Horticulture Department promotes Drip and Sprinkler Irrigation projects. Under RIDF, NABARD provides financial support for the development of irrigation structures. Currently 1 major irrigation, 134 minor irrigations, 844 LI structures, 10593 dug wells, 6467 bore wells and 2 mega lift irrigation structures along with other sources of irrigation potential available in the district (source: Khariff Strategy Meet booklet 2024 of Sambalpur). The critical gaps are unsteady and erratic supply of electricity in the villages, lack of maintenance and service network, lack of awareness about sprinkler and drip irrigation systems, inadequate number of WHS and reservoirs, lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility. As part of the Amrit Sarovar Scheme of GoI, 111 sites have been identified in the Sambalpur district out of which work has commenced at 95 and work is completed at 83 sites.

Total Credit Potential for the sub sector is estimated at Rs 5560.61 lakh. Details are indicated in Annexure -I.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Sambalpur District being a purely rainfed area, hence traditional tools are being used until date. With the change in cropping pattern from subsistence farming to cash crop cultivation, farm mechanization is the need of the hour starting from field preparation to processing of agri produce. However, farm mechanization in terms of use of tractors, power tillers, irrigation devices, various intercultural operation implements like sprayers, harvesters is marginal in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Due to the DBT Scheme in Farm Mechanization in the state the district is having 181 tractors, 1241 power tillers, 43 reapers, 153 special power multi crop threshers, 187 rotavators, 378 transplanters, 13 combine harvesters, 376 pump sets, 2212 special power weeders and 458 special power brush cutters etc. (source:Kharif Strategy 2024 booklet of O/o CDAO). The gross cultivable area in the district is 193674 Ha with 105935 Ha under irrigation. Most of the tools and implements being used by farmers are either manual or animal drawn. Since majority of the farmers are marginal (< 1 ha), use of high capacity tools is not feasible. The critical gaps are unavailability of major manufacturing centers for farm equipment in the district and servicing facilities lack of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance, lack of sufficient dealers in and around the district. The major govt. schemes available are NMAET: Sub Mission on Farm Mechanisation, MKUY. DoA&FW is the nodal agency for promotion of farm mechanization in the district. OAIC acts as facilitator between farmers and dealers for supply along with subsidy release and implementation of promotional programs. There is subsidy assistance from State Govt. for various farm machineries. The district has a good network of private dealers for farm machineries providing after-sales service. But, at village level there is a lack of dedicated custom hiring centers.

Total Credit Potential for the sub sector is estimated at Rs 16090.08 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

The hot and sub-humid climate prevailing in North Western Plateau Agro-climatic Zone to which Sambalpur belongs is suitable for cultivation of various tropical and sub-tropical horticulture crops. Horticultural crops not only improve livelihood security of small and marginal farmers but also generate higher income through value addition. Farmers of the district have been taking up banana mango ginger chilli seasonal vegetables and litchi. The GoI has launched Mission for Integrated Development of Horticulture (MIDH) by subsuming various interventions under NHM, NBM, NHB CDB etc. for holistic development of horticulture sector. The 'SAMRUDHI-Agriculture Policy 2020' of State Govt. envisages development of horticulture in a big way. There are many incentives in the form of subsidy under the State and Centrally Sponsored Schemes for Horticulture Development. For promotion of horticulture, NABARD is providing concessional refinance besides project-based funding under TDF.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Department of Horticulture is the nodal department to promote the sector in the district. They have 15 nurseries to produce quality planting materials of mango, lime and other fruit crops. The local KVK supports the sector through technology dissemination and demonstration. The hilly terrains in the blocks of Bamra, Kuchinda, Jamankira and Naktideul has potential for crops like Mango, Banana, Guava, Pineapple, Jackfruit, Orange, Citrus, Litchi, Ber. Sambalpur district is also suitable for floriculture like rose, marigold, dahlia, zinnia etc. and medicinal and aromatic plant cultivation. Production of planting material, seed infrastructure, establishment of new orchards, flower gardens, spices protected cultivation promotion of IPM INM and organic farming, creation of post-harvest management infrastructure etc. are the major activities identified in the action plan. Further, the department has been promoting protected cultivation and vegetable clusters in the district. 32 FPOs are operating in the district out of which 13 have been promoted by NABARD. Horticulture Training Institute at Nildunguri is providing training to the horticulture farmers. The district has a Horticulture College of OUAT. There are 4 cold storages

of 19000 MT storage capacity. The various govt. schemes available are MIDHNHM etc. Similarly, subsidy based scheme is implemented by state government also.

Total Credit Potential for the sub sector is estimated at Rs 14902.03 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

The district of Sambalpur has a recorded forest area of 3.28 lakh ha that accounts for 49.52% of its geographical area. Large scale felling of trees in natural forests for timber wood fuel and fodder pose threat to the environment and is also contributing to reduction in forest area. The district has tremendous potential for development of farm forestry. The 19000 ha cultivable waste land and 34000 ha fallows are potential areas for expansion of forest coverage. Individual farm forestry and waste land development schemes can be promoted on the private lands of individual farmers. Bank loan is yet to play any significant role in promotion of this sector.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department and Odisha Forest Development Corporation are the agencies working for the development of forestry sector. The Forest Department provides seedlings and technical guidance to farmers. Watershed Development Programmes also have wasteland development as one of the components. The Sisal Research Station in Bamra has also been working on Sisal plantation and marketing of the Sisal ropes. The Soil Conservation Department has been supporting plantation of economically important species like Cashewnut Eucalyptus etc. on wastelands. They have been motivating farmers to take up plantation in their backyard/farmyard so that farmers can supplement their income. At present there is no forest based industry in the district. The critical gaps are lack of land availability to commence any plantation projection-availability of forest based industries low value addition in NTFP products and low involvement of bank in providing credit.

Total Credit Potential for the sub sector is estimated at Rs 1246.17 lakh. Details are indicated in Annexure -I

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Animal Husbandry offers good scope for rural employment and provides additional income to the farmers. As per 20th livestock census 2019 the district has cattle population of 247795 and buffalo population of 5898. The number of breedable cows and buffaloes in the district is 102483 and 3273 respectively. Agro-climatic conditions of the district are suitable for rearing of crossbred cows and graded Murrah buffaloes. But the short supply of quality animals leads to sourcing of milch animals from the neighboring States of Jharkhand and Chhattisgarh besides procurement from adjacent district markets. The per capita milk availability of 99 grams per day in the district is far below the ICMR recommended consumption level of 280 grams per day. The traditional activities for financing the sector are rearing of cross bred cows and buffaloes etc. The emerging activity under the sector is calf rearing.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Veterinary Dept. headed by CDVO and assisted by VDs and LACs is the nodal department to promote the sector through implementation of various promotional schemes. To provide animal health care and other extension services to farmers of the district there are 17 veterinary hospitals and dispensaries, 132 Livestock Aid Centers

(LAC), 9 mobile veterinary units (one in each block), 116 AI centers and 102 mobile AI centers and one disease diagnostic center. One milk Union Samaleswari Regional Co-operative Milk Producers' Union Ltd (SAMUL) provides marketing facilities of milk through its MPCSSs. It has a dairy plant (capacity – 50000 litres per day) at Goshala Sambalpur. There is a State Livestock Breeding Farm at Chipilima with units of breeding farms for cattle, pigs, sheep and goats. There is also a semen bank in Chipilima farm. Central Cattle Breeding Farm located at Chipilima also provides good breed animals like Red Sindhi to the farmers. One State Fodder Farm is located in Chipilima part of which is utilized by BAIF to develop fodder. The critical gaps in the sector are availability of green fodder and dry fodder against the requirement non availability of good quality animals in the district feed mixing plant providing investment opportunity for the same.

Total Credit Potential for the sub sector is estimated at Rs 6877.74 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 another important allied activity in the district having potential for creation of employment and livelihood for the rural poor. Besides poultry meat egg is an important source of high quality protein minerals and vitamins. The agro-climatic condition of the district is suitable for poultry farming. As per 20th Livestock census 2019, there are 434983 poultry birds and 2615 other birds in the district. With egg production of 74.2 million during 2012-23 the per capita consumption is only 76 eggs against a requirement of 180 eggs per year. SHGs prefer to have backyard poultry as one of their livelihood activities. Besides the growing demand for meat and egg also encourages rural entrepreneurs to take up poultry projects. The traditional activities for financing the sector are rearing of poultry broiler layer and other units of backyard poultry.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Veterinary Dept. headed by CDVO and assisted by VDs and LACs is the nodal department to promote the sector through implementation of various promotional schemes. The CPDO at Bhubaneswar and other private agencies supply the Day Old Chicks. Private companies also provide backward and forward linkages to entrepreneurs under various business models. In order to give a boost to this sector, Govt of Odisha has taken a number of initiatives viz. poultry is declared as Agriculture. OERC has reduced the power tariff for poultry farms. Finance Dept. has issued VAT exemptions on poultry feed supplements and additives State Level Apex Committee on poultry development has been formed to ensure better co-ordination etc. • Under MKUY special thrust is given to promote establishment of layer units. The existing veterinary institutions mentioned in dairy section also provide clinical and extension facilities to poultry farms. The district has a duckery hatchery. The hatchery unit at Chipilima produces colored birds that are in high demand in rural pockets. There are two layer farms by private entrepreneurs in the district as on 31 March 2023 with a bird size of 120000 birds.

Total Credit Potential for the sub sector is estimated at Rs 5532.48 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

The district is famous for its high quality goat meat production. Kuchinda, Bamra, Jamankira, Jujomura, Rairakhol and Naktideul blocks of the district are potential areas for rearing of goats and sheep due to availability of vast forest area and degraded

land for grazing these animals. Animals reared are of local non-descript varieties. As per 20th Livestock Census 2019, there are 200748 goats, 18840 sheep and 6453 pigs in the district. Farmers procure goats and sheep from local markets and from neighboring districts. Pigs are available locally and are also procured from State Livestock Breeding Farm (SLBF) Chiplima. Rearing of goat sheep and pig is an economic activity mostly for tribal agricultural laborers and small/marginal farmers as it provides them an additional source of income and gainful employment. The meat production was 8.02MT as on 31 March 2023. However, there is a very limited demand for pork. Integrated farming practices with SGP as one of the activities will help in increasing farmers' income.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The Veterinary Dept. through its VDs and LACs provides extension support and also administers the central program of NMPS for protein supplement and herd improvement. Majority of animals available in the district are of local breed and mostly reared at subsistence level. The State Livestock Breeding Farm and Central Breeding Farm are located at Chiplima. There are 98 livestock aid centers and 17 veterinary dispensaries present in the district as on 31 March 2023. There is no organised slaughter house in the district. Chipilima has Goat and Pig Farms. There is no unit for processing of leather/ skin of the animals. The National Livestock Mission launched by the Govt. of India in 2014 and MKUY by State Government aims at increasing livestock production and productivity which includes the contributions from sheep goat and piggery. There is capital investment subsidy assistance available for development of sheep goat and piggery sector. In order to promote small scale units in rural areas Govt. of Odisha has relaxed the ban on grazing of sheep and goats in forest areas.

Total Credit Potential for the sub sector is estimated at Rs 20245.07 lakh. Details are indicated in Annexure -I.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector in Sambalpur district is associated with culture and capture activities in potential freshwater resources in the form of 33500.48 ha ponds/tanks 25485 ha of reservoir/MIPs and stretches of rivers and canals. The total fish production of 15581 MT (2019-20) with per capita fish consumption at 15.38 kg/annum. Fishermen population of the district mostly comes under BPL category. Considering the change in dietary habits and increase in purchasing power of people the demand for fish in the district is increasing. The traditional activities for which banks provide support in the sector include 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. In recent years, institutional credit flow to the sector in the district has seen an increasing trend. On account of the gap in demand and supply introduction of sector-friendly policies thrust accorded and above all the availability of unutilized/underutilized resources the sector has potential for further development.

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. The two fish seed hatcheries with 100 million spawn and 12 million fry production capacity not only meet the seed demand of the district but also supply seed to neighboring districts. Orissa Pisciculture Development

Corporation (OPDC) has a fish seed hatchery at Chiplima with 400 million production capacity. The three fish seed rearing farms at Sangramal, Rairakhol and Kuchinda have provision for raising advanced fingerlings. There are four primary fishermen cooperative societies in the district taking up capture fisheries in reservoirs. Some of the sector specific schemes of both Government of India and State Government are PMMSY Matsya Pokhari Yojana (Mo Machha Pokhari) MKUY Matsyajibi Unnayana Yojana etc are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture and culture of GIFT Tilapia are encouraged. In private participation, Cage culture is being taken up in Hirakud reservoir. Bankers are encouraged to cover fisheries activities under KCC scheme.

Total Credit Potential for the sub sector is estimated at Rs 195611.00 lakh. Details are indicated in Annexure -I

Total Credit Potential for the sub sector is estimated at Rs 5636.50 lakh. Details are indicated in Annexure -I

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

In Sambalpur district, SF and MF account for 73% of farm households with 41% of the land area. The farmers in rural areas still adopt the traditional methods of cultivation with plough and bullocks as the major implements. Bullock-driven carts which form an inseparable part of rural transport system are used for transportation of farm yard manure to the field transporting agricultural produce to the market transport of construction materials etc. There are also specialized farm operations for which farmers prefer bullocks. Bullocks are reared as an additional income activity in rural pockets. With the present population of bullocks in the district being less there is need for alternate source of cultivation irrigation and marketing by way of promoting solar enabled pump sets and credit linkage of FPOs for agro service centres aggregation and marketing.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Farm machinery and agriculture implements are mostly used for ploughing after use of bullocks and transportation is mostly carried out by tractors. Still bullock carts are popular in the district in majority of rural pockets. Transport vehicles which includes two wheelers and electric vehicles are slowly gaining popularity and are sponsored by government departments under various schemes like Crop diversification programme etc. NABARD is also providing rural cart and transport vehicle facilities to FPOs for transport of their produce to nearby towns and cities.

Total Credit Potential for the sub sector is estimated at Rs 16595.81 lakh. Details are indicated in Annexure -I.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Under the prevailing agro-climatic conditions and extent of irrigation coverage in the district mostly mono-cropping is adopted with thrust on crop production which is subject to uncertainty of income and employment. In this context the integration of various agricultural enterprises has great potential to supplement farmers' income and creation of gainful family employment. 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". Assessment of farm incomes indicate that diversified farms with more than two enterprises get more income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. Under this system the various components - crops livestock birds and trees are judiciously combined. The crops may have subsystems like monocrop mixed/intercrop multi-tier crops of cereals legumes (pulses) oilseeds forage etc. The livestock components may be milch animals goat sheep poultry bees fish and the tree components may include fruits timber fuel and fodder. The IFS components and their composition varies on the basis of prevailing field conditions and category of farmer (SF/MF medium and big farmers).

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Most of the development departments promote the concept of IFS. The local KVK has developed a few models for demonstration. In the district, the potential integration models may be Paddy with pulses/oilseeds Fishery with Poultry/Dairy/Horticulture farm-forestry with pulses/spices etc. The National Mission for Sustainable Agriculture (NMSA) with focus on enhancing productivity through Integrated Farming is under implementation. Under The 'SAMRUDHI - Odisha Agriculture Policy 2020' KVK/RTTS (OUAT) have to develop IFS model for all 10 agro-climatic zones in the State. Sambalpur district has seen implementation of a few integrated farming system based projects, which mostly have an integration of pisciculture dairy and horticulture through MKUY. There have been many progressive farmers who with able support from the line departments have been able to develop good integrated projects. NABARD is implementing one such IFS project under Tribal Development Fund in Kuchinda block where orchard based plantations such as mango and cashew are done along with goatery, poultry raising etc. Intercropping is also done with papaya pineapple and medicinal crops.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Adequate scientific storage and marketing infrastructure is essential for development of an agrarian district like Sambalpur as the farmers are constrained to dispose-off their produce at very low prices immediately after harvest. Creation of storage facilities for surplus grains and seasonal vegetables like onion, potato, tomato, cabbage and tamarind etc. is indispensable to arrest the trend. Further pledge loan facility to farmers against their stored produce will bring down distress sale largely. In the district production of Paddy Pulses and vegetables are reported at 717.81 MT, 41.78 MT and 151.6 MT respectively as on 31 March 2023. Creation of desired storage space for these products would ensure remunerative prices to the farmers. As the production units are dispersed, such facilities should be developed at block level. In private sector, Rice Mills have developed storage capacity for their own consumption as well as the need to store the rice processed under Paddy Procurement Scheme of the State Government.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 04 Cold Storages with a combined storage capacity of 4500 MT in Sambalpur district. Under WIF support Government of Odisha has developed 12 Godowns (5350 MT capacity) at PACS level that may be utilized for storage of inputs and produce of the members. FCI has its own godowns at different places. Further District Regulated Market Committee (RMC) has their 70 own godowns of 34550 MT capacity and market yard for storage and marketing of Paddy. Primary Agricultural Cooperative Societies (PACS) and GP offices have their own godowns for storage of fertilizers and grains. The district also have 2 primary markets, 36 sub yards, 6 GP

markets and 2 private warehouses.

Total Credit Potential for the sub sector is estimated at Rs 3997.17 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

In the Eastern Plateau and Hills - Eastern Plain (Zone 7) Medium to Deep black soil is predominant in Sambalpur district. The district has 52% of its net sown area under rain fed agriculture. The district receives normal rainfall of 1495.7 mm, out of which more than 80% is received during June to September. Out of total area of 666293 ha, 19000 ha is cultivable wasteland and 34000 ha constitutes current fallow and other fallow which can be brought under cultivation by using different land development activities. Some of the land development activities that can be taken up to improve the productivity of land are on-farm development works like land levelling flow channels check basins and drainage channels soil improvement through special reclamation procedures fodder development and pasture land management use of gypsum and organic manures.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Soil Conservation Department is the nodal department to promote various activities to control soil erosion water management water harvesting structures and integrated activities under watershed development projects. Watershed Department is functioning at Burla headed by a Project Director. They are implementing watershed projects in different clusters of the district through their team of officers stationed at sub-divisional and block headquarters. The department is implementing watershed projects under IWMP for treatment of degraded/eroded area. Departments of Agriculture Horticulture Forest Animal Husbandry OAIC and KVK are also associated with the sector. Agriculture and Horticulture Depts. and NGOs are involved in the promotion of organic farming. Due to the excessive use of chemical fertilizers and pesticides, the soil health in the district particularly irrigated patches has deteriorated sharply over the years. There is need of awareness building in respect of importance of increasing organic content in the soil. There is also assistance from the State Govt. under Odisha State Agriculture Policy for acid soil management, vermicompost units etc. The traditional activities under land development are land levelling, construction of water harvesting structures etc. The soil testing laboratory of Agriculture Dept. is engaged in testing and issue of soil health cards. Some farmers are practicing organic farming in the district in a limited way.

Total Credit Potential for the sub sector is estimated at Rs 2895.91 lakh. Details are indicated in Annexure -I.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Seed pesticide and fertilizer are the trinity for improving the production and productivity of crops. Better seed replacement coupled with high quality seeds can improve productivity. Excessive use of nitrogenous fertilizer by the farmers in the district has shifted the NPK ratio. In comparison, application of organic manures bio-fertilizers and bio-pesticides shows enhancement in productivity while preserving the soil quality. Use of such inputs makes the soil healthier by enhancing its bio-content/humus and the crops are safe for human consumption. A growing number of individuals and institutions are taking interest in the production and marketing of Vermi-compost. Some of them have ventured into commercial production as well. The

credit flow to these activities is very less. In many cases, they are sanctioned as additional component of major projects under Horticulture and Animal Husbandry.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Various departments are engaged in popularizing organic farming, soil health management, use of vermicompost bio fertilizer etc. Some of the farmers in the district have taken up organic farming on a low scale. With the growth in horticultural activities in the district the required vermicompost is sourced from outside. The availability of huge agro-biomass is an advantage for production of organic manure on a commercial scale. There are various schemes of both Govt. of India and State Government to promote these activities. Assistance is provided under Odisha State Agriculture Policy for acid soil management vermicompost units etc.

Total Credit Potential for the sub sector is estimated at Rs 604.86 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

Food processing refers to the transformation of agricultural products into food. A well-developed food processing sector with higher level of processing helps in reduction of wastage improves value addition promotes crop diversification ensures better return to the farmers promotes employment as well as increases export earnings. This sector is also capable of addressing issues of food security, food inflation & providing nutritious food to the masses. Agro-industry provides the crucial farm-industry linkages, which helps accelerate agricultural development by creating forward linkages (processing and marketing) adding value to the farmers' produce generating employment opportunities and increasing the farmers' net income. While India is the second largest producer of fruits and vegetables in the world, its food processing industry remains underdeveloped. The food processing industry includes industries like grain processing fruits and vegetable products milk products meat and dairy products etc. There is dearth of awareness about agro processing industries among people. By and large, there are no post-harvest activities except a few sporadic value addition activities like paddy and dal processing in a miniature scale. The district is well connected by roads and railways. A few products with specific geographic characteristic (like Chilli) have not got adequate recognition due to lack of an organized market and non-aggregation of the produce for processing.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There are 65 rice mills, 14 flour mills, 03 Besan mills, 03 noodle making units, 01 dal processing unit, 07 oil extraction units, 06 Chuda mills, two spice making units, 04 Mudhi mills and 03 bakery units functioning in the district as on 31 March 2023. Under MIDH and WADI project of NABARD farmers will go for raising mango orchards grow vegetables like tomato chilli ginger etc. that will lead to increased scope for agro processing industries. GoI has introduced a new scheme "Operation Greens" for integrated development of Tomato Onion and Potato (TOP) value chain. The Ministry of Food Processing Industries (MoFPI) in partnership with the States has launched an all India Centrally Sponsored "PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial technical and business support for upgradation of existing micro food processing enterprises. Further, a Food Processing Fund (FPF) with a corpus of ₹2000 crore was established in NABARD to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein.

Total Credit Potential for the sub sector is estimated at Rs 2562.75 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 activities provide the necessary vigour and support to the agriculture sector by way of requisite linkages for the sector to establish strengthen and grow. This include credit for establishment of Public extension services loans of banks to MFIs for on lending to SHGs overdraft facilities for PMJDY etc. Public extension in Agriculture is not adequate to serve the large and geographically scattered farmers due to acute shortage of staff strength. In view of the above establishment of ACABC for providing extension and services to the farmers on payment basis are encouraged which provide expert advice and services to farmers on various technologies. Such ventures may include maintenance and custom hiring of farm equipment sale of inputs, post-harvest management and market linkages for income generation and entrepreneurship development. MFIs have been able to establish themselves as major players in the Rural Financial System by providing small loans to the rural poor households for meeting their emergent credit needs. Due to their low cost operation and proximity to the rural poor, they have subsequently expanded their credit portfolio to extend loans for rural housing and sanitation among others. They avail bulk credit from banks for on-lending to agriculture. Under the unique Financial Inclusion programme, BSBD accounts were opened under PMJDY. These beneficiaries are a potential client for extending small OD facility, which is also included in PSL.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The concept of collectivization has been propagated to ensure better returns to small and unorganized producers. GOI had established “Producer Organisation Development and Upliftment Corpus (PRODUCE) Fund” of ₹200 crore with NABARD for promotion of 2000 FPOs. Subsequently NABARD has promoted 11 FPOs in Sambalpur district out of its own fund and 21 FPOs have been promoted through CSS under 10000 FPOs scheme of GoI. The farmers of Sambalpur district take up vegetable crops in both Kharif and Rabi covering an area of 40000 ha. Financial support to these FPOs will help them establish their common procurement center and allow them to aggregate the produce for selling at competitive prices. The accounts under PMJDY are eligible for small overdraft of ₹10000/- per account as envisaged under PMJDY. Skill Development is another pivotal area for growth. The National Skill Development Corporation has been set up by GoI for skill enhancement of the unemployed poor youth. Apart from this skill, training is also imparted by RSETI, OLM, NABARD and other CSR players in the district. Credit needs of such trainees can be extended through the group mode and may give impetus to growth in the MSME sector and ‘Make in India’ campaign.

Total Credit Potential for the sub sector is estimated at Rs 1950.75 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

The district of Sambalpur is endowed with skills and resources required for various non-farm activities. The handicrafts and village industries sectors have played an important role in employment generation in rural areas. Due to availability of minerals like china clay, quartz, soap stone and coal ores several tiny and SSI units have come up in and around Sambalpur and Hirakud. The major Govt of India schemes implemented in the state are PMEGP, PMFME, Pradhan mantra Mudra Yojana, Stand Up India, Start Up India, CGTMSE. The Major Govt of Odisha schemes implemented in the state are Silpi Unnati Yojana, O-Hub Single window clearance (GO-SWIFT) to facilitate investment along with dedicated industrial land banks (GO-PLUS).

3.2 Infrastructure and linkage support available, planned and gaps

DIC headed by a GM at Sambalpur and its staff look after industrial development of the district. There are 15 large and medium industries (aluminum, steel, sponge, power etc.) existing in the district that provide employment opportunities along with 2040 small industries. The RIC has identified 73 potential activities under MSME for the district. The present MSME activities are mainly agro-based demand-based (building materials, agricultural implements, consumer articles, furniture and fabrication units etc.) and resource-based (rice mills, oil industries, cement products, stone crushing etc.). The most important skill based non-farm activity in the district is handlooms with about 1500 weaver families in Sambalpur district and about 1200 artisans engaged in art textiles cane and bamboo, dhokra casting, brass and bell metal leather and sisal fiber etc. Department of Tourism and Culture has identified 07 tourist centers in the district viz. Hirakud dam, Samaleswari Temple, Huma Temple, Ghanteswari, Gudguda, Ushakothi and Deojharan for development to attract tourists. RTC at Kuluthkani Sambalpur provides advanced training on terracotta and dhokra casting. There is one Govt. Degree Engineering College (VSSUT) at Burla, an ITI at Hirakud, two degree Engineering Colleges and four ITCs in private sector. DC (Handicrafts) GoI, KVIC and RSETI by SBI are located at Sambalpur.

Total Credit Potential for the sub sector is estimated at Rs 393698.75 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

Export plays an important role in the economy of a country. Maintaining the country's export growth leads to a healthy balance of payments sustainable growth in trade and foreign exchange reserves. Export as a whole affects the industrial environment positively. To compete internationally the industry should have quality products competitive prices and good packaging. As reliance on exporting raw material and import of finished goods has detrimental effects on the economy, the 'Make in India' campaign was introduced to improve self-reliance and establish "Brand India" image. Banks provide export credit both for Pre-shipment/ Packing Credit and Post-shipment Credit. Govt. of India has rationalized the documentation process to improve ease of doing export business. It is expected that the Export Policy by Govt. of India will diversify Indian export markets and products and give a boost to India's exports.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district has the potential to export handloom and handicraft products agriculture and forest products. At present, only one exporter engaged in Agriculture and Forest Products is present in the district. The huge production of Paddy Cotton and Onion in the district are potential commodities to support export houses. As a promotional measure, NABARD extends 100% refinance to all client institutions. All contract farming arrangements within and outside AEZs are eligible for availing special refinance package. Sambalpur is an agriculture predominant district but no agriculture produce is exported so far in the district. Big industries like HINDALCO and Aditya Alumina are exporting Aluminum ingots. Some businessmen of Sambalpur are exporting Sambalpuri fabric through Export Houses located in New Delhi and Mumbai. Kuchinda Chilli also has Export potential if traders are guided properly. To facilitate exports, export promotion schemes of GoI in existence are Advance Authorisation Scheme (AAS) to allow duty free import of input which is physically incorporated in export product. Export Promotion of Capital Goods (EPCG) Scheme to facilitate import of capital goods for producing quality goods and services to enhance India's export competitiveness and Financial Assistance Scheme (FAS) introduced by APEDA to assist businesses in export, infrastructure development, quality development and market development.

Total Credit Potential for the sub sector is estimated at Rs 1020.00 lakh. Details are indicated in Annexure -I

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is one of the basic requirements of life. Government of India has enacted the Right to Education Act on 1st April 2010 and is continuously striving to provide compulsory and free education to all children up to the age of 14. The low literacy rate of Sambalpur (65%) and changing preference of the people to seek admission in private schools provides immense scope for the education sector to grow. With better connectivity, the district holds huge scope to expand higher and technical education to support the industrialization demand and to meet the demand of service sector activities. In a district with dominance of SF/ MF, the role of banks is very important to facilitate higher professional/technical education. The Educational Loan Scheme

aims at providing financial support from banks to deserving/meritorious students for pursuing higher education in India and abroad through- 'Vidya Lakshmi' portal.

4.2.2 Infrastructure and linkage support available, planned and gaps

In Sambalpur district the various institutions engaged in the education sector include one Government Degree Engineering College, one Government Medical College, one Government ITI, 10 ITCs, two private Degree Engineering Colleges, one Government Poly Technic, two universities imparting MBA /MCA programme, one Agriculture college and one Horticulture college. As per the Directorate of Economics and Statistics, on an average, 30697 students enroll in +2 level institutions every year. Due to better connectivity, students of the district prefer to pursue professional education in neighboring districts and the State capital. The students generally avail education loans for higher studies in technical/professional education. Each bank has their own educational loan scheme. The private banks prefer sanction of education loan to students taking admission in premier institutes like IIT, IIM etc. Indian Banks Association (IBA) has put together a model education loan scheme that entails a higher quantum of loan. Central Scheme for Interest Subsidy on Education Loans during moratorium for technical and professional courses for studies in India under the IBA Model Education Loan Scheme for students from EWS with annual gross parental/family income up to ₹4.50 lakh per annum is under operation. "Kalinga Sikshya Sathi Yojana" a dedicated scheme of Govt. Of Odisha is also under implementation.

Total Credit Potential for the sub sector is estimated at Rs 5610.00 lakh. Details are indicated in Annexure -I

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is an essential requirement for human survival as well as for a decent life. Public housing essentially aims to provide the basic requirements of functional space for a family that is a core house or a starter house. While it provides essential dwelling space in a limited area it is complete in all respects including a toilet. For a SF/ MF a house is not only a place of living but also a base for his livelihood. With changes in the economic condition of families and their aspirations, there is a growing need for houses. The Ministry of Rural Development (MoRD) has estimated that there is a shortage of Rs. 439.30 lakh houses during the XII Plan period in rural India. The urban housing requirement in 2012 was estimated at 187.80 lakh out of which more than 95% was in the Economically Weaker Group or Low Income Group. According to the NSSO about 66% financing of new construction in rural areas in 2010-11 was done with their own resources followed by 27% with the support of non-institutional agencies such as money lenders family and friends. Only 9% of new construction was financed by institutional channels such as Government schemes banks and so on. Due to recovery related issues, Bank credit is not forthcoming at the desired level.

4.3.2 Infrastructure and linkage support available, planned and gaps

As per Census 2011, out of the 202247 households in Sambalpur, 149634 are in rural and 52613 are in urban area. Majority of the people in rural areas are yet to have a decent house to live in. To address this issue, Government of India had announced "Housing for All" by 2022. Various schemes like PMAY is under implementation in the district. Further, there is an increase in urbanization in Rengali, Dhankauda, Maneswar and Jujomura blocks in view of the recent Gazette Notification on Corporation status to Sambalpur town. Therefore, demand for housing loan will increase in the coming years. The outlets for sale of construction materials i.e. steel, cement, sand stone, glass, brick, wood, sanitary fittings etc. are available in all block



headquarters and towns. Rising land cost, construction cost and inadequate availability and reach of formal source of finance are affecting the sector.

Total Credit Potential for the sub sector is estimated at Rs 26860.00 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

Infrastructure primarily means the basic facilities services and installations required for a community or society. Roads power irrigation communication etc. are components of infrastructure as they act as conduits for development. The infrastructure investments in both agriculture and non-agriculture sectors lead to capital formation resulting in increased production and productivity thereby contributing to poverty reduction. Inadequate infrastructure is a major bottleneck for sustained growth of agriculture and allied sectors in Sambalpur district.

5.1.2 Infrastructure and linkage support available, planned and gaps

Infrastructure requirement under major sectors in the district and the potential block/ regions or locations in the district for the said infrastructure needs to be identified. The departments concerned may examine the same and initiate the process for provision of the same. The capital investment required by Govt. agencies and private companies for setting up dry storage and cold storage could be arranged from NABARD under warehousing scheme. Agriculture Infrastructure Fund envisages private participation in creating post-harvest agri-infrastructure through interest subvention by GoI.

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 have gained greater focus in the overall development process. As per revised Priority Sector lending guidelines "Social Infrastructure" covering schools health care facilities, drinking water and sanitation facilities in Tier II to Tier VI centers are covered under the ambit of Priority Sector lending. This policy change would enhance private participation in the sector. The present credit support to the sector has seen an increasing trend.

5.2.2 Infrastructure and linkage support available, planned and gaps

Changes in living standard and urbanization has resulted in increasing demand for these infrastructure. More and more private participation with bank finance is seen in urban and semi-urban areas. The twin sectors - health and education - are considered as sunrise sector in Sambalpur district as it is envisaged that more and more people would reside in and around upcoming towns. Further the urbanization of block headquarters and communication facility improvement due to RIDF projects (roads bridges flood protection etc.) has driven the engine of growth in rural areas. The private schools like Saraswati Vidya Mandir, Aurobindo School and English Medium Schools are slowly opening their branches at block and Gram Panchayat level. As per 2011 Census status of piped water supply and availability of modern toilet facility is poor at village level. With comparatively better services from private health care providers there is demand for opening more such facilities in important towns and centers of the district. The outlets for sale of construction materials i.e. steel cement sand stone glass brick wood sanitary fittings etc. are available in all block headquarters. There is a fairly good network of branches of commercial banks including RRBs in the district

to support the sector. Further, the unit cost of toilet under government programme does not include the cost towards water supply.

Total Credit Potential for the sub sector is estimated at Rs 14535.00 lakh. Details are indicated in Annexure -I

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Use of Coal Petroleum and Natural Gas not only results in huge national expenses but also causes adverse environmental impact. Moreover, these primary sources of energy are fast depleting. Therefore, an urgent need is established for ensuring environment and energy security of our future generations through development of environment-friendly renewable energy sources. Sambalpur district has abundant scope to harness solar energy with 300 mean sunny days available in a year. Further, the district produces huge biomass, which has the potential to be converted to energy source. However, credit flow to this sector is not encouraging and there is no system of measuring and monitoring the credit flow to the sector under the present LBR regime.

5.3.2 Infrastructure and linkage support available, planned and gaps

Odisha Renewable Energy Development Agency (OREDA) is the nodal agency for National Project on Bio-gas Development (NPBD). On the lines of target set by the Ministry of New and Renewable Energy Govt. of India the Government of Odisha has envisaged to achieve a production target of 2750 MW from non-conventional sources with prime focus on Solar Power and Biomass. The district has planned to install solar pump sets in interior villages for drinking water supply. At present, the district does not have any solar panel supplier/distributor. But people in rural areas prefer the solar lighting model to avoid intermittent power cuts.

Total Credit Potential for the sub sector is estimated at Rs 5027.75 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	3228	765.170200	649.1928
B	Ongoing tranches	1244	723.814100	398.8902
	Total (A + B)	4472	1488.984300	1048.083

- 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	4375	653.697800	568.4179
B	Rural roads & bridges	83	483.401400	372.2574
C	Social Sector	15	351.885100	107.4077
	Total (A + B + C)	4473	1488.984300	1048.083

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	3705	Irrigation potential	ha	41836
B	Rural roads	27	Road length	km	206.39
C	Bridges	31	Bridge Length	m	5060.9

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri - Other than Irrigation	1	Command Area Development	Ha	500
2	Social	15	Providing portable drinking water to rural areas	No.of villages	268
3	Agri Related	2	Flood Protection	Ha	600

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG-Bank Linkage programme launched by NABARD in the year 1992 as a pilot programme has now emerged as the largest micro finance programme in the country. Sambalpur is one of the front-runner district with respect to purveying microfinance through SHGs.

Almost all the rural financial institutions functioning in the district i.e. Commercial Banks Utkal Grameen Bank and Sambalpur District Central Cooperative Bank (SDCCB) are involved in implementation of SHG-Bank linkage programme.

The JLG mode of financing serves as collateral substitute for loans provided to the small marginal and tenant farmers oral lessees share croppers etc. It enables the banks to reach farmers through group approach adopt cluster approach and facilitate peer education and credit discipline.

6.2 Infrastructure and linkage support available, planned and gaps

District Monitoring Unit (DMU) of OLM under NRLM programme of Govt. of India is the nodal agency to ensure all round development of the sector. In order to strengthen the moment Government of Odisha has a special Department (Mission Shakti) that operates through block level functionaries. NABARD has been a strong stake holder in promoting nurturing and bank- linkage of SHGs. With an aim to facilitate banks in easy credit linkage, its E-Shakti project was implemented to digitize accounts of 7020 SHGs. As on 31 March 2024, 9307 SHGs got credit linked for an amount of ₹37238.85 lakh. The average loan size to SHGs during FY 2023-24 was ₹ 4.00 lakh. Over the years due to targeted approach, handholding support and post disbursement follow-up by the banks, the level of NPAs has gone down under SHG financing.

The SHGs have been federated at GP and Block levels. Further SHGs are being developed as Producer Groups for aggregating their produce and marketing.

NABARD provides grant supports skill development of SHGs through specialized programme like MEDP, LEDP, GRLTP and marketing support through interventions like setting up of Rural Mart, Gram Dukaan etc. for FPO and SHG products with the sole thrust on promoting feasible livelihoods by SHG members. However, per SHG ticket size of availed credit is still low at ₹ 4.00 lakh which needs to be enhanced to ₹ 5.00 lakh by active participation of line departments and bankers.

Total Credit Potential for the sub sector is estimated at Rs 41486.00 lakh. Details are indicated in Annexure -I

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The net income from paddy cultivation is decreasing every year due to increase in input cost and labour wages. To overcome this issue, farmers should be encouraged for practising organic farming, which will help them in producing the inputs in their farm itself and help them in reducing the input cost. Farmers should also be motivated to diversify their crops by promoting cash crops.
- 2 Banks have to make efforts for covering all farmers under KCC scheme as desired by Govt. of India. While extending the credit under KCC, banks have to follow RBI guidelines of extending 10% for household consumption & 20% post-harvest expenses for maintenance/repair of farm assets and also insurance cost in addition to the Scale of Finance.
- 3 RBI has raised the limit for collateral free agriculture loans from the existing level of ₹1.00 lakh to ₹1.60 lakh. Accordingly, all banks to waive such requirements for agricultural loans upto ₹1.60 lakh.
- 4 All banks operating in the district should focus on issuing KCC/ATM enabled Rupay KCC to all eligible farmers.
- 5 Strengthen the tie-up arrangements with banks insurance companies and other agricultural input suppliers and agricultural produce buyers.

2. Water Resources

- 1 As regards the availability of surface water for development of Lift Irrigation sector, the available discharge of Mahanadi river can be utilized. Moreover, the surplus discharge of drainage channel can also be utilized for irrigation through Lift Irrigation system.
- 2 Waterlogging has great impact upon the socio-economic status of the district due to agrarian nature of the district. To overcome the difficulties in poor drainage of rain and floodwater and retrieval of the waterlogged area with a view to increasing the agricultural production drainage needs priority. Remedial measures for which renovation of major drains and lateral drains needs periodic investment on operation and maintenance dredging of outfall points at regular intervals for effective functioning of the system.
- 3 Banks may extend credit facilities for taking up water management activities like creation of farm ponds de-silting and renovation of dug wells micro irrigation methods like drip and sprinkler irrigation systems.

3. Farm Mechanization

- 1 Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC, JLG, Farmers' Producers Organisations mode and also financing for replacement of agricultural implements.

- 2 Promoting custom hiring centres for farm equipment which will reduce the burden on SF/ MF. The network of PACs can be utilised for this.
- 3 Vegetable Crop production holds the promise to be mechanized from seedbed preparation planting irrigation spraying to harvesting transplanting of seedling inter culture picking and digging.
- 4 Being a major rice growing belt there is a tremendous scope for improving and modernizing the existing rice mills and establishing primary processing centre for rice and pulses to dry the wet kharif and mini rice and dal mills to make the farmer from a mere producer to a producer – primary processor.

4. Plantation and Horticulture

- 1 Organic farming and export of organically grown fruits and vegetables are good business proposition and banks may reach out to these farmers for their credit requirements.
- 2 State horticultural farms should be strengthened with sufficient infrastructure and also financial capital so as to meet the planting materials requirement of the district.
- 3 Unemployed youth may be encouraged to set up private nurseries as there is a growing demand for good quality planting materials.
- 4 Currently no intensive farming practices are followed for horticultural crops.
- 5 There is a need for popularizing scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems suitable for them.
- 6 There is need for introducing alternative horticultural crops such as lime guava papaya drumstick and aonla which are suitable for the district.
- 7 Promotion of Bee Keeping Mushroom and Sericulture as an alternate livelihood activity for rural women.
- 8 As enough nurseries for quality planting materials are not available there is an urgent need to promote nurseries through SHG members/ SHG Federations/ Farmers' Clubs so as to ensure supply of quality seedlings.
- 9 Promotion of Bamboo cultivation with subsidy under National Bamboo Mission.

5. Forestry/ Waste Land Development

- 1 Bamboo Plantation may be done. Farm bunds may be done in waste lands for future cultivation.

6. Animal Husbandry - Dairy

- 1 Banks may encourage farmers in taking up dairying and other animal husbandry activities which provides regular income to farmers. Banks may

extend KCC for meeting the working capital requirement of famers taking up Animal Husbandry and Fisheries.

- 2 Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics cultivation of improved varieties silage making enrichment of crop residues by alkali treatment etc.
- 3 Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system.
- 4 Lack of access to organized markets and meagre profits distract farmers from investing into improved technologies and quality inputs. Activity specific Farmer Producer Organizations may be formed on the lines of milk cooperatives for acting aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments.

7. Animal Husbandry – Poultry

- 1 Air conditioned counters with floor space of (400-500) sq ft. may be established in all the block headquarters where hygienically processed different types of value added chicken items can be sold.
- 2 Poultry producers' cooperative society should be developed at village level through SHGs and the marketing should be done through OPOLOFED. Eggs produced in the district are to be supplied to the Mid-Day Meal Programme operating in the schools of the district. Cultivation of maize the major ingredient in poultry feed may be encouraged.
- 3 Training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.
- 4 There is a good scope for promoting poultry activity as part of integrated farming system by the farmers as there is a huge demand for traditional breed birds for meat purposes in the district.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is demand for setting up of goat rearing units of size 20+1 and 40+2 especially among small and marginal farmers and other poor sections of the society.
- 2 There is a need to step up institutional credit for sheep and goat rearing which is currently limited.
- 3 A cold storage plant is proposed with a capacity for storing at least 100 MT of meat in the district to supply continuous meat to nearby big markets.

9. Fisheries

- 1 Development of critical infrastructure on cluster basis for brackish water culture and at marine landing center would improve overall production and export earnings.

- 2 Liaison with banks for identifying entrepreneurs timely sanction/disbursement and recovery of bank loan.
- 3 Arranging infrastructure for promotion of cluster based brackish water farming and in marine landing sites.
- 4 Coordinate with all stakeholders to ensure sustainable growth and safeguard of Small and Marginal Farmers.
- 5 Ensure supply of quality seeds feeds and maintenance of sustainable culture practices.
- 6 Pursue for insurance cover for fish farmers.
- 7 Expedite the process of registration with CAA and facilitate flow of bank loan.

10. Construction of Storage and Marketing Infrastructure

- 1 Small scientific storage godowns of 100 to 1000 MT should be constructed at each of the revenue villages or Panchayats.
- 2 Accreditation of godowns will facilitate registration of godowns with the Warehousing Development and Regulatory Authority. These registered godowns can issue Negotiable Warehouse Receipts (NWR) to help farmer in obtaining loans from banks against such NWR to avoid distress sale of agriculture produce. It will also entail the benefits of interest subvention of 3% for pledge loans issued through KCC up to ₹3 lakh per farmer for a period of six months.
- 3 Negotiable warehouse receipt system may be encouraged as this will reduce distress sale immediately after harvest.
- 4 PACS in the district do not have having godowns. Where there is demand more space they should be motivated for construction of additional godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.

11. Land Development, Soil Conservation and Watershed Development

- 1 The average productivity of major crops in the district is lower than potential yield. The reason may be due to decline in organic matter content of the soil of the State leading to low soil fertility. There is a need to promote usage of organic inputs among the farmers.
- 2 There is a need to promote farm ponds in the district mission mode.
- 3 Banks may encourage and extend the required financial support for setting up of bio fertilizer and bio-pesticide production units vermi-composting units coir pith composting units etc. through credit linked subsidy schemes available.
- 4 Banks need to propagate and popularize subsidy scheme for establishment of soil testing labs under National Project on Organic Farming (NPOF).

12. Agriculture Infrastructure: Others

- 1 Promotion of organic agriculture practices use of natural farming methods in selected blocks like Gudvella Khaprakhol and Patnagarh may be adopted by Agriculture departments. Small manure production units may be set up with grant assistance to FPOs and farmer clusters for promotion of such agriculture practices among interested farmers. This would help small and marginal farmers in reduction in cost of cultivation and high price realization by sale of organically produce vegetable and fruit crops.

13. Food and Agro. Processing

- 1 There is a need for conducting of capacity building programmes or extension outreach programmes on simple primary processing techniques at farm level that can fetch higher returns for farmer. Farmers have also to be sensitised about the support available under Agriculture Infrastructure Fund (AIF) and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) schemes.
- 2 Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district. Efforts should be made to set up the Mega food park at the earliest which will generate employment. Processing units relating to paddy pulses groundnut chilly mango cashew and also meat shall be promoted.

14. Agri. Ancillary Activities: Others

- 1 Processing units and Custom Hiring centers may be set up with the help of various departments involving Farmer Producers organizations and SHG federations. Agri-Clinic & Agri Advisory centers with demonstration unit of popular trades or activities may be set up and extension services may be provided through these centers through weekly chart of Agri & Allied sector experts from Block and district level.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Technology Transfer Centres may be established in the district for providing guidance technical know-how etc. to entrepreneurs.
- 2 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.
- 3 Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity.
- 4 Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.
- 5 Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.
- 6 Organizing the Milk/Horticulture Producers' PO with robust equity base so that they can undertake pooling value addition functions under Post Harvest Management sector.
- 7 Value Chain approach for development of food processing sector.

- 8 Popularizing CGTMSE scheme among banks to de-risk the banks on MSE portfolio which should facilitate quick flow of credit to this critical sector.
- 9 Cluster approach for lending to MSE sector for organized credit flow.
- 10 To facilitate marketing of products produced by the cottage/village and SSI units rural haats may be set up.
- 11 DIC needs to identify activity-specific clusters for focused attention and specific interventions.

16. Export Credit

- 1 Freezer units may be established to store crab meat shrimp and other products.
- 2 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 3 Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.

17. Education

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

18. Housing

- 1 Land Records need to be updated to enable banks to finance the sector. Banks should take a liberal view in financing the sector.

19. Social Infrastructure

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

20. Renewable Energy

- 1 There is need to attract investors through appropriate incentives/subsidies to set up renewable source power generation/biomass/solid waste processing units in the district. DRDA and OREDA may conduct awareness camps for popularizing solar energy devices like solar cooker solar lantern etc.
- 2 Steps need to be taken to improve the awareness among the rural masses about alternative sources of energy its cost technology transfer after sales service etc.
- 3 Banks which have financed Dairying under DEDS in a big way may also extend loans for setting up domestic biogas plants with KVIC.

21. Informal Credit Delivery System

- 1 Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises.
- 2 Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster Level Facilitators Panchayat Level Facilitator Community Bank Coordinators etc. in the district effectively in credit disbursement and recovery.
- 3 Banks may extend credit to SF/MF/landless under JLG mode.
- 4 PMJDY account holders may be sensitized to make transactions in the accounts so that they become eligible for availing the Overdraft facility of ₹10000.
- 5 SHG and JLG members should use their loan amount to start enterprise after getting training provided by various institution like SBI RSETI NABARD MEDP and LEDP programs and PMKVY.
- 6 While continuing with its goal of spreading its outreach SHG-BLP needs to address issues such as dormancy / disintegration of SHGs convergence of SHG-BLP with the developmental programmes of government / development agencies reduction of NPA levels etc.
- 7 Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders. The banking sector needs to improve the services being provided to these SHGs and look at them more as a business client and provide quick services.
- 8 SHGs in group mode (GPLF or SHG Federation) should be supported technically for management by the concerned development department and financially by banks. Development Departments of Government.

Chapter 8

Status and prospects of Cooperatives

1. Background

- a. A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.
- b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. Project for Computerization of 63,000 Primary Agriculture Credit Societies (PACSS) across the country at a total estimated cost of ₹ 2,516 Crore. Financial assistance of Rs 341.67 Cr in the Year 2021-22 and Rs 47.9 Crore in the current year, in the form of subsidy/grant to the Cooperative societies under erstwhile Central Sector Integrated Scheme on Agricultural Cooperation for the cooperative sector.
2. Preparation of model bye-laws for the PACSS to transform them into multipurpose vibrant economic entities at Panchayat Level. Creation of National Cooperative Database in consultation with all stakeholders. Inclusion of eligible Urban Co-operative Banks, State Co-operative Banks and District Central Co-operative Banks as Member Lending Institutions under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). Onboarding of Cooperative Societies on GeM Portal as buyers.

5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 50.49% of crop loans disbursed in the district. The DCCB in the district is profit making. The long term cooperative credit structure is non-operational. There is no Urban Cooperative Bank in the district.
2. The number of PACS/LAMPS 80 in the district is who have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). One of the PACS is defunct / non-functional.
3. Sambalpur is having a total of 112 societies, out of which 9 are in Bamra block, 20 are in Dhankauda block, 15 in Jamankira block, 12 in Jujumura block, 15 are in Kuchinda block, 10 are in Maneswar block, 7 are in Naktideul block, 8 are in Rairakhol block and 16 are in Rengali block.
4. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. Wings and Roots respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization).
5. Under Sahakar-se-Samriddhi the Govt of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem.
6. The number of Gram Panchayats (GP) in the district is 138. Number of GPs covered by existing PACS is 138. As per the target set by MoC, 25 new MPACS can be formed in underserved GPs. Number of dormant or defunct PACS in the district is one. Target for liquidation of Dormant/Defunct PACS is 31 October 2024.

7. World's Largest Decentralized Grain Storage Plan in the cooperative sector is being implemented to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at the PACS level, through the convergence of various GOI schemes, including AIF, AMI, SMAM, PMFME, etc.
8. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far, PACS have started providing CSC services to rural citizens in the district which will also increase the income of these PACS.
9. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.

6. Potential for formation of cooperatives

1. 34 new PACS have been formed in the district. The new societies along with few existing ones has been identified as Multi service centres and Customer service centres on pilot basis.
2. 25 new M-PACS are targeted to formed in the district as per Min. of Cooperation, GoI

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of The Project/ Activity	Project Area	Nature of support provided	CSR Collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Formation and Promotion of 10000 FPO under CSS Scheme	Promoted 2 FPOs in Jujumura block	NABARD being the Implementing agency in the CSS has appointed an Cluster based Business organization (CBBO) for formation and capacity building of farmers producer organization in Sambalpur district. Equity grant support upto Rs. 15 lakhs and fund support for a period of 03 years is being provided to the FPOs	The FPOs are at the centre of all schemes extended by Government and line Departments. One of the FPOs have been appointed as implementing agency for REWARD project in Jujumara Block	10000	Aggregation of product increase in bargaining capacity with traders during sale of the produce better marketing opportunities set up of customer hiring centres and input business through outlets by FPOs has been the greatest success of FPOs in extending support to farmer shareholders.
2	Collectivisation	Formation and Promotion of FPOs Under NABARD own fund PODF - ID	Promoted 11 FPOs in Bamra, Kuchinda, Jamankira and Rengali block	NABARD is promoting FPOs through partner agencies (NGOs)	The FPOs are at the centre of all schemes extended by Government and line Departments. The FPOs are part of CPD, REWARD, Milet Mission etc.	7000	Aggregation of product increase in bargaining capacity with traders during sale of the produce better marketing opportunities set up of customer hiring centres and input business through outlets by FPOs has been the greatest success of FPOs in extending support to farmer shareholders.
3	Climate change	Green Climate Fund (GCF)	All blocks of Sambalpur	NABARD is the financial partner in implementation of Green Climate Fund which is a foreign funded project.	Minor Irrigation Department and Panchayat Raj Department are joint implementation agencies in grounding and implementation of the project	50000	The tanks and recharge wells constructed would increase the water table in dry areas and prevent water run off. This would help in increasing agriculture production in the crop fields in adjoining areas. Moreover the solar powered pumps will

							lift water from the tanks and recharge wells for irrigation purpose.
4	Infrastructure Development	FSPF	Jujumura Rairakhola and Nakitdeul blocks	NABARD has provided financial support for Diversification based irrigation through storage and distribution of water from Waterfalls	Convergence with Horticulture and Agriculture Department for cash crop cultivation after implementation of projects.	6000	Irrigation facility increased by 3-4 months in a year in water scarce thereby improving vegetable cultivation and Rabi Cultivation
5	Promotion Activity	Gram Vikas Nidhi (GVN)	Bamra, Kuchinda, Jamankira, Jujumura, Maneswar, Rairakhola blocks	NABARD has provided financial support for a mobile van to one FPO each Bamra and Jamankira Rural Mart in Maneswar Kuchinda Rural Haat in Jujumura and OFPO in Rairakhola	Convergence with Horticulture, Agriculture Department, Gram Panchayat and Handloom Department.	2000	Marketing of produce of FPOs and SHGs through mobile van and rural mart and production enhancement and marketing of Sambalpur Bandha saree by weavers through OFPO.
6	Skill Training	Livelihood Entrepreneurs Development Programme	Bamra, Maneswar	NABARD has provided financial support for skill enhancement trainings demo units exposure visits and sustainability	Convergence with Horticulture, Agriculture Department and Fisheries Department	500	Value addition in chilly, mango and scientific fishery enhancing better price and profit
7	Women Empowerment	Micro Entrepreneurs Development Programme	All blocks of Sambalpur	Training on skill enhancement on a particular trade for earning extra income by SHG groups	Support from all line Departments for Nuseries, vermi compost, mushroom, Cultivation, tailoring, jute bag making bamboo craft, mahua value addition etc.	500	The programme helped several SHG members in taking up activities like nursery raising vermi compost unit mushroom cultivation, jute bag making bamboo craft mahua value added products making. These activities have enabled the SHG members in gaining additional income through sale of such farm and off farm finished goods.
8	Tribal Development	Wadi Project/ Tribal Development Fund project	NABARD implementing 01 TDF IFS project in Kuchinda	Each tribal family is provided grant support in the form of plantation crops like mango, cashew and is also	Supply of quality seeds and samplings by horticulture department provision of	1000	The Wadi project has highly reduced the rate of migration among tribal families as each tribal farmer now grows around 40

			block and 1 WADI project completed in Jamankira block	provided livelihood support through rearing of Poultry Goatery or bee keeping. Training and capacity building by project implementing agencies and irrigation support in dry areas along with facilities of intercropping and vegetable cultivation is also being extended to these tribal families.	irrigation facilities by Odisha Agro – Industries Corporation and active participation by line department in imparting training to these tribal households.		to 50 plantation crop in his own farmland. This has also inspired other tribal farmers to undertake such plantation and livelihood activities in the area. Income enhancement and food security problem in the poorest of poor areas of the district is being addressed through this programme.
9	Water development	Watershed Development Fund project	Jamankir, Jujumura, and Maneswar blocks	NABARD is providing grant support in dry and arid areas for construction of various structures for water retention increasing ground water level and promotion of agriculture in these dry areas through Watershed development.	Convergence with Horticulture, Agriculture Department for cash crop cultivation after during implementation of projects	1000	The watershed project has enabled farmers in the area to cultivate various crops and undertake multi cropping practices. Millet cultivation in watershed area has become a success story. With increase in water table and water retention through ponds and percolation tanks has solved the issues of water scarcity in summer season.
10	Promotional Activity	FSPF	Maneswar	NABARD provided grant support for enabling farmers to cultivate cash crops vegetables along paddy for better income	Convergence with Horticulture and Agriculture department for cash crop cultivation after during implementation of projects.	100	Beyond paddy project helped 100 farmers to do cash crops and vegetable cultivation along with paddy

Success Stories

Success Story 1: Transforming lives through Integrated Farming System



1. Scheme : Tribal Development Fund
2. Project Implementing Agency : Social Action for Rural Community
3. Duration of the project : 6 years (2022-2028)
4. Beneficiary :

No. of beneficiaries:	500
Community :	Tribals
State :	Odisha
District :	Sambalpur
Block :	Kuchinda
Village :	18 villages under Kuchinda block

Support provided

- Financial support for Land preparation (Cleaning of field, plugging and leveling) and Layout, digging of pits, filling back of pits for plantation. Procurement of Plant material like cashew, Mango, Boarder plant & Plantation and arrangement fencing of the WADI patch.
- Water Resource Development, digging of Bore well, farm pond, Renovation of WHS, Solarisation, Overhead Tank, Construction of Half Moon Structure & Soil conservation measure.

- Training, capacity Building & Exposure Visit, Farmer scientist intervention, Health and Sanitation, Institution Building. Introduction of best agricultural practices like intercrop in WADI, Drip & sprinkler irrigation, solar pump sets, mulching, high value crops, judicious use of water resource.
- Community mobilization & empower the UVS and regular meetings with UVS. Regular interaction, field visit by Horticulture, Agriculture, KVK, OUAT, RRTTS, CHES to address the issue.
- Financial support for various allied activities like goatery, fishery, bee keeping, nursery raising, poultry and high value crops along with capital investment support for goat hostel, poultry yard, farm pond etc.
- Marketing Support through Promotion & Strengthening of Farmer Producer Company through marketing of Produces. The FPO is promoted by mobilising 500 farmers.

1.2 Pre-implementation status

- No Agriculture & Horticulture activity has been taken up in waste land. Average income of the house was below 20,000/-. Migration, food in- securities, Lack of irrigation, Adoption of mono cropping, Low crop productivity, Lack of Marketing and Value Addition, Low credit absorption.
- Lack of Access to Government to schemes and programme.

1.3 Challenges faced

- Staff Retention in the project area is difficult due to remoteness of the area, Credit linkage to farmer due to only one bank branch, Elephant & wild animals' menace, Laziness of the People towards community contribution, Communication problem in the field,
- Availability of qualities of cashew plant nearby the area, Frequent Power cut impact irrigation in the field

1.4 Impact

- The social Engineering process under NABARD initiative played a pivotal role in bringing the fragmented community into a cohesive one based on their available resources, strength / Capacity, creativity and own actions.
- The community has learnt the "Art of living" by the means of the rooted advocacy for upholding their legitimate rights.
- WADI intervention was instrumental in promoting and strengthening of people's organization like SHG, Farmers club, WADI Udyan Vikash Samiti and ultimately farmer producer company as a sustainable model for the tribal.
- NABARD intervention helped the community in enhancing their livelihood status.
- WADI intervention program has become very fruitful to for marginalized community, tribals through ensuring steady flow of supplementary income throughout the year by means of inter cropping, IGA, orchard development and allied activities.
- The uniqueness of the project through support for allied activities has enabled the farmers to go for the same in a more scientific way thereby reducing mortality and loss.
- The IFS Farmers are selling their products through Producer Company Dharanidhar Chilli Producer Company to Enam Kuchinda, RMC, Sambalpur, Chhatrabajar, Cuttack and Ranchi Market in Competitive Prices.

Success Story 2: Beyond Paddy



1. Scheme :	FSPF
2. Project Implementing Agency :	Param Jyoti Vidhya Niketan
3. Duration of the project :	2 years (2022-2024)
4. Beneficiary :	
No. of beneficiaries:	100
Community :	Farmers
State :	Odisha
District :	Sambalpur
Block :	Maneswar
Village :	Mura

2.1 Support provided

- To help the farmers grow crop profitably technical support were provided. Retd. Agriculture and Horticulture officers along with ICAR, Bhubaneswar helped providing Capacity building, demonstration, etc. with regular field visit.
- Keeping in mind to save water and to stop soil erosion due to alternate crop plan compared to paddy input material were provided to the farmers like solar pumps, drip, sprayer, etc. NABARD has supported in training, technical support. Input material supply, exposure visit, market facilitation etc.

2.2 Pre-implementation status

- For last two years, with paddy as traditional farming, the farmers in their one acre of land started cultivating beyond paddy crops like Vegetables, Pulses, Oilseeds, etc. Due to this area being a drought place, only one crop was grown in a year.

2.3 Challenges faced

- Because paddy cultivation is going on in this place from the forefather times, people were not ready to leave it. During adopting crop diversification lots of challenges have been faced.
- Shift from food crops to commercial crops, Technical factors, Infrastructural Factors: Poor basic infrastructure like rural roads, power, transport, communications etc. Along with inadequate post-harvest processing infrastructure.

2.4 Impact

- The village farmers now are supplementing their family income, thus raising their standard of living to a great extent. The untiring members are now motivating the neighbouring village farmers on the activities taken up by the groups.

Success Story 3: Nursery Raising and Nurturing Vegetables



Scheme : Micro Entrepreneurship Development Program

1. Project Implementing Agency : Param Jyoti Vidhya Niketan

2. Duration of the project : 15 days

3. Beneficiary :

No. of beneficiaries :
Community : SHG Members

State : Odisha

District : Sambalpur

Block : Maneswar

Village : Nuatihura

3.1 Support provided

- Through the assistance under the expansion of vegetable under PJVN with the support of NABARD the group now producing different saplings like Mango, Papaya, Moringa, Marry gold flower, Rose and Different Vegetables.
- Support like Capacity Building (Crop diversification Training), Demonstration, Group Discussion, Training kits for Demonstration, Skill Development, Resource Material, Bank linkage, Marketing Linkage, Better Price Realisation, Technical Support in time to time.

3.2 Pre-implementation status

- Although SHG group was already formed in this village awareness was not seen among women. They were not allowed for discussion making, venture outside etc.. at community level. The income generated during sowing and harvesting once in a year in season was not sufficient to look after their families.

- At home, they have to spend their lives within the four walls of the kitchen. These all things drives down economic growth of the families.

3.3 Challenges faced

- In the project area women constitute almost half of the total population. Where once women were kept away from social, family and economic things.

3.4 Impact

- Intervention like Nursery Raising program by NABARD has brought a change among the village women in attitude for better living, dealing with money and becoming aware of the financial planning for secured future. By this program now the women are able to get handful of income.
- The revolutionary moment that has been done by the SHG members not only brought an example to be self-reliant but also smile in each members of their family.

Success Story 4: Livelihood Enhancement through skill development in jute products



1. Scheme :	Micro Enterprise Development Program
2. Project Implementing Agency :	Association for Women and Rural Development
3. Duration of the project :	15 days
4. Beneficiary :	
No. of beneficiaries :	30.00
Community :	WSHG
State :	Odisha
District :	Sambalpur
Block :	Kuchinda
Village :	Lad

4.1 Support provided

- A 11 days training Program for selected 30 WSHG members was organized under the scheme, Micro Enterprise Development Program (MEDP) on jute Bag making wef.10.03.2023 to 20.03.2023 by the Grant Support of National Bank for Agriculture and Rural Development, NABARD.
- During the training the Master Trainer was observed a great deal of handholding technical support for the trainees day up to late evening. Information on availability of Raw material was given by the MT.

4.2 Pre-implementation status

- All the trainees women SHG members belongs to Schedule Tribe, Schedule Caste and backward caste poor small and marginalized families having less land and other source of income besides cultivation and wage laborer.

- The CBO, Maa Saraswati SHG & Maa Tarini SHG was formed in the year 2012-13 and since then the groups has loan for Agriculture and consumable needs and no Income Generation Activities and their monthly income was 1,000.00 to 1,500.00 yearly in terms of Cultivation and agricultural wage earning.

4.3 Challenges faced

- The training was completely innovative one in the district for which the issues like selection of appropriate Master trainer and negative attitude of the proposed trainees in marketing aspect, availability of raw material for preparation of varieties of Bags from Jute cloth.
- The PIA had to overcome at the beginning with regular discussion, interaction and counseling early training period.
- The entrepreneurs have no jute bag making machine of their own. They have only two machines and one machine was supported by PIA. Now a day the market needs designed product.

4.4 Impact

- Now the SHGs are selling a visible quantity of variety of bags and earned ₹2,00,000.00 (Two Lac) above. In marketing process, the support in terms of installation, selection of stall at District, Sub-Division & Block level programs by the DDM, NABARD, Sambalpur.

Appendix 1a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the District by

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

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

ICAR Institutions: ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are:

1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient

rice varieties in Odisha to promote sustainable agriculture.

2. ICAR-CIFA has launched “Amrit Catla” a genetically improved variety of Catla to enhance fish seed quality for India’s growing fish farming community.

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

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

NABARD: NABARD is proactively working on climate change in collaboration with Department of water resources Government of Odisha. Following projects are being implemented for water conservation in tribal areas of Odisha.

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

Appendix 1c

Climate Action & Sustainability

3. Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Sambalpur situated in the Eastern Plateau and Hills- Eastern Planes (Zone 7) agro climatic zone faces a dry sub-humid climate making it drought-prone and part of a rain-shadow region. As a result, agriculture in this district is heavily affected with farmers primarily focusing on monoculture.
- b This extreme climatic condition has led to lower crop productivity and a rise in farmer migration to other areas. To mitigate these challenges and ensure sustainable productivity and income growth for farmers several climate action initiatives are being implemented across Sambalpur.

3.2 Any specific Climate Change initiative in the District by

- c World Bank Funded OIIPCRA Project: The Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA) coordinated by the Department of Horticulture in collaboration with Micro Irrigation and the Agriculture Department is addressing climate-resilient farming. This project focuses on Use of organic agricultural inputs Creation of irrigation facilities Promotion of climate-smart intensification and diversification of production and adoption of new technologies aimed at increasing resilience to climate variability.
- d The Krishi Vigyan Kendra (KVK) of Sambalpur is actively promoting indigenous climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local resilient varieties and Promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.
- e The Agriculture Department is implementing crop diversification programs particularly in areas served by the mega lift irrigation projects. This initiative aims to Promote the cultivation of multi-crop systems encourage farmers to grow climate-resilient crops such as pulses and vegetables and enhance income through diversified and sustainable agricultural practices.
- f NABARD in coordination with the Minor Irrigation Department and the Panchayati Raj & Drinking Water Department is implementing a Green Climate Fund project to promote climate action. The project includes installation of solar-powered pump sets in tanks and bore wells enabling irrigation during dry seasons. Efficient water usage and sustainable irrigation practices thereby increasing agricultural productivity in drought-prone areas. Apart from this NABARD is implementing 3 watershed projects and 1 WADI-IFS project in the district. NABARD has also implemented one WADI and one Beyond Paddy project 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 Sambalpur district being the Cultural and Agriculture hub of western Odisha has appreciable potentials in the field of Geographical Indication with respect to various agri items crafts and handloom. Several products also possess export potential.
- 4 Sambalpuri bandha saree and Chilly of Sambalpur is popular in these areas. Potential under GI for these products may be explored.

Annexure 1

District - Sambalpur

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	I.Agriculture														
	A. Farm Credit														
	A.1 Crop Production, Maintenance, Marketing														
1	Ashwagandha___	100	Acre	30000	Phy	6	5	5	5	6	5	5	5	5	47
					BL	1.8	1.5	1.5	1.5	1.8	1.5	1.5	1.5	1.5	14.1
2	Castor/ Aeranda/ Randee/ Ricinus_Unirrigated/ Rainfed	100	Acre	16000	Phy	25		25		25		25	25		125
					BL	4		4		4		4	4		20
3	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	5040	500	2720	500	3210	540	420	440	470	13840
					BL	2520	250	1360	250	1605	270	210	220	235	6920
4	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani___	100	Acre	15000	Phy	260	100	250	150	250	120	230	220	150	1730
					BL	39	15	37.5	22.5	37.5	18	34.5	33	22.5	259.5
5	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	13000	Phy	590		370	740	400		370	370		2840
					BL	76.7		48.1	96.2	52		48.1	48.1		369.2
6	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	620	250	370	270	570	520	100	90	430	3220
					BL	620	250	370	270	570	520	100	90	430	3220
7	Groundnut/ Moongfali_Unirrigated/ Rainfed	100	Acre	28000	Phy	370	200	250	220	400	190	270	230	350	2480
					BL	103.6	56	70	61.6	112	53.2	75.6	64.4	98	694.4



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
8	Little Millet/ Sawa/ Suan/ Samai__	100	Acre	12000	Phy	110		190	120	150		150	150		870
					BL	13.2		22.8	14.4	18		18	18		104.4
9	Maize/ Makka_Irrigated	100	Acre	37000	Phy	740	740	740	740	620	490	990	860	740	6660
					BL	273.8	273.8	273.8	273.8	229.4	181.3	366.3	318.2	273.8	2464.2
10	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	740	300	490	250	370	250	440	490	370	3700
					BL	185	75	122.5	62.5	92.5	62.5	110	122.5	92.5	925
11	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	5930	3950	4740	5240	6420	3730	4690	5190	4570	44460
					BL	978.45	651.75	782.1	864.6	1059.3	615.45	773.85	856.35	754.05	7335.9
12	Other Vegetables__	100	Acre	35000	Phy	9720	3980	6130	9340	10580	8090	3060	6330	5680	62910
					BL	3402	1393	2145.5	3269	3703	2831.5	1071	2215.5	1988	22018.5
13	Pearl Millet/ Bajra/ Cumbu_Unirrigated/ Rainfed	100	Acre	16000	Phy	100		100	90	100		110	110	10	620
					BL	16		16	14.4	16		17.6	17.6	1.6	99.2
14	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Unirrigated/ Rainfed	100	Acre	17000	Phy	1570	940	1090	770	1580	740	1200	1100	840	9830
					BL	266.9	159.8	185.3	130.9	268.6	125.8	204	187	142.8	1671.1
15	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	27000	32000	23000	32000	26000	34000	15500	20000	28000	237500
					BL	9990	11840	8510	11840	9620	12580	5735	7400	10360	87875

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
16	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	30000	Phy	500		500	370	500		370	370	370	2980
					BL	150		150	111	150		111	111	111	894
17	Sesame/ Til/ Sesamum/ Gingelly_Unirrigated/ Rainfed	100	Acre	13000	Phy	7540	490	4450	860	9270	820	1010	2370	370	27180
					BL	980.2	63.7	578.5	111.8	1205.1	106.6	131.3	308.1	48.1	3533.4
18	Sorghum/ Jowar_Unirrigated/ Rainfed	100	Acre	17000	Phy	220	10	170	200	200	10	140	150	10	1110
					BL	37.4	1.7	28.9	34	34	1.7	23.8	25.5	1.7	188.7
19	Sunflower/ Surajmukhi_Unirrigated/ Rainfed	100	Acre	25000	Phy	37	10	25	49	25	10	37	37	10	240
					BL	9.25	2.5	6.25	12.25	6.25	2.5	9.25	9.25	2.5	60
20	Turmeric/ Haldi_Irrigated	100	Acre	90000	Phy	780	320	490	350	1150	330	910	1080	490	5900
					BL	702	288	441	315	1035	297	819	972	441	5310
21	Ube/ Purple Yam/ Ratalu__	100	Acre	100000	Phy	180	70	180	120	200	110	90	110	160	1220
					BL	180	70	180	120	200	110	90	110	160	1220
22	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	4230	1710	2670	1870	6250	1800	4920	5870	2640	31960
					BL	697.95	282.15	440.55	308.55	1031.25	297	811.8	968.55	435.6	5273.4
						21247.25	15673.9	15774.3	18184	21050.7	18074.05	10765.6	14100.55	15599.65	150470

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	Post-harvest/HH Consumption (10%)					2124.72	1567.39	1577.43	1818.4	2105.07	1807.4	1076.56	1410.06	1559.96	15047
	Repairs & maintenance of farm assets (20%)					4249.45	3134.78	3154.86	3636.8	4210.14	3614.81	2153.12	2820.11	3119.93	30094
	Sub Total														195611

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
A.2 Water Resources															
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	100	70	130	110	100	80	100	90	70	850
					BL	112.2	78.54	145.86	123.42	112.2	89.76	112.2	100.98	78.54	953.7
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	150	100	150	150	150	150	100	150	100	1200
					BL	46.28	30.86	46.28	46.28	46.28	46.28	30.86	46.28	30.86	370.26
3	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	50	50	50	50	50	50	50	50	50	450
					BL	61.63	61.63	61.63	61.63	61.63	61.63	61.63	61.63	61.63	554.67
4	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	100	80	100	100	100	60	80	90	70	780
					BL	138.38	110.7	138.38	138.38	138.38	83.03	110.7	124.54	96.87	1079.36
5	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	40	40	40	40	40	40	40	40	40	360
					BL	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	740.88
6	Sprinkler Irrigation - Mini-5.0 ha (Spacing 10 m x 10 m)	85	ha	486721	Phy	50	50	50	50	50	50	50	50	50	450
					BL	206.86	206.86	206.86	206.86	206.86	206.86	206.86	206.86	206.86	1861.74
	Sub Total														5560.61

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
A.3 Farm Mechanisation															
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy	10	15	15	10	20	20	10	20	10	13
					BL	213.46	320.19	320.19	213.46	426.92	426.92	213.46	426.92	213.46	2774.98
2	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	80	90	90	70	110	110	70	80	70	770
					BL	263.02	295.9	295.9	230.15	361.66	361.66	230.15	263.02	230.15	2531.61
3	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	210	220	270	265	280	270	220	215	210	2160
					BL	378.06	396.07	486.08	477.08	504.08	486.08	396.07	387.06	378.06	3888.64
4	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 7 Hp	85	No.	166800	Phy	100	70	110	110	120	60	70	90	60	790
					BL	141.78	99.25	155.96	155.96	170.14	85.07	99.25	127.6	85.07	1120.08
5	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	120	110	170	120	180	170	120	110	110	1210
					BL	257.14	235.71	364.28	257.14	385.71	364.28	257.14	235.71	235.71	2592.82
6	Tractor-Without Implements & Trailer-PTO 38-40 Hp Tractor	85	No.	719900	Phy	60	55	60	55	60	60	55	60	55	520
					BL	367.15	336.55	367.15	336.55	367.15	367.15	336.55	367.15	336.55	3181.95
	Sub Total														16090.08



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	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	15	5	15	15	15	10	15	5	5	100
					BL	25.84	8.61	25.84	25.84	25.84	17.23	25.84	8.61	8.61	172.26
2	Dryland Horticulture crops-Ber-1 Acre (4.0 m x 4.0 m)	85	Acre	155307	Phy	50	10	50	50	75	10	50	50	50	395
					BL	66.01	13.2	66.01	66.01	99.01	13.2	66.01	66.01	66.01	521.47
3	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	6	12	6	14	14	6	2	2	2	64
					BL	4.85	9.7	4.85	11.31	11.31	4.85	1.62	1.62	1.62	51.73
4	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	6	10	7	12	8	12				55
					BL	3.76	6.26	4.38	7.51	5.01	7.51				34.43
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	300	350	300	350	300	350	300	300	350	2900
					BL	331.4	386.63	331.4	386.63	331.4	386.63	331.4	331.4	386.63	3203.52
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy	125	80	100	70	100	50	80	70	90	765
					BL	190.99	122.23	152.79	106.95	152.79	76.39	122.23	106.95	137.51	1168.83

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Banana te	85	Acre	212155	Phy	125	150	125	125	125	125	125	125	150	1175
					BL	225.41	270.5	225.41	225.41	225.41	225.41	225.41	225.41	270.5	2118.87
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy	140	75	80	75	140	100	75	100	80	865
					BL	284.92	152.64	162.81	152.64	284.92	203.52	152.64	203.52	162.81	1760.42
10	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (1.0 m x 2.0 m)	85	Acre	209385	Phy	100	70	80	60	100	100	70	80	70	730
					BL	177.98	124.58	142.38	106.79	177.98	177.98	124.58	142.38	124.58	1299.23
9	New Orchard - Tropical/ Sub Tropical Fruits--Litchi 1 Acre (4.5 m x 4.5 m x9.0m)	85	Acre	197162	Phy	40		40	40	240		40			400
					BL	67.04		67.04	67.04	402.21		67.04			670.37
11	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (2.5 m x 2.5 m)	85	Acre	239234	Phy	150	100	170	120	170	150	150	120	120	1250
					BL	305.02	203.35	345.69	244.02	345.69	305.02	305.02	244.02	244.02	2541.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
12	Nursery -Vegetables and Flowers-Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy	3	3	3	3	3	3	3	3	3	27
					BL	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	31.32
13	Protection Structure-Poly/ Green Housing-Capsicum under Naturally Ventilated Poly house	85	sq.m.	1798	Phy	3000	2000	2000	3000	3000	1000	2000	2000	1000	19000
					BL	45.85	30.57	30.57	45.85	45.85	15.28	30.57	30.57	15.28	290.39
14	Protection Structure-Poly/ Green Housing-Tomato under Naturally Ventilated Poly house-	85	sq.m.	1356	Phy	10000	10000	10000	10000	10000	10000	10000	10000	10000	90000
					BL	115.26	115.26	115.26	115.26	115.26	115.26	115.26	115.26	115.26	1037.34
	Sub Total														14902.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	A.5 Working Capital - Bee Keeping														
	Sub Total														

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhola	Rengali	District Total
A.6 Forestry															
1	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	150	100	100	120	140	100	120	120	120	1070
					BL	174.7	116.46	116.46	139.76	163.05	116.46	139.76	139.76	139.76	1246.17
Sub Total															1246.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhola	Rengali	District Total
A.7 Animal Husbandry - Dairy															
1	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	2460000	Phy	120	150	120	100	120	120	100	120	100	1050
					BL	250.92	313.65	250.92	209.1	250.92	250.92	209.1	250.92	209.1	2195.55
2	Dairy Marketing Outlet/ Parlour--1	85	No.	10000000	Phy	1	2	1	1	2	1	1	2	1	12
					BL	8.5	17	8.5	8.5	17	8.5	8.5	17	8.5	102
3	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo - 10 LPD	85	1+1	2880000	Phy	25	30	20	20	50	30	35	45	20	275
					BL	61.2	73.44	48.96	48.96	122.4	73.44	85.68	110.16	48.96	673.2
4	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	10400000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	88.4	88.4	88.4	88.4	88.4	88.4	88.4	88.4	88.4	795.6
5	Integrated Dairy Farming-With Bio-gas & Vermi-Compost-Integrated Dairy Farming - 12 LPD (5+5)	85	No.	14520000	Phy	15	15	15	15	20	20	15	15	15	145
					BL	185.13	185.13	185.13	185.13	246.84	246.84	185.13	185.13	185.13	1789.59
6	Veterinary Clinic--Private Veterinary Clinic - 1 unit	85	No.	10000000	Phy	2	2	2	1	2	1	2	1	2	15
					BL	17	17	17	8.5	17	8.5	17	8.5	17	127.5
Sub Total															5683.44



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhhol	Rengali	District Total
	A.8 Working Capital - AH - Dairy/Drought animal														
1	Buffalo	100	1+1	66350	Phy	300	300	200	200	300	200	100	100	100	1800
	Farming_Others_Murrah Buffalo				BL	199.05	199.05	132.7	132.7	199.05	132.7	66.35	66.35	66.35	1194.3
	Sub Total														1194.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	A.9 Animal Husbandry - Poultry														
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	12	12	6	12	12	12	6	12	12	96
					BL	65.99	65.99	33	65.99	65.99	65.99	33	65.99	65.99	527.93
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy	2	2	1	2	2	2	1	2	2	16
					BL	182.43	182.43	91.21	182.43	182.43	182.43	91.21	182.43	182.43	1459.43
3	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	35	25	35	35	35	35	25	35	35	295
					BL	33.92	24.23	33.92	33.92	33.92	33.92	24.23	33.92	33.92	285.9
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	300	180	230	200	300	150	300	200	150	2010
					BL	306	183.6	234.6	204	306	153	306	204	153	2050.2
	Sub Total														4323.46

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhhol	Rengali	District Total
A.10 Working Capital - AH - Poultry															
1	Broiler Farming_Others_	100	1000	208450	Phy	200	50	50	20	100	20	100	20	20	580
					BL	416.9	104.23	104.23	41.69	208.45	41.69	208.45	41.69	41.69	1209.02
	Sub Total														1209.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhhol	Rengali	District Total
A.11 Animal Husbandry - SGP															
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	550	180	450	450	450	120	350	350	120	3020
					BL	2959.28	968.49	2421.23	2421.23	2421.23	645.66	1883.18	1883.18	645.66	16249.14
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	35	30	35	35	35	30	45	35	35	315
					BL	96.39	82.62	96.39	96.39	96.39	82.62	123.93	96.39	96.39	867.51
3	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	20	15	20	20	20	15	20	20	20	170
					BL	312.46	234.35	312.46	312.46	312.46	234.35	312.46	312.46	312.46	2655.92
	Sub Total														19772.57

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhhol	Rengali	District Total
A.12 Working Capital - AH - Others/SR															
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	150	150	150	150	150	150	150	150	150	1350
					BL	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	472.5
	Sub Total														472.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhhol	Rengali	District Total
A.13 Fisheries															
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	30	25	35	35	40	30	40	25	25	285
					BL	128.78	107.31	150.24	150.24	171.7	128.78	171.7	107.31	107.31	1223.37
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy	30	30	40	20	30	20	30	20	30	250
					BL	90.53	90.53	120.7	60.35	90.53	60.35	90.53	60.35	90.53	754.4
3	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	114.75
4	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy		1							1	2
					BL		39.1							39.1	78.2
5	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	15	15	15	15	15	15	15	15	15	135
					BL	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	253.62
6	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy	5	25	5	5	5	25	5	15	25	115
					BL	21.25	106.25	21.25	21.25	21.25	106.25	21.25	63.75	106.25	488.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
7	Integrated Pisciculture - With Duckery-0.4	85	ha	648000	Phy	3	2	2	3	3	3	3	1	1	21
					BL	16.52	11.02	11.02	16.52	16.52	16.52	16.52	5.51	5.51	115.66
8	Integrated Pisciculture - With Poultry-0.4	85	ha	645000	Phy	20	20	20	20	20	20	20	20	20	180
					BL	109.65	109.65	109.65	109.65	109.65	109.65	109.65	109.65	109.65	986.85
	Sub Total														4015.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
A.14 Working Capital - Fisheries															
1	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	200000	Phy	30	30	30	30	30	30	30	30	30	270
					BL	60	60	60	60	60	60	60	60	60	540
2	Integrated Farming_Fisheries with Poultry_With Boiler-250 birds	100	Acre	232000	Phy	30	30	30	30	30	30	30	30	30	270
					BL	69.6	69.6	69.6	69.6	69.6	69.6	69.6	69.6	69.6	626.4
3	Integrated Farming_Others_Fish farming with dairy (1+1)	100	Acre	252500	Phy	20	20	20	20	20	20	20	20	20	180
					BL	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	454.5
	Sub Total														1620.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	A.15 Farm Credit														
1	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1500000	Phy	4	3	5	4	6	3	3	2	2	32
					Bl.	51	38.25	63.75	51	76.5	38.25	38.25	25.5	25.5	408
2	Solar Energy-Solar Agriculture Pump-3HP DC submersible pump with Solar PV	85	No.	186632	Phy	500	500	500	400	500	400	500	500	400	4200
					Bl.	793.19	793.19	793.19	634.55	793.19	634.55	793.19	793.19	634.55	6662.79
3	Solar Energy-Solar Agriculture Pump-5HP DC submersible with Solar PV	85	No.	260602	Phy	500	500	500	400	500	500	500	500	400	4300
					Bl.	1107.56	1107.56	1107.56	886.05	1107.56	1107.56	1107.56	1107.56	886.05	9525.02
	Sub Total					1951.75	1939	1964.5	1571.6	1977.25	1780.36	1939	1926.25	1546.1	16595.81
	Total Farm Credit (sum of A.1 to A.15)														288297.49



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	B. Agriculture Infrastructure														
	B.1 Storage Facilities														
1	Cold Storage-Mini Unit-	85	No.	40000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	340	340	340	340	340	340	340	340	340	3060
2	Godown-Medium - 2500mt	85	No.	12250000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	104.13	104.13	104.13	104.13	104.13	104.13	104.13	104.13	104.13	937.17
	Sub Total														3997.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
B.2 Land Development															
1	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy	600	100	500	800	350	100	300	300	200	3250
					BL	456.25	76.04	380.21	608.33	266.14	76.04	228.12	228.12	152.08	2471.33
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond 1-10x10x3m in weathered/hard rock	85	No.	74000	Phy	80	100	80	80	80	60	75	60	60	675
					BL	50.32	62.9	50.32	50.32	50.32	37.74	47.18	37.74	37.74	424.58
Sub Total															2895.91

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
B.3 Agriculture Infrastructure - Others															
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x3ft	85	No.	27200	Phy	300	150	200	300	150	300	300	200	200	2100
					BL	69.36	34.68	46.24	69.36	34.68	69.36	69.36	46.24	46.24	485.52
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	65	20	65	35	65	25	65	25	25	390
					BL	19.89	6.12	19.89	10.71	19.89	7.65	19.89	7.65	7.65	119.34
	Sub Total														604.86
	Total (B.1+B.2+B.3)														7497.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	C. Ancillary Activities														
	C.1 Food & Agro Processing														
1	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	229.5
2	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	170	170	170	170	170	170	170	170	170	1530
3	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	17	17	17	17	17	17	17	17	17	153
4	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	17	17	17	17	17	17	17	17	17	153
5	Fruit Processing - Pickle-	85	No.	100000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	76.5
6	Fruit Processing - Sorting, grading & Packing-	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	17	17	17	17	17	17	17	17	17	153
7	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	38.25
8	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	229.5
	Sub Total														2562.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	C.2 Ancillary Activities -														
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	191.25
2	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	229.5
3	Loans to Agri. Start-ups --Agri Startups	85	No.	20000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	170	170	170	170	170	170	170	170	170	1530
	Sub Total														1950.75
	Total (C.1+C2)														4513.5
	Total (A+B+C)														300308.93

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
II. Micro, Small and Medium Enterprises (MSME)															
1	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Kishore Loan (Mudra loan)	85	No.	300000	Phy	30	30	30	30	30	30	30	30	30	270
					BL	76.5	76.5	76.5	76.5	76.5	76.5	76.5	76.5	76.5	688.5
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	30	30	30	30	30	30	30	30	30	270
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	114.75
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	500000	Phy	30	30	30	30	30	30	30	30	30	270
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	1147.5
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy	1	2	1	1	2	1	1	2	1	12
					BL	2125	4250	2125	2125	4250	2125	2125	4250	2125	25500
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	80	100	80	60	100	80	60	100	80	740
					BL	3400	4250	3400	2550	4250	3400	2550	4250	3400	31450

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	Phy	15	25	10	10	25	20	10	20	15	150
					BL	6375	10625	4250	4250	10625	8500	4250	8500	6375	63750
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy	1	1	2	1	1	2	1	1	1	11
					BL	425	425	850	425	425	850	425	425	425	4675
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	250	700	360	360	360	600	250	360	250	3490
					BL	2550	7140	3672	3672	3672	6120	2550	3672	2550	35598
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	4	7	3	3	7	7	3	6	4	44
					BL	340	595	255	255	595	595	255	510	340	3740
10	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	5100	5100	5100	5100	5100	5100	5100	5100	5100	45900
11	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	450	750	450	450	650	450	450	650	450	4750
					BL	7650	12750	7650	7650	11050	7650	7650	11050	7650	80750
12	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	10	15	10	10	15	10	10	15	10	105
					BL	6800	10200	6800	6800	10200	6800	6800	10200	6800	71400
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy	1	2	1	1	1	1	1	1	1	10
					BL	255	510	255	255	255	255	255	255	255	2550

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	5000000	Phy	120	600	120	250	360	480	120	360	250	2660
					BL	510	2550	510	1062.5	1530	2040	510	1530	1062.5	11305
15	Service Sector - Working Capital-Small-Service enterprises	85	No.	20000000	Phy	4	15	5	10	10	10	5	15	15	89
					BL	680	2550	850	1700	1700	1700	850	2550	2550	15130
	Sub Total														393698.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhankauda	District Total
	III. Export Credit						
1	Export Credit -Post Shipment Export Credit-	85	No.	300000000	Phy	2	4
					BL	1020	1020
	Total Export Credit						1020

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
IV. Education															
1	Education Loans-Study in Country-	85	No.	10000000	Phy	80	120	80	60	80	60	60	60	60	660
					BL	680	1020	680	510	680	510	510	510	510	5610
	Total Education														5610

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
V. Housing															
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	20000000	Phy	150	500	50	50	200	200	30	200	200	1580
					BL	2550	8500	850	850	3400	3400	510	3400	3400	26860
	Total Housing														26860

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhhol	Rengali	District Total
VI. Social Infrastructure															
1	Sanitation--	85	No.	2500000	Phy	40	40	40	40	40	40	40	40	40	360
					BL	850	850	850	850	850	850	850	850	850	7650
2	Education-Schools-Secondary school	85	No.	30000000	Phy	2	2	1	1	1	1	1	1	2	12
					BL	510	510	255	255	255	255	255	255	510	3060
3	Healthcare-Hospital-	85	No.	50000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	425	425	425	425	425	425	425	425	425	3825
	Total Social Infrastructure														14535

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhhol	Rengali	District Total
VII. Renewable Energy															
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	4	4	4	4	4	4	4	4	3	35
					BL	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	2.55	29.75
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	200	150	200	200	150	200	150	150	200	1600
					BL	510	382.5	510	510	382.5	510	382.5	382.5	510	4080
3	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	200	200	200	200	200	200	200	200	200	1800
					BL	102	102	102	102	102	102	102	102	102	918
	Total Renewable Energy														5027.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamra	Dhankauda	Jamankira	Jujomura	Kuchinda	Maneswar	Naktideul	Rairakhol	Rengali	District Total
	VIII. Others														
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy	6000	6000	6000	6000	6000	6000	6000	6000	6000	54000
					BL	600	600	600	600	600	600	600	600	600	5400
2	State Sponsored Organisation for SCs--	85	No.	160000	Phy	110	100	115	110	110	100	110	110	110	975
					BL	149.6	136	156.4	149.6	149.6	136	149.6	149.6	149.6	1326
3	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	1621	1957	2299	2029	2058	1817	1762	1940	1897	17380
					BL	3242	3914	4598	4058	4116	3634	3524	3880	3794	34760
	Total Others														41486
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)														788546.43

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	23820.74	52183.00	37755.00	36841.00	45306.00	51617.28	96310.60
RCBs	66562.32	55861.00	60821.00	59349.00	72983.00	57548.49	72103.08
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3641.72	4404.00	6443.00	6286.00	7732.00	4825.46	10440.42
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	94024.78	112448.00	105019.00	102476.00	126021.00	113991.23	178854.10

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	43504.08	46282.00	51229.00	67669.00	61365.00	78154.40	77119.67
RCBs	6829.50	263.00	288.00	21.00	343.00	9064.96	757.36
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2830.41	4989.00	2530.00	2177.00	3157.00	192.50	603.20
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (B)	53163.99	51534.00	54047.00	69867.00	64865.00	87411.86	78480.23

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	67324.82	98465.00	88984.00	104510.00	106671.00	129771.68	173430.27
RCBs	73391.82	56124.00	61109.00	59370.00	73326.00	66613.45	72860.44
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6472.13	9393.00	8973.00	8463.00	10889.00	5017.96	11043.62
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	147188.77	163982.00	159066.00	172343.00	190886.00	201403.09	257334.33

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	137141.41	178673.00	210764.00	164184.00	175798.50	224436.15	225476.98
RCBs	604.61	0.00	36.00	0.00	35752.60	0.00	2241.89
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3953.98	3439.00	5820.00	8815.00	10469.37	4645.43	14408.08
Others	0.00	0.00	0.00	0.00	57415.76	74279.43	88273.08
Sub total (D)	141700.00	182112.00	216620.00	172999.00	279436.23	303361.01	330400.03

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	30801.68	24946.00	51515.00	29087.00	38466.51	49844.27	49029.86

RCBs	375.49	129.00	36.00	42.00	7823.00	1.21	1070.81
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	186.63	445.00	2542.00	1047.00	2290.80	924.82	1970.40
Others	0.00	0.00	0.00	0.00	12564.95	0.00	18658.53
Sub total (E)	31363.80	25520.00	54093.00	30176.00	61145.26	50770.30	70729.60

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	235267.91	302084.00	351263.00	297781.00	320936.01	404052.10	447937.11
RCBs	74371.92	56253.00	61181.00	59412.00	116901.60	66614.66	76173.14
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10612.74	13277.00	17335.00	18325.00	23649.17	10588.21	27422.10
Others	0.00	0.00	0.00	0.00	69980.71	74279.43	106931.61
Sub total (A)	320252.57	371614.00	429779.00	375518.00	531467.49	555534.40	658463.96

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	52183.00	55861.00	0.00	4404.00	0.00	112448.00	36841.00	59349.00	0.00	6286.00	0.00	102476.00

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	51617.28	57548.49	0.00	4825.46	0.00	113991.23	96310.60	72103.08	0.00	10440.42	0.00	178854.10

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	52183.00	55861.00	0.00	4404.00	0.00	112448.00	36841.00	59349.00	0.00	6286.00	0.00	102476.00
W S	720.00	0.00	0.00	0.00	0.00	720.00	1383.00	0.00	0.00	0.00	0.00	1383.00
L D	30.00	0.00	0.00	0.00	0.00	30.00	428.00	0.00	0.00	0.00	0.00	428.00
F M	7859.00	231.00	0.00	20.00	0.00	8110.00	14032.00	2.00	0.00	1.00	0.00	14035.00
P & H	1186.00	0.00	0.00	0.00	0.00	1186.00	3578.00	0.00	0.00	1.00	0.00	3579.00
AH -D	1558.00	0.00	0.00	0.00	0.00	1558.00	5768.00	1.00	0.00	0.00	0.00	5769.00
AH -P	1816.00	0.00	0.00	0.00	0.00	1816.00	3870.00	2.00	0.00	12.00	0.00	3884.00

AH - S G P	178.00	0.00	0.00	0.00	0.00	178.00	10587.00	0.00	0.00	0.00	0.00	10587.00
FD	509.00	0.00	0.00	0.00	0.00	509.00	2228.00	1.00	0.00	0.00	0.00	2229.00
F & W	936.00	0.00	0.00	0.00	0.00	936.00	2447.00	0.00	0.00	0.00	0.00	2447.00
S G & M F	431.00	0.00	0.00	0.00	0.00	431.00	3346.00	0.00	0.00	0.00	0.00	3346.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	31059.00	32.00	0.00	4969.00	0.00	36060.00	20002.00	15.00	0.00	2163.00	0.00	22180.00
Sub total	46282.00	263.00	0.00	4989.00	0.00	51534.00	67669.00	21.00	0.00	2177.00	0.00	69867.00
Grand Total (I+II)	98465.00	56124.00	0.00	9393.00	0.00	163982.00	104510.00	59370.00	0.00	8463.00	0.00	172343.00

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	51617.28	57548.49	0.00	4825.46	0.00	113991.23	96310.60	72103.08	0.00	10440.42	0.00	178854.10
W S	2700.46	313.18	0.00	6.65	0.00	3020.29	3829.81	57.38	0.00	42.91	0.00	3930.10
L D	220.52	25.50	0.00	0.54	0.00	246.56	2800.68	36.99	0.00	0.00	0.00	2837.67
F M	15193.24	1762.34	0.00	37.42	0.00	16993.00	14626.14	54.71	0.00	7.06	0.00	14687.91
P & H	4455.40	516.76	0.00	10.97	0.00	4983.13	8262.09	135.56	0.00	124.64	0.00	8522.29
AH -D	5688.23	659.75	0.00	14.01	0.00	6361.99	5141.04	19.89	0.00	11.98	0.00	5172.91
AH -P	4912.24	569.74	0.00	12.10	0.00	5494.08	5304.36	39.99	0.00	20.18	0.00	5364.53
AH - S G P	5481.71	635.80	0.00	13.50	0.00	6131.01	18211.93	54.85	0.00	55.10	0.00	18321.88
F D	2960.63	343.34	0.00	7.29	0.00	3311.26	5098.34	53.10	0.00	88.11	0.00	5239.55
F & W	575.44	66.67	0.00	1.42	0.00	643.53	1201.86	28.03	0.00	0.00	0.00	1229.89
S G & M F	942.88	109.29	0.00	2.32	0.00	1054.49	4633.61	10.60	0.00	2.41	0.00	4646.62

A & F	19639.10	2278.06	0.00	48.38	0.00	21965.54	3737.34	114.87	0.00	0.00	0.00	3852.21
OTH	15384.55	1784.53	0.00	37.90	0.00	17206.98	4272.47	151.39	0.00	250.81	0.00	4674.67
Sub total	78154.40	9064.96	0.00	192.50	0.00	87411.86	77119.67	757.36	0.00	603.20	0.00	78480.23
Grand Total (I +II)	129771.68	66613.45	0.00	5017.96	0.00	201403.09	173430.27	72860.44	0.00	11043.62	0.00	257334.33

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH – D	AH -Dairy Development
AH – P	AH -Poultry Development
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Annexure - 4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agro Processing Unit	Leaf plate making		No.	300000
3	Biomass Energy	Community Bio Gas Plant		No.	100000
4	Bore Well	New		No.	132000
5	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
6	Cold Storage	Mini Unit		No.	40000000
7	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
8	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
9	Commercial Layer Farming			10000	10731000
10	Composite Fish Culture	Composite Fish Culture		ha	355000
11	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
12	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
13	Compost/ Vermi Compost	Vermi Compost		No.	36000
14	Cottage Industry	Masala Making		No.	2000000
15	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
16	Crossbred Cattle Farming			1+1	246000
17	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
18	Dairy Marketing Outlet/ Parlour			No.	1000000

19	Dal/ Pulses Mill	Mini		No.	200000
20	Diesel Pump Sets			No.	36300
21	Drip Irrigation			ha	145000
22	Dryland Horticulture crops			Acre	202675
23	Dryland Horticulture crops	Ber		Acre	155307
24	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
25	Dug Well	New		No.	162800
26	Education	Schools		No.	30000000
27	Education Loans	Study in Country		No.	1000000
28	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
29	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
30	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
31	Export Credit	Post Shipment Export Credit		No.	30000000
32	Export Credit	Pre Shipment Export Credit		No.	30000000
33	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
34	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
35	Fish marketing	Autorickshaw with Ice Box		No.	300000
36	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
37	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
38	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
39	Floriculture	Cut Flowers	Gladiolus	ha	95065
40	Floriculture	Rose	Rose	ha	73668
41	Fruit Processing	Pickle		No.	100000
42	Fruit Processing	Sorting, grading & Packing		No.	200000
43	Goat	Rearing Unit	New Shed	40+2	633000

44	Godown	Medium		No.	12250000
45	Graded Buffalo Farming		Dairy	1+1	288000
46	Healthcare	Hospital		No.	50000000
47	Heifer Rearing			20	1040000
48	Indigenous Poultry Farming	Dual purpose		250	120000
49	Integrated Dairy Farming	With Bio	gas & Vermi	No.	1452000
50	Integrated Pisciculture	With Duckery		ha	648000
51	Integrated Pisciculture	With Poultry		ha	645000
52	Lift Irrigation Schemes			No.	242110
53	Loans to Agri. Start	ups		No.	20000000
54	Loans to Distressed Persons	Jan Dhan		No.	10000
55	Manufacturing Sector	Term Loan	Medium	No.	250000000
56	Manufacturing Sector	Term Loan	Micro	No.	5000000
57	Manufacturing Sector	Term Loan	Small	No.	50000000
58	Manufacturing Sector	Working Capital	Medium	No.	50000000
59	Manufacturing Sector	Working Capital	Micro	No.	1200000
60	Manufacturing Sector	Working Capital	Small	No.	10000000
61	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
62	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
63	New Orchard	Tropical/ Sub Tropical Fruits		Acre	197162
64	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
65	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
66	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	209385
67	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	239234
68	Nursery	Vegetables and Flowers		Acre	136450
69	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
70	Other machinery	Other Machinery & Equipments		No.	386800
71	Pig Rearing Unit	New Shed		3+1	324000
72	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017

73	Power Tiller			No.	211800
74	Protection Structure	Poly/ Green Housing		sq.m.	1798
75	Protection Structure	Poly/ Green Housing	Tomato under Naturally Ventilated Poly house	sq.m.	1356
76	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
77	Reapers, Binders and Balers	Self Propelled		No.	166800
78	Rice Processing	Puffed Rice		No.	3000000
79	Sanitation			No.	2500000
80	Service Sector	Term Loan	Medium	No.	600000000
81	Service Sector	Term Loan	Micro	No.	2000000
82	Service Sector	Term Loan	Small	No.	80000000
83	Service Sector	Working Capital	Medium	No.	30000000
84	Service Sector	Working Capital	Micro	No.	500000
85	Service Sector	Working Capital	Small	No.	20000000
86	Sheep	Breeding Unit	New Shed	100+5	1838000
87	SHGs/ JLGs	Others		No.	200000
88	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
89	Solar Energy	Solar Agriculture Pump		No.	186632
90	Solar Energy	Solar Agriculture Pump		No.	260602
91	Solar Energy	Solar Pump Sets		No.	300000
92	Sprinkler Irrigation	Mini		ha	486721
93	State Sponsored Organisation for SCs			No.	160000
94	Thresher	Multicrop Power Threshers		No.	252100
95	Tractor	Without Implements & Trailer	PTO 38	No.	719900
96	Veterinary Clinic		Private Veterinary Clinic	No.	1000000

Annexure 5

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Ashwagandha			30000
2	Broiler Farming	Others_	1000	208450
3	Buffalo Farming	Others_ Murrah Buffalo		66350
4	Castor/ Aeranda/ Randee/ Ricinus	Unirrigated/ Rainfed		16000
5	Chilli/ Mirch	Irrigated		50000
6	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_		15000
7	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
8	Ginger/ Adrak	Irrigated		100000
9	Goat Farming	Rearing Unit _ Semi_intensive_		35000
10	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
11	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
12	Integrated Farming	Fisheries with Poultry_ With Boiler_ 250 birds		232000
13	Integrated Farming	thers_ Fish farming with dairy (1+1)		252500
14	Little Millet/ Sawa/ Suan/ Samai			12000
15	Maize/ Makka	Unirrigated/ Rainfed		25000
16	Maize/ Makka	Irrigated		37000
17	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
18	Other Vegetables			35000
19	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed		16000
20	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed		17000
21	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
22	Rice/ Chaval/ Dhan	Irrigated		37000
23	Sesame/ Til/ Sesamum/ Gingelly	Unirrigated/ Rainfed		13000
24	Sorghum/ Jowar	Unirrigated/ Rainfed		17000
25	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000
26	Turmeric/ Haldi	Irrigated		90000
27	Ube/ Purple Yam/ Ratalu			100000
28	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
PMAY	Prime Minister Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
	MUDRA
	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development

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

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<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH Renewable Energy, Green Mobility Healthcare) Fabrics & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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- 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:
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- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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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.

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