



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



सोनपुर जिला
Sonepur District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Sonepur

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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'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholder. 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	Sonepur district is located in western part of Odisha and has a geographical area of 2337 sq. km with 20 degree 84' North latitude & 83 degree 89' East longitude. It is bounded by Sambalpur in north, Boudh in South, Angul in the east and Bolangir in the west.
2	Type of soil	The district comes under the Agro Ecological Western Central Table land Zone and the soil types are characterized by medium to deep black red and yellow.
3	Primary occupation	The economy of the district predominantly depends on agriculture.
4	Land holding structure	There are 95721 farm households. 64310 farm households are categorized as marginal those are having less than 1 hectare of land which constitutes 67% and 20572 households are categorized as small those are having agriculture land between 1 to 2 hectare which constitutes 21% of total holding.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement during 2022-23 stood at ₹150438.30 lakh which has increased significantly by 61% to ₹242340.21 lakh during 2023-24 against the target of ₹178523.96 lakh (135.74 achievement). The ACP target for the year 2024-25 was finalized at ₹231490.03 lakh during 2024-25.
2	CD Ratio	As on 31 March 2024 the Credit to Deposit ratio of all the banks in the district stood at 78.7. Agency wise analysis reveals that CBs RRBs and all Coop Banks have CD ratio of 61 80.8 and 212.6 respectively.
3	Investment credit in agriculture	The credit flow under investment credit in agriculture had also shown an increasing trend from ₹33822.88 lakh 2022-23 to ₹37382.33 lakh during 2023-24. The total agricultural credit flow had increased from ₹98060.10 lakh in 2022-23 to ₹137534.26 lakh during 2023-24.
4	Credit flow to MSMEs	The credit flow under MSME sector had shown a slight increasing trend from ₹45979.62 lakh 2022-23 to ₹47390.55 during 2023-24.

5	Other significant credit flow, if any	However the total non-farm sector credit flow (MSME + Housing + Education + others) had increased significantly from ₹6398.58 lakh in 2022-23 to ₹57415.40 lakh during 2023-24.
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4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Priority sector credit projection for the year 2025-26 has been estimated at ₹289002.63 lakh which is 24.84% higher as compared to the projections of 2024-25 i.e. ₹231490.03 lakh.
2	Projection for agriculture and its components	The priority sector credit projection for agriculture sector has been estimated at ₹180235.38 lakh which includes crop loan projection of ₹128727.89 lakh and term loan projection of ₹51507.49 lakh.
3	Projection for MSMEs	The MSME sector projection for the year 2025-26 has been estimated at ₹79432.50 lakh which is 15.39% higher as compared to the projections of 2024-25 i.e. ₹68834.48 lakh.
4	Projection for other purposes	₹29334.75 lakh under others which covers Education Housing Export Renewable energy SHGs/ JLGs Social infrastructure etc.

5. Developmental Initiatives

1. NABARD has been striving to create a developmental ecosystem for absorption of credit in the district.
2. The major developmental initiatives of NABARD include promotion of Farmer Producers Organizations, Off-Farm Producers Organizations, promotion of direct marketing through Rural Marts, Mobile Van, training to SHG members for establishment of micro enterprises, training for Livelihood enterprises.
3. The other major developmental initiatives are Watershed Development Programmes, Farm Sector Promotional Programmes. Development of infrastructure for irrigation, rural connectivity, rural drinking water supply, social infrastructure, etc. are supported under Rural Infrastructure Development Fund.

6. Thrust Areas

1. The thrust areas for PLP 2025-26 are integrated farming MSME, Housing and SHG credit.
2. MSME has been a growing sector in the district. A conducive environment has been created through infrastructure development, training and handholding of entrepreneurs by DIC provision of enabling support by District Administration, which helps in more credit off take.
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 as per directives of the Govt. of Odisha.

7. Major Constraints and Suggested Action Points

1. Completion of irrigation projects, development of soil testing facility, veterinary infrastructure, etc. are required to be taken by the State Govt. on priority. Banks are required to open brick and mortar branches in unbanked

- GPs and facilitate financing through JLGs and SHGs.
2. The investment credit for horticulture and allied activities like dairy, poultry, fisheries, storage infrastructure needs to be increased and supplemented benefits from subsidy and interest subvention schemes of GoI and State Govt.
 3. Crop diversification from paddy to non-paddy/ high value horticultural crops marketing and storage infrastructure needs to be up scaled for enhancing credit absorption capacity in this sector.

8. Way Forward

1. In order to achieve the potential estimated in the PLP and enhance the capital formation in agriculture and allied activities a coordinated approach of all stakeholders as also development of required infrastructure by the State Government is very much essential.
2. The strengthening of GLC reporting system proactive monitoring and review of the credit plan in BLBC DCC meetings effective implementation of FI plans coverage of tenant farmers through JLGs and promotion of FPOs to empower all the farmers are required to realize the potential estimated.

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 prioritize 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 year. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/

		<p>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;</p> <p>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</p> <p>- Study the cropping pattern;</p> <p>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</p> <p>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</p>
2	Water Resources	<p>- MI potential is the area that can be brought under irrigation by ground and surface water;</p> <p>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</p> <p>- 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;</p> <p>- 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.;</p> <p>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</p> <p>- 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.</p>
3	Farm Mechanisation	<p>- 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;</p>
4	Plantation and Horticulture	<p>- 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;</p> <p>- Feasibility and possibility of shifting from food crops to plantation crops;</p> <p>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</p> <p>- Estimation of potential for rejuvenation of existing plantations.</p>
5	Animal Husbandry – Dairy	<p>- Collection of data on number of milch animals as per the latest census;</p> <p>- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio and 40% calf mortality for buffaloes; 40% calving, 50:50 sex ratio and 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio and 20% calf mortality for Indigenous cows; and</p> <p>- 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.</p>

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;
3	Individual/ Business entities	- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
		- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

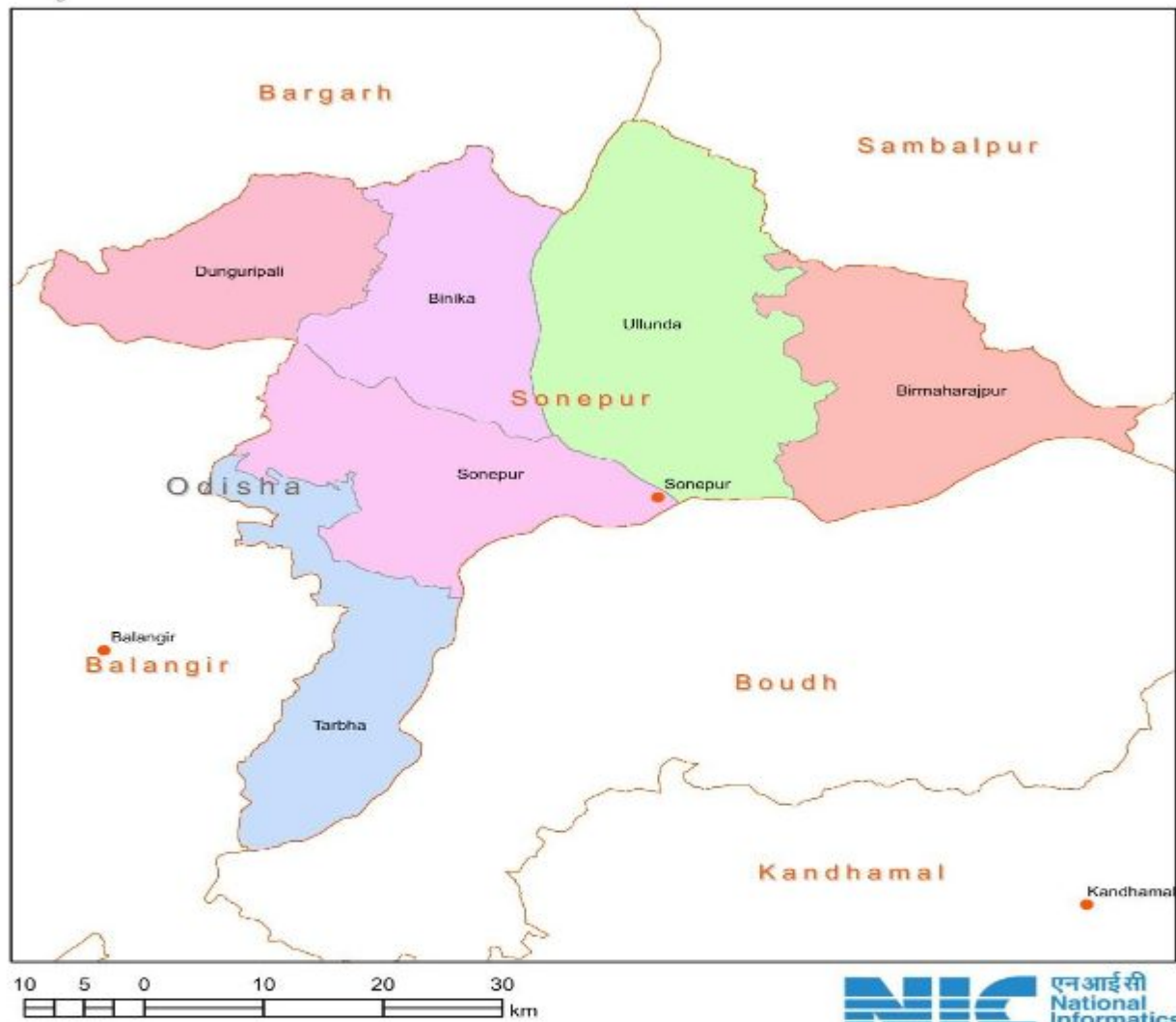
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Sonepur



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	163535.48
1	Crop Production, Maintenance and Marketing	128727.89
2	Term Loan for agriculture and allied activities	34807.59
B	Agriculture Infrastructure	7337.14
C	Ancillary activities	9362.76
I	Credit Potential for Agriculture A+B+C)	180235.38
II	Micro, Small and Medium Enterprises	79432.50
III	Export Credit	510.00
IV	Education	1572.50
V	Housing	8211.00
VI	Social Infrastructure	4173.50
VII	Renewable energy	947.75
VIII	Others	13920.00
	Total Priority Sector	289002.63

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	128727.88
2	Water Resources	1830.15
3	Farm Mechanisation	12705.00
4	Plantation & Horticulture with Sericulture	3508.22
5	Forestry & Waste Land Development	1048.52
6	Animal Husbandry - Dairy	5708.54
7	Animal Husbandry - Poultry	4783.33
8	Animal Husbandry - Sheep, Goat, Piggery	1655.20
9	Fisheries	2438.48
10	Farm Credit- Others	1130.15
	Sub total	163535.47
B	Agriculture Infrastructure	
1	Construction of storage	6375.00
2	Land development, Soil conservation, Wasteland development	565.94
3	Agriculture Infrastructure - Others	396.20
	Sub total	7337.14
C	Ancillary activities	
1	Food & Agro. Processing	4432.76
2	Ancillary activities - Others	4930.00
	Sub Total	9362.76
II	Micro, Small and Medium Enterprises	
	Total MSME	79432.50
III	Export Credit	510.00
IV	Education	1572.50
V	Housing	8211.00
VI	Social Infrastructure	4173.50
VII	Renewable energy	947.75
VIII	Others	13920.00
	Total Priority Sector	289002.62

Note: Details indicated at Annexure – 1 at Page- 105

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)	2337.00
2	No. of Sub Divisions	2
3	No. of Blocks	6
4	No. of revenue villages	856
5	No. of Gram Panchayats	109

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	High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Sonepur
3	Agro-climatic Zone 1	West Central Table
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Dry sub-humid
9	Soil Type	Medium to deep black red and yellow

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	233700
2	Forest Land	41700
3	Area not available for cultivation	49994
4	Barren and Unculturable land	2484
5	Permanent Pasture and Grazing Land	12854
6	Land under Miscellaneous Tree Crops	3452
7	Cultivable Wasteland	7925
8	Current Fallow	0
9	Other Fallow	7079

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	64310	67	28232	31
2	>1 to <=2 ha	20572	21	27701	30
3	>2 to <=4 ha	10839	11	35768	39
4	>4 to <=10 ha		0		0
5	>10 ha		0		0
6	Total	95721	99	91701	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	74.00
2	Of the above, Small/ Marginal Farmers	58.00
3	Agricultural Labourers	139.41
4	Workers engaged in Household Industries	187.56
5	Workers engaged in Allied agro activities	
6	Other workers	54.49

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	610.18	311.31	298.87	560.24	49.94
2	Scheduled Caste	156.22	79.72	76.50	143.14	13.08
3	Scheduled Tribe	57.20	28.80	28.40	55.14	2.05
4	Literate	398.42	230.39	168.03	361.50	36.92
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	151.13
2	Rural Households	139.35
3	BPL Households	126.94

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	92.00
2	Having source of drinking water	146.58
3	Having electricity supply	136.48
4	Having independent toilets	133.20

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	856
2	Villages having Agriculture Power Supply	856
3	Villages having Post Offices	96
4	Villages having Banking Facilities	67
5	Villages having Primary Schools	855
6	Villages having Primary Health Centres	20
7	Villages having Potable Water Supply	18
8	Villages connected with Paved Approach Roads	523

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1556
2	Primary Health Centres	20
3	Primary Health Sub-Centres	91
4	Dispensaries	5
5	Hospitals	3
6	Hospital Beds	284

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	831
2	Registered FPOs	12
3	Agro Service Centres	17
4	Soil Testing Centres	1
5	Approved nurseries	10
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	135415.00
2	Irrigation Potential Created	121885.00
3	Net Irrigated Area (Total area irrigated at least once)	105299.00
4	Area irrigated by Canals/ Channels	57320.00
5	Area irrigated by Wells	6284.00
6	Area irrigated by Tanks	7293.00
7	Area irrigated by Other Sources	34402.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	121885.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2330
2	Railway Line [km]	43
3	Public Transport Vehicle [Nos]	1184
4	Goods Transport Vehicles [Nos.]	1107

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	23	NA
2	Milk (Chilling/ Cooling/ Processing, etc.)	7	67000
3	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA	NA
4	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2	NA

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	42745	20187	22558
2	Cattle - Indigenous	122316	75449	46867
3	Buffaloes	10388	5693	4695
4	Sheep - Cross bred	705	337	368
5	Sheep - Indigenous	52082	17196	34886
6	Goat	95340	31220	64120
7	Pig - Cross bred	13	9	4
8	Pig - Indigenous	1314	563	751
9	Horse/Donkey/Camel	NA	NA	NA
10	Rabbit	NA	NA	NA
11	Poultry - Improved	84361	16402	67959
12	Poultry - Indigenous	50581	50581	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	9
3	Disease Diagnostic Centres	38
4	Artificial Insemination Centers	94
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	1
7	Fodder Farms	10
8	Dairy Cooperative Societies	81
9	Milk Collection Centres	84
10	Fishermen Societies	4
11	Animal Husbandry Training Centres	1
12	Animal Markets	2
13	Fish Markets	0
14	Livestock Aid Centers (No.)	37
15	Licensed Slaughter houses [Nos.]	18

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	12257.81	MT	55	gm/day
2	Egg	1221.00	Lakh. Nos.	200	nos/p.a
3	Milk	30100.00	MT	135	gm/day
4	Meat	5100.00	MT	23	gm/day
5	Wool	NA	MT	NA	

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	22.00	22.00	22.00
3	Land Holdings - MF (%)	67.00	67.00	67.00
4	Rainfall-Normal (mm)	1419	1419	1419
5	Rainfall- Actual (mm)	1310	1326	1480
6	Cropping Pattern	Rice-green gram/ black gram Rice- rapeseed Vegetables green gram/black gram	Rice-green gram/black gram Rice- rapeseed Vegetables-green gram/black Gram	Rice-green gram/black gram Rice- rapeseed Vegetables-green gram/black gram

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	52912.96	64237.22	100151.94

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	136.50	754.50	5527.47	124.95	686.80	5496.60	111.62	638.11	5716.81
2	Maize	1.09	1.75	1605.50	1.35	2.20	1629.63	1.29	2.07	1604.65
3	Mungbean	24.17	16.24	671.91	31.06	19.11	615.26	29.92	20.89	698.20
4	Urdbean	2.44	1.63	668.03	1.49	1.20	805.37	0.13	0.09	692.31
5	Horse Gram	4.01	1.84	458.85	3.92	1.84	469.39	3.22	1.49	462.73
6	Cowpea	3.49	2.74	785.10	6.78	5.30	781.71	6.30	5.06	803.17
7	Groundnut	3.11	7.18	2308.68	3.50	4.89	1397.14	2.10	3.64	1733.33
8	Sesame	1.16	0.61	525.86	3.07	1.69	550.49	2.76	1.53	554.35
9	Indian Mustard	2.87	1.10	383.28	3.94	1.69	428.93	3.38	1.30	384.62
10	Pigeon Pea	5.64	3.72	659.57	5.12	3.40	664.06	4.56	3.12	684.21

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.17	2.08	2.17
2	Net sown area (lakh ha)	1.28	1.28	1.28
3	Cropping intensity (%)	169.53	162.50	169.53

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	84.02	84.62	95.14
2	Fertilizer consumption - Rabi (kg/ha)	41.12	68.36	58.27
3	Total (kg/ha)	71.00	78.94	84.02

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	5	5	5

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	112874	129248	137896
2	GLC through KCC (₹ lakh)	52912.96	64237.22	100151.94

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	NA	NA	74246

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	3
2	Soil Health Cards Issued (No.)	3420	4000	5226

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	43680	12270	15827
2	Crop Loss Compensation, if any (₹ lakh)	2.00	0.00	377.00

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	557.74	1113.00	1712.18

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	102	105	121
2	Net Irrigated Area ('000 ha)	95	97	105
3	Gross Irrigated Area ('000 ha)	132	141	165

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Sonepur	Binika	Safe	Safe	Safe
2	Odisha	Sonepur	Birmaharajpur	Safe	Safe	Safe
3	Odisha	Sonepur	Dunguripali	Safe	Safe	Safe
4	Odisha	Sonepur	Sonepur	Safe	Safe	Safe
5	Odisha	Sonepur	Tarbha	Safe	Safe	Safe
6	Odisha	Sonepur	Ullunda	Safe	Safe	Safe

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3168.81	4742.76	7387.93

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	5410	5410	5435
2	Power Tillers	2844	2844	2998
3	Threshers/Cutters	90	90	107

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	12	23	33

Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	22.18	1524.32	2907.59

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Custard Apple	1	5	21	1	6	24	1	7	25
2	mango	3	4297	21400	3	4368	21925	3	4517	22454

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	4297.17	21400.24	4368.52	21925.52	4517.32	22453.98
2	Banana	780.02	15662.06	785.05	15752.05	791.06	15814.16
3	Guava	460.00	3788.8	475.01	3858.68	490.02	4010.51
4	Custard apple	5.20	21.1	6.42	23.52	7.24	24.65
5	Acid Lime	462.04	6766.07	468.67	6789.46	470.5	6858.27
6	Cauliflower	1030.02	15248.28	1125.63	16928.36	1215.25	17925.10
7	Cabbage	660.08	18910.36	770.46	19652.31	810.1	23307.58
8	Tomato	3006.58	43632.61	3015.48	44568.68	3106.67	45183.91
9	Brinjal	2448.06	43228.01	2498.42	43952.43	2548.08	44954.85
10	chilli	428.42	3535.42	488.61	3772.49	536.48	4023.60
11	Onion	1385.12	14750.31	1498.68	15920.30	1502.08	17432.46

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Banana Plantation			10
2	Mango Plantation			125
3	Hybrid Vegetable Cultivation			210
4	Cut Flower Other Category			1

5	Loose flowers			0
6	S&M Category			19
7	Other Category			19
8	Mushroom Production Unit-Private Sector			6
9	Rejuvenation of Old Orchard			1
10	Tubular Structure @710/sqm			0
11	Bamboo Structure @ ₹360/- sqm.			0
12	Promotion of INM/IPM			20
13	Vermi Compost Units			10
14	Power Tiller(Below 8 BHP)			0
15	General Farmer			1
16	SC/ST Farmer			1
17	Self propeled Horticulture Machinery			0
18	General Category Farmers			6
19	SC ST Small & Marginal farmers Women Farmers			4
20	Functional Pack House/ Storage unit (9M x 6m)			9
21	Preservation Unit (low cost) - New Units			18
22	Low cost Onion Storage Structure (25 MT)			13
23	Low cost Onion Storage Structure (12.5 MT)			7
24	Training of Farmers Within the State			200
25	District Level Show			1

Table 5: Production Clusters

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

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Mango	Mango	Mango
2	Area cultivated (Ha)	4297	4368	4517
3	Processing Units (No.)	2	2	2

Table 7: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Orissa Ikat GI Application No. 22 Type- Handicraft Certificate Date: 7/6/2006	Orissa Ikat GI Application No. 22 Type- Handicraft Certificate Date: 7/6/2006	Orissa Ikat GI Application No. 22 Type- Handicraft Certificate Date: 7/6/2006
2	Weavers' population (No.)	21396	21396	21396
3	Reeling Units (No.)	4546	4546	4546

Forestry & Waste Land Development
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	590.00	1716.00	189.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	12545	12545	12545
2	Waste Land ('000 ha)	7925	7925	7925
3	Degraded Land ('000 ha)			

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	6	6	6
2	Temporary Nursery	34	34	34

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)	633.84	5080.54	4299.26

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	6	6	6

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

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

Animal Husbandry – Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	857.02	2708.48	2728.34

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	134942	28760	354398
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	48	57	65
5	Hatcheries (No.)	2	2	2
6	Popular breeds			

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1181.80	5632.79	5117.00
2	Finance under group mode (₹ lakh)			

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Balangir non-descript
2	Popular goat breed(s)	Black Bengal Ganjam non-descript
3	Popular pig breed(s)	Indegenous Large white yorkshire

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	360	864	1975
2	Finance under group mode (₹ lakh)			

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	1231	1231	1231
2	Reservoirs (No.)	233	233	233
3	Cage Culture/ Bio-floc technology (No.)	9	17	22
4	Fish Seed Hatchery (No.)	2	2	2

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	51.39	393.25	26.24

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)			
2	Area under homestead based IF ('000 ha)			

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	300.37	1052.40	205.40

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	Nil	Nil	Nil
2	Cold Storages (Capacity - '000 MT)	NA	NA	NA
3	Storage Godowns (No.)	67	67	67
4	Storage Godowns (Capacity - '000 MT)	194	194	194
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	32	32	32
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	150	150	150

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)	13.66	254.58	403.65

Table 2: NABARD's interventions

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

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)	577.88	286.30	76.80

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	15407.00	16419.00	18232.00
2	Pesticides Consumption ('000 kg)	NA	NA	NA

Table 3 : Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	8	8	8
2	Seed Processing Capacity ('000 kg)	8	8	8
3	Pack Houses (No.)	14	14	14
4	Food Parks (No.)	0	0	0
5	Food Parks (No.)	0	0	2
6	Food Parks (No.)	0	2	0
7	Food Parks (No.)	0	2	2
8	Food Parks (No.)	1	0	0
9	Food Parks (No.)	1	0	2
10	Food Parks (No.)	1	2	0
11	Food Parks (No.)	1	2	2
12	Ripening chambers	0	0	0
13	Ripening chambers	0	0	2
14	Ripening chambers	0	2	0
15	Ripening chambers	0	2	2
16	Ripening chambers	1	0	0
17	Ripening chambers	1	0	2
18	Ripening chambers	1	2	0
19	Ripening chambers	1	2	2

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)	1259.15	1559.28	4396.00

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	577344	551167	554674
2	Procurement through PACS and LAMPS (MT)	577344	551167	554674

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	30403.35	45979.62	47390.56
2	No. of units financed	5673	6793	7899

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	Nil	Nil	Nil
2	Micro Units (No.)	6328	8095	10740
3	Small Units (No.)	67	107	131
4	Medium Units (No.)	3	3	3
5	Udyog Aadhar Registrations (No.)	6400	8205	10874

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	4	4	4
2	Handicrafts Clusters (No.)	3	3	3
3	Weavers' Coop. Societies (No.)	69	69	69

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	04	04	04

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	104	116	133
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	150	180	180

Export/ Education/ Housing

Table1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	0.00	0.00	0.00
2	GLC under Education (₹ lakh)	45.00	59.52	417.36
3	GLC under Housing (₹ lakh)	1139.00	1403.00	5137.42

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	3708	1535	10106
2	Amt of subsidy released (₹ lakh)	NA	NA	NA

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	4723	6892	9426
2	Amt of subsidy released (₹ lakh)	NA	NA	NA

Public Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹ lakh)	NA	NA	NA
2	Amt of RIDF assistance (₹ lakh)	6416.38	2336.90	8053.12

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Social Infrastructure Investments

Table1: GLC

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	0.00	0.00	186.11

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Green Climate Fund	1	1	1
2	OIIPICRA	0	7	7

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	10394.10	14491.40	19914.00
2	JLG Bank Linkage (₹ lakh)			
3	Loans through SHPIs (₹ lakh)			
4	Loans under zero interest scheme/ similar schemes (₹ lakh)	10394.10	14491.40	19914.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	6	6	6
2	No. of SHGs formed	7859	8862	8948
3	No. of SHGs credit linked (including repeat finance)	5210	5677	6097
4	Bank loan disbursed (₹ lakh)	10394.10	14491.40	19914.00
5	Average loan per SHG (₹ lakh)	1.99	2.60	3.26
6	Percentage of women SHGs %	100	100	100

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.)	135	135	135
2	Marketing Societies (No.)	2	2	2

3	Others (No.)	136	136	142
4	Total (No)	273	273	279

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.)	66	66	72
2	Multi state cooperative societies (No.)	Nil	Nil	Nil

District profile Sources

Sr. No.	Particulars	Source (s) and reference year of data
1	Key Agricultural and Demographic Indicators	District Statistical Handbook 2022, Census booklet, Kharif strategy booklet, Ground water information 2022 published by CGWB
2	Health, Sanitation, Livestock and Agricultural Infrastructure	District Statistical Handbook 2022, Animal Husbandry Census data and Animal Husbandry Department, Kharif and Rabi strategy Booklets, DIC office Boudh
3	Crop production, maintenance and marketing	District Statistical Handbook 2022, LDM Office, CDAO office, PMFBY website
4	Water resources	LDM office, strategy booklet (kharif and rabi), Ground water information booklet
5	Farm mechanisation	LDM office, CDAO office, RTO office, APICOL
6	Plantation & Horticulture including Sericulture	LDM office, ADH office, strategy booklet (kharif and rabi), textile department
7	Forestry & Waste Land Development	District statistical handbook 2022, LDM office, Boudh forest division
8	Key Insights into Livestock, Fisheries and Land Development	LDM office, Animal Husbandry department, Fishery department, CDAO office, Soil water conservation department, NABARD RO
9	Key Insights into MSME, Cooperatives, Infrastructure and others	LDM office, strategy booklet (kharif and rabi), ADH office, CDAO office, CSO and DRCS office, DIC office, Textile Department, PMAY and SBM website, SPD, NABARD RO, Mission Shakti department

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/ JLGs	BCs/BFs	Villages	House holds
Commercial Banks	17	43	24	19				135	19	3435
Regional Rural Bank	1	21	20	1				9	41	7557
District Central Coop. Bank	1	7	3	4					118	21591
Coop. Agr. & Rural Dev. Bank	1	1		1					829	151136
Primary Agr. Coop. Society	72	72	72						13	2362
Others	2	2		2		8				
All Agencies	94	146	119	27	0	8	0	144	0	0

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	183043.49	218974.00	235281.00	7.4	76.40
Regional Rural Bank				0	0	33983.23	36338.00	42328.00	16.5	13.74



Sonepur, PLP 2025-26

Cooperative Banks				0	0	24319.28	25709.00	30346.00	18.0	9.85
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	241346.00	281021.00	307955.00	9.6	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	67034	88234	86783	-1.6	45.9	177400.76	127637.34	143626.55	12.5	59.27
Regional Rural Bank	16961	18321	19201	4.8	10.2	16432.20	17645.54	34204.58	93.8	14.11
Cooperative Banks	85567	81321	82989	2.1	43.9	58321.04	60474.01	64509.09	6.7	26.62
Others				0	0.0				0	0.00
All Agencies	169562	187876	188973	0.6	100.0	252154.00	205756.89	242340.22	17.8	100.00

4.CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	96.9	58.3	61.0
Regional Rural Bank	48.4	48.6	80.8
Cooperative Banks	239.8	235.2	212.6
Others	0	0	0
All Agencies	104.5	73.2	78.7



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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	392893	171617	51850	
Regional Rural Bank	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA
Others	NA	NA	NA	NA
All Agencies	392893	171617	51850	0

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	143626.55	100.0	61514.23	42.8	34760.67	24.2		0.0		0.0
Regional Rural Bank	34204.58	100.0	11819.84	34.6	12417.10	36.3		0.0		0.0
Cooperative Banks	64509.09	100.0	64200.19	99.5		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	242340.22	100.0	137534.26	56.8	47177.77	19.5	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	75359.12	64196.59	85.2	104530.75	106840.53	102.2	141873.67	143626.54	101.2	96.2
Regional Rural Bank	8813.65	12521.96	142.1	7181.02	15465.15	215.4	13869.96	34204.58	246.6	201.4
Cooperative Banks	22416.48	31308.08	139.7	19942.78	28132.62	141.1	22780.33	64509.09	283.2	188.0
Others			0			0			0	0.0
All Agencies	106589.25	108026.63	101.3	131654.55	150438.30	114.3	178523.96	242340.21	135.7	117.1

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31-03-2022			31-03-2023			31-03-2024			Avg.Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	42557.94	52912.96	124.3	49071.28	64237.22	130.9	56759.96	100151.93	176.4	143.9
Term Loan (Agri.)	17106.08	20512.34	119.9	30115.99	33822.88	112.3	32398.12	37382.32	115.4	115.9
Total Agri. Credit	59664.02	73425.3	123.1	79187.27	98060.1	123.8	89158.08	137534.25	154.3	133.7
MSME	31265.49	30403.36	97.2	32835.88	45979.62	140	68834.49	47390.56	68.8	102
Other Priority Sectors*	15659.74	4197.97	26.8	19631.4	6398.58	32.6	20531.39	57415.4	279.6	113
Total Priority Sector	106589.3	108026.63	101.3	131654.6	150438.3	114.3	178524	242340.21	135.7	117.1

9.NPA Position (Outstanding)

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

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

Source(s)	
1	ACP Booklet and DCC meeting agenda
2	SLBC agenda notes
3	LDM office

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. Jan Samarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF): Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs)

cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

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

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

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

4. Credit-linked subsidy schemes of GoI:

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

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

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 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/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

A pilot project titled "Participatory Sustainable Groundwater Management in

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

9.ii. Expansion of JIVA:

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

9.iii. Accelerator approach for growth of FPOs:

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

9.iv. Saturation Drive campaign:

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

9.v. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

disbursement respectively.

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission

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

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

2.2. Highlights related Agriculture & Farm Sector

A total of ₹28,944 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 fertilizer 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 majority of the population dependent on agriculture and allied sector for employment and income. Thus it holds the key to socio-economic development of the district. The district falls under western central table land & dry sub-humid region. The gross cropped area of the district is 2.17 lakh ha and the net sown area is 1.28 lakh ha with average cropping intensity of 169. The main crops grown in the district are cereals (Paddy, maize) oilseeds (Til, groundnut) pulses (Moong, arhar) vegetables (chilly, tomato, etc.) cash crops (cotton) etc. Nearly 54% of the gross cropped area is under paddy cultivation.

As per the Census 2011, cultivators and agriculture labourers account for around 52% of the total work force in the district, which demonstrates the significance of agriculture. As per Agriculture Census 2011, there were a total number of 95721 operational holdings in the district. The percentage of operational holdings in marginal, small and large category were 67%, 22% and 11% respectively. Crop production in the district is mostly dependent on monsoons and /or channel irrigation and this is reflected in the cropping pattern in the district. The district receives average 1480 mm rainfall and with Cropping Intensity of 169.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹52912.96 lakh, ₹64237.22 lakh and ₹100151.94 lakh respectively.

2.1.1.2. Infrastructure and linkage support available, planned and gaps

Under KCC scheme all crop loans up to ₹3.00 lakh are provided at 7 to farmers with 3 interest incentives to prompt payee farmers along with State Govt. interest incentives. Notified crops are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme. Under KALIA scheme, financial assistance of ₹4000/- will be provided to every family of small and marginal farmers till 2026-27 for purchase of inputs. In association with NABARD, the State Government has launched BALARAM a flagship programme to provide institutional credit to landless farmers.

There are 72 PACS which provides credit to farmers and also act as PPCs and provide marketing support to the farmers. There is one KVK that provides advisory-cum-extension services. There are 02 soil testing laboratories, 242 seed farms and 33 Agro Service Centres (ASCs) operating in the district. There are 12 FPOs across the district which act as model farmers' hub aggregation centres and supply chain management units and provide forward and backward linkages for all agriculture and related services.

Only 65 of GCA is covered under irrigation facilities. There are 67 godowns for storage of food agriculture produce. With the current scale of production in the district the storage infrastructure is inadequate and small scientific storage godown of 100 to 1000 MT can be constructed in PPP mode which would provide primary processing storage as well as marketing facilities.

The credit potential for the FY 2025-26 for the sub sector has been estimated as

₹128727.88 lakh and the block wise details are mentioned in Annexure 1.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is the most critical and essential input for augmenting agricultural production and productivity. Development of water resources for irrigation is a thrust area of the Govt. of India State Government banks including NABARD. In Subarnapur district two major rivers such as Mahanadi and Tel River are present. Crop production in the district is mostly dependent on monsoons and channel irrigation and this is reflected in the cropping pattern in the district. The district receives average 1480 mm rainfall. The irrigation potential of the district is 65 of GCA is covered under irrigation facilities.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹557.74 lakh, ₹1113.65 lakh and ₹1712.18 lakh respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Apart from WR Dept. other Depts. viz. MI, OLIC, OAIC, Soil Conservation Dept. and Horticulture Dept. are involved in of irrigation potential under various programmes of the State and Central Govt. and also under RIDF of NABARD. There are also outlets in block headquarters/ towns/ market centres of the district for supply of ISI marked pump sets drip and sprinkler irrigation systems to the farmers. Pani Panchayats (1064 no.) have been set up in the district for irrigation management. OLIC has developed 1103 RLI and medium deep tube well projects with command area of 26881 ha. Area irrigated by canals/ channels wells tanks and by other modes are 57320 ha 6284 ha 7293 ha and 34402 ha respectively. Govt. schemes like Jananidhi Yojana, PM Kisan Sishai Yojana, Bhoochetna are also implemented in the district.

Critical gaps like 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 Water Harvesting Structures (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. Farmers are not much aware of the benefits of the micro-irrigation system. Drip kit (inline) may be popularized among small and marginal farmers. Many lift irrigation points are defunct due to lack of maintenance and also non-functioning of Pani Panchayats.

The credit potential for the FY 2025-26 for the sub sector has been estimated as ₹1830.15 lakh and the block wise details are mentioned in Annexure 1.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanization helps in increasing crop production and productivity besides bringing reduction in cost of cultivation post-harvest losses drudgery in farm operations etc. The activities considered for financing under farm mechanization include tractor, power tiller, combine harvester, paddy transplanter, rotavator and other agricultural implements. The Gross Cropped Area of the district has been increasing over the years with increased availability of credit and non-credit inputs like seed fertilizer irrigation facility etc. The land holding pattern of the district reveals that the holdings of more than 2 ha account for 35768 ha of area holdings between 1 to 2 ha account for 27701 ha of area. In the context of non-availability of labour as well as increasing cost of labour for farm operations and other aspects like advantages with

farm mechanization in increasing farm production productivity etc. there is huge potential for use of farm implements. Further around 10 of the existing old tractors need to be replaced every year. Apart from two block i.e. Dunguripali and Binka and some parts of Sonepur block other parts being purely rainfed area. With the change in cropping pattern farm mechanization is the need of the hour starting from field preparation to processing of agri produce.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹3168.81 lakh, ₹4742.76 lakh and ₹7387.93 lakh respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

OAIC is one of the principal suppliers of tractors and power tillers in the district. Almost all the major farm machinery supplying companies are having their dealers in the district and block headquarters. Adequate numbers of filling stations are available throughout the district for supply of diesel. Facilities for repairs and services though available are inadequate. In the district 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. There are 5435 nos. of tractors 2998 nos. of power tillers are engaged for various agricultural activities in the district.

There is subsidy assistance from State Govt. for various farm machinery including paddy transplanter, combine harvester, etc. Schemes like AIF, MKUY, Direct Benefit Transfer (DBT) for Farm Machinery, Mukhyamantri Krishi Yantripati Samman Yojana, etc. also provide subsidy on farm machineries.

There are no major manufacturing centers for farm equipment in the district. Most of the equipments are brought from other states. Most servicing facilities are extended through dealers of power tillers and tractor. Other infrastructural gaps are lack of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance lack of dealers for tractors power tillers combine harvesters and other farm machinery in and around the district.

The credit potential for the FY 2025-26 has been estimated as ₹12705.00 lakh and the block wise details are mentioned in Annexure 1.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Subarnapur falls under western central table land agro climatic zone having hot & moist sub humid climate is suitable for commercial cultivation of various horticultural crops viz: fruits (mango, guava, lemon, banana, etc.) vegetables like onion, chilly, brinjal, tomato, cabbage, cauliflower, flowers, spices and medicinal crops. Besides, there is fairly good scope for mushroom production, bee keeping, etc. The fallow lands and cultivable waste land areas of the district constitute 7079 ha and 7925 ha respectively and are suitable for plantation and horticulture crops. There are large areas of up lands and medium up lands (54887 ha and 41641 ha) also which are suitable for undertaking plantation crops. The traditional activities under plantation and horticulture in the district are fruit crops like mango, lime, banana, etc. and the emerging activities for the sector are vegetables mushroom cultivation.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹1422.18 lakh, ₹1524.32 lakh and ₹2907.59 lakh respectively.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Govt. line department (hort.), one KVK, 12 FPOs are working in the district for the development of horticulture sector. There are two departmental nurseries one at Sonepur and other at Dharmasala, which supplies around 150000 mango graft and 15000 lime seedlings to farmers. In the district, there are 04 private nurseries producing around 1.30 lakh mango grafts. Large and small scale of processing units (52 nos), wholesale markets (02 nos), Godowns (07 nos) are available in the district.

Govt. schemes like National Horticulture Mission (NHM), Mukhyamantri Krushi Udyog Yojana (MKUY), Horticulture Development Program (HDP), Input subsidy and other subsidy programs under State Plan, Horticulture Cluster Development Programme, etc. are implemented in the district successfully.

There is further requirement of quality seedlings and new age nurseries are required. Inadequate storage and processing facilities for perishable produce lack of awareness about latest technology in horticultural crop production and management and lack of Regulated Markets for major horticultural produce of the district are the major infrastructure gaps in the district.

The credit potential for the FY 2025-26 has been estimated as ₹3508.22 lakh and the block wise details are mentioned in annexure 1.

2.1.5. Forestry & Waste Land Development**2.1.5.1 Status of the Sector in the District**

The total forest cover of the district is 41578 ha i.e. 17.79 per cent of the geographical area. There are cultivable wastelands of 7925 ha. The agro-climatic condition of the district is suitable for raising forest trees. Government of India (GoI) has launched National Bamboo Mission to give focused attention towards the holistic development of bamboo sector in the country. The State Government has set up an Odisha Bamboo Development Agency within the Odisha Forest Development Corporation Ltd. which shall be implementing the centrally sponsored scheme in the State. At the district level a District Bamboo Development Agency has been constituted under the chairmanship of the District Collector to oversee coordinate and control all activities for non-forest area whereas the Forest Development Agency shall take the lead in carrying out such activities in forest areas.

The traditional activities under forestry and waste land development in the district are plantation of teak casuarina eucalyptus and bamboo. There is a large potential for bamboo cultivation in the district with large tracts of waste land and fallow lands. Farm Forestry and waste land development through institutional finance needs to be expedited. The credit flow is very meagre as most of the plantation activities is done free of cost by the Forest Department.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹589.68 lakh, ₹1715.60 lakh and ₹188.97 lakh respectively.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There are 6 permanent nurseries under Sonepur Forest Division and 34 temporary nurseries for raising of seedlings. Sonepur Forest Division has undertaken massive afforestation plan during the year 2023-24. Majority of the wastelands do not have any major soil problems like salinity nor are they under category of non-treatable like steep slopes or barren rock thereby offering more scope for forestry. There is a huge shortfall in supply of forest produce especially timber wood for forest based industries

and fire wood for domestic consumption. Most of these requirements are met from the natural forest resulting in ecological imbalance. There is a large potential for bamboo cultivation in Subarnapur district with its large tracts of waste land and fallow lands. There are prominent bamboo based industries viz. JK Paper Ltd Ballarpur Paper Mills and Mangalam Timber Products Ltd. present in the district which have buyback arrangement.

Govt. schemes like Integrated Wasteland Development Programme (IWDP) Social Forestry Joint Forest Management (JFM) Eco Development Program Hariyali Plantation Program etc. are successfully implemented in the district.

Critical gaps like lack of land availability to commence any plantation project non-availability of forest based industries low value addition in NTFPs low involvement of bank in providing credit etc.

The credit potential for the FY 2025-26 has been estimated as ₹1048.52 lakh and the block wise details are mentioned in annexure 1.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy is one of the most popular allied activities in the district. It is considered ideal for generating employment opportunities both as a main and supplementary enterprise for the small and marginal farmers, women and land less agricultural labourers in the district. Dairy sector has huge livelihood generation potential with a total cattle population of 175449 including 42745 cross-bred milch cows, 122316 indigenous milch cows and 10388 milch buffaloes as per the 20th Livestock Census 2019.

Per capita availability of milk in the district during 2023-24 was 135g/day, which is far below the ICMR recommended consumption level of 280 grams per day. Total milk production in the district during last FY was 30100 MT. The credit flow under dairy sector during 2021-22, 2022-23 and 2023-24 are ₹633.84 lakh, ₹5080.54 lakh and ₹4299.26 lakh respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Subarnapur is coming under SAMUL with an objective to carry out the activities conducive to Socio-economic development of the Milk producers by organizing the village Dairy Cooperative Societies in the four districts. OMFED has installed 9 bulk coolers at various places and a milk processing plant having 50000 Ltr capacity. The livestock inspector training center at Bolangir also imparts training on animal management and fodder cultivation to farmers of Subarnapur district. BAIF has adopted this district for dairy and is implementing Artificial Insemination programmes. There are 10 veterinary hospitals/ dispensaries, 37 Livestock Aid Centers, 94 AI centres in the district.

Gov. schemes like KCC-AH, MKUY, RGM, various programs under state plan are implemented successfully in the district.

The people are mostly depending on natural pasture for grazing their cattle. Fodder cultivation can be developed in the areas of MPCs. Besides local population should be motivated for rearing of crossbred cows and use of milk. Additional VAS for each block should be posted to support VAS. One hospital is required for 5000 adult animal units and one AI centre for 1000 breedable cows & buffaloes. Considering this at least 13

additional veterinary dispensaries are required in the district. There are 6 MVUs now operating in the district for providing services which is not adequate and at least 06 more MVUs may be added to facilitate livestock health services.

The credit potential for the FY 2025-26 has been estimated as ₹5708.54 lakh and the block wise details are mentioned in annexure 1.

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 rural poor. Besides poultry meat egg is an important source of high quality protein minerals and vitamins. The per capita consumption is 200 eggs per year in the district. Similarly the per capita consumption requirement of meat is 11 kg per year whereas the per capita availability in the district is only 8.39 kg per year.

The total poultry population of the district was recorded at 354398 and the egg production was 122 million (Source: Districts at a Glance Odisha 2023). The present production needs to be increased substantially to meet the demand and supply gap. Besides for self-employment of unemployed youths poultry is an important viable economic activity in the district. The climatic condition of the district is favorable for poultry farming. The district has necessary infrastructure for supply of DoC for poultry broiler and layer farming.

The egg production in the district during 2023-24 is 1221 lakh nos. The credit flow under poultry sector during 2021-22, 2022-23 and 2023-24 are ₹1827.02 lakh, ₹2708.48 lakh and ₹2728.34 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Govt. of Odisha has formulated Odisha Poultry Policy 2015 with the objective of promotion of backyard poultry and commercial poultry production aimed at 100 lakh eggs per day and 80 TMT of broiler meat. The improved layers are less than 1 of the poultry population. Mostly country fowls are reared in the backyard. Khaki camp bell duck rearing can be given to SHG members for rearing. These type of ducks require less space and can survive better. There are 02 hatcheries 06 layer units and 65 private broiler units in the district. Poultry feed is locally available with private dealers. Some of the large size layer units have their own feed mixing plants. There is no problem for marketing of eggs cull birds and broilers. These are directly sold by farmers.

Gov. schemes like KCC-AH, MKUY, NLM, various programs under state plan are implemented successfully in the district.

Feed cost constitutes 80% of cost of production. Necessary arrangement may be made to reduce the feed cost. Farmers may be motivated to undertake contract farming with big farm houses to reap maximum benefits as has been done in other districts of the state. There is a need for establishment of cold storage to help farmers to preserve eggs during price slump/ market glut. Establishment of Central Grower Unit in the district will help availability of quality chicks in timely manner. There is need for establishment of feed production unit in the district.

The credit potential for the FY 2025-26 has been estimated as ₹4783.33 lakh and the block wise details are mentioned in Annexure 1.

Animal Husbandry – Sheep, Goat, Piggery

2.1.7.1 Status of the Sector in the District

Sheep rearing goat rearing and piggery are also important allied activities under Animal Husbandry having huge scope for generating livelihood in rural areas of the district. Goat is considered as poor man's cow which provides milk and meat. The district is famous for high quality goat meat production. As per the livestock census 2019 there are 108787 goat 44787 sheep and 738 indigenous (desi) pigs in the district. The total meat production except poultry was recorded at 5.1 TMT (Districts at a Glance Odisha 2023). Mostly local variety of sheep and pigs are reared. The agro-climatic condition of the district is suitable for sheep and goat rearing in all the blocks. The National Livestock Mission launched by the Govt. of India in 2014 aims at increasing livestock production and productivity which includes the contributions from sheep goat and piggery. There is capital investment subsidy assistance available for development sheep goat and piggery sector.

Per capita consumption of meat in the district – 8.39 kg per year against 11kg per year requirement. Total meat production in the district is 5100 MT during 2023-24. Total sheep goat pig population in the district according to livestock census is 149459 nos.

The credit flow under small ruminant sector during 2021-22, 2022-23 and 2023-24 are ₹1181.87 lakh, ₹5632.79 lakh and ₹5117.14 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The technical manpower network of the Animal Resources Development Dept. (already mentioned in the Dairy sector) provide health care and management for sheep goat and pig reared by farmers. The lambs/kids of sheep and goat are available in adequate number in the local markets/villages. The crossbred pigs are available at State Livestock Breeding Farm Chipilima in Sambalpur district. Abundant natural vegetation is available for grazing. Concentrate feed and feed ingredients are also available in the district.

Gov. schemes like KCC-AH, MKUY, NLM, various programs under state plan are implemented successfully in the district.

There is need for setting up of modern slaughter houses in urban area/consumption centres to ensure hygiene and supply of quality meat to consumers. There is a need for development of livestock market yards with facility for weighing cleaning auctioning and other facilities for transparent sale and purchase of livestock. The technical staff strength of the Animal Resources Development Dept. may be augmented so that proper supervision and monitoring of the schemes can be made at block level. Capacity-building programs on modern animal husbandry practices would empower farmers to increase productivity and income. Expanding extension services to educate farmers on advanced breeding techniques disease management and sustainable feeding can bridge existing gaps.

The credit potential for the FY 2025-26 has been estimated as ₹1655.20 lakh and the block wise details are mentioned in Annexure 1.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The total fish production of the district during 2023-24 stands at 12257.81 MT in the

district. In terms of per capita fish consumption (55g/day) the district is below the average consumption of the State. Considering the change in feeding habits and increase in purchase power of people the demand for fish is increasing. The present fish production is inadequate to meet its own demand. The traditional activities for financing the sector in the district are fish farming in new and renovated ponds. In recent years integrated fish farming with horticulture/ poultry/ duckery and fish seed rearing in seasonal ponds are gaining popularity.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹360.45 lakh, ₹863.74 lakh and ₹1974.61 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Department of Fisheries headed by the DFO and assisted by block level technical staff is the nodal agency to ensure all round development of the sector through implements various subsidy oriented programs need based skilling and ensuring availability of critical inputs. The local KVK supports the sector through their promotional activities. The 2 fish hatcheries in the district with a production capacity of 40 million fry/ fingerlings are not able to meet its own demand. Traditional fish feeds like oil cake rice bran etc. are available in local markets.

Under long term leasing policy the ponds are being leased preferably to the women SHGs for a period of five years. Sector specific subsidy linked schemes of both Government of India and State Government - Pradhana Mantri Mashya Sampada Yojana (PMMSY), Matsya Pokhari Yojana (Mo Machha Pokhari), Mukhyamantri Krushi Udyog Yojana, Matshyjibi Unnayana Yojana, etc. are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology, Cage/ Pen culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activity under KCC scheme. There are 4 PFCS in the district having membership of 177 fishermen families.

Production and supply of quality fish seed would improve production and productivity of the sector. In order to enhance income level the concept of integration with feasible activity may be propagated.

The credit potential for the FY 2025-26 has been estimated as ₹2438.48 lakh and the block wise details are mentioned in Annexure 1.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Subarnapur district is basically agriculture oriented with more than 85% of the total workforce directly in agriculture. Out of the total 0.95 lakh land holdings, 0.64 lakh holdings (67%) belongs to less than 1 ha category and 0.20 lakh holdings (22%) belongs to the size between 1-2 ha. Notwithstanding the availability of tractors and power tillers most of the small holdings are tilled by bullocks. With upward social mobility farmers are now opting for two wheelers as primary transportation mode. Further FPOs are also operating in the district which are in need of 4 wheeler transport vehicles and credit for their business operations.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

There are 12 FPOs operating in the district. Two wheeler and four wheeler dealerships exist in Subarnapur and other major towns of the district for purchasing transport vehicles for agriculture.

Govt. schemes are as follow;

Biju Krushak Yojana (BKVY): This scheme provides financial assistance to farmers for the purchase of bullocks, tractors and other agricultural implements. The maximum subsidy available under this scheme is ₹50000.

Gobardhan Yojana: This scheme promotes the use of cow dung and urine for organic farming. Under this scheme farmers are provided with subsidized biogas plants manure pits and other equipment.

Krushak Sahayata Yojana: This scheme provides financial assistance to farmers for various agricultural activities including the purchase of bullocks. The maximum subsidy available under this scheme is ₹25000.

Mukhyamantri Krishi Krushak Kalyan Yojana: This scheme provides financial assistance to farmers for the purchase of agricultural inputs including bullocks. The maximum subsidy available under this scheme is ₹20000.

The credit potential for the FY 2025-26 has been estimated as ₹1130.15 lakh and the block wise details are mentioned in Annexure 1.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

The various components of IFS are crops livestock, birds and trees. The crops may have subsystem like mixed/ intercrop multi-tier crops. The livestock components may be milch animals goat sheep poultry and the tree components include fruits timber fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type rainfall its distribution and length of growing season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The Govt. of Odisha has given ample thrust on developing Integrated Farming System models for all 10 agro-climatic zones with support from KVK/ RRTTS (OUAT) under its State Agriculture Policy 2020.

Critical gaps like popularization of integrated farm models among the stakeholders is of prime importance. Finance for various components of IFS are not forthcoming from banks. Board approved policy by banks for integrated farming and inclusion of the same in bank's loan originating software for hassle free appraisal is required for promoting the scheme. Following Govt. scheme are under implementation in the district;

IFS through DBT is a centrally sponsored scheme that aims to promote IFS in Odisha through the provision of financial assistance to farmers. It covers a wide range

of activities including crop production livestock rearing poultry farming fisheries and apiculture.

Paramparagat Krishi Vikas Yojana (PKVY) is a national scheme that promotes organic farming. Under PKVY the govt. provides financial assistance to farmers who adopt organic farming practices.

National Mission for Sustainable Agriculture (NMSA) is a national scheme that aims to promote sustainable agriculture.

MKUY is a state government scheme that promotes agricultural diversification and entrepreneurship.

Mukhyamantri Abhinav Krishi Yantripati Samman Yojana is a state government scheme that recognizes and rewards outstanding farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Scientific storage infrastructure is essential to minimize post-harvest loss and to maintain nutritional quality of the agricultural produce. Efficient marketing infrastructure is required for getting fair and remunerative price and to avoid of distress sale by the farmers. GoI has introduced the scheme of accreditation of warehouses through WDRA to promote inter alia scientific storage of agricultural produce and financing post-harvest loans against negotiable warehouse receipts. Under Mission for Integrated Development of Horticulture (MIDH) credit linked back-ended subsidy @40 of the capital cost of project is available for construction/ expansion/ modernization of cold storage units upto 5000 MT capacity (cost @ ₹8000 per MT).

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹300.37 lakh, ₹1052.40 lakh and ₹128.63 lakh respectively.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There is production of around 7.54 lakh MT of paddy in the district out of which around 40 is marketable surplus which could be stored. Further, annually about 36750 MT of pulses and oil seeds are produced in the district and out of which about 70% is marketable surplus. Thus, there is dry storage requirement of about 3.25 lakh MT. There are godowns with storage capacity of 1.94 lakh MT with the Govt. and private agencies. Thus the additional storage requirement would be to the tune of 1.31 lakh MT. There is scope for construction of a large number of small rural godowns of 100 to 1000 MT capacity in every panchayat headquarters of the district. There is a sizeable amount of vegetable and fruit production in the district. Sonepur, Tarva Birmaharajpur and Binka are leading blocks for vegetable production. There are 19 onion storage houses and 14 pack houses available in the district. More number of pack houses need to be established in the district for proper handling sorting and grading of fruits. At least the existing market yards in the block are to be made compulsory for marketing of the produces. Banks should come forward for financing more number of storage godowns/ market yard in the district to achieve the allocated target.

Govt. schemes like Agriculture Infrastructure Fund (AIF) Warehouse Receipt Financing (WRF) Post-harvest loans to small and marginal farmers against NWRs etc.

are being implemented in the district.

The credit potential for the FY 2025-26 has been estimated as ₹6375.00 lakh and the block wise details are mentioned in Annexure 1.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The major portion of soil in the district is of medium to deep black red and yellow category having medium water holding capacity. The average size of land holding is 0.96 ha. Out of total geographical area of 233700 ha 41578 ha has been classified as forest area. The GCA and net sown area of the district during 2023-24 are 2.17 lakh ha and 1.28 lakh ha respectively. About 37 per cent of the cultivated land of the district is upland. It is estimated that the soil erosion happens to the extent of 17.40 tn/ ha. Soil erosion is severe in the Tarva and Ullunda blocks. Traditional activities under land development are land levelling construction of water harvesting structures etc.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹13.66 lakh, ₹254.58 lakh and ₹403.65 lakh respectively.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Soil Conservation Department has been taking up various activities to control soil erosion viz. mixed plantation of forest species avenue plantation water management and water harvesting structures and integrated activities under watershed development projects. ORSAC has identified 245 micro-watersheds in the district out of which watershed activities has already been taken up in 103 micro-watersheds. These watersheds are being treated under various state and central sector schemes viz: IWMP Special Plan RLTAPE etc. At present IWMP programme under common guidelines are being implemented in 04 clusters. There is scope for dovetailing OFD works in command areas of irrigation projects. The required technical inputs for land development activities are provided by the Soil Conservation Dept. and Agriculture Dept. Govt. schemes like Integrated Watershed Development Project (IWDP), National Watershed Development Project for Rainfed Area (NWDPA) Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Rashtriya Krishi Vikas Yojana (RKVY), Paramparagat Krishi Vikas Yojana (PKVY) are being implemented in the district.

There is only three soil testing laboratory in the district. Considering the large arable area and problematic soil and land characteristics there is need for providing soil testing facilities in each block/ panchayat headquarters. In order to protect land fertility use of Green Manuring and Bio fertilizers in large scale need to be promoted.

The credit potential for the FY 2025-26 has been estimated as ₹565.94 lakh and the block wise details are mentioned in Annexure 1.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

About 4 of the cultivable area are dry land and contribute little towards the economy of the district. Due to high dependence on chemical fertilizer and pesticide soil health in the district is deteriorating considerably resulting in diminishing productivity. Different water and soil conservation measure needs to be taken up for restoration of soil fertility.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

There are 750 Vermi Bed units & 125 Vermi Tank units have been established under RKVY in the district. Promotion of organic farming should be done on a war footing stage. There is also assistance from the State Govt. under Odisha State Agriculture Policy for acid soil management, vermi compost units, etc. Lack of awareness among the farmers community in the district is categorized as the most important gap.

The credit potential for the FY 2025-26 has been estimated as ₹396.20 lakh and the block wise details mentioned in Annexure 1.

2.3 Agriculture – Ancillary Activities**2.3.1 Food & Agro Processing****2.3.1.1 Status of the Sector in the District**

Food processing refers to the transformation of agricultural products into food or of one form of food into other forms. 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 critical issues of food security food inflation & providing wholesome nutritious food to the masses. There are 59 units related to food and allied sector in the district. Considering the large production base of cereals pulses and oil seeds in the district (about 6 lakh metric tonnes) there is huge scope for development of agro processing industries in the district.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

DIC has identified agro and food processing industries viz. Rice Mill (Modern) Rice Sheller Mini Rice Mill Roller Flour Mill Atta Chakki (Flour Mill) Chuda Mill etc. for establishment under MSME sector and PMEGP. Other infrastructure available for setting up of agro and food processing industries is mentioned in the chapter on MSME.

Odisha Food Processing Policy 2022 Mega Food Park Scheme State Food Park Scheme Integrated Cold Chain and Value Addition Infrastructure Scheme Food Safety and Quality Assurance Infrastructure Scheme Human Resources and Institutions Scheme etc. are the major govt. schemes/ programs available for implementation in the district.

A number of units are located in rural areas where there is erratic power supply. Power position need to be improved to ensure uninterrupted and steady power supply. The scope for financing in the sector has assumed a great importance in view of number of producer organisations being formed by different departments for better value realization of their produce through value addition.

The credit potential for the FY 2025-26 has been estimated as ₹4432.76 lakh and the block wise details mentioned in Annexure 1.

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

Agriculture Ancillary activities provide the necessary vigour and support to the

agriculture sector. They provide the necessary spread and the requisite linkages for the sector to establish strengthen and grow. Agriculture Ancillary Activities (others) 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 services in Agriculture are not adequate to serve the large and geographically scattered farmers in the district. There is acute shortage of staff strength particularly the VAWs in the district. Out of 75 sanctioned posts, 35 are lying vacant. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals are of importance in supporting the agri-extension services in the districts. Similarly Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health cropping practices plant protection crop insurance post-harvest technology and clinical services for animals feed and fodder management prices of various crops in the market etc. which would enhance productivity of crops/ animals and ensure increased income to farmers. Details of the scheme may be accessed at www.nabard.org.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are more than 12 FPOs in the district out of which 4 FPOs have been formed under support of NABARD 8 FPOs formed under Central Sector Scheme. These FPOs are bridging the gap of much needed extension service in the district. Apart from this matured SHGs are also helping in this direction. There is good network of banks in the district for supporting these activities. Apart from formal banking system many MFIs viz. Annapurna Finance Limited SKS Microfinance L & T Microfinance etc. are also operational in the district and play an important loan in purveying credit to the marginalized section of the society through various customized need based products.

Critical gaps are like marketing linkage for quality seeds bio pesticide and bio fertilizer need to be strengthened. Demonstration training and extension services for popularising the best and recommended package of practices in these areas may be undertaken. Bankers should continue to finance liberally to these units as it is helpful in creating infrastructure and address the scarcity of chemical fertilizer.

The credit potential for the FY 2025-26 has been estimated as ₹4930.00 lakh and the block wise details are mentioned in annexure 1.

Chapter 3 - Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Subarnapur district is endowed with forest wood based and textiles based resources. Besides there is an abundance of natural resources i.e. agricultural produce rich forest produce livestock sufficient ground water and congenial climatic condition conducive for growth of micro and small industries. The district is rich in handicrafts village and cottage industries sector especially in the field of textiles, handicraft, pottery, bamboo products, sal leaf cup plate making, mudhi (puffed rice) making, etc.

As per the Ministry of MSME Gazette notification dated 01 June 2020, the definitions of Micro, Small and Medium Enterprises has undergone a change. It has also been decided that the turnover with respect to exports will not be counted in the limits of turnover for any category of MSME units whether micro small or medium. This is yet another step towards ease of doing business. Revised MSME Classification applicable w.e.f. 01 July 2020 is as follows:

Micro Units:

Investment in Plant and Machinery or Equipment - Not more than ₹1 crore and Annual Turnover- not more than ₹5 crore

Small Units:

Investment in Plant and Machinery or Equipment - Not more than ₹10 crore and Annual Turnover- not more than ₹50 crore

Medium Units:

Investment in Plant and Machinery or Equipment - Not more than ₹50 crore Annual Turnover; not more than ₹250 crore

The credit flow under MSME sector during 2021-22 2022-23 and 2023-24 are ₹30403.35 lakh ₹45979.62 lakh and ₹47390.56 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

Subarnapur district has 10874 MSME units (food and allied chemical based forest and wood based paper and paper products textile based etc.) (Source: District at a Glance 2022). Now the new industries are set up under Udyog Aadhar scheme of Govt. of India from September 2015.

All weavers' societies are now being covered under MUDRA scheme for financial assistance from February 2016. Two block level clusters have also been formed at Sonapur and Binka. Margin money assistance @20 of the project cost subject to a maximum of ₹10000/- per weaver may be provided in group mode.

NABARD has been conducting several training programmes for rural unemployed youth for generating self-employment opportunities under Off-Farm Sector. RSETI promoted by SBI PMKSY DDUGKY are providing short term skill training and Govt. Polytechnic Govt. ITI are imparting long term skill training to educated unemployed youth in the district. Department of Skill Development and Technical Education is also imparting various skill related training in the district through their two Skill Development Centres.

All MSME units face electricity problems due to erratic supply. Many times due to low voltage and frequent disruption of power machineries do not perform to their optimum capacity. There is a need for improvement in transportation infrastructure for marketing of products. Absence of railway connectivity hinders the growth of the district as far as industrial promotion is concerned. The district has the potential in areas such as flat rice milling cattle/ poultry feed dehydrated onion kendu leaves product agricultural implements leather bags manufacturing aluminum utensils/ furnishings modernized automobile workshop etc.

The major Govt of India schemes implemented in the state are PMEGP, PMFME, Pradhan mantra Mudra Yojana, Stand Up India, Start Up India, CGTMSE etc.

The credit potential for the FY 2025-26 has been estimated as ₹79432.50 lakh and the block wise details are mentioned in Annexure 1.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in accelerating the economic growth of the country. While the infrastructure associated with exports is taken care of by the Government banks play an important role in providing the much needed credit for financing export. Incremental advances made by banks under Export Credit up to the sanctioned limit of ₹40 crore per borrower have been brought under the ambit of Priority Sector as per the guidelines issued by the RBI.

Odisha's exports for 2022-23 stood at ₹89773.95 crore comprising 2.48 of the country's exports. Major exports from the State are products pertaining to minerals metallurgy marine textiles chemicals and allied sector. The 2nd edition of the Export Preparedness Index (EPI) 2021 released by NITI Aayog has placed Odisha at S No. 13 in the overall ranking of the states and as the most cost-competitive state in terms of cost of setting up and running a business.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district has the potential to export handloom and handicraft products and there is a huge potential to export raw silk and garments in near future. No export credit disbursement was reported by banks in Subarnapur. So far no exporter of Agriculture and Forest Products is present in the district.

To facilitate exports export promotion schemes 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.
- Financial Assistance Scheme (FAS) introduced by APEDA to assist businesses in export infrastructure development quality development and market development

The credit potential for the FY 2025-26 has been estimated as ₹510.00 lakh and the block wise details are mentioned in Annexure 1.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Sustainable Development Goal (SDG 4) aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030. Higher education depends on various factors among which finance plays a major role. Bank credit has an important role in promoting the education and development of skilled professionals required by an emerging market economy such as India. The main emphasis is on providing every meritorious student an opportunity to pursue education with the financial support at affordable rates. Banks provides financial support for various courses in India/abroad. This sector is broadly classified as Mass Education Higher Education Technical Education and Vocational Education. In the State Budget 2024-25 an outlay of ₹24764 crore has been made towards education and skills sector.

The credit flow under Education sector during 2023-24 is ₹417.36 lakh

4.2.2 Infrastructure and linkage support available, planned and gaps

Establishment of residential schools for tribals particularly for girls in tribal dominated areas establishment of good number of 'Odisha Adarsha Vidyalaya' in each block 'Mo School Abhiyan' in secondary schools and enrolment of 2.5 lakh girl students under 'Odisha Girls' Incentive Programme' are some of the initiatives taken by the state government that aim at improvements in education levels in the State.

There are 11266 enrollments in 39 colleges in Subarnapur district. Further there are 145 Secondary/ Higher Secondary schools with enrollment of 28260 students. The students generally availed education loans for higher studies mostly after intermediary or graduation. Loans to individuals for educational purpose including vocational courses upto ₹10 lakh is included under priority sector. Banks provide financial support for various courses in India/abroad. Govt. of Odisha has implemented a scheme "Kalinga Sikshya Sathi Yojana" for providing financial assistance in form of interest subvention against education loan availed by poor and meritorious students of Odisha pursuing higher studies with annual parental income less than ₹ 6.00 lakhs. Those who have availed education loan under Govt. of India scheme are eligible to avail the benefit. Besides interest subsidy shall be provided at such a rate that the net interest payable by the students after the moratorium period become 1 per annum. Banks need to emphasize on faster disposal of loan applications proper record maintenance timely follow up and monitoring of the portfolio to tap the vast potential available in the sector. There is an intense need for creation of awareness of the education loan products amongst the aspiring students and their parents. Banks may display their schemes at the schools and colleges for a wider publicity.

The credit potential for the FY 2025-26 has been estimated as ₹1572.50 lakh and the block wise details are mentioned in annexure 1.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a basic human need; it is a basic 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 i.e. a core house or a starter house. 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 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 is in the Economically Weaker Group or Low Income Group. According to the NSSO about 66 per cent financing of new construction in rural areas in 2010-11 was done by rural families with their own resources; about 27 per cent construction had some amount financed from non-institutional agencies such as moneylenders family and friends while only 9 per cent of new construction was financed by institutional channels such as Government schemes banks and so on.

The credit flow under housing sector during 2023-24 is ₹5137.42 lakh.

4.3.2 Infrastructure and linkage support available, planned and gaps

As per Census 2011 out of the total 1.51 lakh Households in the district 0.26 lakh dwell in either brick / stone/ concrete house. Government of India has announced "Housing for All" by 2022. Schemes like Pradhan Mantri Awas Yojna (PMAY) is run

by GoI. Similarly the State government has also introduced Biju Pucca Ghar Yojana (earlier Mo Kudia) with effect from the year 2014-15 to provide a pucca house to the poorest of the poor.

Under PMAY and Biju Pucca Ghar Yojna out of a target for construction of 43693, 21164 houses have been completed cumulatively. All banks had disbursed ₹14.42 crore and ₹14.49 crore towards housing loan during 2017-18 and 2018-19 respectively. The sector has seen a credit disbursement to the tune of ₹5137.42 lakh during 2023-24. Rising land cost construction costs and inadequate availability and reach of non-formal source of finance are affecting the sector. There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments. As residential housing loans do not create direct additional income recovery of loan may prove to be difficult even though loan may be adequately secured.

The credit potential for the FY 2025-26 has been estimated as ₹8211.00 lakh and the block wise details are mentioned in Annexure 1.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure can be constituted with 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 channels for development. In development context the linkage between agricultural growth and infrastructure is umbilical in nature. Infrastructure investments in both agriculture and non-agriculture sectors lead to capital formation resulting in increased production and productivity thereby contributing to poverty reduction and equitable growth.

Inadequate infrastructure is a major bottleneck for sustained growth of agriculture and allied sectors in Subarnapur district. The objective of this chapter is to arrive at a broad based infrastructure plan for Subarnapur district so that the future development in the form of capital formation would support the credit flow for development of various sectors in the district's economy. The chapter examines the prospects of further infrastructure support requirement in the district. An attempt has been made to assess the infrastructure requirement under major sectors in the district and the potential block/ regions or locations in the district for the said infrastructure have been identified. The departments concerned may examine the same and initiate the process for provision of the same.

5.1.2 Infrastructure and linkage support available, planned and gaps

The RIDF projects sanctioned so far in the district include mainly irrigation projects drinking water projects roads and bridges. The main departments implementing the RIDF projects in the district are Public Works Department, Rural Development Department, Water Resources, OAIC, OLIC, etc. 658 projects are being implemented/ completed under agriculture sector having TFO of ₹65454.48 lakh. 42 rural roads and 31 bridges are being implemented/ completed in the district having TFO of ₹62567.92 lakh. 10 projects under social sector (rural drinking water project) having TFO of ₹20262.65 lakh are being implemented/ completed in the district.

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

10 projects under social sector (rural drinking water project) having TFO of ₹20262.65 lakh are being implemented/ completed in the district. With these social sector projects more than 142 villages and more than 2 lakh population are benefitted in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure is a subset of the infrastructure sector and typically includes assets that facilitate social services. In India "Social Infrastructure" covering schools health care facilities drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of Primary sector lending norms. With increased focus on human development and for attainment of Millennium Development Goals the social sectors viz. education health sanitation etc. have gained

greater focus in the overall development process.

5.2.2 Infrastructure and linkage support available, planned and gaps

Sarva Sikhya Abhiyan (SSA) is a national flagship programme and is being implemented in the district to achieve the constitutional goal of universalization of elementary education. The State Govt. aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations having population of more than 300 and 500 respectively. There is a potential for opening of 04 private primary/secondary schools in towns/block headquarters/marketing centers of the district during 2025-26.

Sanitation is a big challenge for the district. The district does not have sufficient number of public toilet and pure drinking water facility. Approximately 0.18 lakh households lack modern toilet facility. The Hon'ble Prime Minister of India has given a call for "Swachha Bharat" as a mass movement which realizes Gandhiji's dream of a clean India. Under Swachha Bharat Mission (Grameen) it is proposed that 93 villages covering 18 GPs of the districts would be defecation free by construction of 18017 individual household toilets in the district. The unit cost of the toilet is ₹12000/- and is provided by the Govt. The water supply provision is not included in the cost. It is assumed that for installing a tube well with pump set and water tank a sum of ₹30000/- would be required.

Health sector has been considered as one of the priority areas of the State Government. Health is a pre-requisite for human development and is an essential component for the wellbeing particularly in the aftermath of Covid19 pandemic. NRHM seeks to provide effective healthcare to both the rural and urban population throughout the State. With comparatively better services from private health care providers there is a demand for opening of more such facilities in important towns and centers of the district. There would be average minimum investment of ₹50.00 lakhs for each center to be opened during 2024-25.

The credit potential for the FY 2025-26 has been estimated as ₹4173.50 lakh and the block wise details are mentioned in annexure 1.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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

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

The PM Surya Ghar Muft Bijli Yojana is a central initiative promoting rooftop solar systems for households across India. It provides up to 300 units of free electricity per

month through subsidies of 60 for systems up to 2 kW and 40 for systems between 2 to 3 kW with low-interest loans available for the remaining costs. This program is expected to benefit one crore households significantly reducing electricity bills while encouraging clean energy adoption nationwide.

5.3.2 Infrastructure and linkage support available, planned and gaps

The various central/ State Government schemes are being implemented for promotion of investment in renewable energy through subsidy. Subsidized products are available under JNNSM for promotion of off-grid and on-grid power generation including solar power for irrigation. Besides solar home lighting solar water heaters solar cooking systems and solar lanterns are also encouraged by both State and Central Governments. For all the lending towards solar pumpsets used for irrigation NABARD provides refinance to the bank.

The credit potential for the FY 2025-26 has been estimated as ₹947.75 lakh and the block wise details are mentioned in Annexure 1.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	393	387.383900	310.805
B	Ongoing tranches	348	1196.329000	870.9416
	Total (A + B)	741	1583.712900	1181.7466

- 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	658	755.413700	654.5448
B	Rural roads & bridges	73	625.679200	493.0329
C	Social Sector	10	202.620000	34.1689
	Total (A + B + C)	741	1583.712900	1181.7466

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	658	613 villages	65931 ha	0
B	Rural roads	42	more than 5.8 lakh population	301.7	0
C	Bridges	31	314 villages and more than 50000 population	4555.12m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Rural water supply and sanitation (Social Sector)	10	142 nos of villages having around 2 lakh population will be benefitted	10	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

SHG Bank Linkage Programme (SHG-BLP) launched by NABARD in 1992 with the policy support of Government of India and Reserve Bank of India is the largest non-directed micro savings and micro credit programmes in the developing world. The lending methodology under the programme is novel in contrast to the individual and activity based lending that banks follow normally. SHG lending is organisation based 'purpose neutral' and 'collateral free'. Thus SHG became a proven medium for quality credit dispensation. Subarnapur is one of the front runner districts with respect to purveying microfinance through SHGs. Almost all the rural financial institutions functioning in the district i.e. 17 Commercial banks Utkal Grameen Bank and Balangir CCB are involved in implementation of the SHG-bank linkage programme in all six blocks of the district. With the advent of NRLM the movement has got a more focused attention and once perceived of unbankable have now become not only bankable but also taking part in the economic mainstream of our society. Through Mission Shakti Govt. of Odisha has accorded highest priority to WSHGs and involved these groups in all income generating activities. Some of the roles of NABARD in the SHG sector are mentioned below.

- Promotional grant assistance to Self Help Promoting Institutions (SHPIs) and Joint Liability Group Promoting Institutions (JLGPI).
- Skill upgradation and livelihood promotion of SHG members through Enterprise Development Programmes.
- Capacity building of SHG leaders through intensive workshops and grassroots level training programmes.
- Supporting Marketing Interventions for the products of SHG members by providing them free Marketing platform in Exhibitions/Melas/Fairs organised at Regional and National level.

During 2023-24 against the physical target of 5790, 6097 nos. of SHGs have been credit linked. Further against the financial target of ₹185.45 cr an amount of ₹199.14cr have been achieved.

6.2 Infrastructure and linkage support available, planned and gaps

Mission Shakti deptt. of State Govt. is fully responsible for formation and credit linkage of SHGs. The credit requirements SHGs need to be evaluated by banks so as to upscale their livelihood options and also to raise the quantum of credit per group to ₹5.00 lakh per annum. In Subarnapur district SBI BoB Axis Bank HDFC UGB are the front runners in financing JLGs. NABARD is providing incentive of ₹4000/- per group to JLG promoting organisations including banks for promotion and linking of JLGs. Considering presence of 84882 small and marginal farmers in the district there is a potential for financing of 8500 JLGs. So far 3729 JLGs have been credit linked by different financial agencies in the district.

NABARD provides grant support for conduct of MEDP LEDP GRLTP for SHG members. In the district training programmes have been conducted on various farm and non-farm sector activities viz. fish farming vegetable cultivation mushroom cultivation phenyl making weaving terracotta etc. Few of the SHGs trained under the programmes have set up units and engaged in livelihood activities.

The existing groups should be graduated to development of micro-enterprise by providing higher quantum of loan training and capacity building. The benefits of

various programmes of Govt. Depts. should be converged for maximization of benefits and sustenance of groups. Revitalizing dormant groups: Many groups have become dormant for various reasons. Efforts are required to study the reasons for their dormancy and to take corrective steps.

Under BALARAM yojana prompt verification including checking of CIBIL score in time by the bankers need to be taken care of. Instilling confidence in bankers regarding timely repayment of these loans with monitoring at both department and bank level is required for greater success of the scheme. Regular capacity building of the stakeholders is required for smooth implementation of the scheme in the district.

The credit potential for the FY 2025-26 has been estimated as ₹13920.00 lakh and the block wise details are mentioned in Annexure 1.

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. All the Govt. line departments should work in convergence mode for successful implementation of crop diversification program and integrated farming projects.
- 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 & post-harvest expenses 20 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 buyer

2. Water Resources

- 1 Farmers are not much aware of the benefits of the micro-irrigation system. Drip kit (inline) may be popularized among small and marginal farmers. All the line departments may take necessary steps through farmer clusters/ FPOs to popularise the micro irrigation system and its benefits.
- 2 Many lift irrigation points are defunct due to lack of maintenance and also non-functioning of Pani Panchayats. Regular elections may be carried out by the concerned department in the Pani Panchayats
- 3 Waterlogging has great impact upon the socio-economic status of the district due to agrarian nature of the district with major command lying in the coastal belt. To overcome the difficulties in poor drainage of rain and flood water and retrieval of the waterlogged area with a view to increasing the agricultural production drainage needs priority. Remedial measures for which renovation of major drains and lateral drains needs periodic investment on operation and maintenance dredging of outfall points at regular intervals for effective functioning of the system.
- 4 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. There is a need for popularizing scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems suitable for them.
- 5 There is need for introducing alternative horticultural crops such as lime guava papaya drumstick and aonla which are suitable for the district.
- 6 Promotion of Bee Keeping Mushroom & Sericulture as an alternate livelihood activity for rural women.
- 7 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.
- 8 Popularisation of Medicinal and Aromatic plantation as the district has a significant scope for the same.
- 9 Ensuring regulated market/ e-NAM for major horticulture produce like Mango Guava banana etc.

5. Forestry/ Waste Land Development

- 1 There is an urgent need to promote Farm Forestry and Waste Land Development through institutional finance.
- 2 The "National Mission on Bamboo Technology and Trade Development" envisages raising bamboo plantations on privately held wastelands under contract farming as also by artisans who need bamboo for their livelihood.
- 3 Extension support may be strengthened to create vigorous awareness among farmers/villagers to take up forestry activities on a commercial line awareness about schemes being implemented by the Government.
- 4 Low value addition in NTFPs (Non Timber Forest Products). Training programs may be conducted to make the people aware regarding the value addition in NTFPs.
- 5 Banks may consider providing loans to forestry agroforestry and wasteland development activities.
- 6 New initiatives for bamboo Jatropha and tree-borne oilseeds (oil palm) have been launched by the Central Government. Jatropha plantations can be gainfully taken up in wastelands.
- 7 The subsidy linked credit programme for promotion of "Tree Borne Oilseeds" may be utilized for its promotion.

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 farmers 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.
- 5 The extension network in the form of AI centres available at the block level need to spread to have the desired impact. The availability of quality animals is grossly inadequate in order to meet the requirement of the district.
- 6 State Govt. is implementing schemes under MKUY which need to be promoted among entrepreneurs on large scale.
- 7 The district is not equipped to cope with the spread of any diseases affecting a large segment of the livestock population.

7. Animal Husbandry – Poultry

- 1 Air conditioned counters with floor space of (400-500) sq ft. may be established in Boudh and other 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.
- 3 Cultivation of maize the major ingredient in poultry feed may be encouraged.
- 4 Training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.
- 5 There is a good scope for promoting poultry activity as part of integrated farming system by the farmers as there is a huge demand for traditional breed birds for meat purposes in the district.
- 6 Encouraging entrepreneurship under MKUY for commercial scale activities under the sector.
- 7 There is a need for establishment of cold storage to help farmers to preserve eggs during price slump/market glut.
- 8 There is need for establishment of feed production unit 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. There is a need to step up institutional credit for sheep and goat rearing which is currently limited.
- 2 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.
- 3 There is a need for development of livestock market yard with facility for weighing cleaning auctioning and other facilities for transparent sale and purchase of livestock.
- 4 The technical staff strength of Animal Resources Development Dept. may be augmented so that proper supervision and monitoring of the schemes can be made at block level.

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 District needs uninterrupted supply of fresh water prawn seeds for successful polyculture practices.
- 8 Ice plants need to be set up for packing and transporting of surplus fish.
- 9 Sufficient fingerling production needs to be encouraged.

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 scientific 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.
- 5 At least the existing market yards in the blocks are to be made compulsory for marketing of the produces by involving FPOs SHG federation etc.
- 6 Banks should come forward for financing more no. of storage godowns/ market yards in the district to achieve the allocated target.

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 biofertilizer 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).
- 5 The credit flow to the sector will increase on account of the emphasis by the State Government to bring more area under P&H crops. Relatively better recovery in P&H will contribute for greater flow of credit under Land Development activities. This trend is likely to continue as the emphasis will be

on improving the soil quality through bio-fertilisers soil treatment and other scientific methodology to produce ecologically clean fruits vegetables and cereal crops.

- 6 Despite all the infrastructure and support services the most important activity of the district has not been linked to institutional finance. The motivation of the farmer to take up land development activities dovetailing the planning process of the functional agencies with a component for institutional finance regular discussion and monitoring at the district level forums such as DCC/ DPCC will go a long way in creating awareness among the people.

12. Agriculture Infrastructure: Others

Promotion of organic farming need to be practiced on a large scale for sustainable agriculture. Further, the line Departments need to be involved in popularizing more and more organic farming, soil health management, use of Vermi Compost, Bio Fertilizers like Azolla, BGA, Azotobactor, Azospirillum, PSM, etc.

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 coconut mango cashew and also meat shall be promoted.
- 3 Long term strategic plan may be prepared for the agro processing industry of the district.
- 4 The development of entrepreneurship and creation of critical infrastructure like cold storage road and telecommunication market access dedicated power supply etc. will act as catalyst for increased credit flow.

14. Agri. Ancillary Activities: Others

- 1 The marketing linkage for quality seeds bio pesticide and bio fertilizer need to be strengthened.
- 2 Demonstration training and extension services for popularising the best and recommended package of practices in these areas may be undertaken.
- 3 Bankers should continue to finance liberally to these units as it is helpful in creating infrastructure and address the scarcity of chemical fertilizer.

15. Micro, Small and Medium Enterprises (MSME)

- 1 The district is industrially backward with no large or medium scale industry. There is a proposal to set up industrial growth centre near Boudh. There is sufficient quantity of river water from Mahanadi as well as abundant availability of groundwater for industrial use considering the level of exploitation of ground water. The ITI & Poly-technique Institute at Boudh provides skill training to local youth. The various clusters in the district for development of Handloom and Handicraft Artisans need special care and attention by the credit as well as developmental agencies.
- 2 All MSME units face electricity problems due to its erratic supply. Many times due to low voltage and frequent disruption of power the machineries do not perform to their optimum capacity. There is a need for improvement in

transportation infrastructure for marketing of products. Also absence of railway connectivity hinders the growth of the district as far as industrial promotion is concerned.

- 3 Technology Transfer Centres may be established in the district for providing guidance technical know-how etc. to entrepreneur
- 4 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.
- 5 Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity.
- 6 Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.
- 7 Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.
- 8 Organizing the Milk/Horticulture Producers' PO with robust equity base so that they can undertake pooling value addition functions under Post Harvest Management sector.
- 9 Popularizing CGTMSE scheme among banks to de-risk the banks on MSE portfolio which should facilitate quick flow of credit to this critical sector.
- 10 To facilitate marketing of products produced by the cottage/village and SSI units, rural haats may be set up. DIC needs to identify activity-specific clusters for focused attention and specific interventions.

16. Export Credit

- 1 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 2 Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.
- 3 Poor Transport/Communication facility is the major bottleneck in the district for development of export specific industry
- 4 Boudh is classified as an industrially backward area as per MSME Policy. More subsidies in Power concessions in GST tax holiday & SEZ corridors will attract promotion of industries.

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 Though the education loan requirements of the students and also the schemes of the banks are tailor made it is presumed that ₹5.50 Lakh on an average as Bank Loan may be availed for all the streams of education like Medical Engineering Para Medical and other vocational courses.
- 3 As educational loans upto ₹4.00 lakh does not require collateral bankers should extend the facility without insisting on additional securities which will help the rural meritorious students to pursue higher study in Engineering or Medical
- 4 The banks are required to popularize the Kalinga Siksha Sathi Yojana so that more and more students are benefitted.

18. Housing

- 1 Schemes like Pradhan Mantri Gramin Awaas Yojana (PMAY) run by Government of India Biju Pucca Ghar Yojana (earlier Mo Kudia) by the State Government to provide a pucca house to the poorest of the poor. The schemes may be popularised among the people by the concerned departments.
- 2 Banks may consider providing loans under Mo Ghara scheme of Sate

Government to all the eligible beneficiaries.

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.
- 2 Government line departments should provide necessary technical knowledge capacity building for creation of these infrastructures through private investments. Banks/ MFIs should finance such activities for creation of the basic amenities. Participation of the beneficiaries especially women SHGs in water supply schemes or management of water plants may be helpful for successful management. The Village Water and Sanitation Committees under each gram panchayat may be formed for better utilization of the resources.
- 3 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.
- 4 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.
- 5 Awareness creation of schemes at the grass root level.

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 UCO RSETI NABARD MEDP and LEDP programs and PMKVY.
- 6 While continuing with its goal of spreading its outreach SHG-BLP needs to address issues such as dormancy / disintegration of SHGs convergence of SHG-BLP with the developmental programmes of government / development agencies reduction of NPA levels etc.
- 7 Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders. The banking sector needs to improve the services being provided to these SHGs and look at them more as a business client and provide quick services.
- 8 SHGs in group mode (GPLF or SHG Federation) should be supported technically for management by the concerned development department and financially by banks. Development Departments of Government.

Chapter 8

Status and prospects of Cooperatives

8.1 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.

8.2 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".

8.3 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.

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

1. Co-operative movement in Odisha has more than a century old history with formation of 1st Co-operative Society of the country in the year 1898. The movement has been backed by various legislative measures such as The Orissa Co-operative Land Development Act, 1938; The Orissa Co-operative Societies Act 1962; The Orissa Self-help Co-operative Act, 2001.
2. Odisha has a three tier Short Term Co-operative Credit Structure (STCCS) with the Odisha State Co-operative Bank Ltd. at the top, 17 Central Co-operative Banks in the middle and 2710 primary societies at the village level. The long term Co-operative Credit structure represented by Orissa State Co-operative Agriculture and Rural Development (OSCARD) Bank at State Level and CARD Bank at district level.
3. The state has Urban Co-operative Banks and one State Co-operative Union. The MARKFED at the apex level and 51 Regional Marketing Societies (RMS) are mostly engaged in distribution of fertilizer
4. STCCS plays a very important role in the State as it accounts for about 60% of the total crop loans disbursed in the State.
5. In order to make their function effective and transparent, OSCB Ltd and all DCCBs have migrated their function to CBS platform.
6. PACS Computerisation in Odisha is being carried on using a software developed by Odisha State Cooperative Bank "ROOTS". As on date 2600 PACS out of 2705 PACS operating in the state has been computerised using the software. The state may avail assistance to computerize the remaining PACS under CSS-PACS Computerization Scheme of GoI.
7. Government of Odisha has initiated the process of forming 1510 new PACS at GP Level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) for strengthening cooperative movement and deepening its reach up to the grassroots were constituted.
8. The State had adopted Model Bye Laws for PACS.

8.5 Status of Cooperatives in the District

1. The growth disparities between the rural and urban economies are a matter of concern and may exacerbate income inequality in the country. The agriculture and allied sector comprising of livestock, forestry, and fisheries is the bedrock of the rural economy and one of the largest providers of rural employment. The cooperatives provide a third alternative, with free-market organisations at the one end (which provide goods and services through exchanges in the market) and the state-owned organisations at the other (which provides goods and services through state control). The all-inclusive cooperative model provides a successful and sustainable economic alternative for equitable growth.
2. Three tier short term cooperative credit structure is functional in the district. It plays an important role as it accounts for 64% of crop loans disbursed in the district in 2023-24. The DCCB in the district is profit making. The long-term cooperative credit structure is non-operational. Approximately 18 PACS have registered profits during the past years. Audit of 57 number of PACS are in arrears for the year 2023-24.
3. The number of PACS in the district is 72 out of which all have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). No of PACS is defunct / non-functional. As per National Cooperative Database, there are 01 credit and Thrift Society, 69 Handloom Textile and Weavers credit Society, 02 Marketing Cooperative Society are functioning in the district. As per ARD, Subarnapur, there are 131 OMFED Dairy Cooperative

Societies and 04 Fishery Cooperative Societies.

4. Under 'Sahakar-se-Samridhhi' 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. The number of Gram Panchayats (GP) in the district is 109 and Number of GPs covered by existing PACS is 109. Number of new MPACS, which can be formed in underserved GPs is 12. Number of dormant or defunct PACS in the district is 'nil'. Target for liquidation of Dormant/ Defunct PACS is 'nil'.
5. 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).
6. 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.
7. Another GoI initiative is PACS as Common Service Centres (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.
8. 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 Samridhhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.
9. Cooperative business are loss making and dormant with few exemptions. Particularly the increasing bad debts and non performing assets in credit cooperatives have made their financial shape worse. The reasons for their losses include increased number of willful defaulters, interference in loan recovery, waiver practices of governments, poor and sluggish recovery tribunal procedures, ineffective credit administration and monitoring, a growth in fraud and money theft, etc. Their failures in non-credit cooperatives are primarily related to weaker product portfolio, an inability to draw customers due to subpar quality or a small selection, a lack of effective advertising, and unsuccessful marketing strategies. Constraints such as lack of professionalism, mismanagement, lack of good elected leadership, etc. must be overcome through imparting training to the members on management and skills. This can help in professional management of the society. There is need to increase the members contribution so that society can become a financially strong enough. Increased use of digital technology, sales promotional activities like powerful advertisements, personal selling, disseminated selling, common branding of the different products will increase the sale of the product along with will give the identity to the product in the market.

8.6 Potential for formation of cooperatives

1. Animal Husbandry Sector:

Dairy Cooperatives:

As per the 20th livestock census Subarnapur district has cattle and buffalo population of 172512 nos. however only 131 dairy cooperatives are functional in the district. Recently one milk processing plant of OMFED has been inaugurated in the district which will strengthen the procurement and distribution network with less transportation cost. There is considerable potential for creation of cooperative societies in dairy sector in Binka Sonepur Tarbha Ullunda and

Dunguripali blocks. These can have immense multiplier effect in giving a fillip to economic activities in these area.

Fishery Cooperatives:

The scope of fishery cooperatives in Subarnapur district is promising and holds significant potential for boosting the local economy and improving livelihoods. Subarnapur with its rich aquatic resources such as rivers (Mahanadi Tel) ponds and reservoirs (about 1464 ponds/reservoirs) offers ample opportunities for fish farming and inland fisheries. Only four fishery cooperative societies are functional in the district which is yet to function with its full potential. There is a huge scope for establishment of fishery cooperative societies in Ullunda Tarbha and Sonepur blocks in the district. There is huge scope for fishery in the Harihorjore Dam located in Bormaharajpur block of Subarnapur.

2. Handloom and handicraft sector:

The scope for handloom or weavers cooperative societies in Boudh district is vast driven by the districts rich cultural heritage and skilled artisans. In Boudh district more than 10000 population are directly dependent on handloom weaving activity for their livelihood. These cooperatives hold immense potential to revive traditional weaving techniques while modernizing production and enhancing market reach. By organizing weavers into cooperative societies artisans can gain access to affordable raw materials financial support and government schemes ensuring sustainable livelihoods. Cooperatives can facilitate collective bargaining improve market linkages and promote Boudh's unique handloom products both locally and internationally. They can also help weavers diversify their product range with contemporary designs adding value and increasing profitability. Only 30 weavers' cooperative societies are functional in the district However there is a huge scope for new cooperative societies in Boudh and Kantamal blocks in the district. Further there is a huge scope for handicraft cooperative societies in all the blocks of Boudh for terracotta wooden toys copper snake crafts etc.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Bhudobar	Ullunda	Watershed Development		3712	1147.92 ha covered under this project
2	Watershed Development	Hingima	Ullunda	Watershed Development		3828	1289.17 ha covered under this project
3	Watershed Development	Kalapathar	Ullunda	Watershed Development		4712	1059.73 ha covered under this project
4	Collectivisation	Sabuja Sathi Farmer Producers Company Limited	Birmaharajpur	FPO Promotion		1156	Benefit of Collectives Input supply and marketing linkages.
5	Collectivisation	Kalapathar Farmer Producers Company Limited	Ullunda	FPO Promotion		589	Benefit of Collectives Input supply and marketing linkages.
6	Collectivisation	Santilata Farmer Producers Company Limited	Ullunda	FPO Promotion		506	Benefit of Collectives Input supply and marketing linkages.

7	Collectivisation	Saptarshi Farmer Producers Company Limited	Ullunda	FPO Promotion		507	Benefit of Collectives Input supply and marketing linkages.
8	Collectivisation	Khetrpal Farmer Producers Company Limited	Sonepur	FPO Promotion		778	Benefit of Collectives Input supply and marketing linkages.
9	Collectivisation	Ussat Farmer Producers Company Limited	Tarbha	FPO Promotion		420	Benefit of Collectives Input supply and marketing linkages.
10	Collectivisation	Dunguripali Bunakar Producers Company Limited	Dunguripali	OFPO Promotion		695	Benefit of Collectives Input supply and marketing linkages.
11	Collectivisation	Subarnapur Terracotta Artisan Producers Company Limited	Binka	OFPO Promotion		293	Benefit of Collectives Input supply and marketing linkages.
12	Women Empowerment	05 MEDP programs during last 2 years	Sonepur Ullunda Birmaharajpur and Birmaharajpur	Micro enterprise development by SHG members		150	Members taking up off farm activities resulting in average increase of at least ₹3000 per month

13	Women Empowerment	02 LEDP programs during last 2 years	Ullunda Birmaharajpur and Sonepur	Livelihood development		180	Members taking up off farm activities resulting in average increase of at least ₹3000 per month
14	Financial Inclusion	Centre for Financial Literacy	Ullunda and Sonepur	Financial Inclusion			Financial inclusion activities in all blocks of Boudh
15	Sensitisation	5 nos. of GRLTPs 01 NGOs and 01 District level bankers/ stakeholders sensitization meeting	Sonepur	Sensitization cum awareness meeting			Stakeholders are sensitized regarding various Govt. Sponsored schemes NABARD schemes

Success Stories

Success Story 1: Beyond Paddy: A Sustainable Future for Sonepur's Agriculture



1. Scheme : Farm Sector Promotion Fund
2. Project Implementing Agency : Self Employed Workers Association Kendra (SEWAK) Sundergarh
3. Duration of the project : 100 acres of crop diversification has to be achieved during Kharif & Rabi 2022-23 (24 months project duration)
4. Beneficiary :

No. of beneficiaries:	145
Community :	

State : Odisha
District : Sonepur
Block : Birmaharajpur
Village : Bikalpur Balarampur Kamira Pandua Kusadadar
Yudhistirpur and other 4 villages

1.1 Support provided

- Total project cost was ₹4124464/- out of which NABARD grant assistance was ₹1987437/- and remaining amount i.e. ₹2137027/- was beneficiary contribution.

Following supports were provided by the implementing agency;

- Selection of appropriate areas and beneficiaries
- Guidance & training from CHES Bhubaneswar KVK & Govt. Line Dept.
- Procurement of quality seed varieties and inputs of alternate crop
- Land Preparation Cultivation & Production of alternate crop.
- Awareness/ Demonstration
- Soil test
- Market linkage through FPC
- Convergence with line Dept. and farmers

1.2 Pre-implementation status

- The farmers identified for the project are generally cultivating paddy which has assured market. On an average the income generated from one acre of paddy cultivation ranges from ₹20000/- to ₹23000/-.
- The farmers were unaware of the crop diversification benefits marketing tie-up with FPOs and various benefits from Govt. line departments etc.

1.3 Challenges faced

- During implementation to convince the farmers to diversify their cultivation pattern from paddy to non-paddy was a challenging task. The paddy was procured at MSP by the PACS and the farmers were having no marketing risk but in case of non-paddy the farmers were not having any assured market.

1.4 Impact

- Under the 1st phase of the project there was an achievement of 42 reduction in area under paddy in the project area. Minimum income in comparison to paddy has increased from minimum 47 to as high as 93.
- On an average the income from these alternate crops ranges from ₹30000/- to ₹40000/- vis-à-vis paddy which is around from ₹20000/- to ₹23000/- from an acre of land. So the incremental income almost ranges from 1.5 to 1.9 times for the farmers undertaken the alternate crops.
- Excess use of water has been avoided under the project as crops requiring minimum water were taken as well as precision irrigation technology such as sprinklers were adopted.
- Out of 145 farmers participated in the project all are very much encouraged by the income

realized from the alternate crops and are also encouraged for continuing the practice. Most of the farmers are planning to raise vegetable crops during the current Rabi season on their own.

- This project has also got a demonstrative effect due to marketing interventions through FPCs which resulted not only in a price discovery of around ₹3 in case of watermelon but also forcing the local/ outside vendors to raise their farm gate price for other farmers.
- This has encouraged other nearby farmers to switch over to crops other than paddy. The farmers were made to learn through demonstration regarding switching over to non-paddy crops and its benefit in real times in term of incremental income as well as associated environmental benefits.

Success Story 2: Reviving Tradition: The Success Story of a Thriving Handloom Cluster



1. Scheme : OFPO Promotion

2. Project
Implementing
Agency : NRDC Sonepur

3. Duration
of the project
: 03 years

4. Beneficiary
: 695

No. of
beneficia
ries:

Community : Belongs to ST & SC communities having own looms. Most of the weavers belongs to BPL category.

State : Odisha

District : Sonepur

Block : Dunguripali

Village : Villages in Dunguripali Block

2.1 Support provided

- NABARD has provided grant assistance of ₹2350000/- towards the establishment of OFPO in the district.

- NABARD interventions are implemented by Both Dunguripali Bunakara Producer Company & NRDC Sonepur as per the sanction provision. The details of interventions are • Provision of HR & Consultant support to DBPCL. • Recurring Expenditure of DBPCL towards establishment of new office.

- Provision of RFA support to DBPCL in terms of production & Marketing support. • Deployment of coordinating HR between DBPCL (OFPO) & NRDC Sonepur (POPI) • Soft Skill Training Programme for Weaver shareholders & BOD members.
- Exposure visit to Potential Cluster & Institutions for adoption of new technology & process.
- Publicity of products & process. • Design & Technology through Skill initiatives.

2.2 Pre-implementation status

- Mostly the weavers were exploited by the master weavers/ traders and the weavers were working under wages. A weaver could earn ₹3000/- to ₹6000/- per month.
- Most of the weavers were under BPL category. Hence they were not able to upgrade their weaving infrastructure and hence were not able to produce as per the market demand.
- The weavers were not able to upgrade their weaving and design skills as per the latest trend/ market demand due to lack of training or skill upgradation programs.
- The weavers were also deprived of any kind of Govt. assistances or bank credit facilities.

2.3 Challenges faced

- The major Challenges faced by implementation of programme are • Breaking of value chain between local master weavers/ trades & beneficiaries. • Due to poor existing infrastructure facilities the weavers are not able to produce value added products as per the market demand.
- The weavers were unable to showcase their products due to lack of poor communication & exposure to domestic market • They were not aware about Packaging preservation of products heritage value of products & presentation.

2.4 Impact

- Formation of OFPO led to achieving a common platform as well as to boost their collective bargaining power community production and marketing also. • The weavers own an organization having corporate identity.
- Participatory approach and contributing to the company as shareholder has led to a change in mindset of individual weavers. Also efforts like ensuring each artisans of their own bank account and subscribing to minimum insurance product have led to secure weavers financially to a minimum extent.



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 heat waves, 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 dollar. 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 incentivize 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 bio fortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched "Amrit Catla" a genetically improved variety of Catla to enhance fish seed quality for India's growing fish farming community.

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 Livable 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. Two climate resilience project for ₹2 lakh each implemented in Balasore and Bhadrak from NABARD’s Climate Fund

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

The SAPCC 2021-30 highlights the current and future vulnerabilities of Odisha under different scenarios based on scientific assessments. As per the Composite Vulnerability Index 2017, the most vulnerable districts are Subarnapur, Balangir, Kalahandi, Dhenkanal, Jajpur and Kendrapara. While Subarnapur continues to be the most vulnerable during the last five years, Jharsuguda continues to be least vulnerable. Even though the quantum of rainfall in Sonapur is quite high, its distribution during the monsoon period is highly uneven and erratic. As a result, flood and drought occur regularly with varying intensity. During extreme weather events, the damage to crops has been significant. Various climate events such as drought, cyclone and flood have significantly affected Odisha's agriculture. About 70 percent of the total cultivated area in the state is drought-prone. Renewable energy generation will help to improve the energy mix in the district and will also mitigate the climate change to some extent. Capital intensive projects in wind and mega solar projects especially in areas like Janmura and nearby areas (Subarnapur District) a backward district will spur growth and reduce disparity. For this, an amount of ₹947.75 lakh has been estimated as credit potential under Renewable energy for the Subarnapur district.

Following sectors have been identified in SAPCC for Climate Action and the project scope, physical as well as financial aspects are mentioned;

Agriculture

- Implementing climate-resilient agricultural practices, such as drought-resistant crops and sustainable pest management, integrated farming and crop diversification projects.
- Training sessions for farmers, demonstration plots, and access to seeds and organic fertilizer
- ₹128727.89 lakh has been estimated as credit potential for the FY 2025-26.

Water Resources

- Rain water harvesting systems and improved irrigation techniques.
- Construction of check dams, ponds, and irrigation channels
- ₹1830.15 lakh has been estimated as credit potential. Forestry and Biodiversity
- Reforestation and community-based forest management to enhance carbon sinks and biodiversity.
- Afforestation activities, development of nurseries, and community training for sustainable forest management.
- ₹1048.52 lakh has been estimated as credit potential. Energy Sector
- Promoting renewable energy solutions such as solar power and biogas plants.
- Installation of solar panels, biogas digesters, and community training on renewable energy use.

- ₹947.75 lakh has been estimated as credit potential. Health Sector
- Addressing climate-related health issues through awareness and improved healthcare infrastructure.
- Workshops on climate-health linkages, improved sanitation facilities, and healthcare access.

3.2 Any specific Climate Change initiative in the District by Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA)

OIIPCRA is a World Bank project aims at converging the activities of three departments of the Government i.e. Department of Water Resources (DoWR), Agriculture and Farmers Empowerment (A&FE) and Fisheries and Animal Resources Development (FARD) Departments for augmenting the capacity and income of the farmers in the project area. The project will demonstrate climate smart agriculture in irrigation command of about 56,400 hectares of command area under 538 minor irrigation projects and about 70,000 Ha of rain-fed under the influence area of these Minor Irrigation Projects identified in four river basins namely Rushikulya, Budhabalanga, Baitarani & Tel- sub basin. In Subarnapur, cultivable command area of 94 ha, 02 MIPs, 01 GPs and 01 block is covered under the project.

Green Climate Fund: (NABARD – Accredited Agency (AE) for GCF) Broad objectives of the project are:

- Improved food security through Resilient Crop Planning (through installation of ground water recharge shafts in 10000 tanks)
- Use of Solar Pumps for micro irrigation in 1000 demonstration ponds
- Augmentation of Ground Water recharge to improve water table and water quality for health and wellbeing of 5.2 million vulnerable communities through water security

In the first phase, 400 tanks have been identified under this project in all the 6 blocks.

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 The Sambalpuri Bandha Saree and Fabrics have a rich cultural and traditional significance in Subarnapur, particularly known for their unique hand-woven tie-and-dye (Ikat) technique, which is registered under Geographical Indication since 17.07.2012. About 4546 looms have been installed in the district at household level to carry out the weaving process. More than 20,000 people mainly the weaver community in the district are directly dependent on this product. As per the geographical Indications Registry, 33 Authorised Users have been registered for this GI Product.

With the rising demand for handmade and eco-friendly products, there is significant potential for Subarnapur to grow as a center for Sambalpuri Bandha fabrics if market access, design innovation, and support for local artisans continue. Encouraging e-commerce platforms and partnerships with urban designers could also help in popularizing the unique designs from Subarnapur on a broader scale.

Following activities may have potential for registration; Wooden Toys and Wood Carving: Artisans in Subarnapur use traditional hand tools and techniques passed down through generations to carve intricate designs and motifs. The toys and carvings are predominantly made from locally sourced wood (Mahanimba and Semili tree/ cotton tree), chosen for its durability, grain quality, and suitability for carving. These products are deeply embedded in local culture, often depicting mythological figures, animals, and symbols that hold spiritual and ceremonial importance. The production of wooden toys and wood carvings is a community-based activity, with skilled artisans belonging to specific groups within Subarnapur district. The geographical indication will cover parts of Subarnapur, Boudh and Bargarh districts in Odisha.

Terracotta Crafts: Terracotta craft is as old as the civilization itself. The craft form in Sonepur finds its genesis the traditional potters houses. Apart from utensils a variety of decorative items like horses, elephants are manufactured using specially prepared clay, dried & burnt for stability. Since the articles prepared by a traditional potter have lost their importance due to cheaper and better substitute the craft form has undergone a transformation over the years, DDM has already accessed the potential of these handicraft activities and in consultation with the concerned line departments in the district for initiating the GI registration process.

- 4 Along with other concerned line departments, NABARD plays a very important role in skill upgradation through MEDP, LEDP and EDP programs, infrastructure assistance, marketing assistance through exhibitions (district level, state level and national level), stall in mall project, One Station One Product project, Rural Mart scheme. In Boudh, during last FY i.e. 2023-24, 90 SHG members have been trained under LEDP program.

Annexure 1

District-Sonepur

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	I.Agriculture											
	A. Farm Credit											
	A.1 Crop Production, Maintenance, Marketing											
1	Cotton/ Kapaas_Unirrigated/ Rainfed	100	Acre	32000	Phy	5872		1142	1305	2120		10439
					BL	1879.04		365.44	417.6	678.4		3340.48
2	Groundnut/ Moongfali_Unirrigated/ Rainfed	100	Acre	28000	Phy		653		164	164	653	1634
					BL		182.84		45.92	45.92	182.84	457.52
3	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	343	2120	327	1957	2773	1956	9476
					BL	56.6	349.8	53.96	322.91	457.55	322.74	1563.56
4	Other Vegetables__	100	Acre	35000	Phy	685	2368	544	2066	1572	2338	9573
					BL	239.75	828.8	190.4	723.1	550.2	818.3	3350.55
5	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	172	4404	164	3915	3915	3588	16158
					BL	34.4	880.8	32.8	783	783	717.6	3231.6
6	Potato/ Aloo_Irrigated	100	Acre	70000	Phy	69	490	66	500	334	421	1880
					BL	48.3	343	46.2	350	233.8	294.7	1316
7	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	4819	1680	2792	2076	1384	1545	14296
					BL	1927.6	672	1116.8	830.4	553.6	618	5718.4
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	49420	22981	65481	24216	22239	30640	214977
					BL	18285.4	8502.97	24227.97	8959.92	8228.43	11336.8	79541.49
9	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy		82			82	164	328
					BL		57.4			57.4	114.8	229.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
10	Sunflower/ Surajmukhi_ Unirrigated/ Rainfed	100	Acre	25000	Phy	189	196	196	180	164	164	1089
					BL	47.25	49	49	45	41	41	272.25
						22518.34	11866.61	26082.57	12477.85	11629.3	14446.78	99021.45
	Post-harvest/HH Consumption (10%)					2251.83	1186.66	2608.26	1247.79	1162.93	1444.68	9902.15
	Repairs & maintenance of farm assets (20%)					4503.67	2373.32	5216.51	2495.57	2325.86	2889.36	19804.29
	Sub Total											128727.89

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.2 Water Resources											
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	35	40	40	40	45	45	245
					BL	39.27	44.88	44.88	44.88	50.49	50.49	274.89
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	55	60	50	60	65	55	345
					BL	16.97	18.51	15.43	18.51	20.06	16.97	106.45
3	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	30	40	35	40	40	40	225
					BL	36.98	49.3	43.14	49.3	49.3	49.3	277.32
4	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	60	65	50	55	55	60	345
					BL	83.03	89.95	69.19	76.11	76.11	83.03	477.42
5	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	15	30	20	20	25	20	130
					BL	30.87	61.74	41.16	41.16	51.45	41.16	267.54
6	Sprinkler Irrigation - Micro-1 ha (Spacing 5 m x 5m)	85	ha	74867	Phy	40	50	50	60	50	50	300
					BL	25.45	31.82	31.82	38.18	31.82	31.82	190.91
7	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	35	40	30	40	30	35	210
					BL	39.27	44.88	33.66	44.88	33.66	39.27	235.62
	Sub Total											1830.15

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
A.3 Farm Mechanisation												
1	Combine harvester-Self propelled belt type-Combined Harvester 76-90 Hp	85	No.	2511300	Phy	20	15	20	20	17	15	107
					BL	426.92	320.19	426.92	426.92	362.88	320.19	2284.02
2	Other machinery-Other Machinery & Equipments-Oil Mill	85	No.	197300	Phy	25	25	21	25	25	25	146
					BL	41.93	41.93	35.22	41.93	41.93	41.93	244.87
3	Other machinery-Other Machinery & Equipments-PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy	25	25	25	25	25	25	150
					BL	33.43	33.43	33.43	33.43	33.43	33.43	200.58
4	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	95	55	90	50	45	45	380
					BL	111.11	64.33	105.26	58.48	52.63	52.63	444.44
5	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	80	60	80	65	55	55	395
					BL	263.02	197.27	263.02	213.71	180.83	180.83	1298.68
6	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	60	55	65	65	60	60	365
					BL	108.02	99.02	117.02	117.02	108.02	108.02	657.12
7	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy	70	45	60	50	50	50	325
					BL	89.73	57.68	76.91	64.09	64.09	64.09	416.59

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
8	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 4 Hp	85	No.	152700	Phy	80	60	85	60	45	50	380
					BL	103.84	77.88	110.33	77.88	58.41	64.9	493.24
9	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	135	100	135	120	100	100	690
					BL	289.28	214.29	289.28	257.14	214.29	214.29	1478.57
10	Tractor-Without Implements & Trailer-Mini Tractor (12.5 PTO HP)	85	No.	286000	Phy	130	60	120	90	80	65	545
					BL	316.03	145.86	291.72	218.79	194.48	158.02	1324.9
11	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy	40	25	45	40	40	30	220
					BL	233.41	145.88	262.59	233.41	233.41	175.06	1283.76
12	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy	80	55	75	75	60	55	400
					BL	515.64	354.51	483.42	483.42	386.73	354.51	2578.23
	Sub Total											12705

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
A.4 Plantation & Horticulture												
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	20	40	20	45	35	40	200
					BL	51.89	103.78	51.89	116.75	90.81	103.78	518.9
2	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	2	5	5	5	2	2	21
					BL	1.62	4.04	4.04	4.04	1.62	1.62	16.98
3	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	20	20	20	35	30	35	160
					BL	22.09	22.09	22.09	38.66	33.14	38.66	176.73
4	New Orchard - Tropical/Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy	25	74	25	86	74	74	358
					BL	38.2	113.06	38.2	131.4	113.06	113.06	546.98
5	New Orchard - Tropical/Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - Banana tc	85	Acre	182414	Phy	62	85	50	99	49	50	395
					BL	96.13	131.79	77.53	153.5	75.98	77.53	612.46
6	New Orchard - Tropical/Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy	6	6	6	6	8	8	40
					BL	12.21	12.21	12.21	12.21	16.28	16.28	81.4
7	New Orchard - Tropical/Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy	49	49	37	62	50	50	297
					BL	72.47	72.47	54.72	91.7	73.95	73.95	439.26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
8	New Orchard - Tropical/ Sub Tropical Fruits- Mango-1 Acre (5.0 m x 5.0 m)	85	Acre	191648	Phy	20	37	20	49	37	37	200
					BL	32.58	60.27	32.58	79.82	60.27	60.27	325.79
9	Nursery -Vegetables and Flowers-Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy	5	5	5	5	5	5	30
					BL	5.8	5.8	5.8	5.8	5.8	5.8	34.8
10	Pandals--Dragon fruit	85	Acre	415800	Phy	20	20	20	20	20	20	120
					BL	70.69	70.69	70.69	70.69	70.69	70.69	424.14
11	Protection Structure- Poly/ Green Housing- Capsicum under Low Cost Walk in Tunnel (Poly House)	85	sq.m.	933	Phy	4000	4000	4000	6000	4000	4000	26000
					BL	31.72	31.72	31.72	47.58	31.72	31.72	206.18
12	Protection Structure- Poly/ Green Housing- Gerbera under Naturally Ventilated Poly house-	85	sq.m.	2094	Phy	1000	1000	1000	2000	1000	1000	7000
					BL	17.8	17.8	17.8	35.6	17.8	17.8	124.6
	Sub Total											3508.22

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.5 Working Capital - Bee Keeping											
	Sub Total											

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.6 Forestry											
1	Nursery/ Propagation unit-Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	25	35	25	20	50	50	205
					BL	8.2	11.48	8.2	6.56	16.4	16.4	67.24
2	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	30	60	30	30	75	75	300
					BL	34.94	69.88	34.94	34.94	87.35	87.35	349.4
3	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy	10	20	10	10	30	30	110
					BL	29.29	58.57	29.29	29.29	87.86	87.86	322.16
4	Plantation--Cost for block plantations for 04 year-18 month1600 plant	85	No.	331254	Phy	10	20	10	20	25	25	110
					BL	28.16	56.31	28.16	56.31	70.39	70.39	309.72
	Sub Total											1048.52

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.7 Animal Husbandry - Dairy											
1	Bulk Milk Cooling Unit--5000 litre	85	No.	1724000	Phy	1	1	1	1	1	1	6
					BL	14.65	14.65	14.65	14.65	14.65	14.65	87.9
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	150	120	120	130	150	200	870
					BL	313.65	250.92	250.92	271.83	313.65	418.2	1819.17
3	Crossbred Cattle Farming--Dairy (CB) with Milking Machine – 12 LPD	85	5+5	1284000	Phy	20	20	25	25	25	12	127
					BL	218.28	218.28	272.85	272.85	272.85	130.97	1386.08
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo – 10 LPD	85	1+1	288000	Phy	28	27	27	25	25	20	152
					BL	68.54	66.1	66.1	61.2	61.2	48.96	372.1
5	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	30	20	24	25	25	20	144
					BL	265.2	176.8	212.16	221	221	176.8	1272.96
6	Veterinary Clinc--Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	1	1	1		1		4
					BL	8.5	8.5	8.5		8.5		34
	Sub Total											4972.21

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.8 Working Capital - AH - Dairy/Drought animal											
1	Buffalo Farming_Others_Murrah Buffalo	100	1+1	66350	Phy	25	20	20	20	25	19	129
					BL	16.59	13.27	13.27	13.27	16.59	12.61	85.6
2	Cross bred Farming_Others_	100	1+1	60000	Phy	100	100	100	100	100	100	600
					BL	60	60	60	60	60	60	360
	Cross bred Farming_Others_	100	5+5	282250	Phy	25	18	15	15	15	15	103
					BL	70.56	50.81	42.34	42.34	42.34	42.34	290.73
	Sub Total											736.33

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
A.9 Animal Husbandry - Poultry												
1	Centralized Grower Unit-16000	85	16000	17372000	Phy	1	1	1	1	1	1	6
					BL	147.66	147.66	147.66	147.66	147.66	147.66	885.96
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	20	30	30	35	35	25	175
					BL	109.99	164.99	164.99	192.48	192.48	137.49	962.42
3	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy	3	4	3	4	4	4	22
					BL	273.64	364.85	273.64	364.85	364.85	364.85	2006.68
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	25	30	25	25	30	30	165
					BL	25.5	30.6	25.5	25.5	30.6	30.6	168.3
	Sub Total											4023.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.10 Working Capital - AH - Poultry											
1	Broiler Farming_Others_	100	1000	208450	Phy	25	30	30	35	35	29	184
					BL	52.11	62.54	62.54	72.96	72.96	60.45	383.56
2	Layer Farming_Semi-automated (Cage)_	100	10000	4182300	Phy	1	1	1	2	2	2	9
					BL	41.82	41.82	41.82	83.65	83.65	83.65	376.41
	Sub Total											759.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.11 Animal Husbandry - SGP											
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	50	60	50	59	70	70	359
					BL	67.15	80.58	67.15	79.24	94.01	94.01	482.14
	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	633000	Phy	10	12	10	12	12	10	66
					BL	53.81	64.57	53.81	64.57	64.57	53.81	355.14
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	30	35	35	35	40	33	208
					BL	82.62	96.39	96.39	96.39	110.16	90.88	572.83
	Sub Total											1410.11

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.12 Working Capital - AH - Others/SR											
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	50	60	50	59	70	70	359
					BL	17.5	21	17.5	20.65	24.5	24.5	125.65
	Goat Farming_Rearing Unit - Semi-intensive_	100	30+2	90000	Phy	10	12	10	12	12	4	60
					BL	9	10.8	9	10.8	10.8	3.6	54
	Pig Farming_Rearing Unit_	100	10+1	284500	Phy	4	4	4	3	4	4	23
					BL	11.38	11.38	11.38	8.54	11.38	11.38	65.44
	Sub Total											245.09

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.13 Fisheries											
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	10	10	10	10	10	10	60
					BL	42.93	42.93	42.93	42.93	42.93	42.93	257.58
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy	20	20	20	20	20	20	120
					BL	60.35	60.35	60.35	60.35	60.35	60.35	362.1
3	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	10	10	10	15	10	10	65
					BL	7.23	7.23	7.23	10.84	7.23	7.23	46.99
4	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	3	4	3	5	3	2	20
					BL	5.64	7.51	5.64	9.39	5.64	3.76	37.58
5	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy	15	15	10	20	20	10	90
					BL	63.75	63.75	42.5	85	85	42.5	382.5
6	Integrated Pisciculture - With dairy-0.4	85	ha	744000	Phy	6	6	6	6	6	6	36
					BL	37.94	37.94	37.94	37.94	37.94	37.94	227.64
7	Integrated Pisciculture - With Poultry-0.4	85	ha	645000	Phy	10	10	10	10	10	10	60
					BL	54.83	54.83	54.83	54.83	54.83	54.83	328.98
8	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	5	5	5	5	5	5	30
					BL	31.88	31.88	31.88	31.88	31.88	31.88	191.28
	Sub Total											1834.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
A.14 Working Capital - Fisheries												
1	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	200000	Phy	2	2	2	2	2	2	12
					BL	4	4	4	4	4	4	24
2	Integrated Farming_Fisheries with Poultry_Fish farming with duck (100 birds)	100	Acre	242000	Phy	10	10	10	10	10	10	60
					BL	24.2	24.2	24.2	24.2	24.2	24.2	145.2
3	Integrated Farming_Fisheries with Poultry_With Boiler-250 birds	100	Acre	232000	Phy	10	10	10	10	10	10	60
					BL	23.2	23.2	23.2	23.2	23.2	23.2	139.2
4	Integrated Farming_Others_Fish farming with dairy (1+1)	100	Acre	252500	Phy	20	20	17	20	20	20	117
					BL	50.5	50.5	42.93	50.5	50.5	50.5	295.43
	Sub Total											603.83

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	A.15 Farm Credit											
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Mobility Support 4 wheeler- marketing	80	No.	1000000	Phy	10	10	10	20	10	10	70
					BL	80	80	80	160	80	80	560
2	Finance to FPOs/FPCs- Procurement & Marketing-	85	No.	1500000	Phy	1	2	1	2	2	4	12
					BL	12.75	25.5	12.75	25.5	25.5	51	153
3	Solar Energy-Solar Agriculture Pump-0.5 HP AC Submersible Pump with Solar PV	85	No.	86660	Phy	25	50	25	50	50	50	250
					BL	18.42	36.83	18.42	36.83	36.83	36.83	184.16
4	Solar Energy-Solar Agriculture Pump-0.5 HP AC surface Pump with Solar PV	85	No.	66852	Phy	65	85	50	75	70	65	410
					BL	36.94	48.3	28.41	42.62	39.78	36.94	232.99
	Sub Total					148.11	190.63	139.58	264.95	182.11	204.77	1130.15
	Total Farm Credit (sum of A.1 to A.15)											163535.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	B. Agriculture Infrastructure											
	B.1 Storage Facilities											
1	Cold Storage-Mini Unit-	85	No.	40000000	Phy	1	2	1	3	1	1	9
					BL	340	680	340	1020	340	340	3060
2	Godown-Small-500mt	85	No.	2500000	Phy	15	12	20	18	15	12	92
					BL	318.75	255	425	382.5	318.75	255	1955
3	Low Cost Storage-Fruit/ Vegetable-5ton	85	No.	500000	Phy	20	30	20	30	20	20	140
					BL	85	127.5	85	127.5	85	85	595
4	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy	3	3	3	3	3	3	18
					BL	127.5	127.5	127.5	127.5	127.5	127.5	765
	Sub Total											6375

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	B.2 Land Development											
1	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	Phy	15	15	15	15	20	25	105
					BL	9.44	9.44	9.44	9.44	12.58	15.73	66.07
2	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy	15	20	20	20	20	20	115
					BL	21.86	29.14	29.14	29.14	29.14	29.14	167.56
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy	50	70	30	20	20	20	210
					BL	79.12	110.77	47.47	31.65	31.65	31.65	332.31
	Sub Total											565.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	B.3 Agriculture Infrastructure - Others											
1	Compost/ Vermi Compost- Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	100	50	67	100	100	100	517
					BL	30.6	15.3	20.5	30.6	30.6	30.6	158.2
2	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	3500000	Phy	3		3	2			8
					BL	89.25		89.25	59.5			238
	Sub Total											396.2
	Total (B.1+B.2+B.3)											7337.14

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	C. Ancillary Activities											
	C.1 Food & Agro Processing											
1	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	5	5	5	5	15	15	50
					BL	12.75	12.75	12.75	12.75	38.25	38.25	127.5
2	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	15	15	20	20	12	10	92
					BL	255	255	340	340	204	170	1564
3	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	20	20	20	40	20	20	140
					BL	34	34	34	68	34	34	238
4	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	10	10	10	10	20	10	70
					BL	17	17	17	17	34	17	119
5	Fruit Processing -Pickle-	85	No.	100000	Phy	25	30	20	30	30	24	159
					BL	21.25	25.5	17	25.5	25.5	20.4	135.15
6	Fruit Processing -Sorting, grading & Packing-	85	No.	200000	Phy	10	10	10	20	12	10	72
					BL	17	17	17	34	20.4	17	122.4
7	Honey & Honey Products-Honey Products-100KG PER HOUR	85	No.	200000	Phy	5	5	5	6	10	10	41
					BL	8.5	8.5	8.5	10.2	17	17	69.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
8	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy	10	10	10	10	10	10	60
					BL	42.5	42.5	42.5	42.5	42.5	42.5	255
9	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	15	9	15	10	5	5	59
					BL	382.5	229.5	382.5	255	127.5	127.5	1504.5
10	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	30	15	30	30	20	15	140
					BL	63.75	31.88	63.75	63.75	42.5	31.88	297.51
	Sub Total											4432.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	C.2 Ancillary Activities -											
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy	1	1	1	3	1	1	8
					BL	21.25	21.25	21.25	63.75	21.25	21.25	170
2	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy	20	15	20	25	15	15	110
					BL	510	382.5	510	637.5	382.5	382.5	2805
3	Loan to MFIs for Onlending to for Agri. Purposes--Loan to MFI	85	No.	30000000	Phy	1	1	1	2	1	1	7
					BL	255	255	255	510	255	255	1785
4	Loans to Agri. Start-ups -- Agri Startups	85	No.	20000000	Phy				1			1
					BL				170			170
	Sub Total											4930
	Total (C.1+C2)											9362.76
	Total (A+B+C)											180235.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	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.	3000000	Phy	500	500	500	1000	500	500	3500
					BL	1275	1275	1275	2550	1275	1275	8925
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	500000	Phy	500	500	500	1000	500	500	3500
					BL	212.5	212.5	212.5	425	212.5	212.5	1487.5
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	5000000	Phy	250	250	250	500	250	250	1750
					BL	1062.5	1062.5	1062.5	2125	1062.5	1062.5	7437.5
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	2500000000	Phy				2			2
					BL				4250			4250
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	50000000	Phy	30	30	40	40	30	30	200
					BL	1275	1275	1700	1700	1275	1275	8500
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	500000000	Phy	2	2	2	5	2	2	15
					BL	850	850	850	2125	850	850	6375

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy				3			3
					BL				1275			1275
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	50	50	50	100	50	50	350
					BL	510	510	510	1020	510	510	3570
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	5	5	5	15	5	5	40
					BL	425	425	425	1275	425	425	3400
10	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy				2			2
					BL				10200			10200
11	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	50	50	50	100	50	50	350
					BL	850	850	850	1700	850	850	5950
12	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	2	2	2	5	1	1	13
					BL	1360	1360	1360	3400	680	680	8840
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy				3			3
					BL				765			765
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	150	150	150	200	150	150	950
					BL	637.5	637.5	637.5	850	637.5	637.5	4037.5
15	Service Sector - Working Capital-Small-Service enterprises	85	No.	20000000	Phy	4	2	4	10	3	3	26
					BL	680	340	680	1700	510	510	4420
	Sub Total											79432.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sonepur	District Total
	III. Export Credit						
1	Export Credit -Pre Shipment Export Credit-	85	No.	30000000	Phy	2	2
					BL	510	510
	Total Export Credit						510

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	IV. Education											
1	Education Loans-Study in Country-	85	No.	10000000	Phy	25	25	25	50	30	30	185
					BL	212.5	212.5	212.5	425	255	255	1572.5
	Total Education											1572.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	V. Housing											
1	Repair of Dwelling Units--	85	No.	2000000	Phy	80	80	120	120	90	90	580
					BL	136	136	204	204	153	153	986
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	20000000	Phy	60	60	75	90	70	70	425
					BL	1020	1020	1275	1530	1190	1190	7225
	Total Housing											8211

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	VI. Social Infrastructure											
1	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy	1	1	1	1	1	1	6
					BL	8.5	8.5	8.5	8.5	8.5	8.5	51
2	Loans to MFIs for Onlending--	85	No.	10000000	Phy			1	1	1		3
					BL			850	850	850		2550
3	Education-Schools-Upper primary school	85	No.	2000000	Phy	1	1	1	1	1	1	6
					BL	170	170	170	170	170	170	1020
4	Sanitation--	85	No.	2500000	Phy	1	1	1	1	1	1	6
					BL	21.25	21.25	21.25	21.25	21.25	21.25	127.5
5	Healthcare-Hospital-	85	No.	5000000	Phy				1			1
					BL				425			425
	Total Social Infrastructure											4173.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	VII. Renewable Energy											
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	15	15	15	20	15	15	95
					BL	12.75	12.75	12.75	17	12.75	12.75	80.75
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	50	50	50	50	50	50	300
					BL	127.5	127.5	127.5	127.5	127.5	127.5	765
3	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	30	30	30	50	30	30	200
					BL	15.3	15.3	15.3	25.5	15.3	15.3	102
	Total Renewable Energy											947.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Binika	Birmaharajpur	Dunguripali	Sonepur	Tarbha	Ullunda	District Total
	VIII. Others											
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	1250	1106	1141	1285	975	1203	6960
					BL	2500	2212	2282	2570	1950	2406	13920
	Total Others											13920
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)											289002.63

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	16647.92	16300.88	26818.36	30076.68	34066.37	29308.09	30135.69
RCBs	21319.04	31274.86	19445.12	28102.76	19663.43	64173.10	55142.02
SCARDB							
RRBs	4590.98	5337.22	2807.80	6057.78	3030.16	6670.74	12349.02
Others							
Sub total (A)	42557.94	52912.96	49071.28	64237.22	56759.96	100151.93	97626.73

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15893.12	18140.42	27805.99	30600.92	28684.61	32206.14	35743.03
RCBs	1097.44	33.22	398.00	29.86	829.32	27.09	705.47
SCARDB							
RRBs	115.52	2338.70	1912.00	3192.10	2884.18	5149.10	619.54
Others							
Sub total (B)	17106.08	20512.34	30115.99	33822.88	32398.11	37382.33	37068.04

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32541.04	34441.30	54624.35	60677.60	62750.98	61514.23	65878.72
RCBs	22416.48	31308.08	19843.12	28132.62	20492.75	64200.19	55847.49
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4706.50	7675.92	4719.80	9249.88	5914.34	11819.84	12968.56
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	59664.02	73425.30	79187.27	98060.10	89158.07	137534.26	134694.77

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	27192.46	25728.25	31582.22	40446.62	60944.62	38747.31	69783.69
RCBs	0.00	0.00	49.65	0.00	1762.01	308.90	740.41
SCARDB							
RRBs	4073.03	4675.11	1204.01	5533.00	6127.85	8334.34	7359.66
Others							
Sub total (D)	31265.49	30403.36	32835.88	45979.62	68834.48	47390.55	77883.76

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15625.62	4027.04	18324.18	5716.31	18178.07	43365.00	17329.67
RCBs	0.00	0.00	50.01	0.00	525.57	0.00	429.65

SCARDB							
RRBs	34.12	170.93	1257.21	682.27	1827.77	14050.40	1152.18
Others							
Sub total (E)	15659.74	4197.97	19631.40	6398.58	20531.41	57415.40	18911.50

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	75359.12	64196.59	104530.75	106840.53	141873.67	143626.54	152992.08
RCBs	22416.48	31308.08	19942.78	28132.62	22780.33	64509.09	57017.55
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	8813.65	12521.96	7181.02	15465.15	13869.96	34204.58	21480.40
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (F)	106589.25	108026.63	131654.55	150438.30	178523.96	242340.21	231490.03

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	16300.88	31274.86		5337.22		52912.96	30076.68	28102.76		6057.78		64237.22

Table 1: Crop Loan

Particulars	2023-24						2024-25						(₹ lakh)
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total	
C L	29308.09	64173.10		6670.74		100151.93	30135.69	55142.02		12349.02		97626.73	

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	16300.88	31274.86		5337.22		52912.96	30076.68	28102.76		6057.78		64237.22
W S	557.74	0.00		0.00		557.74	1113.65	0.00		0.00		1113.65
L D	13.66	0.00		0.00		13.66	254.58	0.00		0.00		254.58
F M	3142.99	25.82		0.00		3168.81	4712.90	29.86		0.00		4742.76
P & H	14.78	7.40		0.00		22.18	1524.32	0.00		0.00		1524.32
AH -D	33.84	0.00		0.00		33.84	5080.54	0.00		0.00		5080.54
AH -P	1827.02	0.00		0.00		1827.02	2685.68	0.00		22.80		2708.48
AH - S G P	1181.87	0.00		0.00		1181.87	5632.79	0.00		0.00		5632.79
F D	360.45	0.00		0.00		360.45	863.74	0.00		0.00		863.74
F & W	589.68	0.00		0.00		589.68	1715.60	0.00		0.00		1715.60
S G & M F	300.37	0.00		0.00		300.37	1052.40	0.00		0.00		1052.40

A & F	3005.26	0.00		0.00		3005.26	3256.42	0.00		0.00		3256.42
OTH	7112.76	0.00		2338.70		9451.46	2708.30	0.00		3169.30		5877.60
Sub total	18140.42	33.22		2338.70		20512.34	30600.92	29.86		3192.10		33822.88
Grand Total (I+II)	34441.30	31308.08	0.00	7675.92	0.00	73425.30	60677.60	28132.62	0.00	9249.88	0.00	98060.10

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	29308.09	64173.10		6670.74		100151.93	30135.69	55142.02		12349.02		97626.73
W S	1712.18	0.00		0.00		1712.18	1238.83	26.51		30.86		1296.20
L D	403.65	0.00		0.00		403.65	325.18	4.31		0.00		329.49
F M	7310.72	27.09		50.13		7387.94	9384.31	49.28		9.84		9443.43
P & H	2907.59	0.00		0.00		2907.59	2223.36	52.38		74.48		2350.22
AH -D	4299.26	0.00		0.00		4299.26	4066.86	22.14		20.63		4109.63
AH -P	2723.64	0.00		4.70		2728.34	2810.69	29.92		23.34		2863.95
AH - S G P	5117.15	0.00		0.00		5117.15	1181.84	3.76		3.67		1189.27
F D	1974.62	0.00		0.00		1974.62	1370.47	19.18		29.70		1419.35
F & W	188.97	0.00		0.00		188.97	760.11	25.07		0.00		785.18
S G & M F	128.63	0.00		0.00		128.63	3881.13	12.45		4.38		3897.96
A & F	4396.61	0.00		0.00		4396.61	4226.92	184.30		0.00		4411.22
OTH	1043.12	0.00		5094.27		6137.39	4273.33	276.17		422.64		4972.14
Sub total	32206.14	27.09		5149.10		37382.33	35743.03	705.47		619.54		37068.04
Grand Total (I+II)	61514.23	64200.19	0.00	11819.84	0.00	137534.26	65878.72	55847.49	0.00	12968.56	0.00	134694.77

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

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

Annexure 4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Leaf plate making		No.	300000
4	Bee Keeping	Boxes		No.	305232
5	Biomass Energy	Community Bio Gas Plant		No.	100000
6	Bore Well	New		No.	132000
7	Bulk Milk Cooling Unit			No.	1724000
8	Centralized Grower Unit			16000	17372000
9	Cold Storage	Mini Unit		No.	40000000
10	Combine harvester	Self propelled belt type	Combined Harvester 76	No.	2511300
11	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
12	Commercial Layer Farming			10000	10731000
13	Composite Fish Culture	Composite Fish Culture		ha	355000
14	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
15	Compost/ Vermi Compost	Vermi Compost		No.	36000
16	Cottage Industry	Masala Making		No.	2000000
17	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
18	Crossbred Cattle Farming			1+1	246000

19	Crossbred Cattle Farming			5+5	1284000
20	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
21	Dal/ Pulses Mill	Mini		No.	200000
22	Diesel Pump Sets			No.	36300
23	Drip Irrigation			ha	145000
24	Dug Well	New		No.	162800
25	Education	Schools		No.	20000000
26	Education Loans	Study in Country		No.	1000000
27	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
28	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
29	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
30	Export Credit	Pre Shipment Export Credit		No.	30000000
31	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
32	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
33	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
34	Fish marketing	Motorcycle with Ice Box		No.	85000
35	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
36	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000

37	Floriculture	Cut Flowers	Gladiolus	ha	95065
38	Fruit Processing	Pickle		No.	100000
39	Fruit Processing	Sorting, grading & Packing		No.	200000
40	Goat	Rearing Unit	New Shed	10+1	158000
41	Goat	Rearing Unit	New Shed	40+2	633000
42	Godown	Small		No.	2500000
43	Graded Buffalo Farming		Dairy	1+1	288000
44	Healthcare	Diagnostic Lab		No.	1000000
45	Healthcare	Hospital		No.	50000000
46	Heifer Rearing			20	1040000
47	Honey & Honey Products	Honey Products		No.	200000
48	Indigenous Poultry Farming	Dual purpose		250	120000
49	Integrated Pisciculture	With dairy		ha	744000
50	Integrated Pisciculture	With Poultry		ha	645000
51	Intensive Fish farming	Biofloc technology		No.	750000
52	Lift Irrigation Schemes			No.	242110
53	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
54	Loans to Agri. Start	Ups		No.	20000000
55	Loans to MFIs for Onlending			No.	100000000
56	Low Cost Storage	Fruit/ Vegetable		No.	500000
57	Manufacturing Sector	Term Loan	Medium	No.	250000000
58	Manufacturing Sector	Term Loan	Micro	No.	5000000
59	Manufacturing Sector	Term Loan	Small	No.	50000000
60	Manufacturing Sector	Working Capital	Medium	No.	50000000

61	Manufacturing Sector	Working Capital	Micro	No.	1200000
62	Manufacturing Sector	Working Capital	Small	No.	10000000
63	Market Yard	Marketing Infrastructure		No.	5000000
64	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
65	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179751
66	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
67	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
68	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
69	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
70	Nursery	Vegetables and Flowers		Acre	136450
71	Nursery/ Propagation unit	Traditional Nursery		No.	38596
72	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
73	Other machinery	Other Machinery & Equipments		No.	137600
74	Other machinery	Other Machinery & Equipments		No.	197300
75	Other machinery	Other Machinery & Equipments		No.	386800
76	Other machinery	Other Machinery & Equipments	PHM	No.	157300
77	Pandals			Acre	415800
78	Pig Rearing Unit	New Shed		3+1	324000

79	Plantation		Cost for block plantations for 04 year	No.	331254
80	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
81	Plantation	Casuarina	water hole based watering system o	ha	344536
82	Power Tiller			No.	211800
83	Protection Structure	Poly/ Green Housing		sq.m.	933
84	Protection Structure	Poly/ Green Housing	Gerbera under Naturally Ventilated Poly house	sq.m.	2094
85	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
86	Reapers, Binders and Balers	Self Propelled		No.	150800
87	Reapers, Binders and Balers	Self Propelled		No.	152700
88	Repair of Dwelling Units			No.	200000
89	Rice Processing	Puffed Rice		No.	3000000
90	Rice Processing	Rice Huller	0.4	No.	250000
91	Sanitation			No.	2500000
92	Seed Processing	All Seed Types		No.	3500000
93	Service Sector	Term Loan	Medium	No.	600000000
94	Service Sector	Term Loan	Micro	No.	2000000
95	Service Sector	Term Loan	Small	No.	80000000
96	Service Sector	Working Capital	Medium	No.	30000000
97	Service Sector	Working Capital	Micro	No.	500000
98	Service Sector	Working Capital	Small	No.	20000000
99	SHGs/ JLGs	Others		No.	200000

100	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
101	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
102	Solar Energy	Solar Agriculture Pump		No.	66852
103	Solar Energy	Solar Agriculture Pump		No.	86660
104	Solar Energy	Solar Pump Sets		No.	300000
105	Sprinkler Irrigation	Micro		ha	74867
106	Thresher	Multicrop Power Threshers		No.	252100
107	Tractor	Without Implements & Trailer		No.	286000
108	Tractor	Without Implements & Trailer	PTO 34	No.	686500
109	Tractor	Without Implements & Trailer	PTO 42	No.	758300
110	Tube Well	Shallow		No.	132000
111	Veterinary Cline		Private Veterinary Clinic	No.	1000000

Annexure 5

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_	1000	208450
2	Buffalo Farming	Others Murrah Buffalo		66350
3	Cotton/ Kapaas	Unirrigated/ Rainfed		32000
4	Cross bred Farming	Others_		60000
5	Cross bred Farming	Others_		282250
6	Goat Farming	Rearing Unit _ Semi_intensive_		35000
7	Goat Farming	Rearing Unit _ Semi intensive_		90000
8	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
9	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
10	Integrated Farming	Fisheries with Poultry_With Boiler_250 birds		232000
11	Integrated Farming	Fisheries with Poultry_Fish farming with duck (100 birds)		242000
12	Integrated Farming	Thers Fish farming with dairy (1+1)		252500
13	Layer Farming	Semi_automated (Cage)_	10000	4182300
14	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
15	Other Vegetables			35000
16	Pig Farming	Rearing Unit_		284500
17	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
18	Potato/ Aloo	Irrigated		70000
19	Rice/ Chaval/ Dhan	Irrigated		37000
20	Rice/ Chaval/ Dhan	HYV		40000
21	Sugarcane/ Ganna	Irrigated		70000
22	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000

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
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres

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

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



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

Registered Office

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

C/o NABARD, Head Office, Mumbai
☎: 022-26539620/9514
✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai
☎: 044-28270138/28304658
✉: finance@nabkisan.org
🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence
with offices in 31
State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

☎: 022- 2653-9243/ 9241

✉: ho@nabsanrakshan.org

🌐: www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NABFOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054 ✉: nabfoundation@nabard.org
🌐: www.nabfoundation.in




Name and address of DDM

Name	Satyasworup Bidanta
Designation	DDM, NABARD
Address 1	C/o - Sarat Kumar Kalta Plot No. - 212 & 216 Ramakrushna Nagar
Address 2	Near Block Chowk
Post Office	Sonepur S.O (Sonapur)
District	SONEPUR
State	Odisha
Pincode	767017
Telephone No.	6654220013
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Email ID	subarnapur@nabard.org



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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