

# **Potential Linked Credit Plan**

**Year: 2025-26**

District: Sundargarh

State: Odisha



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

## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

## **MISSION**

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

## Foreword

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

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

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

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

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

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

(Dr. Sudhanshu K K Mishra)

Chief General Manager

23 October 2024

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PLP Document finalized by: Odisha Regional Office

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



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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	The district of Sundargarh is situated in Western Odisha covering a geographical area of 9712 Sq. Km. It is bounded by Jharkhand state in north Jharsuguda Sambalpur & Deogarh in South Kendujhargarh in the east and Chhattisgarh state in the west.
2	Type of soil	The soil types are characterized by red laterite mixed red and yellow & mixed red and black categories.
3	Primary occupation	The economy of the district predominantly depends on Agriculture and MSME.
4	Land holding structure	Small Marginal Farmers comprise of 77% of total farming families and they own 47% of the total area. Out of the entire Net Sown Area, it consists of High land (52%), Medium Land (30%) and Low Land (18%).

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Overall ACP Target for previous year FY 2023-24 was ₹11333.48Crore, Achievement was ₹15150.77 Crore (134%). Crop Loan Target was ₹2000.04 crore out of which Achievement was ₹1808.91 Crore (90%).
2	CD Ratio	61.45%
3	Investment credit in agriculture	Agriculture Term Loan Target in FY 2023-24 was ₹1874.89 Crore, Achievement was ₹1003.13 Crore (54%).
4	Credit flow to MSMEs	MSME Loan Target in FY 2023-24 was ₹ 5929.52 Crore Achievement was ₹10389.62 Crore (175%).
5	Other significant credit flow, if any	Other Priority Sector Loan Target was ₹1529.03 Crore out of which Achievement was ₹1949.11 Crore (127%).

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

1	Projection for the year	Overall ACP Target for the next year FY 2025-26 is projected to ₹25678.29 Crore.
2	Projection for agriculture and its components	For FY 2025-26 Crop Loan projection has been set to ₹3084.44 Crore and Total Agriculture as ₹4527.47 Crore.
3	Projection for MSMEs	MSME Target for the next year FY 2025-26 is projected to ₹18938.34 Crore.
4	Projection for other purposes	Other Priority Sector (including Export Credit, Education, Housing, Social Infrastructure, Renewable Energy, Others - SHG/ JLG Loans etc.) is projected at ₹2212.49 Crore.

#### 5. Developmental Initiatives

- Farmer Producers Organizations (FPOs) Off-Farm Producers Organizations (OFPOs) promotion of direct marketing through Rural Marts training to SHG members for Micro enterprises (MEDPs) Livelihood enterprises (LEDPs) Wadi Watershed Development of rural infrastructure through RIDF.

#### 6. Thrust Areas

- Thrust areas for PLP 2025-26 would be MSME Housing Social Infrastructure and SHG Credit.
- MSME has been a growing sector in the district. A conducive environment has been created through infrastructure development training and handholding of entrepreneurs by MKUY EE Agriculture division DIC provision of enabling support by District Administration which helps in more credit off take.
- Housing has been given more emphasis in tune with the universal goal of housing for all.
- Social Infrastructure especially school/ sanitation/ hospital/ drinking water is the need of the hour.
- SHG credit projection has been factored in Agriculture MSME and Others as per RBI PSL guidelines.

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

- Raising infrastructure like completion of irrigation projects development of soil testing facility veterinary infrastructure etc. are required to be taken by the State Govt. on priority.
- The banks are required to open brick and mortar branches in unbanked GPs and facilitate financing through JLGs SHGs.
- The investment credit for horticulture and allied activities like poultry goatery dairy fisheries storage infrastructure needs to be increased and

accelerated with the benefits from subsidy and interest subvention schemes of GoI and State Govt.

## **8. Way Forward**

1. The bank reporting systems have to be strengthened which will help in proper and effective review in BLBC/DCC meetings.
2. Crop diversification from traditional paddy to non-paddy/ high value horticultural crops in medium and high lands marketing and storage infrastructure needs to be up scaled for enhancing credit absorption capacity in this sector.
3. Close coordination among all the stake holders is required to implement the plan and achieve the target.

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

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

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

## 5. Agency wise Use

### Utility

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

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

## 6. Limitations and constraints

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



# Part A

## District Map



### Block Map - Sundargarh



10 5 0 10 20 30  
km



#### 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	<b>421769.20</b>
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>308444.63</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>113324.57</b>
B	Agriculture Infrastructure	13085.02
C	Ancillary activities	17892.50
I	Credit Potential for Agriculture (A+B+C)	<b>452746.72</b>
II	Micro, Small and Medium Enterprises	1893834.00
III	Export Credit	5100.00
IV	Education	9180.00
V	Housing	47362.00
VI	Social Infrastructure	119170.00
VII	Renewable energy	1356.60
VIII	Others	39080.00
	Total Priority Sector	<b>2567829.32</b>

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	308444.63
2	Water Resources	11414.33
3	Farm Mechanisation	50740.78
4	Plantation & Horticulture with Sericulture	14207.78
5	Forestry & Waste Land Development	5296.74
6	Animal Husbandry – Dairy	10129.01
7	Animal Husbandry – Poultry	8657.25
8	Animal Husbandry - Sheep, Goat, Piggery	3087.12
9	Fisheries	3728.85
10	Farm Credit- Others	6062.71
	<b>Sub total</b>	<b>421769.20</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	9037.71
2	Land development, Soil conservation, Wasteland development	3134.07
3	Agriculture Infrastructure – Others	913.24
	<b>Sub total</b>	<b>13085.02</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	9073.75
2	Ancillary activities – Others	8818.75
	<b>Sub Total</b>	<b>17892.50</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>1893834.00</b>
<b>III</b>	<b>Export Credit</b>	<b>5100.00</b>
<b>IV</b>	<b>Education</b>	<b>9180.00</b>
<b>V</b>	<b>Housing</b>	<b>47362.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>119170.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>1356.60</b>
<b>VIII</b>	<b>Others</b>	<b>39080.00</b>
	<b>Total Priority Sector</b>	<b>2567829.32</b>

**Note: Details indicated at Annexure – 1 at Page - 101**

## 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)	9712
2	No. of Sub Divisions	3
3	No. of Blocks	17
4	No. of revenue villages	1779
5	No. of Gram Panchayats	262

#### 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	Low
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	Sundargarh
3	Agro-climatic Zone 1	North Western Plateau
4	Climate	Extreme
5	Soil Type	Red laterite Mixed red & yellow and Mixed red & black.

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	971200
2	Forest Land	496000
3	Area not available for cultivation	29000
4	Barren and Unculturable land	66000
5	Permanent Pasture and Grazing Land	26000
6	Land under Miscellaneous Tree Crops	25000
7	Cultivable Wasteland	16000
8	Current Fallow	33000
9	Other Fallow	0

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

Sr. No.	Stage	Nos.
1	Safe	17
2	Total	17

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	142054	64	92923	37
2	>1 to <=2 ha	62397	28	98747	39
3	>2 to <=4 ha	16155	7	44547	18
4	>4 to <=10 ha	2427	1	13504	5
5	>10 ha	211	0	4546	2
6	Total	223244	100	254267	101

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

Sr. No.	Particulars	Nos.
1	Cultivators	184.28
2	Of the above, Small/ Marginal Farmers	113.16
3	Agricultural Labourers	253.38
4	Workers engaged in Household Industries	26.97
5	Other workers	408.66

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2093.44	1061.00	1032.48	1355.34	738.10
2	Scheduled Caste	191.66	96.46	95.20	124.69	67.90
3	Scheduled Tribe	1062.35	526.85	535.50	687.16	374.22
4	Literate	1534.52	859.41	675.11	902.66	629.60

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	473.00
2	Rural Households	311.00
3	BPL Households	186.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	217.50
2	Having source of drinking water	80.92
3	Having electricity supply	223.54
4	Having independent toilets	122.50

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1713
2	Villages having Post Offices	414
3	Villages having Banking Facilities	1637
4	Villages having Primary Schools	1407
5	Villages having Primary Health Centres	65

## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Census of India 2011 District Census Hand Book 2011
1.a Additional Information	NITI Aayog Ministry of Home Affairs - National Policy To Combat LWE 2024 RBI - Master Directions 2024 – Priority Sector Lending (PSL) – Targets and Classification
2. Soil & Climate	KVK Sundargarh
3. Land Utilisation [Ha]	District at a glance Odisha 2023
4. Ground Water Scenario (No. of blocks)	Ground Water Resource Assessment of Odisha - 2023 report by DoWR GoO and DoWR GoI
5. Distribution of Land Holding	Agriculture Census 2015-16 Odisha
6. Workers Profile [In '000]	Census of India 2011 District Census Hand Book 2011
7. Demographic Profile [In '000]	Census of India 2011 District Census Hand Book 2011
8. Households [In '000]	Census of India 2011 District Census Hand Book 2011
9. Household Amenities [Nos. in '000 Households]	Census of India 2011 District Census Hand Book 2011
10. Village-Level Infrastructure [Nos.]	District at a glance Odisha 2023



## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2922
2	Primary Health Centres	65
3	Primary Health Sub-Centres	390
4	Dispensaries	58
5	Hospitals	8
6	Hospital Beds	1823

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	352
2	Registered FPOs	46
3	Agro Service Centres	14
4	Soil Testing Centres	3
5	Approved nurseries	17
6	Agriculture Pumpsets	
7	Pumpsets Energised	1460
8	Krishi Vigyan Kendras	2

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	71142.00
2	Irrigation Potential Created	61296.00
3	Net Irrigated Area (Total area irrigated at least once)	38142.00
4	Area irrigated by Canals/ Channels	12122.00
5	Area irrigated by Wells	18110.00
6	Area irrigated by Tanks	47680.00
7	Area irrigated by Other Sources	19700.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	83747.00

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	8279
2	Railway Line [km]	300
3	Public Transport Vehicle [Nos]	694
4	Goods Transport Vehicles [Nos.]	20448

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	41	
2	Sugarcane (Gur/ Khandsari/ Sugar)	3	
3	Fruit (Pulp/ Juice/ Fruit drink)	8	
4	Spices (Masala Powders/ Pastes)	7	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	2	
6	Cotton (Ginning/ Spinning/ Weaving)	1	
7	Milk (Chilling/ Cooling/ Processing, etc.)	15	
8	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	23	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	23796	4480	19316
2	Cattle - Indigenous	435937	299088	136849
3	Buffaloes	17094	9207	7887
4	Sheep - Indigenous	21158		
5	Goat	576052	237927	338125
6	Pig - Indigenous	30219		
7	Poultry - Improved	1449266		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	32
2	Veterinary Dispensaries	32
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	133
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	23
7	Fishermen Societies	9
8	Animal Markets	1
9	Livestock Aid Centers (No.)	112

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	20710.00	MT	22	gm/day
2	Egg	582.60	Lakh Nos.	28	nos/p. a.
3	Milk	46000.00	MT	60	gm/day
4	Meat	6060.00	MT	8	gm/day

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District at a glance 2023 Directorate of Economics & Statistics Odisha
12. Infrastructure & Support Services For Agriculture[Nos.]	CDAO Sundargarh/ Directorate of Economics & Statistics Odisha
13. Irrigation Coverage ['000 Ha]	CDAO Sundargarh/ Directorate of Economics & Statistics Odisha
14. Infrastructure For Storage, Transport & Marketing	CDAO Sundargarh/ Directorate of Economics & Statistics Odisha
15. Processing Units	DIC Sundargarh/ Directorate of Economics & Statistics Odisha
16. Animal Population as per Census [Nos.]	AH Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	CDVO Sundargarh/ Directorate of Economics & Statistics Odisha
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	CDVO Sundargarh/ Directorate of Economics & Statistics Odisha

## 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	7.20	7.70	8.10
2	Land Holdings - SF (%)	28.00	28.00	28.00
3	Land Holdings - MF (%)	64.00	64.00	64.00
4	Rainfall -Normal (mm)	1422	1422	1300
5	Rainfall - Actual (mm)	1417	1191	1440
6	Cropping Pattern	Multi	Multi	Multi

##### Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	250107.42	270322.00	281203.89

##### 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	198.21	690.16	3481.96	198.61	558.36	2811.34	165.97	616.25	3713.02
2	Maize	8.14	24.50	3009.83	7.90	28.91	3659.49	11.17	34.40	3079.68
3	Finger Millet	5.17	5.08	982.59	4.57	4.50	984.68	9.85	9.31	945.18
4	Urdbean	14.70	6.03	410.20	11.02	4.43	402.00	9.35	4.13	441.71

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.22	4.00	4.12
2	Net sown area (lakh ha)	3.12	3.03	3.13
3	Cropping intensity (%)	135.26	132.01	131.63

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	56.83	56.83	62.52
2	Fertilizer consumption - Rabi (kg/ha)	22.62	64.70	25.52
3	Total (kg/ha)	79.45	121.53	88.04

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	221906	183030	195793
2	GLC through KCC (₹ lakh)	151271.09	167303.65	180890.66

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)		179316	184514
2	State Govt Sponsored Schemes Coverage (No.)	272631	294651	219313

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	5	5	5
2	Soil Health Cards Issued (No.)	11353	20000	12222

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	472423	674928	724046

### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Dept. of Agri.
Table 2: GLC under Agriculture	LDM

Table 3: Major Crops, Area, Production, Productivity	Dept. of Agri.
Table 4: Irrigated Area, Cropping Intensity	Dept. of Agri.
Table 5: Input Use Pattern	Dept. of Agri.
Table 6: Trend in procurement/ marketing	DRCS
Table 7: KCC Coverage	Dept. of Agri.
Table 8: PM Kisan & Other DBTs	Dept. of Agri.
Table 9: Soil testing facilities	Dept. of Agri.
Table 10: Crop Insurance	Dept. of Agri.

## Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1842.26	2536.47	4639.33

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	108	123	110
2	Net Irrigated Area ('000 ha)	108	61	140
3	Gross Irrigated Area ('000 ha)	167	123	199

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

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Sundargarh	Balisankara	Safe	Safe	Safe
2	Odisha	Sundargarh	Bargaon	Safe	Safe	Safe
3	Odisha	Sundargarh	Bisra	Safe	Safe	Safe
4	Odisha	Sundargarh	Bonaigarh	Safe	Safe	Safe
5	Odisha	Sundargarh	Gurundia	Safe	Safe	Safe
6	Odisha	Sundargarh	Hemgir	Safe	Safe	Safe
7	Odisha	Sundargarh	Koida	Safe	Safe	Safe
8	Odisha	Sundargarh	Kuarmunda	Safe	Safe	Safe
9	Odisha	Sundargarh	Kutra	Safe	Safe	Safe
10	Odisha	Sundargarh	Lahunipara	Safe	Safe	Safe
11	Odisha	Sundargarh	Lathikata	Safe	Safe	Safe
12	Odisha	Sundargarh	Lephripa	Safe	Safe	Safe
13	Odisha	Sundargarh	Nuagaon	Safe	Safe	Safe
14	Odisha	Sundargarh	Rajgangpur	Safe	Safe	Safe

15	Odisha	Sundargarh	Subdega	Safe	Safe	Safe
16	Odisha	Sundargarh	Sundargarh	Safe	Safe	Safe
17	Odisha	Sundargarh	Tangarpali	Safe	Safe	Safe

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Irrigated Area & Potential	Dept. of Agri.
Table 3: Block level water exploitation status	CGWB Report 2023

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	20399.79	23435.52	24803.75

**Table 2: Farm Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	295	300	399
2	Power Tillers			318
3	Threshers/Cutters			107

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)			20

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Mechanisation in District	Dept. of Agri.
Table 3: Service Centers	Dept. of Agri.

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4278.88	7544.69	10318.73

**Table 2: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Bael					0.61	4425.67
2	Banana					0.65	15387.64
3	Guava					1.08	8638.63
4	Jackfruit					0.81	20570.36
5	Litchi					1.08	7379.47
6	Mango					10.76	57653.87
7	Lemon					1.62	19254.27
8	Cashew					2.50	1605.61
9	Brinjal					4.30	75951.00
10	Okra					4.38	47772.00
11	Cauliflower					3.41	56896.15
12	Tomato					3.18	46143.00
13	Potato					2.50	33039.21
14	Pumpkin					1.08	22370.84
15	Watermelon					0.53	10618.63
16	Chilli					6.40	79086.85
17	Ginger					0.83	12789.61

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Production and Productivity	DDH, Sundargarh

**Forestry & Waste Land Development**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2094.70	6151.50	1919.68

**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)			496
2	Waste Land ('000 ha)			66

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Area under Forest Cover & Waste Land	Directorate of Economics & Statistics Odisha



## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry - Dairy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2632.50	10769.06	6498.29

**Table 2: Processing Infrastructure**

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Processing Infrastructure	GM DIC

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	653.39	1707.00	2038.33

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)			1449266
2	Hatcheries (No.)	2	2	2
3	Popular breeds	Sonali Aseel	Sonali Aseel	Sonali Aseel

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Poultry	CDVO

#### Animal Husbandry - SGP

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	22586.07	11756.36	1687.18

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

Sr. No.	Particulars	31/03/2024
1	Popular goat breed(s)	Black Bengal

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Popular Breed(s)	CDVO

**Fisheries**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2842.11	3371.06	922.55

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	4174	5252	6134
2	Reservoirs (No.)	8	8	8
3	Cage Culture/ Bio-floc technology (No.)		1	1
4	Fish Seed Hatchery (No.)	2	2	2

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Inland Fisheries Facilities	District Fisheries Officer

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	27218.09	4049.15	280.75

**Sources**

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

## Agri. Infrastructure Table

### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	296.52	4660.08	4458.22
2	Loans for Other Agri Infrastructure (₹ lakh)	636.56	274.87	41.63

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	6	6	6
2	Cold Storages (Capacity - '000 MT)	15	15	15
3	Storage Godowns (No.)	30	30	30
4	Storage Godowns (Capacity - '000 MT)	48	48	48
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	2	2	2
6	Market Yards [Nos] / Wholesale Market (No.)	16	16	16
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	25	25	25

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Agri Storage Infrastructure	DRCS, RMC

## 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)	85.76	729.30	430.95

**Table 2: NABARD's interventions**

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

**Sources**

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

## 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)	636.54	274.87	41.63

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	28873.01	23550.56	22070.46

**Table 3: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	3	3

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Fertilizer Consumption	CDAO
Table 3: Facilities Available	CDAO

#### 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)	5480.98	20594.65	42273.83

#### Sources

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

## MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	310409.00	470454.00	1038961.70
2	No. of units financed	29128	41508	30655
3	Loans understand Up India Scheme (₹ lakh)			
4	Loans to Weavers' Coop. Societies (₹ lakh)			

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	25	25	25

**Table 3: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	Terracotta Bamboo Craft Soft Toy Durry Weaving Artistic Pottery Mat Making Sabai Product	Terracotta Bamboo Craft Soft Toy Durry Weaving Artistic Pottery Mat Making Sabai Product	Terracotta Bamboo Craft Soft Toy Durry Weaving Artistic Pottery Mat Making Sabai Product

**Table 4: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			158
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	5	6	3

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: MSME units - Cumulative	DIC
Table 3: DIC interventions	DIC
Table 4: Skill Development Trainings	DDM NABARD

## Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	15911.00	25207.59	19794.02
2	GLC under Education (₹ lakh)	3016.68	5520.18	5956.98
3	GLC under Housing (₹ lakh)	11212.97	20470.07	22126.81

**Table 2: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned			19362

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Progress under SBM	SBM website, GOI

## Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	3376.82	3.60	15805.34

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

## 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	6.72	4454.43

### Sources

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

## Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)		44616.24	67594.40

**Table 2: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	17	17	17
2	No. of SHGs formed	23352	27687	27687
3	No. of SHGs credit linked (including repeat finance)	22278	15923	18223
4	Bank loan disbursed (₹ lakh)	12874.00	44616.24	67594.00
5	Average loan per SHG (₹ lakh)	2.00	2.80	3.65

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Status of SHGs	OLM

## 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.)	9	9	9
2	Consumer Stores (No.)	7	7	7
3	Housing Societies (No.)	7	7	7
4	Weavers (No.)	5	5	5
5	Marketing Societies (No.)	1	1	1
6	Labour Societies (No.)	4	4	4
7	Industrial Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	1	1	1
10	Others (No.)	75	75	75
11	Total (No)	110	110	110

**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.)	44	44	146





### Sources

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

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	24	244	87	44	113					
Regional Rural Bank	1	22	18	2	2					
District Central Coop. Bank	1	17	14		3					
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	44	44	44							
Others		0								
All Agencies	70	327	163	46	118	0	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	2567119.00	2558343.00	2962851.00	15.8	94.48
Regional Rural Bank				0	0	27093.00	29350.00	34005.00	15.9	1.08
Cooperative Banks				0	0	108463.00	123277.00	139023.00	12.8	4.43
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	2702675.00	2710970.00	3135879.00	15.7	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	712031	829516	249262	-70.0	57.0	1468793.00	1652365.00	1775242.00	7.4	92.12
Regional Rural Bank	10137	11686	14542	24.4	3.3	8868.00	10228.00	12888.00	26.0	0.67
Cooperative Banks	148962	163648	173847	6.2	39.7	116646.00	129730.00	138959.00	7.1	7.21
Others				0	0.0				0	0.00
All Agencies	871130	1004850	437651	-56.4	100.0	1594307.00	1792323.00	1927089.00	7.5	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	57.2	64.6	59.9
Regional Rural Bank	32.7	34.8	37.9
Cooperative Banks	107.5	105.2	100.0
Others	0	0	0
All Agencies	59.0	66.1	61.5

### 5. 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	1347719.48	75.9	129145.62	7.3	73679.86	4.2		0.0		0.0
Regional Rural Bank	12032.39	93.4	6883.16	53.4	7799.08	60.5		0.0		0.0
Cooperative Banks	155325.12	111.8	145175.09	104.5	2.00	0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	1515076.99	78.6	281203.87	14.6	81480.94	4.2	0.00	0.0	0.00	0.0

### 6. 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	492272.01	595804.14	121.0	836758.00	915070.00	109.4	970903.00	1347719.48	138.8	123.1
Regional Rural Bank	11990.57	8531.83	71.2	37883.00	17411.00	46.0	11939.00	12032.39	100.8	72.7
Cooperative Banks	93545.03	117537.01	125.6	141516.00	137790.00	97.4	150506.00	155325.12	103.2	108.7
Others			0			0			0	0.0
All Agencies	597807.61	721872.98	120.8	1016157.00	1070271.00	105.3	1133348.00	1515076.99	133.7	119.9

## 7. 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	142107.43	151271.08	106.4	160001.00	167303.00	104.6	200004.00	180891.00	90.4	100.5
Term Loan (Agri.)	54515.49	98836.34	181.3	163001.00	103019.00	63.2	187489.00	100313.00	53.5	99.3
Total Agri. Credit	196622.92	250107.42	127.2	323002.00	270322.00	83.7	387493.00	281204.00	72.6	94.5
MSME	303352.50	310409.00	102.3	554146.00	470454.00	84.9	592952.00	1038962.00	175.2	120.8
Other Priority Sectors*	97832.19	161356.57	164.9	138999.00	329495.00	237.0	152903.00	194911.00	127.5	176.5
Total Priority Sector	597807.61	721872.99	120.8	1016147.00	1070271.00	105.3	1133348.00	1515077.00	133.7	119.9

### 8. NPA Position (Outstanding)

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

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

Source(s)	
1	Lead Bank & SLBC

# 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 NDDDB NFDB NCDC and other National level Federations.**

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

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

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

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

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



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

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

- viii. World's Largest Cooperative Training Scheme.

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

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

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

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

- xii. Establishment of National Cooperative Database Digital.

#### Agriculture Mission:

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

- i. Agri Stack:

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

#### 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.

- ii. JanSamarth Portal:

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

#### Agriculture Infrastructure Fund (AIF) Scheme

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

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

- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

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

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

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

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

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

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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

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

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

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

- 2.2.** 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.

**2.3. Highlights related to Agriculture & Farm Sector**

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research

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

#### Focus Areas

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

### 3. Policy Initiatives - RBI

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

### 4. Policy Initiatives - NABARD

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

disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI:

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Interventions:

NABARD has been extending grant support to partner agencies for promotion

and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

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

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

7.iii. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suwidha (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

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

Enhance the resilience and diversification of agriculture

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

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

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

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

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

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

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

**1. State Budget**

**1.1. Important Announcements**

Crop Production Management towards Coffee Mission and Potato Mission.

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

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

**1.2. Highlights related to Agriculture & Farm Sector**

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

Horticulture Development Programme for the promotion of horticultural crops



and holistic growth of the horticulture sector

### **1.3. 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.

### **2. 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 North Western Plateau Agro Climatic Zone. The gross cropped area of the district is 411085 ha (2024) and the net sown area is 313000 ha (2024) with average cropping intensity of 131. The main crops grown in the district are cereals (Paddy Wheat Maize Ragi) oilseeds (Groundnut Til Castor Nizer) pulses (Red gram Green gram Black gram Cowpea) vegetables (Tomato Potato Brinjal Okra Pointed gourd Cabbage Cauliflower Field pea Drumstick Watermelon Sweet Potato) cash crops (Chilly Turmeric Ginger). Nearly 52% of the gross cropped area is under paddy cultivation.

Crop production in the district is mostly dependent on monsoons and/or lift irrigation points, bore wells, dug wells, rain water harvesting structures, tanks, ponds and this is reflected in the cropping pattern in the district. The district receives average 1422 mm rainfall and has a Cropping Intensity of 131%.

The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹151271.08 lakh, ₹167303 lakh and ₹180891 lakh respectively.

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

There are 2 KVKs in the district that provide advisory-cum-extension services and training/exposure visits to farmers and thus help in agri-technology transfer based on lab-to-farm approach. There are 5 soil testing laboratories 3 seed farms 20 Agri Service Centres and 46 FPOs operating in the district. There are 19 godowns/warehouses and 3 cold storages in the district for storage of food grains/agriculture produce/vegetables. 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.

Credit Potential for the sub sector for 2025-26 is estimated at ₹308444.63 lakh. Details are indicated in the Annexure-1.

##### 2.1.2 Water Resources

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

Irrigation plays an important role in increasing the agricultural production and productivity. Brahmani Sankh Koel and Ib are the major rivers flowing through the district. Out of the net sown area of 313000 ha in the district an area of 313000 ha in Kharif and 98085 ha in Rabi has been brought under irrigation. However, 46.37 of cultivated land in the district is irrigated so effective irrigation is low. As per Ground Water Resource Assessment of Odisha 2023 report the stage of ground water

exploitation in Sundargarh is 41.22. All the blocks of the district are under 'Safe' category and there is still scope for further exploitation of the ground water in all the blocks of the district.

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

1. Out of existing 30 nos. of Mega Lift Irrigation projects executed by the Mega Lift Division DoWR 27 nos. have been financed by NABARD (RIDF) 20 completed and 7 ongoing as on 31.03.2023.
2. There are 5 Medium Irrigation Projects out of which Rukura MIP (1) has been financed by NABARD (RIDF) and 94 Minor Irrigation Projects in the district.
3. There are 1885 LIPs (Pvt) and 15755 dug wells in the district.
4. There are 7502 Cluster bore wells 1324 River Lift Projects 51 Micro River Lift Projects under OLIC.
5. There are 144 River Lift Projects 2104 Micro River Lift Projects under OAIC.
6. Against a target allocation of 75 pumpsets (through DBT) for 2023-24 15 could be achieved in the district thereby leaving a gap of 60 to be fulfilled.

Credit Potential for the sub sector for 2025-26 is estimated at ₹11414.33 lakh. Details are indicated in the Annexure-1.

### **2.1.3 Farm Mechanization**

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

The degree of mechanization of farm operations largely depends on extent of irrigation entrepreneurship availability of marketing and storage cropping intensity and cropping pattern. The short term crops comprising of paddy maize ragi pulses spices and vegetables are grown in the district during kharif. Vegetables and oilseeds are predominantly grown during Rabi. Due to massive industrialization and mining activity labour scarcity prevails throughout the agriculture season. Mechanizing the agricultural operations especially to tide over peak labour load period is a viable option in the district. Farm mechanization in terms of use of tractors power tillers irrigation devices various intercultural operation implements like sprayers harvesters etc. is being practiced in Sundargarh district.

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

1. Due to the DBT Scheme in Farm Mechanization in the state the following has been booked in FY 2022-23 for Sundargarh district:-

- 54 Tractors
- 1049 Power tillers
- 35 Reapers
- 28 Transplanters
- 154 Rotavators
- 159 Pump sets
- 249 Power Multi-crop Threshers
- 681 Power Weederers
- 98 Mini Rice Mills

2. Tractors sold by OAIC Sundargarh division (with govt. provided subsidy) in the last 5 years is 479. As per Agri Census 2015-16 total operational holdings in the district cover 254267 ha out of which 191670 ha (75) is owned by SF/MF offering huge potential for agri implements like Power Tiller Reaper Power Weeder Thresher etc. and 62507 ha (25) by big farmers offering huge potential for bigger equipments like Tractor Combine Harvester Rice Transplanter etc.

Credit Potential for the sub sector for 2025-26 is estimated at ₹50740.78 lakh. Details are indicated in the Annexure-1.

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

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

Sundargarh is situated in the North West Plateau Agro Climatic zone having hot and moist sub-humid climate which is suitable for horticulture crops like mango lemon orange guava litchi ber jackfruits etc. In the riverine and low land areas banana papaya floriculture and vegetable cultivation can be taken up on a large scale. Mushroom cultivation is also being encouraged in the district by Horticulture Dept/ Forest Dept (through VSS)/ ITDA (through VDVK) as Mushroom is ODOP (One District One Product) for Sundargarh district.

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

1. Two cold storages of 5000 MT each at Bargaon and Bonai are functional in the district for storing perishable fruits and vegetables.
2. Four mushroom spawn production units for cultivation have come up in the district by private entrepreneurs with bank finance.
3. There are 7 nurseries under Horticulture Department at Sundargarh (3) Bonai (3) and Panposh (1). Total annual capacity as on 31.03.2024 is around 5.5 Lakh seedling (Mango – 260000 K.Lime – 22000 Litchi – 25000 Jackfruit – 30000 Papaya – 161000 Lemongrass – 50000). One nursery of OSCDC (Odisha State Cashew Development Corporation) is available at Bhedabahal Sundargarh town with annual capacity of 1.5 Lakh Cashew saplings.
4. Scheme for Post-harvest management and Marketing support in Horticulture has been launched by State Govt. vide Cir.no.1746 dated 15.02.2023. Individual farmers FPOs and SHGs can avail the benefits. FPOs can avail maximum upto 70 subsidy and the TFO can go upto ₹50 lakh for Processing units/ Branding Packaging and Marketing.

Credit Potential for the sub sector for 2025-26 is estimated at ₹14207.78 lakh. Details are indicated in the Annexure-1.

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

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

Sundargarh district has 4268.17 sq. Km of recorded forest area which constitutes around 44 of its total geographical area (India State Forest Report 2021). The district has wasteland coverage to the tune of 647.90 sq.Km (Wasteland Atlas 2019). The wasteland coverage of the district has shown a slight upward trend which means utilization of wasteland through agro/farm forestry assumes prime importance in the district. Percentage of tribal population in the district is 50.75 as per Census 2011. Major NTFP products of the district are Mahul fruits Sal leaves Tuth (wild berries) Tamarind Medicinal plant produce like Harida Bahada Amla which are mostly collected and sold in local markets by tribal villagers.

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

A. Infrastructure available -

1. The Forest Department and Odisha Forest Development Corporation are the agencies working for the development of forestry sector. The Forest Department provides seedlings and technical guidance to farmers.

2. Watershed Development Programmes also have wasteland development as one of its components.

**B. Critical gaps –**

1. Sale of NTFP products like Mahula fruits Sal leaves Tamarind Harida Bahada Amla should be managed through Forest Dept - Van Suraksha Samiti (VSS) & ITDA - Van Dhan Vikas Kendra (VDVK) and this support should be extended to far-off tribal areas to bring them into the fold of mainstream economy.

2. Lack of land availability to commence any plantation project.

3. Non-availability of forest based industries.

4. Low value addition in NTFPs (Non Timber Forest Products).

**C. Govt Schemes -**

1. Forest Dept (VSS) and ITDA (VDVK) are providing Sal Leaf Plate making machines to SHG women. Tribal Development Co-operative Corporation (TDCC) is collecting Tamarind from tribal people. Such initiatives may be promoted to maximize the coverage of NTFP products from tribal areas under assured marketing mechanism.

Credit Potential for the sub sector for 2025-26 is estimated at ₹5296.74 lakh. Details are indicated in the Annexure-1.

## **2.1.6 Animal Husbandry – Dairy**

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

Agro-climatic conditions prevailing in the district are suitable for this activity. As per 20th Livestock Census 2019 the district has a Cattle population of 459733 and Buffalo population of 17094. Milk production as of 2021-22 is 45990 MT.

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

**A. Infrastructure Available**

Animal husbandry department is headed by CDVO with 3 Sub-Divisional Veterinary Officers stationed at Sundargarh Sadar Rourkela and Bonai for implementing AH related programmes. A. Infrastructure available- The cattle population of the district is around 4.6 lakh out of which nearly 67704 are breedable.

1. A Chilling plant of 1000 LPD capacity has been established at Rajamunda Lahunipara. Omfed Rourkela has got a Chilling & Processing plant of capacity 40-50000 LPD.

2. The district has 1 Livestock market at Bandega Lephripada.

**B. Critical gaps –**

1. The district is unique in having 2 departmental (LBDs) Livestock Breeding & Development farms. However, both these LBD farms have to be renovated and made operational so that quality breed would be available to the farmers.

2. The per capita availability of milk (taking into account the production within the district only) is merely 84 gm/day as against the State Average of 145 gm/day and all India Average of 427 gm/day.

#### C. Govt Schemes –

GoI has decided to extend KCC-AHDF facility to farmers taking up Animal Husbandry, Dairy and Fisheries activities for their working capital requirements upto ₹2 Lakh.

Credit Potential for the sub sector for 2025-26 is estimated at ₹10129.01 lakh. Details are indicated in the Annexure-1.

### 2.1.7 Animal Husbandry – Poultry

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

Poultry meat and eggs are important food items of the people of the district. Poultry is a very common allied activity being practiced by the tribal community in the district. But they practice it in traditional way and rear the indigenous variety. Large scale industrialization and consequent urbanization has resulted in rising demand for poultry products. As per 20th Livestock Census 2019 the district has a Poultry population of 1449266. Egg production as of 2020-21 is 597.17 Lakh. Growth of this sector has assumed importance slowly but steadily.

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

##### A. Infrastructure available -

1. Layer Farms (2) are present at Badgaon (Sneha Poultry - laying capacity upto 110000 eggs) & Kuarmunda (Happy Poultry - laying capacity upto 55000 eggs).
2. Poultry Hatcheries (2) under the department are located at Panposh & Bonai for chick rearing.
3. One Poultry based FPO has been formed by NABARD in FY 2022-23 in Rajgangpur block. FPO is in the process of setting up its own cutting-center and retail outlet.

##### B. Critical gaps -

1. The district is not self-sufficient in production of day old chicks due to the lack of production units.
2. There is a dearth of Poultry feed mixing plants in the district despite the fact that Sundargarh is one of the maize producing districts. The poultry farmers are depending on poultry feed supply from outside the district.

#### C. Govt Schemes –

GoI has decided to extend KCC-AHDF facility to farmers taking up Animal Husbandry Dairy and Fisheries activities for their working capital requirements upto ₹2 Lakh.

Credit Potential for the sub sector for 2025-26 is estimated at ₹8657.25 lakh. Details are indicated in the Annexure-1.



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

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

Rearing of goats and pigs are common among the tribal population of the district. As per 20th Livestock Census 2019 the district has a Goat population of 576052 and indigenous Pig population of 30219. Black Bengal breed / mixed breed of goat is generally reared in the district. Rearing of white pigs is attracting the attention of some agri-entrepreneurs because of the marketing avenues both within and also outside the state particularly in the North Eastern Region.

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

#### **A. Infrastructure available –**

1. The network of technical manpower and health care infrastructure available with the Animal Resources Development Dept. already mentioned in the dairy sector provide required health care and management to small ruminants of farmers.
2. The kids of goat are available in adequate number in the villages. The district has a vast 4.15 lakh ha forest land and 0.26 lakh ha pasture land to provide ample scope for goat rearing.
3. The crossbred pigs are available at State Livestock Breeding Farm Chipilima in Sambalpur district. Concentrate feed and feed ingredients are also available in the district.
4. One Goatery based FPO has been formed by NABARD in FY 2022-23 in Balisankara block. FPO is in the process of mobilizing farmers and purchasing bucks (male goats) in convergence with ITDA Sundargarh thereby framing a joint strategy for the rural prosperity of Goat farm.

#### **B. Critical gaps –**

1. Commercial Goat rearing farms are not present.
2. Goat rearing is a general house hold activity. Though the activity is widely prevalent throughout the district credit flow to this sector has been low.

#### **C. Govt Schemes –**

1. GoI has decided to extend KCC-AHDF facility to farmers taking up Animal Husbandry Dairy and Fisheries activities for their working capital requirements upto ₹2 Lakh.

Credit Potential for the sub sector for 2025-26 is estimated at ₹3087.12 lakh. Details are indicated in the Annexure-1.

## **2.1.9 Fisheries**

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

Fishery sector in Sundargarh district is associated with culture and capture activities in potential freshwater resources in the form of 4373 Ha ponds/tanks 4935 Ha of reservoir/MIPs and stretches of rivers and canals. The total fish production of 20710 MT (2021-22) of the district is not adequate to meet its own demand. In terms of annual per capita fish consumption (12-13 kg) the district is close to the average consumption in the State (15 kg). There are 2529 households of fishermen community and most of them belong to BPL category. Considering the change in feeding habits and increase in purchasing power of people the demand for fish in the district is increasing. The traditional activities for which banks support in the

sector includes fish farming in new and renovated ponds capture fisheries and seed rearing. Activities like integrated fish farming with horticulture/poultry/duckery fish seed rearing in seasonal tanks fish vending etc. are gaining popularity. In recent years, institutional credit flow to the sector in the district has seen an increasing trend. On account of the gap in demand and supply introduction sector friendly policies thrust accorded and above all availability of unutilized/underutilized resources the sector has potential for further development.

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

##### **A. Infrastructure available -**

1. Department of Fisheries headed by the District Fisheries Officer is the nodal agency to ensure all round development of the sector through implementation of various subsidy oriented programs arranging need based skilling and ensuring availability of critical inputs.
2. The KVKs (2) support the sector through their promotional activities.
3. The district has 1 fish hatchery (Sadar) under Department with a spawn production capacity of 25 lakh.
4. There are 3 private fish farms to supply fish seed.
5. The district has 1 ice-plant in private sector to meet ice requirement of the sector.
6. There are 9 Primary Fishermen Cooperative Society (PFCS) in the blocks of Lephripada (2) Rajgangpur (2) Lahunipada (2) Balisankara (1) Gurundia (1) & Kuarmunda (1) engaged in capture fishery and marketing.

##### **B. Critical gaps -**

1. There are 4 departmental fish farms (Sadar Bisra Bargaon Bonai) to produce fish seed out of which 2 (Sadar Bisra) are operational and 2 (Bargaon Bonai) are defunct repair work is underway. The production of these rearing units is inadequate to meet its demand.

##### **C. Govt Schemes -**

1. Sector specific schemes of both GoI and GoO - Pradhana Mantri Matsya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (MPY) Mukhyamantri Krushi Udyog Yojana (MKUY) Matsyajibi Unnayana Yojana etc are under implementation.
2. GOI-KCC-AHDF facility to farmers taking up Animal Husbandry Dairy and Fisheries activities.

Credit Potential for the sub sector for 2025-26 is estimated at ₹3728.85 lakh. Details are indicated in the Annexure-1.

#### **2.1.10 Farm Credit – Others**

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

There are 137534 small and marginal farmers in the district having 47.53 of the net cultivable area. Most of the holdings are small and highly undulated. These small and marginal farmers depend on bullocks for ploughing. Bullock driven carts which form an inseparable part of rural transport system are used for transportation of farm yard manure to the field agricultural produce to the market construction materials etc. As per 2019 livestock census cattle population in the district was 4.59 lakh. The trend of



GLC flow in this sector could not be exactly ascertained as it was clubbed with others category. With upward social mobility farmers are now opting for two wheelers also as primary transportation mode.

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

1. Farm mechanization is slowly replacing “Bullocks” in the agricultural operations. The total number of operational holdings is 223244. Of these land holdings of size less than 2 ha are 204451 which are suitable for cultivation by bullocks. District administration may provide all ancillary facilities of feeding sanitation rest shed etc.in the cattle markets. Cartman carts carts with pneumatic tyres may be financed which would relieve stress on the bullock to a great extent.
2. Bullocks available in the district are of local variety. The demand for bullock is met partly from the neighbouring states like Chhattisgarh and Jharkhand. Availability of good quality animal is required for exploiting the potential of Bullock Carts.

Credit Potential for the sub sector for 2025-26 is estimated at ₹6062.71 lakh. Details are indicated in the 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.

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

The district has good scope for integrated farming especially in the wake of reverse migration due to Covid 19 pandemic uncertainty in income and employment. 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. For FY 2023-24 Agriculture Dept has set a target of creating 90 IFS models out of which 74 applications have been submitted 26 approved by BAO first phase assistance 25 will be provided as seed money to farmer and rest 75 upon completion of the first phase.

### **2.2 Agriculture Infrastructure**

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

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

Despite growth in agriculture in the post green revolution era the farming

community is yet to find a consistent mechanism to ensure a reasonable rate of return due to market fluctuations. In the absence of suitable and adequate storage infrastructure the farmers are constrained to dispose off their produce at a very low price immediately after the harvest. Therefore, creation of storage facilities for storing surplus grains and seasonal vegetables like onion potato tamarind mahua etc. through construction of grain godowns onion godowns cold storages in rural areas will greatly benefit the farmers. Under RKVY 29 small godowns of 300 MT capacity each have been constructed in LAMPCS premises.

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

##### **A. Infrastructure available -**

1. There are 3 cold storages - 5000 MT (2) at Bargaon & Bonai and 1500 MT (1) at Rourkela which are functional in the district.
2. There are 3 Regulated Market Committees (RMCs) in the district at Sargipali Panposh and Bonai. Among these RMC Panposh and RMC Bonai are presently registered as eNAM Mandis.

##### **B. Critical gaps -**

1. The need for storage facility has been felt by farmers & FPOs every quarter. But dearth of entrepreneurs in the field has been the big stumbling block.
2. More cluster based programmes have to be promoted by Agriculture and Horticulture departments which will encourage farmers to adopt commercial farming activities which in turn will require the usage of more storage facilities.

##### **C. Govt Schemes -**

Banks may finance more number of units under ISAM and MIDH Schemes for availing subsidy benefit and also make use of Negotiable Warehouse Receipt (NWR) Scheme to provide maximum benefit to farmers.

Credit Potential for the sub sector for 2025-26 is estimated at ₹9037.71 lakh. Details are indicated in the Annexure-1.

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

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

The district has Total Geographical Area as 971244 ha Gross Cropped Area as 410250 ha & Net Sown Area as 313000 ha. One major concern is that there are chances of crop land getting reduced due to expansion of mining activities in four blocks. Land Utilization Pattern records Forest Land as 423257 ha Area not available for cultivation as 66000 ha. Cultivable wasteland as 16000 ha may be drawn towards agriculture in order to increase the Area cultivated more than once from the present status of 97250 ha. Status of Watersheds as provided by PD Watershed Sundargarh is that there are 360 farm ponds per block on an average (range varies from 458 in Tangarpalli to 240 in Koida). Annual Normal Rainfall is 1422.40 mm which has witnessed declining trend of 1417.31 mm in 2021-22 and 1169.50 mm in 2022-23.

Soil types in the district are red laterite mixed red yellow and black. The soil is acidic in nature in most part of the district. Normal level of rainfall is 1422.40 mm and average landholding size is 1.49 ha. Undulated topography erratic rainfall acidity and low fertility of soil and moisture deficit in most of areas of the district calls for implementation of various land development activities and soil conservation measures for increasing fertility preventing erosion and increasing water retention capacity of the soil.

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

1. There are 5 Government Soil Testing Laboratories located in the district which do sample collection & soil testing and also issue 'soil health cards' to the farmers in the district.
2. Against a target of 15719 for Soil Testing of samples and issue of Soil health cards in 2019-20 7430 number of samples could be collected and 6827 samples could be analysed.
3. The Watershed department is implementing watershed projects under Integrated Watershed Management Programmes (IWMP) for treatment of degraded/ eroded area.
4. Paramparagat Krishi Vikas Yojana (PKVY) has also been undertaken in the district in which groups of farmers are motivated to take up organic farming. Fifty or more farmers form a cluster having 50-acre land to take up the organic farming under the scheme. Organic farming will be promoted by using traditional resources and the organic products will be linked with the market. It will increase domestic production and certification of organic produce by involving farmers.
5. Four Micro Watershed Projects (PIA: SEWAK) supported by NABARD at Sahebdera Masabira Dhangergudi & Budapahad in Lephripada block have improved water retaining capacity of soil livelihood of associated farmers & WSHG members by raising the irrigation potential.
6. Natural farming has been started in 2023 under pilot phase of JIVA project at NABARD Wadi Bonai.

Credit Potential for the sub sector for 2025-26 is estimated at ₹3134.07 lakh. Details are indicated in the Annexure-1.

**2.2.3 Agri. Infrastructure – Others****2.2.3.1 Status of the Sector in the District**

About 75 of the cultivable area are dry land and contribute little towards the economy of the district. Due to high dependence on chemical fertilizers and pesticides soil health in the district is deteriorating considerably resulting in diminishing productivity. Different water and soil conservation measures need to be taken up for restoration of soil fertility with a special focus on organic and natural farming which should be done on a war footing.

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

1. Organic compost reduces cost of purchased inputs while improving soil health. However, it takes 2-3 years to achieve optimum yield. Thus some farm income schemes may have to integrate for small and marginal farmers so that their farm income loss is off-set during this period.
2. Odisha Millet Mission is providing Seed Processing Units for Millets to farmers in its operational blocks.

Credit Potential for the sub sector for 2025-26 is estimated at ₹913.24 lakh. Details are indicated in the Annexure-1.

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

The National Mission on Food Processing (NMFP) launched during 2012-13 intends to provide better support system to organized food sector with funding

pattern of GoI:GoO :: 75:25. The State Food Processing Policy of 2016 aims to catalyze the development of competitive Food Processing Industry by facilitating creation of an enabling environment and related infrastructure for sustainable equitable and inclusive growth of the sector with a view to add value & reduce wastage and thereby maximizing employment opportunity and increase income of farmers.

Capital investment subsidy @25 of capital investment made in Plant & Machinery limiting to ₹2.00 crore for General Food Processing Enterprise and @33 of capital investment made in Plant & Machinery limiting to ₹3.00 crore for SC ST Women Enterprise & Enterprise set up in Industrially Backward Districts including KBK is available. Odisha has the potential to attract investment of USD 33 billion in next 10 years and generate employment to 9 million persons. The food processing sector has a potential to grow at a Compound Annual Growth Rate (CAGR) of 11 and a plan has been chalked out to organize sensitization programmes in every block to encourage the youth to explore the immense possibilities of the sector. However, the Agro processing sector has not picked up in the district in a big way as yet.

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

1. Government of India set up a Food Processing Fund (FPF) in 2014-15 in NABARD with a corpus of ₹ 2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein. Financial assistance from FPF is available to state governments entities promoted by state governments joint ventures cooperatives federation of cooperatives SPVs farmers' producers organisations, corporates, companies, entrepreneurs etc.

2. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME) launched under 'Atmanirbhar Bharat' envisages the development of Food Processing Sector in the country which is still largely unorganized with increased access to credit by existing micro food processing entrepreneurs FPOs Self Help Groups and Co-operatives. Individual micro food processing units would be provided credit-linked capital subsidy @35 of the eligible project cost with a maximum ceiling of ₹10.00 lakh per unit. Beneficiary contribution should be minimum of 10 of the project cost with balance being loan from Bank. (<https://mofpi.nic.in/pmfme>)

3. Farmers and Bankers are being sensitised at district level forums by NABARD and Agriculture Dept about the support available under PMFME Agriculture Infrastructure Fund (AIF) and Mukhya Mantri Krushi Udyog Yojana (MKUY) schemes.

Credit Potential for the sub sector for 2025-26 is estimated at ₹9073.75 lakh. Details are indicated in the Annexure-1.

## **2.3.2 Agri Ancillary Activities – Others**

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

Public extension in Agriculture is not adequate to serve the large and geographically scattered farmers. Agri-clinic and Agri-business Centres (ACABC) can supplement efforts of public extension agencies by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of 'agri-preneur' local needs and affordability of target group of farmers. GoI has implemented credit linked subsidy scheme like ACABC since April 2002. PMJDY has invigorated the financial inclusion drive and has provided saving product to hitherto excluded population. As a sequel this eligible population is ready to absorb the credit if extended. To develop the credit habit a small overdraft of ₹10000/- per account has been envisaged under the PMJDY.

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

There is no ACABC set up in the district the major reason being the lack of entrepreneurs with required educational qualification necessary to set up an ACABC. NABARD has conducted ACABC workshop in association with KVK for Bankers and Agriculture graduates on the credit facilities & subsidy available for setting up Agri Clinic and Agri Business Centre (ACABC).

Credit Potential for the sub sector for 2025-26 is estimated at ₹8818.75 lakh. Details are indicated in the Annexure-1.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

Sundargarh is regarded as one of the industrially developed districts of Odisha having the maximum number of MSMEs in the state. The district has rich mineral deposits. The most important minerals of economic value are iron ore manganese lead limestone coal dolomite and quartz. Presence of large mineral and metal based industries in the district like Rourkela Steel Plant Dalmia Cements OCL Iron & Steel NTPC etc. create a favourable atmosphere for the growth of Medium Small and Micro enterprises as well. The growth of Service Sector has been phenomenal in the district particularly in fields like retail hospitality and transportation. As per the 2016 Odisha MSME Development Policy General Engineering has been identified as potential MSME cluster for the district. The district is also rich in forest resources. The principal forest produce are bamboo timber kendu leaves mahua flowers and seeds etc. The possible small scale industries based on forest produce that can be taken up are saw mills electrical accessories bidi making lac processing leaf plate making etc.

As per the revised priority sector guidelines by the RBI all loans to MSME are classified as priority sector lending by banks. All loans to units in the Khadi and Village Industries sector are classified under the sub-target of 7.5 prescribed for the micro enterprises. Loans to units supplying inputs and marketing outputs of artisans village and cottage industries are also forming part of priority sector lending under MSME. In order to ensure that the MSMEs do not remain Small or Medium units the benefits to MSME units are also extended upto three years even after they grow out of the MSME category.

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

1. Offices of DIC Sundargarh and RIC Rourkela implement the programmes of KVIB. There is enough scope for promoting activities such as bamboo craft pottery appliqué stone cutting chips wood carving sabai product etc.
2. There is need for reputed agencies to organise training programmes for the rural unemployed youth to provide and upgrade entrepreneurial skills. Capacities of agencies may be developed for imparting SDPs at rural areas.
3. Of the total 152 'Specialized MSME Bank Branches' in the state 6 (SBI UBI Canara Bank IDBI ICICI and UCO Bank) are operating in the district. All of them are located in Rourkela.
4. Some parts of the district are well connected by rail with major markets at Mumbai Kolkata and Chennai. The district has vast network of roads with 105 kms of National Highways 249 kms of State Highways 882 kms of metallic road and 7000 kms of other roads. Power supply is available from Hirakud grid Talcher thermal grid and also from National grid. The power supply position has improved during the last two years in the district. Availability of water is adequate.
5. There are many Industrial Training Centers polytechnics etc. in the district both in the Government and Private sector. RSETI in the district previously functioning at Rourkela is in the process of being shifted to the district headquarters.

6. NABARD has enabled Skill development programmes in 4 trades – Asst Electrician Solar PV Technician Garment making & Customer Relationship Manager through PIA (Dalmia Bharat Foundation) at Rajgangpur and facilitated employment of around 500 trainees in various companies.

Credit Potential for the sector for 2025-26 is estimated at ₹1893834.00lakh. Details are indicated in the 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**

Export Credit (other than in agriculture and MSME) shall be considered under this category of Priority Sector Lending for Commercial Banks (including domestic banks foreign banks Small Finance Banks and Urban Cooperative Banks). For domestic banks Incremental export credit over corresponding date of the preceding year up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure whichever is higher subject to a sanctioned limit up to ₹40 crore per borrower is considered eligible for priority sector. Export credit includes pre-shipment and post shipment export credit (excluding off-balance sheet items) as defined in the Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by the Department of Banking Regulation of Reserve Bank of India. The major items of export from the district constitute of semi-finished industrial goods iron and steel refractory bricks etc.

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

1. There are 9 AD (Authorised Dealer) Category 'B' branches in the district out of which 8 belong to 3 Private Sector Banks (ICICI Bank-6 AXIS Bank-1 Kotak Mahindra Bank-1) and only one belongs to SBI. Of these 8 AD Category 'B' branches are located in Rourkela while one is located in Sundargarh.
2. Besides there are 63 AD (Authorised Dealer) Category 'C' branches of Public Sector as well as New Private Sector banks in the district of which 35 are located in Rourkela 9 in Sundargarh and the rest in different parts of the district.
3. Export Inspection Council of India (EICCI) extends financial assistance to the exporters for achieving quality control standards.
4. Credit Potential for the sector for 2025-26 is estimated at ₹5100.00 lakh. Details are indicated in the Annexure-1.

#### **4.2 Credit Potential for Education**

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

Education is a primary need of individuals in the present day society. With increasing avenues of higher education rising cost of educational expenses and upwardly aspiring youth population the scope of Educational Loans is ever increasing in the present day scenario.

Literacy Percentage of the district is 74.13 which is higher than the state average of 73.5. Population in the working age group of 15-59 is 59.67 percent. Further population with graduate degree and above constitute 7.35 percent and those indicating no educational level are only 1.34 percent. The group reporting Matriculation/Secondary/Diploma as their level of education are 25.20 percent. Below primary group are 24.32 percent and those having primary and middle education are 26.28 and 15.51 percent respectively. This presents a favourable scope for lending for educational purposes.



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

1. The district consists of high number of educational institutes especially those imparting technical education like Engineering Colleges (4) Polytechnics (6) and ITIs (38).
2. The state technological university Biju Patnaik University of Technology (BPUT) as well as the National Institute of Technology (NIT) Rourkela are also located in the district.
3. The rapid industrialization in the district with the setting up of heavy and medium mineral based industries as well as growing urbanization the demand for vocational training has also gone up. Lending for vocational education is also covered under priority sector.
4. Loans to individuals for educational purposes including vocational courses not exceeding ₹20 lakh has been considered as eligible for priority sector.

Credit Potential for the sector for 2025-26 is estimated at ₹9180.00 lakh. Details are indicated in the Annexure-1.

### **4.3 Credit Potential for Housing**

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

Housing is a basic necessity and one of the topmost aspirational priority for individuals and households across all economic sections of the society. The following types of Housing Loans are included under priority sector as per revised RBI guidelines (RBI Master Direction FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated 4 September 2020):

- (i) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed ₹45 lakh and ₹30 lakh respectively.
- (ii) Loans for repairs to damaged dwelling units of families up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres.
- (iii) Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
- (iv) Loans sanctioned by banks to HFCs (approved by NHB for their refinance) for on-lending up to ₹20 lakh for individual borrowers for purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers subject to conditions.
- (v) Housing loans to banks' own employees will not be eligible for classification under the priority sector.

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

It is observed that normal housing finance by Commercial Banks RRBs and CCBs is practically not taking up in rural areas. The reason is that the title deed of the land is not clear and marketable in most of the cases. Further banks do not finance because of non-recovery of loans since it is difficult to dispose of mortgaged property in rural areas for want of takers. However, the banks prefer to make housing finance in urban semi-urban areas or in commercial places. As per Census 2011 there are 4.79 lakh households in the district and the average household size is 5. Of the households 39.1 percent are occupying permanent houses 54.6 percent semi-permanent houses & 6.2 percent temporary houses.

Credit Potential for the sector for 2025-26 is estimated at ₹47362.00 lakh. Details are indicated in the Annexure-1.

## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

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

Infrastructure is critical to sustained economic development and inclusive growth. Basically the needs of infrastructure in rural areas of the district could be categorised as (1) Infrastructure for basic needs like Housing Food Supply and Management Drinking Water etc. (2) Social Infrastructure like Education Health & Hygiene Sanitation Domestic Energy Needs (Electricity Lighting Cooking) Security Systems (3) Infrastructure for Development of (a) Agriculture (b) irrigation system (C) farm mechanisation (d) storage ware housing and cold chain (4) infrastructure for development of allied sector like animal husbandry inland fishery rural connectivity value addition and industrial development and other locally critical infrastructure.

Infrastructure development in the district is mainly undertaken out of the RIDF assistance being implemented by NABARD WODC BRGF RKVY TFC etc. The human development index of the district is 0.565 as against the state index of 0.683.

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

1. With effect from 01.04.2012 a project would be considered as nonstarter if it is not grounded within a period of 12 months from the date of issue of sanction letter irrespective of the availment of mobilisation advance. The sanction would lapse if the department fails to ground the project within a period of 18 months from the date of sanction letter.
2. Immediate Commencement of all Non Starter projects.
3. Prompt submission of expenditure claims to bridge the disbursement gap and enhance off take of drawals.
4. Need for submission of Quarterly Progress Report (QPR) within 15 days from end of quarter.
5. Implementing departments are required to submit Project Completion Certificate (PCC) in a simple format as prescribed in the Annexure of NABARD Circular No. 125/ SPD-05/2017 dated 24 May 2017 immediately upon completion of physical work pending submission of final drawal application.
6. Within six months from the date of Project Completion the implementing department shall submit the detailed Project Completion Report (PCR) in the prescribed format.

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

RIDF Projects provide the much needed support for rural infrastructure through finance at a reasonable rate to State Govt which percolates down to the district level.

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

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

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. 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 Priority sector lending norms. With increased focus on human development and for attainment of ‘Sustainable Development Goals’ the social sectors viz. health (SDG-3) education (SDG-4) Clean Water and sanitation (SDG-6) have gained greater focus in the overall development process.

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

1. 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 potential for opening of 250 private primary/secondary schools in towns/block headquarters/marketing centers of the district. Out of which around 162 schools have started in 2023-24.

2. Sanitation is a big challenge for the district. The district does not have sufficient number of public toilets and pure drinking water facilities. As per the Govt. of India Base Line Survey of 2012 about

2.73 lakh households lacked 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) the district has achieved 96 ODF free status. With increased awareness and social upliftment the demand for construction or repair of toilets is still expected to be there.

3. Health is a pre-requisite for human development and is an essential component for the wellbeing. 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 demand for opening of more such facilities in important towns and centers of the district. There would be average minimum investment of ₹30.00 lakh for each center.

Credit Potential for the sector for 2025-26 is estimated at ₹119170.00 lakh. Details are indicated in the Annexure-1.

## **5.3 Renewable Energy**

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

The sharp decline in the prices of wind and solar technologies in the recent years by about 60 and 52 respectively between 2010 and 2015 (in kWh terms) has led to a change in the relative importance of energy sources. Tropical countries including India are richly endowed with the above resources and can harness them in an innovative manner to meet energy requirements at decentralized locations.

To accelerate the share of renewable energy in the overall energy mix of the country MNRE GoI in its National Energy Policy has set ambitious target for installed capacity of 175000 MW by the year 2022 in terms of cumulative achievement in

renewable energy. Accordingly, the Government of Odisha vide its gazette notification dated 26 November 2017 envisages to achieve the following targets for addition of renewable energy capacity in the State by the year 2022 vis-à-vis its potential in the state as estimated by OREDA: Solar Power - 10000 MW Wind Power - 910 MW Small Hydro - 120 MW Biomass - 900 MW Total - 11930 MW.

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

1. No dependable agency is there in the district to take up solar lighting system. As such the activity is not picking up. Only OREDA is doing the Government programme in selected villages.
2. There is a demand for solar operated irrigation system on the river bank areas. Some demonstration units will have a positive impact on other farmers.
3. Creating awareness amongst rural population about solar lighting system and solar pumps for irrigation purpose under subsidy scheme through awareness campaign and use of ICT tools is required.
4. Credit Potential for the sector for 2025-26 is estimated at ₹1356.60 lakh. Details are indicated in the Annexure-1.

### RIDF

1. 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	875	1899.367400	1571.2478
B	Ongoing tranches	552	402.686000	327.6101
	Total (A + B)	1427	2302.053400	1898.8579

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	1315	1505.421000	1284.9745
B	Rural roads & bridges	113	796.632500	613.8834
C	Social Sector	0	0.000000	0
	Total (A + B + C)	1428	2302.053500	1898.8579

1. 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	1315	Irrigation potential	ha	83223.5
B	Rural roads	72	Road length	km	430.83
C	Bridges	41	Bridge Length	m	2938.46

## Chapter 6

### Informal Credit Delivery System

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

Microfinance programme has made tremendous socio-economic impact on empowerment of the marginalized. The launching of the National Rural Livelihood Mission (NRLM) has put women at the epicenter of the development chain. NRLM coupled with the livelihood cluster approach in identified patches has the potential of bringing significant change in the rural landscape through quality credit flow especially to the marginalized population segment otherwise thought to be un-bankable. Odisha Livelihood Mission working in tandem with Mission Shakti Dept. Govt. of Odisha is at the forefront to lead the SHG movement in the district.

The present status of SHG bank linkage programme is indicated below:

- 1- Potential of SHG (No.) = 27687
- 2- Nos of SHGs formed as on 31.03.2024 = 27687
- 3- Nos of SHGs credit linked as on 31.03.2024 = 18223
- 4- Amount of Bank loan availed during 2023-24 (₹ Lakh) = 67594.40
- 5- Average loan per SHG (₹ Lakh) = 3.65
- 6- Percent NPA level = 5
- 7- No. of intensive blocks of OLM = 17

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

1. Sustaining the credit linkage: OLM and NGOs are involved in formation and credit linkage of SHGs. To sustain the momentum there is need to take up refresher training and capacity building of staff of NGOs and banks. Many micro-finance agencies are also lending to the individual members of SHGs directly and charging very higher rate of interest as much as 25%.
2. Focus on micro-enterprise development and convergence: The existing groups should be graduated to develop micro-enterprises 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.
3. 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.
4. Overlapping and inaccurate database: The overlapping of SHGs data need to be resolved. Digitization of SHGs is required for better monitoring. Unique identification numbers involving promoting agencies village and group name may be created based on latest ICT platform.
5. Low per group lending: Despite the incentives of interest subvention mostly banks are not purveying repeat dose of lending thus restricting to one short exercise. As per Dept of Mission Shakti Govt of Odisha Letter No.2602/MS dated 18.07.2024 all banks have been advised to increase the ticket size of SHG loans as threshold of interest subvention benefit has been doubled from ₹5 Lakh to ₹10 Lakh w.e.f. 01 April 2023.
6. Low level of awareness: There is low level of awareness among the SHGs about the interest subvention benefits interest rate charged operation of cash credit system various subsidy and promotional schemes.

Credit Potential for the sector for 2025-26 is estimated at ₹39080.00 lakh. Details are indicated in the Annexure-1.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 There are a number of abandoned mines in the district and these can be potential water resources for agriculture. The water of these mines can be utilized by establishing L.I. Points wherever feasible.
- 2 Commercial Banks and Small Finance Banks should increase their share in financing of crop loans. Line Depts should also come forward to finance SHGs JLGs and FPOs (Farmer Producer Organizations) for collective efforts undertaken by groups of farmers for production aggregation storage transportation and marketing of various agricultural produce.

#### 2. Water Resources

- 1 Departments may promote Solar operated water lifting devices and link the beneficiaries to the banks for financing.
- 2 The Pradhan Mantri Krishi Sinchayi Yojana launched in 2015-16 has laid emphasis on 'Har Khet ko paani' to ensure irrigation for all farming activities and 'Per drop more crop' to promote water use efficiency. Accordingly, the District Irrigation Plan (DIP) prepared earlier needs to be revamped keeping in view of increasing population & decreasing water resources.
- 3 Various departments (Agriculture Watershed Mission and ITDA) in the district have been focusing mainly on farm ponds. However, water harvesting structures like SCT WAT Earthen Dam field bunding trenching etc. should be implemented massively in the district with MGNREGA support to give boost to horticulture crops. Also such soil and water management techniques need to create public awareness on retaining soil moisture & increasing ground water table which is the need of the hour.
- 4 Govt is popularising drip irrigation among farmers. Subsidy up to 70 is being provided under the Central Sector Programme to farmers. This has to be popularized so that the use of the available water is optimized. These systems are slowly gaining popularity among the farmers.
- 5 Public Investment is also required to harness rainwater in uplands to abate the impact of climate change which is witnessed during severe heat and irregular /untimely rainfall.

#### 3. Farm Mechanization

- 1 Farmers may be sensitized on scope of custom hiring to generate better income. Entrepreneurs may be motivated for setting up of agro service centers / agro clinics.
- 2 Facilities may be created for assured after sales service and easy availability of the spare parts in all parts of the district by Odisha Agro Industries Corporation (OAIC).

- 3 Department of Agriculture and OAIC should arrange for demonstration of various new agri-implements in order to popularize the same. This would increase the sale of these implements. They may take the help of the LAMPCS for propagating the use of the implements.
- 4 Special Training programs may be conceived to train the youth in the district in operation maintenance repair and efficient use of these implements to pave way for their widespread use and acceptance.
- 5 Introduction of SRI (Rice) and SMI (Millets) has led to increase in production and productivity of rice and millets. Farm implements like Cone-o-weeder marker power-weeder transplanter and leveler have played crucial role during the cultivation and inter-cultural activities in SRI. As the farmers in the district have realized the advantage of SRI over traditional method of cropping popularization of these farm implements need to be taken up aggressively through FPOs and farmer groups.
- 6 Promotion of on-farm post-harvest technologies and agro-processing activities in the production clusters will give better returns to farmers and generate more employment opportunities.

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

- 1 Cultivation of vegetables and flowers under protected structures (Poly house / Shade net) should be promoted in the district through schemes under capital subsidy schemes of MIDH/ NHM.
- 2 There is a need for bank finance for ripening chambers pack houses onion storages in the district.
- 3 As farmers have developed interest for raising plantation crops there is a need for producing quality planting materials like mango grafts litchi citrus seedlings/grafts.
- 4 Horticulture Dept may promote and identify prospective entrepreneurs especially in Horticulture and credit-link them with banks.
- 5 Banks may take the help of FPOs to finance vegetable growers for enhancing credit under the sector.

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

- 1 There are 7 nurseries present in only 3 blocks out of total 17 blocks in the district. Thus more no. of nurseries need to be set up for supplying quality seedlings at subsidized rates to the interested farmers during July so that the saplings would get adequate monsoon coverage and that will increase the survival rate.
- 2 Agro-Forestry as a banking activity is hardly seen in the district. Lack of awareness creation efforts by the Forest / Soil Conservation Dept is the reason for low private investment or institutional credit support in the sector.



- 3 Agro-Forestry needs to be popularised among farmers and Agri-entrepreneurs.
- 4 Leasing of Government wasteland to SHGs/ FPOs will help them to take up farm forestry as an income generating activity.
- 5 Forest produce based enterprises may be encouraged in the district.

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

- 1 There is short supply of good quality milch animals in the district. As per CDVO Sundargarh there is a need for 25 more veterinary dispensaries and 100 more AI centers. Some of the Livestock Aid Centers (LACs) built with RIDF funding have become inoperational.
- 2 The insurance companies have to improve services to avoid inordinate delay in settling of insurance claims of farmers.
- 3 Milk Routes are to be organized in potential blocks like Lephripada Tangarpali Sadar Karamdihi Bargaon Rajgangpur Rourkela & Bonai.
- 4 There was a District Milk Union associated with 51 MPCS in the district which has now become defunct. The entire structure needs revival with the support of ARD department & District Administration.
- 5 Milky Moo (private) and OMFED (Govt) are mainly concentrated in Sambalpur (80 km from Sundargarh town). Also OMFED has got a processing facility at Rourkela (100 km from Sundargarh town).

## **7. Animal Husbandry – Poultry**

- 1 The ARD and KVK are expected to play an active role in popularization of backyard poultry through supply of chicks vaccination training of farmers promoting marketing linkage etc.
- 2 Outbreak of bird flu is a great threat to the poultry industry. Hence adequate insurance coverage should be provided by the insurer and the department has to take timely preventive measures.
- 3 As the cultivation of maize is increasing there is a need to set up a feed mixing plant in the district which will process the maize and ensure supply of poultry feed to the farmers.
- 4 Training to poultry farmers on scientific way of rearing common disease management etc. should be imparted through RSETI. Being capital intensive banks need to finance for warehousing infrastructure in the district under AMI MIDH and AIF Schemes.

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

- 1 Land development as a bankable scheme has not been adequately discussed and practiced in the district. The banks may formulate banking schemes for this purpose. Sundargarh DCCB should take the lead in this direction and awareness must be created by Govt. agencies.
- 2 The soil type and the topography of Sundargarh requires intensive intervention for ensuring soil health. Thus there should be an integrated approach involving various line depts. Watershed Dept has been doing the field bunding work in many blocks. This would definitely help in moisture conservation.

## **9. Agriculture Infrastructure: Others**

- 1 Agriculture Dept Forest Dept (VSS) ITDA (VDVK) and Horticulture Dept (APC programme) with active involvement of SHGs may promote more number of quality Vermi Composting units.
- 2 KVK needs to introduce training programmes focusing on Bio-pesticides/ Bio-fertilizers to increase awareness among the farmers to avoid excess spraying of chemicals on the crops.

## **10. Food and Agro. Processing**

- 1 Private investment along with the support available under GoI/ GoO schemes like AIF PMFME and MKUY is required to set up more enterprises for the desired impact in the sector.
- 2 Farmers from two NABARD – CSS FPOs in the district have applied for Poultry units under MKUY.
- 3 Being capital intensive banks need to finance for warehousing infrastructure in the district under AMI MIDH and AIF Schemes.

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- 2 Farmers from two NABARD – CSS FPOs in the district have applied for Poultry units under MKUY.

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

- 1 With the entry of suitably qualified personnel ACABCs may be set up in each of the 17 blocks of the district catering to the demand of agri extension centers in rural areas.
- 2 Presently there are in total 46 FPOs in Sundargarh district formed under various agencies like NABARD SFAC APC and OMM. Support is required from both Line Depts and Bankers to adopt viable business development plans for their robust growth.

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

- 1 Under Stand-Up India (GoI scheme) all branches of Commercial Banks and RRBs have to finance MSME loans to at least 1 Entrepreneur from Women and 1 entrepreneur from SC/ST community with loan size of minimum ₹10 lakh up to ₹1 crore. As on 31.03.2024 the total number of applications submitted is 283 sanctioned is 265 and disbursed is 163. The scheme is implemented by SIDBI through a dedicated portal ([www.standupmitra.in](http://www.standupmitra.in)). All banks should make special efforts to reduce the gap and achieve desired targets.
- 2 Promoting the activity specific industries would be helpful for boosting the MSME sector in the district. E.g. there is a shortage of electricians / solar PV technicians for repairing motors/ electrical accessories in defunct LI points in the district and when required such professionals are being brought from Sambalpur/ Bhubaneswar/ Cuttack. Creating such manpower would address local unemployment issue as well.
- 3 DIC and RSETI may conduct sector specific training programmes on priority considering the tremendous potential for replication.

## **16. Export Credit**

- 1 The potential for Export Credit is limited to only a few branches in the district which are categorized as Authorized Dealers (AD). Necessary steps may be taken by the operating Banks to increase such branches.
- 2 Bankers need to sensitize the applicants regarding Export Credit and Guarantee Corporation (ECGC) which provides export assistance in the form of insurance cover and guarantees.

## **17. Education**

- 1 Colleges and Educational institutes need to spread awareness among the parents to reduce the financial burden during their children's higher studies.
- 2 Under Central Sector Interest Subsidy scheme interest subsidy is provided during the moratorium period (course period + 1 year) on the education loans taken by the students belonging to EWS category (having annual parental income up to ₹4.50 Lakh) for pursuing approved technical/professional courses in India after class XII.
- 3 Kalinga Sikhya Sathi Yojana (KSSY) offers nominal interest rate of 1 per annum for higher studies to students of lower income groups with annual family income up to ₹6 lakh. The balance amount of the interest will be borne by Government of Odisha Higher Education Department.

## **18. Housing**

- 1 Applicants need to be sensitized by Banks to provide clear title deed of the land (RoR) to facilitate the loan processing.
- 2 Govt schemes like PMAY/ PMAY-G have been launched in the district to provide subsidized credit facilities through Banks for rural housing.

## **19. Social Infrastructure**

- 1 Banks may provide loans as per RBI's "WASH" guidelines for setting up of schools health care facilities and basic household needs of sanitation & drinking water facilities and achieve their priority sector targets.

## **20. Renewable Energy**

- 1 There is need to attract investors through appropriate incentives 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 light system etc.

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

- 1 New bank branches in the district have to be instructed by LDM and OLM to participate in SHG bank linkage programme.

- 2 Bankers should continue to finance liberally to JLGs under BALARAM scheme as it is a collateral free loan following RBI's KCC guidelines. Such JLG applications may be given attention and not returned without proper justification.
- 3 Public awareness about the PMJDY account usage and JLG needs to be strengthened.

## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

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

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

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

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

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

## 5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 74 of crop loans disbursed in the district. The DCCB in the district is profit making. The long term cooperative credit structure is non-operational. There is 1 Urban Cooperative Bank/s; 1 is in profit.
2. The number of PACS in the district is 146 (44 Mother & 102 Child LAMPCS formed in 2023-24) out of which 146 have adopted the Model Bye Laws (for making them multipurpose multidimensional and transparent entities).
3. Nil number of PACS are defunct / non-functional.
4. Approximately 10 PACS have registered profits during the past years. Audit of 31 number of PACS are in arrears (Audit status 31.03.2024 – 13 number completed).
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. Under 'Sahakar-se-Samridhi' 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.
7. The number of Gram Panchayats (GP) in the district is 279.
8. Number of GPs covered by existing PACS is 271.
9. Number of new MPACS which can be formed in underserved GPs is 63.
10. Number of dormant or defunct PACS in the district is Nil.

Target for liquidation of Dormant/Defunct PACS is Nil. 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.

11. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking insurance Aadhar enrolment/ updation health services PAN card and IRCTC/ Bus/ Air ticket etc. through PACS. So far 33 PACS have started providing CSC services to rural citizens in the district which will also increase the income of these PACS.

12. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets LPG Distributorship PM Bharatiya Jan Aushadhi Kendra Pradhan Mantri Kisan Samriddhi Kendras (PMKSK) membership to National Level Multi-State Societies (Seed Organic farming Exports) etc. for diversification of business.



## 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 collaborat ion/ Convergence etc.	No. of benefi ciaries	Likely impact/ Outcome
1	Watershed Development	Watersheds (4) namely:- 1-Dhangergudii 2- Triveni Sahebdera 3-Maa Sekharbasini Masabira 3- Budapahad	Villages:- 1-Dhangergudi 2- Sahebdera 3- Masabira 4- Budapahad	NABARD Grant (₹Lakh):- 1- Dhangergudi - 64.25 2- Sahebdera - 76.20 3- Masabira - 52.41 4- Budapahad -31.39 Total Grant - ₹224.25 Lakh  AREA covered (Ha):- 1- Dhangergudi - 791.34 2- Sahebdera - 848.38 3- Masabira - 752.10 4- Budapahad -425.26 Total area covered - 2817.08 Ha	Convergence with Line Depts:- 1. ITDA 2. OLM 3. Fisheries 4. OAIC	2000	Has achieved major objectives of conservation of soil and water resources enhancement of farm production productivity and improvement in overall socio-economic status of farmers women and landless labourers.
2	Tribal Development	Wadi (2) namely:- 1- Bonai Wadi 2- DBF Wadi	Blocks:- 1- Bonai 2- Rajgangpur & Kutra	NABARD Grant (₹Lakh):- 1- Bonai Wadi - 527.30 2- DBF Wadi - 322.14  AREA covered (Acre):- 1- Bonai Wadi – 1000 2- DBF Wadi - 420 Total area covered - 1420 Acre	Convergence with Line Depts:- 1- Agriculture 2- Horticulture 3- OLM 4- ORMAS 5- OAIC 6- ITDA 7- KVK	7488	
3	Collectivisation	FPOs (18) namely: 1- Chhedlagan FPCL 2- Mahamayee FPCL 3-Khandadhar FPCL 4-KartikeswariFPCL 5-Annadatri FPCL 6-Bindhyagiri Crop-Rising PCL 7-Prakrutik Balisankara PCL 8- Kamal Krushak Utpadak Sanghathan PCL 9- Khuntgaon Utpadak Sanghathan PCL 10- HemgirFPCL 11- Baba Madheswar FPCL	Blocks:- Lephripada Balisankar a Bisra Nuagaon Hemgir Sundargarh Bargaon Rajgangpur Bonaigarh Lahunipara Gurundia Lathikata	NABARD Grant:- 1- CSS FPOs (11) - ₹198 Lakh 2- RODUCE FPOs (5) - ₹45.30 Lakh 3- Allied activity FPOs (2) - ₹22.88 Lakh	Convergence with Line Depts:- 1-Agriculture 2- Horticulture 3- OLM 4- ORMAS 5- OAIC 6- ITDA 7- KVK	8130	

		12-Panchabati Jaymahavir FPCL 13-Rajgangpur Women FPCL 14- Bonaigarh Agro FPCL 15-Lahunipara FPCL 16-Gurundia Agro FPCL 17-Kabrichitri Goat FPCL 18- Fleshy Chicken FPCL					
4	Promotional Activity	1- Rajni SHG Rural Mart Mobile Van to Chhedlagan FPCL	1- Rourkela 2- Sundargarh district	NABARD Grant under OFDD projects:- 1- ₹4.61 Lakh ₹5.00 Lakh Total - ₹9.61 Lakh	Convergence with Line Depts:- 1-Agriculture 2- Horticulture 3- OLM	810	Rural Mart has increased the income of SHG members through sale of Millet items SHG Products like spices badi papad confectionaries. Mobile Van has helped Chhedlagan FPCL to increase turnover through Promotion and Marketing of Ground nut Potatoes Millets Fruits Mushroom Vegetables Spices Paddy Input Supply and Value addition of Millet Products.

## Success Stories

### Success Story 1: FPO-Miles bring Farmer-smiles !



- |                                  |              |
|----------------------------------|--------------|
| 1. Scheme :                      | PRODUCE fund |
| 2. Project Implementing Agency : | SV           |
| 3. Duration of the project :     | 5 years      |
| 4. Beneficiary :                 |              |
| No. of beneficiaries:            | 759          |
| Community :                      | Tribal       |
| State :                          | Odisha       |
| District :                       | Sundargarh   |
| Block :                          | Lephripara   |
| Village :                        | Sahebdera    |

#### 1.1 Support provided

- Chhedlagan Farmers' Producer Company Ltd has been promoted under PRODUCE fund of NABARD in the year 2016. NABARD has provided financial technical marketing monitoring and share mobilization support with grant allocation of ₹9.06 Lakh.

#### 1.2 Pre-implementation status

- Intervention of Sahukar or Middleman minimises the profit margin of farmers.
- There is no market linkage facility through which farmers' produce could be sold.
- Pre project income of a member was around ₹20000 to ₹30000 per annum.

#### 1.3 Challenges faced

- As Sahebdera is mainly upland area so limited water resource was available.
- Due to open grazing by animals crop damage chances were high in some areas.

#### 1.4 Impact

- Chhedlagan FPCL approached Odisha Agro Industries Corporation which created few Lift Irrigation points from surface water in the area thus benefitting the local farmers.
- During mobilization camps CEO made the farmers aware of good cultivation practices thereby open grazing of animals was reduced.

- Reduction in cost of inputs: Farmers are getting their input support from one place on time which is saving their time additional expenditure and are able to cultivate in bigger patches.
- Better access to markets: Chhedlagan FPCL has set up marketing linkage with Cuttack Chatra Bazar Mandi Balasore Local Trader/Mandi Rourkela Mandi Other FPOs and SHGs.
- Better price due to processing/value addition/storage: CFPCCL has created its own brand “ADIBHUMI” with FSSAI registration which provides a global marketing platform for the FPO products. All types of produces Pulses Millets undergo sorting grading and packaging under this brand.
- Pre income of a member was around ₹20000 to ₹30000 per annum. Post income of farmers have increased to ₹90000 to ₹1.5 Lakh per annum due to cultivation of Paddy Pulses Vegetables Millets Groundnut etc. with round-the-year business due to the support of NABARD and Chhedlagan FPCL.

## Success Story 2: Watershed flows, Area glows !



1. Scheme :	Watershed Development Fund (WDF)
2. Project Implementing Agency :	SEWAK
3. Duration of the project :	5 years
4. Beneficiary :	
No. of beneficiaries:	1310
Community :	Tribal - Kisan Gond Munda Bhuiyan
State :	Odisha
District :	Sundargarh
Block :	Lephripara
Village :	Sahebdera

### 2.1 Support provided

- To empower the tribal people of Lephripara block in Sundargarh district ,NABARD took an initiative by implementing Micro Watershed Development Project through SEWAK NGO (Self Employed Workers' Association Kendra) with ₹76.20 Lakh grant support.

### 2.2 Pre-implementation status

- Low per capita income of farmers
- Only two SHGs were present and non-functional.
- 75 percent people did not have KCC not even bank account.

- Pre income of farmers was ₹20000-25000 per annum.

### **2.3 Challenges faced**

- Migration of people for employment. As the whole family migrated education of children was hampered.
- Low income meant nutrition was very poor which led to poor health conditions.
- Low agricultural produce due to lack of agriculture techniques suitable land and irrigation.

### **2.4 Impact**

- Sahebdera village witnessed massive soil moisture conservation work through Drainage Line Treatment & Area Treatment under Watershed project.
- During Shramdaan both Hindus and Christians came forward thus reducing communal divide which was existing earlier.
- Livelihood trainings helped SHG women and Landless farmers towards Mushroom cultivation, Goat rearing, Poultry rearing Kirana shop etc.
- Watershed farmers received training to focus on solar pumps farm mechanization bio fertilizers skill enhancement and crop productivity instead of the known primitive methods.

### Success Story 3: Yeh Dil Mango More !



1. Scheme : Tribal Development Fund (TDF)
2. Project Implementing Agency : SGUP
3. Duration of the project :
4. Beneficiary :

No. of beneficiaries :

Community : Kisan Gond Munda Bhuiyan

State : Odisha

District : Sundargarh

Block : Bonaigarh

Village : Niktimal/ Kantasara/ Gujapal

#### 3.1 Support provided

- The livelihood and horticulture based Wadi Project was taken up by Nabard in Bonai block of Sundargarh district which was implemented by the NGO - Sundargarh Gramya Unnayan Pratisthan (SGUP) with grant support of ₹5.27 Crore.

#### 3.2 Pre-implementation status

- Farmer income as low as ₹20000 per annum almost all famers were BPL.
- Dependency on daily wages so unemployed for 6 months in a year.
- Around 30 people migrated to other areas in search of work & wages thereby facing a lot of health social education and financial problems in the migrated place.

### **3.3 Challenges faced**

- The agriculture land remained barren and uncultivable.
- The vegetable and fruit production was minimal. People depended on Rourkela market for the vegetables and fruits.
- Mono-cropping in uplands mainly with paddy.
- Low productivity observed in pulses & oil seeds.
- Heavy usage of chemical fertilizers and pesticides leading to decreasing trend in soil fertility and food production.

### **3.4 Impact**

- Fallow land of 1000 acres converted to cultivatable land.
- Converted single crop dry and upland cultivation into multi crop fruit orchard having intercrops.
- Good survival rate of horticultural trees like mango cashew since farmers are happy to pursue Wadi activity as livelihood for life.



## Appendix 1a

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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

In a significant stride towards sustainable development, NABARD recently

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

### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

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

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

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

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

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

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

a. **Govt. of India:** Government of India serves as a critical catalyst in nudging state government 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.

**b. ICAR Institutions:** ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced 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.

**c. State Government:** Odisha Governments has adopted a multi-faceted approach to address climate change promoting sustainability and resilience across various sectors. Some key initiatives are: 1.

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

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

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

## **Appendix 1c**

### **Climate Action & Sustainability**

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

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

- a Sundargarh situated in the North Western Plateau agro-climatic zone faces a dry sub-humid climate making it prone to erratic late rainfall and drought prone situation in few blocks. As a result, agriculture in this district is heavily affected with farmers primarily focusing on mono-cropping.
- b This extreme climatic condition has led to lower crop productivity and a rise in farmer migration to other areas. To mitigate these challenges to ensure sustainable productivity and income growth for farmers several climate action initiatives are being implemented across Sundargarh. Being located in mineral-rich region and vulnerable to climate impacts the district requires focused efforts to balance development and environmental sustainability.

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

- A. Odisha including Sundargarh district has been implementing Odisha State Action Plan for Climate Change 2021-30 with strategies to mitigate and adapt to climate change impacts in the state in line with Ministry of Environment Forest and Climate Change guidelines and the National Action Plan on Climate Change.
- B. The Krishi Vigyan Kendras of Sundargarh district viz. KVK-I at Sundargarh & KVK-II at Rourkela are actively promoting indigenous climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local resilient varieties promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.
- C. The Department of Energy Government of Odisha has identified 42 sites for the development of Small Hydro Electric Plants (SHEPs). GEDCOL and Steel Authority of India Limited Rourkela have agreed to develop 15 MW Mandira SHEP in Sundargarh District in Joint Venture mode. Preliminary survey has been completed by M/s MECON and site for installation of Power House has been finalized. DPR for the same is under preparation by M/s MECON.

- D. NABARD is implementing JIVA - Natural Farming (NF) project since March 2023 in Bonai Wadi Sundargarh district. Natural farming embraces diversification of crop systems with extended crop cover for longer period integration of livestock and trees rejuvenation of biological processes natural methods of pest and nutrient management and efficient management of rainfall and soil moisture. JIVA envisions transforming about 200-500 acre of NABARD-Wadi project into NF methods.
- E. NTPC has implemented the Super Critical Technology with higher boiler efficiency in its Darlipalli Super Thermal Power Plant units (2×800 MW) in Sundargarh to reduce CO<sub>2</sub> emission. NTPC is awaiting the investment approval of Government of Odisha for its Stage- III (2×660 MW) units based on Ultra Super Critical Technology aimed at higher boiler efficiency and reduced CO<sub>2</sub> emission. NTPC is also upgrading its boilers with De-SO<sub>x</sub> and De-NO<sub>x</sub> technologies to meet the new emission norms in all the plants in Odisha.

## **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 Sundargarh district does not have any existing registered GI products or GI applications pending with DPIIT GoI. The scope of such products is being explored.



# Annexure 1

## District-Sundargarh

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisankara	Bargaon	Bisra	Bonaigarh	Gurundia	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephipara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	District Total
	I.Agriculture																						
	A. Farm Credit																						
	A.1 Crop Production, Maintenance, Marketing																						
1	Chilli/ Mirch_ Irrigated	100	Acre	50000	Phy	211	238	120	1327	1116	2163	914	100	796	1176	396	104	382	1678	451	854	924	12950
					BL	105.5	119	60	663.5	558	1081.5	457	50	398	588	198	52	191	839	225.5	427	462	6475
2	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani	100	Acre	15000	Phy	1360	2159	943	1172	2038	1501	1772	1076	1756	1476	1087	1712	1432	1407	1054	927	512	23384
					BL	204	323.85	141.45	175.8	305.7	225.15	265.8	161.4	263.4	221.4	163.05	256.8	214.8	211.05	158.1	139.05	76.8	3507.6
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_ Irrigated	100	Acre	14000	Phy	300	111	327	280	16	289	111	191	353	229	111	1267	47	285	111	113	137	4278
					BL	42	15.54	45.78	39.2	2.24	40.46	15.54	26.74	49.42	32.06	15.54	177.38	6.58	39.9	15.54	15.82	19.18	598.92
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_ Unirrigated/ Rainfed	100	Acre	13000	Phy	1205	442	229	1118	1136	1154	442	2423	1412	916	1076	347	2623	1143	445	451	550	17112
					BL	156.65	57.46	29.77	145.34	147.68	150.02	57.46	314.99	183.56	119.08	139.88	45.11	340.99	148.59	57.85	58.63	71.5	2224.56
5	Ginger/ Adrak_ Irrigated	100	Acre	100000	Phy	96	147	120	1327	1116	2163	914	100	796	1176	396	104	382	1678	451	854	924	12744
					BL	96	147	120	1327	1116	2163	914	100	796	1176	396	104	382	1678	451	854	924	12744

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisankara	Bargaon	Bisra	Bonaigarh	Gurundia	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephripara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	District Total
6	Groundnut/ Moongfali_ Un irrigated/ Rainfed	100	Acre	28000	Phy	1280	460	238	238	120	696	73	451	202	116	416	1000	518	345	771	694	260	7878
					BL	358.4	128.8	66.64	66.64	33.6	194.88	20.44	126.28	56.56	32.48	116.48	280	145.04	96.6	215.88	194.32	72.8	2205.84
7	Horse Gram/ Kulthimah/ Hurali/ Kollu	100	Acre	14000	Phy	3323	3497	3981	2665	2665	2841	2665	3981	3497	2665	3981	2841	3981	3497	3323	3323	1278	54004
					BL	465.22	489.58	557.34	373.1	373.1	397.74	373.1	557.34	489.58	373.1	557.34	397.74	557.34	489.58	465.22	465.22	178.92	7560.56
8	Maize/ Makka_ Irrigated	100	Acre	37000	Phy	318	233	216	144	49	287	80	67	253	71	173	805	402	325	260	367	109	4159
					BL	117.66	86.21	79.92	53.28	18.13	106.19	29.6	24.79	93.61	26.27	64.01	297.85	148.74	120.25	96.2	135.79	40.33	1538.83
9	Maize/ Makka_ Unirrigated/ Rainfed	100	Acre	25000	Phy	1252	923	1481	1638	1592	1203	1596	1476	1034	2832	1825	273	1796	1345	1109	1338	451	23164
					BL	313	230.75	370.25	409.5	398	300.75	399	369	258.5	708	456.25	68.25	449	336.25	277.25	334.5	112.75	5791
10	Mungbean/ Mung/ Moong/ Green Gram_ Unirrigated/ Rainfed	100	Acre	16500	Phy	598	887	120	1327	1116	2163	914	100	796	1176	396	104	382	1678	451	854	2054	15116
					BL	98.67	146.36	19.8	218.96	184.14	356.9	150.81	16.5	131.34	194.04	65.34	17.16	63.03	276.87	74.42	140.91	338.91	2494.16
11	Other Vegetables	100	Acre	35000	Phy	3930	4882	943	1172	2038	1501	1772	1076	1756	1476	1087	1712	1432	1407	1054	927	512	28677
					BL	1375.5	1708.7	330.05	410.2	713.3	525.35	620.2	376.6	614.6	516.6	380.45	599.2	501.2	492.45	368.9	324.45	179.2	10036.95
12	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_ Unirrigated/ Rainfed	100	Acre	17000	Phy	1147	542	1020	745	665	585	656	1647	3312	807	1603	600	1536	3341	834	440	237	19717
					BL	194.99	92.14	173.4	126.65	113.05	99.45	111.52	279.99	563.04	137.19	272.51	102	261.12	567.97	141.78	74.8	40.29	3351.89
13	Potato/ Aloo_ Irrigated	100	Acre	70000	Phy	416	371	211	674	233	2067	205	2145	1750	491	1572	2721	1249	1645	756	2136	248	18890
					BL	291.2	259.7	147.7	471.8	163.1	1446.9	143.5	1501.5	1225	343.7	1100.4	1904.7	874.3	1151.5	529.2	1495.2	173.6	13223

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balansankara	Bargaon	Bisra	Bonaigarh	Gurundia	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephripara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	District Total
14	Rice/ Chaval/ Dhan_ Irrigate	100	Acre	37000	Phy	17657	11922	8963	22675	15421	12251	9868	13349	9926	17208	22472	19531	16110	19280	9081	15241	6089	2470.44
					BL	6533.09	4411.14	3316.31	8389.75	5705.77	4532.87	3651.16	4939.13	3672.62	6366.96	8314.64	7226.47	5960.7	7133.6	3359.97	5639.17	2252.93	91406.28
15	Rice/ Chaval/ Dhan_ Unirrigated/ Rainfed	100	Acre	30000	Phy	8165	10548	1778	1587	9012	14005	10333	18658	13469	9830	15719	1863	23090	2130	14409	12907	4868	172371
					BL	2449.5	3164.4	533.4	476.1	2703.6	4201.5	3099.9	5597.4	4040.7	2949	4715.7	558.9	6927	639	4322.7	3872.1	1460.4	51711.3
16	Sesame/ Til/ Sesamum/ Gingelly_ Unirrigated/ Rainfed	100	Acre	13000	Phy	1043	994	211	674	233	2067	205	2145	1750	491	1572	2721	1249	1645	756	2136	248	20140
					BL	135.59	129.22	27.43	87.62	30.29	268.71	26.65	278.85	227.5	63.83	204.36	353.73	162.37	213.85	98.28	277.68	32.24	2618.2
17	Turmeric/ Haldi_ Irrigated	100	Acre	90000	Phy	158	176	1020	745	665	585	656	1647	3312	807	1603	600	1536	3341	834	440	237	18362
					BL	142.2	158.4	918	670.5	598.5	526.5	590.4	1482.3	2980.8	726.3	1442.7	540	1382.4	3006.9	750.6	396	213.3	16525.8
18	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_ Unirrigated/ Rainfed	100	Acre	16500	Phy	1196	405	211	674	233	2067	205	2145	1750	491	1572	2721	1249	1645	756	2136	248	19704
					BL	197.34	66.83	34.82	111.21	38.45	341.06	33.83	353.93	288.75	81.02	259.38	448.97	206.09	271.43	124.74	352.44	40.92	3251.21
						13276.51	11735.08	6972.06	14216.15	13202.65	16958.93	10959.91	16556.74	16332.98	14655.03	18862.03	13430.26	18773.7	17712.79	11733.13	15197.08	6690.07	237265.1
	Post-harvest/ HH Consumption (10%)					1327.65	1173.51	697.21	1421.62	1320.26	1695.89	1095.99	1655.67	1633.3	1465.5	1886.2	1343.03	1877.37	1771.28	1173.31	1519.71	669.01	23726.51
	Repairs & maintenance of farm assets (20%)					2655.3	2347.02	1394.41	2843.23	2640.53	3391.79	2191.98	3311.35	3266.6	2931.01	3772.41	2686.05	3754.74	3542.56	2346.63	3039.42	1338.01	47453.02
	Sub Total					17259.46	15255.61	9063.68	18481	17163.44	22046.61	14247.88	21523.76	21232.88	19051.54	24520.64	17459.34	24405.81	23026.63	15253.07	19756.21	8697.09	308444.63

Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargaon	Bisra	Bonaig arh	Gurundia	Hemgir	Koida	Kuarmun da	Kutra	Lahunipa ra	Lathikat a	Lephripa ra	Nuagaon	Rajgang pur	Subdega	Sundarg arh	Tangarp ali	District Total
<b>A.2 Water Resources</b>																							
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	70	70	60	70	40.00	60	35	65	65	55	55	70	70	45	45	71	70	<b>1016</b>
					BL	78.54	78.54	67.32	78.54	44.88	67.32	39.27	72.93	72.93	61.71	61.71	78.54	78.54	50.49	50.49	79.66	78.54	<b>1139.95</b>
2	Diesel Pump Sets--BIS 10804/86 Diesel 1.5 to 2.0 HP	85	No.	14410	Phy	112	112	86	76	76.00	76	76	81	80	96	96	96	100	80	80	80	70	<b>1473</b>
					BL	13.72	13.72	10.53	9.31	9.31	9.31	9.31	9.92	9.8	11.76	11.76	11.76	12.25	9.8	9.8	9.8	8.57	<b>180.43</b>
3	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	70	70	60	70	40.00	60	35	65	65	55	55	70	70	45	45	71	70	<b>1016</b>
					BL	21.6	21.6	18.51	21.6	12.34	18.51	10.8	20.06	20.06	16.97	16.97	21.6	21.6	13.88	13.88	21.91	21.6	<b>313.49</b>
4	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	70	70	70	400	70.00	200	200	70	200	200	70	70	70	200	70	70	70	<b>2170</b>
					BL	86.28	86.28	86.28	493	86.28	246.5	246.5	86.28	246.5	246.5	86.28	86.28	86.28	246.5	86.28	86.28	86.28	<b>2674.58</b>
5	Drip Irrigation--1 ha/ 2.5 acre (Spacing 6 M X 6M)	85	ha	40000	Phy	70	70	70	400	70.00	200	200	70	200	200	70	70	70	200	70	70	70	<b>2170</b>
					BL	23.8	23.8	23.8	136	23.80	68	68	23.8	68	68	23.8	23.8	23.8	68	23.8	23.8	23.8	<b>737.8</b>

## Sundargarh, PLP 2025-26

Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargaon	Bisra	Bonaig arh	Gurundia	Hemgir	Koida	Kuarmun da	Kutra	Lahunipa ra	Lathika a	Lephripa ra	Nuagaon	Rajgang pur	Subdega	Sundarg arh	Tangarp ali	District Total
6	Dug Well- New-4.5 m dia x 10 m depth	85	No.	162800	Phy	112	112	86	76	76.00	76	76	81	80	96	96	96	100	80	80	80	70	1473
					BL	154.99	154.99	119.01	105.17	105.17	105.17	105.17	112.09	110.7	132.84	132.84	132.84	138.38	110.7	110.7	110.7	96.87	2038.33
7	Electric Pump Sets-- Submersible 1.5 HP	85	No.	35310	Phy	370	370	370	120	370.00	370	120	380	370	370	370	370	370	419	420	421	420	6000
					BL	111.05	111.05	111.05	36.02	111.05	111.05	36.02	114.05	111.05	111.05	111.05	111.05	111.05	125.76	126.06	126.36	126.06	1800.83
8	Lift Irrigation Schemes-- Electric 3.0 HP	85	No.	242110	Phy	6	6	6	6	6.00	6	6	6	6	6	6	6	6	6	6	6	6	102
					BL	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	209.95
9	Sprinkler Irrigation - Micro-0.4 ha (Spacing 3 m x 3m)	85	ha	44002	Phy	350	350	350	350	350.00	350	300	350	350	350	400	350	600	350	350	350	350	6200
					BL	130.91	130.91	130.91	130.91	130.91	130.91	112.21	130.91	130.91	130.91	149.61	130.91	224.41	130.91	130.91	130.91	130.91	2318.97
	Sub Total					633.24	633.24	579.76	1022.9	536.09	769.12	639.63	582.39	782.3	792.09	606.37	609.13	708.66	768.39	564.27	601.77	584.98	11414.33

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonai garh	Gurund ia	Hemgi r	Koida	Kuarm unda	Kutra	Lahun ipara	Lathik ata	Lephrip ara	Nuaga on	Rajgan gpur	Subde ga	Sundar garh	Tangar pali	District Total	
A.3 Farm Mechanisation																								
1	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	1105	
					BL	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76	1469.76
2	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	170	140	140	234	288	280	280	212	108	440	180	204	240	150	122	172	142	3502	
					BL	198.83	163.74	163.74	273.69	336.84	327.49	327.49	247.96	126.32	514.62	210.53	238.6	280.7	175.44	142.69	201.17	166.08	4095.93	
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	88	85	1448	
					BL	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	279.46	289.33	279.46	4760.69
4	Power Tiller--Power Tiller 12 Hp	85	No.	211800	Phy	150	150	150	200	200	200	200	200	160	300	140	150	150	120	120	120	118	2828	
					BL	270.05	270.05	270.05	360.06	360.06	360.06	360.06	360.06	288.05	540.09	252.04	270.05	270.05	216.04	216.04	216.04	212.44	5091.29	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonai garh	Gurund ia	Hemgi r	Koida	Kuarm unda	Kutra	Lahun ipara	Lathik ata	Lephrip ara	Nuaga on	Rajgan gpur	Subde ga	Sundar garh	Tangar pali	District Total
5	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	170	140	140	234	288	280	280	212	108	440	180	204	240	150	122	172	142	3502
					BL	364.28	300	300	501.43	617.14	600	600	454.28	231.43	942.85	385.71	437.14	514.28	321.43	261.43	368.57	304.28	7504.25
6	Tractor-With Implements & Trailer-PTO 27-30 HP Tractor	85	No.	800000	Phy	25	25	25	25	20	20	20	25	25	24	25	25	25	25	20	25	20	399
					BL	170	170	170	170	136	136	136	170	170	163.2	170	170	170	170	136	170	136	2713.2
7	Tractor-With Implements & Trailer-PTO 46-49 Tractor	85	No.	1100000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5
	Sub Total																						50740.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Barga on	Bisra	Bonaig arh	Guru ndia	Hemg ir	Koida	Kuar mund a	Kutra	Lahun ipara	Lathik ata	Lephr ipara	Nuaga on	Rajga ngpu r	Subd ega	Sunda rgarh	Tanga rpali	District Total
<b>A.4 Plantation &amp; Horticulture</b>																							
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	34
					BL	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	88.23
2	Dryland Horticulture crops-Ber-1 Acre ( 6.0 m x 6.0 m )	85	Acre	149359	Phy	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	42.5
					BL	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	53.89
3	Dryland Horticulture crops-Pomegranate-1 Acre ( 5.0 m x 5.0 m )	85	Acre	211536	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	152.83
4	Medicinal & Aromatic Crops-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	255.34
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	110.47	1877.99
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m ) - papaya	85	Acre	150010	Phy	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	212.5
					BL	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	270.98



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Barga on	Bisra	Bonaig arh	Guru ndia	Hemg ir	Koida	Kuar mund a	Kutra	Lahun ipara	Lathik ata	Lephr ipara	Nuaga on	Rajga ngpu r	Subd ega	Sunda rgarh	Tanga rpali	District Total
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre ( 1.8 m x 1.8 m) - Banana tc	85	Acre	182414	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	425
					BL	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	658.92
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m ) - Lime and Lemon	85	Acre	239430	Phy	2.5	2.5	2.5	2.5	2.5	75	2.5	2.5	2.5	5	2.5	5	7.5	5	2.5	5	2.5	130
					BL	5.09	5.09	5.09	5.09	5.09	152.64	5.09	5.09	5.09	10.18	5.09	10.18	15.26	10.18	5.09	10.18	5.09	264.61
9	New Orchard - Tropical/ Sub Tropical Fruits- Guava-1 Acre ( 6.0 m x 6.0 m)	85	Acre	149903	Phy	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	212.5
					BL	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	270.81
10	New Orchard - Tropical/ Sub Tropical Fruits- Jack Fruit-1 Acre ( 10 X 10 )	85	Acre	150010	Phy	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	17.5	17.5	17.5	87.5
					BL	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	22.31	22.31	22.31	111.59
11	New Orchard - Tropical/ Sub Tropical Fruits-- Litchi 1 Acre (7.5 m x 7.5 m )	85	Acre	185265	Phy	2.5	2.5	2.5	25	25	2.5	2.5	2.5	2.5	50	2.5	2.5	25	2.5	2.5	2.5	2.5	157.5
					BL	3.94	3.94	3.94	39.37	39.37	3.94	3.94	3.94	3.94	78.74	3.94	3.94	39.37	3.94	3.94	3.94	3.94	248.07

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Barga on	Bisra	Bonaig arh	Guru ndia	Hemg ir	Koida	Kuar mund a	Kutra	Lahun ipara	Lathik ata	Lephri para	Nuaga on	Rajga ngpu r	Subd ega	Sunda rgarh	Tanga rpali	District Total
12	New Orchard - Tropical/ Sub Tropical Fruits- Mango-1 Acre ( 10.0 m x 10.0 m )	85	Acre	174000	Phy	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	1275
					BL	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	110.93	1885.81
13	Other Plantation Crops-- Cashewnut	85	Acre	223130	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	850
					BL	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	94.83	1612.11
14	Pandals--Dragon fruit	85	Acre	415800	Phy	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	42.5
					BL	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	150.28
15	Perennial Vegetables - Drumstick- Moringa (PKM1/PKM2)	85	Acre	63207	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	45.73
16	Protection Structure--Cold storage (130Sq mt)	85	sq.m.	1501500	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	63.81	1084.77
17	Protection Structure--Onion Storage	85	sq.m.	282975	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	34
					BL	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	81.77

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Barga on	Bisra	Bonaig arh	Guru ndia	Hemg ir	Koida	Kuar mund a	Kutra	Lahun ipara	Lathik ata	Lephr ipara	Nuaga on	Rajga ngpu r	Subd ega	Sunda rgarh	Tanga rpali	District Total
18	Protection Structure-Poly/ Green Housing-Rose under Naturally Ventilated Poly house	85	sq.m.	1717	Phy	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	68000
					BL	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38
19	Spices--Ginger	85	Acre	150181	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65	127.65
20	Spices--Turmeric	85	Acre	133676	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62	113.62
	Sub Total																						14207.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Barga on	Bisra	Bonaig arh	Guru ndia	Hemg ir	Koida	Kuar mund a	Kutra	Lahun ipara	Lathik ata	Lephr ipara	Nuaga on	Rajga ngpu r	Subd ega	Sunda rgarh	Tanga rpali	District Total
A.5 Working Capital - Bee Keeping																							
1																							

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	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	40	25	25	20	20	20	40	25	70	20	25	20	25	25	485
					BL	8.2	11.48	8.2	13.12	8.2	8.2	6.56	6.56	6.56	13.12	8.2	22.96	6.56	8.2	6.56	8.2	8.2	159.08
2	Plantation-- Avenue plant-18 month old seedling-Spacing 4 m * 2.5m-500 no	85	No.	274154	Phy	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	1530
					BL	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73	209.73
3	Plantation- Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	80	80	80	80	50	80	40	80	80	80	80	140	80	80	80	80	80	1350
					BL	93.17	93.17	93.17	93.17	58.23	93.17	46.59	93.17	93.17	93.17	93.17	163.05	93.17	93.17	93.17	93.17	93.17	93.17
	Sub Total																						5296.74

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
<b>A.7 Animal Husbandry - Dairy</b>																							
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy				1				1			1	1				1		5
					BL				10.01				10.01			10.01	10.01				10.01		50.05
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	209.1	3554.7
3	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy	1		1	2				1			2	1	1			1		10
					BL	8.5		8.5	17				8.5			17	8.5	8.5			8.5		85
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo – 10 LPD	85	1+1	288000	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	850
					BL	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	2080.8
5	Heifer Rearing-- Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	3	3	3	4	3	3	1	4	3	4	4	3	4	3	4	4	4	57
					BL	26.52	26.52	26.52	35.36	26.52	26.52	8.84	35.36	26.52	35.36	35.36	26.52	35.36	26.52	35.36	35.36	35.36	503.88
6	Heifer Rearing-- Heifer Rearing CB Cows	85	5	260000	Phy	30	25	25	30	20	25	5	20	25	25	25	25	25	30	35	30	25	425
					BL	66.3	55.25	55.25	66.3	44.2	55.25	11.05	44.2	55.25	55.25	55.25	55.25	55.25	66.3	77.35	66.3	55.25	939.25
7	Indigenous Graded Cattle Farming-- Graded/Imroved cows(non descri cross with indigen) 8 LPD	85	5+5	1038000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	255
					BL	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	132.35	2249.95
8	Veterinary Clinc-- Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	144.5
<b>Sub Total</b>																							9608.13

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
	A.8 Working Capital - AH - Dairy/Drought animal																						
1	Buffalo	100	1+1	66350	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
	Farming_Others_Murrah Buffalo				BL	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64
2	Cross bred	100	1+1	60000	Phy	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	680
	Farming_Others				BL	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
	Sub Total																						520.88

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
A.9 Animal Husbandry - Poultry																							
1	Commercial Broiler Farming-- Hybrid Broiler (Chicken) ( Deep litter system ) - 1000 units	85	1000	647000	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	510
					BL	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99	164.99
2	Commercial Layer Farming-- Hybrid Layer ( Cage) (1+2 housing)	85	10000	10731000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17
					BL	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21
3	Indigenous Poultry Farming-- Dual purpose- CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102
	Sub Total																						6089.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
	A.10 Working Capital - AH - Poultry																						
1	Broiler Farming_Others	100	1000	208450	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	850
					BL	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23	104.23
2	Desi Chicken/LIT birds Farming_Others_Semi Commercial	100	100	20000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	425
					BL	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
3	Layer Farming_Semi-automated (Cage)	100	10000	4182300	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17
					BL	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82
	Sub Total																						2567.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
	A.11 Animal Husbandry - SGP																						
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	150	120	125	100	120	130	75	100	105	105	124	120	100	120	120	120	120	1954
					BL	201.45	161.16	167.88	134.3	161.16	174.59	100.73	134.3	141.02	141.02	166.53	161.16	134.3	161.16	161.16	161.16	161.16	2624.24
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	5	5	5	5	5	5	5	5	5	5	10	5	5	5	5	5	5	90
					BL	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	27.54	13.77	13.77	13.77	13.77	13.77	13.77	13.77
	Sub Total																						2872.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
	A.12 Working Capital - AH - Others/SR																						
1	Fodder Development_	100	Acre	24697	Phy	1	1	10	10	1	1	1	1	20	1	1	1	10	10	1	1	1	72
	Fodder Development_10 metric ton				BL	0.25	0.25	2.47	2.47	0.25	0.25	0.25	0.25	4.94	0.25	0.25	0.25	2.47	2.47	0.25	0.25	0.25	17.82
2	Goat Farming_ Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	425
					BL	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	148.75
3	Pig Farming_ Rearing Unit_	100	10+1	284500	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17	
					BL	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	48.45
	Sub Total																						215.02



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
	A.13 Fisheries																						
1	Composite Fish Culture- Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	5	5	5	5	1	2	1	2	1	1	2	2	2	2	2	2	2	42
					BL	21.46	21.46	21.46	21.46	4.29	8.59	4.29	8.59	4.29	4.29	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59
2	Composite Fish Culture- Composite Fish Culture-0.4	85	ha	355000	Phy	30	45	45	45	30	40	30	38	30	40	45	35	35	32	39	45	40	644
					BL	90.53	135.79	135.79	135.79	90.53	120.7	90.53	114.67	90.53	120.7	135.79	105.61	105.61	96.56	117.68	135.79	120.7	1943.3
3	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy	1	1	2	2	1	1	1	2	1	1	2	2	1	1	1	2	1	23
					BL	2.55	2.55	5.1	5.1	2.55	2.55	2.55	5.1	2.55	2.55	5.1	5.1	2.55	2.55	2.55	5.1	2.55	5.1
4	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	1	1	1	5	1	1	1	1	1	1	5	1	1	1	1	5	1	29
					BL	0.72	0.72	0.72	3.61	0.72	0.72	0.72	0.72	0.72	0.72	3.61	0.72	0.72	0.72	0.72	3.61	0.72	3.61
5	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	10	11	12	15	10	8	10	12	10	12	12	12	10	10	12	8	6	180
					BL	18.79	20.66	22.54	28.18	18.79	15.03	18.79	22.54	18.79	22.54	22.54	22.54	18.79	18.79	22.54	15.03	11.27	338.15
6	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy	5	5	8	8	2	5	2	4	5	5	10	10	5	5	5	5	5	94
					BL	21.25	21.25	34	34	8.5	21.25	8.5	17	21.25	21.25	42.5	42.5	21.25	21.25	21.25	21.25	21.25	21.25
7	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	1	18
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	12.75	6.38
	Sub Total																						3055.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
	A.14 Working Capital - Fisheries																						
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_	100	Acre	180000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2	Integrated Farming_Fisherie s with Poultry & Horticulture_	100	Acre	200000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
3	Integrated Farming_Fisherie s with Poultry_With Boiler-250 birds	100	Acre	232000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6
	Sub Total																						673.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
<b>A.15 Farm Credit</b>																							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Mobility Support 4 wheeler-marketing	80	No.	1000000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	1360
2	Finance to FPOs/FPCs- Procurement & Marketing-	85	No.	1500000	Phy	1	1	1	2	2	1	1	1	2	2	1	2	1	1	1	1	1	22
					BL	12.75	12.75	12.75	25.5	25.5	12.75	12.75	12.75	25.5	25.5	12.75	25.5	12.75	12.75	12.75	12.75	12.75	280.5
3	Solar Energy-Solar Agriculture Pump-0.5 HP AC Submersible Pump with Solar PV	85	No.	86660	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	73.66	1252.22
4	Solar Energy-Solar Agriculture Pump-3HP DC submersible pump with Solar PV	85	No.	186632	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	850
					BL	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	79.32	1348.44
5	Solar Energy-Solar Agriculture Pump-5HP DC submersible with Solar PV	85	No.	260602	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	22.15	376.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurun dia	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathika ta	Lephri para	Nuagao n	Rajgang pur	Subde ga	Sundar garh	Tangar pali	District Total
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-Mobility Support 2 wheeler	85	No.	100000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	1445
	Sub Total					352.88	352.88	352.88	365.63	365.63	352.88	352.88	352.88	365.63	365.63	352.88	365.63	352.88	352.88	352.88	352.88	352.88	6062.71
	Total Farm Credit (sum of A.1 to A.15)																						421769.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisank ara	Bargaon	Bisra	Bonaiga rh	Gurundi a	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathikat a	Lephrip ara	Nuagaon	Rajgang pur	Subdega	Sundarg arh	Tangarp ali	District Total
<b>B. Agriculture Infrastructure</b>																							
<b>B.1 Storage Facilities</b>																							
1	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	108.46
2	Godown-Large-5000mt	85	No.	24500000	Phy				1							1		1			1		4
					BL				208.25							208.25		208.25			208.25		833
3	Godown-Medium -1000mt	85	No.	5000000	Phy	1	1	1	1				1	1	1	1	1	1		1	1		12
					BL	42.5	42.5	42.5	42.5				42.5	42.5	42.5	42.5	42.5	42.5		42.5	42.5		510
4	Godown-Small-100mt	85	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	361.25
5	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	7225
	Sub Total																						9037.71

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisank ara	Bargaon	Bisra	Bonaiga rh	Gurundi a	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathikat a	Lephrip ara	Nuagaon	Rajgang pur	Subdega	Sundarg arh	Tangarp ali	District Total
	B.2 Land Development																						
1	Farm Ponds/ Water Harvesting Structures- Dugout Pond - Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy	75	75	75	80	75	80	75	80	80	75	75	80	80	80	80	85	81	1331
					BL	109.28	109.28	109.28	116.57	109.28	116.57	109.28	116.57	116.57	109.28	109.28	116.57	116.57	116.57	116.57	123.85	118.02	1939.39
2	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy	42	52	42	42	47	47	27	57	42	57	62	52	37	37	37	38	37	755
					BL	66.46	82.28	66.46	66.46	74.37	74.37	42.72	90.19	66.46	90.19	98.11	82.28	58.55	58.55	58.55	60.13	58.55	1194.68
	Sub Total																						3134.07

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisank ara	Bargaon	Bisra	Bonaiga rh	Gurundi a	Hemgir	Koida	Kuarmu nda	Kutra	Lahunip ara	Lathikat a	Lephrip ara	Nuagaon	Rajgang pur	Subdega	Sundarg arh	Tangarp ali	District Total
	B.3 Agriculture Infrastructure - Others																						
1	Compost/ Vermi Compost- NADEP Compost-10ft x 6ft x3ft	85	No.	27200	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12	23.12
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6
	Sub Total																						913.24
	Total (B.1+B.2+B.3)																						13085.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisankara	Bargaon	Bisra	Bonaigarh	Gurunda	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephripara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	District Total
C. Ancillary Activities																							
C.1 Food & Agro Processing																							
1	Agro Processing Unit-Cashew Processing-1 ton per day	85	No.	1500000	Phy	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	2	1	19
					BL	12.75	25.5	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	25.5	12.75	242.25
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	216.75
3	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	85
					BL	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	1445
4	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	289
5	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	340
					BL	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	578
6	Fruit Processing - Pickle-	85	No.	100000	Phy	10	10	10	10	10	10	10	10	10	10	20	10	10	10	10	20	10	190
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	17	8.5	8.5	8.5	8.5	17	8.5	161.5
7	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	500000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	255
					BL	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	1083.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisankara	Bargaon	Bisra	Bonaigarh	Gurunda	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephripara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	District Total
8	Rice Processing - Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
9	Rice Processing - Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	340
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5
	Sub Total																						9073.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisankara	Bargaon	Bisra	Bonaigarh	Gurunda	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephripara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	District Total
	C.2 Ancillary Activities -																						
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy	1	1	1	2	1	1	1	1	1	1	2	1	2	1	1	2	1	21
					BL	21.25	21.25	21.25	42.5	21.25	21.25	21.25	21.25	21.25	42.5	21.25	42.5	21.25	21.25	42.5	21.25	42.5	21.25
2	Custom Service Units/ Custom Hiring Centers-Large-CSU(Large)	85	No.	10000000	Phy	1	1	1	2	1	1	1	2	1	2	2	2	2	2	1	2	1	25
					BL	85	85	85	170	85	85	85	170	85	170	170	170	170	170	85	170	85	2125
3	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy	1	1	1	2	1	1	1	2	1	2	2	2	2	2	1	2	1	25
					BL	25.5	25.5	25.5	51	25.5	25.5	25.5	51	25.5	51	51	51	51	51	25.5	51	25.5	637.5
4	Loan to MFIs for Onlending to for Agri. Purposes-- Loan to MFI	85	No.	30000000	Phy	1	1	1	2	1	1	1	1	1	1	2	1	1	2	1	3	1	22
					BL	255	255	255	510	255	255	255	255	255	255	510	255	255	510	255	765	255	5610
	Sub Total																						8818.75
	Total (C.1+C2)																						17892.5
	Total (A+B+C)																						452746.72

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisankara	Bargaon	Bisra	Bonaigarh	Gurundi a	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephripara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	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.	5100000	Phy	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	11900
					BL	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	1785	30345
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	850000	Phy	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	5100
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	2167.5
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	8500000	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	510
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	2167.5
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	4250000000	Phy	5	5	5	5	5	5	2	5	5	5	25	5	5	12	5	5	5	109
					BL	10625	10625	10625	10625	10625	10625	4250	10625	10625	10625	53125	10625	10625	25500	10625	10625	10625	231625
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	850000000	Phy	250	250	250	250	230	230	150	240	230	220	350	250	250	250	230	260	230	4120
					BL	10625	10625	10625	10625	9775	9775	6375	10200	9775	9350	14875	10625	10625	10625	9775	11050	9775	175100
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	8500000000	Phy	24	24	24	24	20	25	20	25	25	25	50	20	25	35	25	30	25	446
					BL	10200	10200	10200	10200	8500	10625	8500	10625	10625	10625	21250	8500	10625	14875	10625	12750	10625	189550
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	8000000000	Phy	1	1	1	1	1	1	1	1	1	1	15	1	1	15	1	1	1	45
					BL	425	425	425	425	425	425	425	425	425	425	6375	425	425	6375	425	425	425	19125



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisankara	Bargaon	Bisra	Bonaigarh	Gurundi a	Hemgir	Koida	Kuarmunda	Kutra	Lahunipara	Lathikata	Lephripara	Nuagaon	Rajgangpur	Subdega	Sundargarh	Tangarpali	District Total
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	20400000	Phy	100	100	100	100	100	100	100	100	100	100	200	100	100	200	100	150	100	1950
					BL	1020	1020	1020	1020	1020	1020	1020	1020	1020	2040	1020	1020	2040	1020	1530	1020	19890	
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	170000000	Phy	20	20	20	20	20	20	13	20	20	20	25	20	20	20	20	20	20	338
					BL	1700	1700	1700	1700	1700	1700	1105	1700	1700	1700	2125	1700	1700	1700	1700	1700	1700	1700
10	Service Sector - Term Loan-Medium-Turnover	85	No.	9000000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17
					BL	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100	5100
11	Service Sector - Term Loan-Micro-Turnover	85	No.	34000000	Phy	130	130	130	180	130	130	130	130	130	130	380	130	130	350	130	350	150	2970
					BL	2210	2210	2210	3060	2210	2210	2210	2210	2210	2210	6460	2210	2210	5950	2210	5950	2550	50490
12	Service Sector - Term Loan-Small-Turnover	85	No.	1360000000	Phy	80	80	80	90	80	80	79	80	80	80	90	80	80	90	80	90	80	1399
					BL	54400	54400	54400	61200	54400	54400	53720	54400	54400	54400	61200	54400	54400	61200	54400	61200	54400	951320
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	480000000	Phy	1	1	1	1	1	1	1	1	1	1	5	1	1	5	1	1	1	25
					BL	255	255	255	255	255	255	255	255	255	255	1275	255	255	1275	255	255	255	6375
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	8500000	Phy	250	250	250	250	250	250	250	250	250	250	1000	250	250	750	250	500	248	5748
					BL	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	1062.5	4250	1062.5	1062.5	3187.5	1062.5	2125	1054	24429
15	Service Sector - Working Capital-Small-Service enterprises	85	No.	340000000	Phy	20	20	30	30	10	30	10	26	30	30	50	30	30	30	30	30	10	446
					BL	3400	3400	5100	5100	1700	5100	1700	4420	5100	5100	8500	5100	5100	5100	5100	5100	1700	75820
	Sub Total																						1893834

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Lathikata	District Total
	<b>III. Export Credit</b>						
1	Export Credit -Post Shipment Export Credit-	85	No.	300000000	Phy	10	10
					BL	2550	2550
2	Export Credit -Pre Shipment Export Credit-	85	No.	300000000	Phy	10	10
					BL	2550	2550
	Total Export Credit						5100

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurund ia	Hemgir	Koida	Kuarm unda	Kutra	Lahuni para	Lathika ta	Lephrip ara	Nuagao n	Rajgang pur	Subdeg a	Sundar garh	Tangar pali	District Total
	<b>IV. Education</b>																						
1	Education Loans-Study in Country-	85	No.	1000000	Phy	50	50	50	50	50	50	50	50	50	50	90	70	90	90	60	90	90	1080
					BL	425	425	425	425	425	425	425	425	425	425	765	595	765	765	510	765	765	9180
	Total Education																						9180

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurund ia	Hemgir	Koida	Kuarm unda	Kutra	Lahuni para	Lathika ta	Lephrip ara	Nuagao n	Rajgang pur	Subdeg a	Sundar garh	Tangar pali	District Total
	<b>V. Housing</b>																						
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	158	158	158	158	158	158	108	158	158	158	258	158	158	158	158	208	158	2786
					BL	2686	2686	2686	2686	2686	2686	1836	2686	2686	2686	4386	2686	2686	2686	2686	3536	2686	47362
	Total Housing																						47362

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurund ia	Hemgir	Koida	Kuarm unda	Kutra	Lahuni para	Lathika ta	Lephrip ara	Nuagao n	Rajgang pur	Subdeg a	Sundar garh	Tangar pali	District Total
	<b>VI. Social Infrastructure</b>																						
1	Drinking Water--	85	No.	1000000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850	14450
2	Education-Schools-Secondary school	85	No.	30000000	Phy	10	10	10	10	10	10	10	10	10	10	15	10	10	10	10	15	10	180
					BL	2550	2550	2550	2550	2550	2550	2550	2550	2550	2550	3825	2550	2550	2550	2550	3825	2550	45900
3	Healthcare-Hospital-	85	No.	50000000	Phy	100	100	100	1	100	100	100	100	100	100	1	100	100	1	100	1	100	4
					BL				425							425			425		425		1700
4	Healthcare-Nursing Home-Small, 10 beds	85	No.	10000000	Phy	3	3	3	5	3	3	3	3	3	3	5	3	3	3	3	5	3	57
					BL	255	255	255	425	255	255	255	255	255	255	425	255	255	255	255	425	255	4845
5	Loans to MFIs for Onlending--	85	No.	100000000	Phy	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	2	1	19
					BL	850	850	850	850	850	850	850	850	850	850	1700	850	850	850	850	1700	850	16150
6	Sanitation--	85	No.	2500000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	2125	36125
	Total Social Infrastructure																						119170

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurund ia	Hemgir	Koida	Kuarm unda	Kutra	Lahuni para	Lathika ta	Lephrip ara	Nuagao n	Rajgang pur	Subdeg a	Sundar garh	Tangar pali	District Total
VII. Renewable Energy																							
1	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	100	100	100	100	100	100	100	100	100	180	110	100	100	110	100	110	100	1810
					BL	51	51	51	51	51	51	51	51	51	91.8	56.1	51	51	56.1	51	56.1	51	923.1
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	433.5
	Total Renewable Energy																						1356.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balisan kara	Bargao n	Bisra	Bonaiga rh	Gurund ia	Hemgir	Koida	Kuarm unda	Kutra	Lahuni para	Lathika ta	Lephrip ara	Nuagao n	Rajgang pur	Subdeg a	Sundar garh	Tangar pali	District Total
VIII. Others																							
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	2100	1000	1000	1000	1000	1000	1000	18100
					BL	100	100	100	100	100	100	100	100	100	100	210	100	100	100	100	100	100	1810
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	77	60	58	54	54	76	62	82	66	70	74	68	82	80	56	64	52	1135
					BL	154	120	116	108	108	152	124	164	132	140	148	136	164	160	112	128	104	2270
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy	1060	800	960	1000	700	760	420	1310	1000	1010	2120	870	1160	1440	830	1000	1060	17500
					BL	2120	1600	1920	2000	1400	1520	840	2620	2000	2020	4240	1740	2320	2880	1660	2000	2120	35000
	Total Others																						39080
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																						2566480.72

## 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	54925.40	41246.63	10781.00	40820.00	44329.13	44851.20	135759.17
RCBs	85269.04	108000.00	137986.00	124023.00	144440.73	133493.34	105756.18
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1912.99	2024.45	11234.00	2460.00	11234.00	2546.13	10490.63
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	142107.43	151271.08	160001.00	167303.00	200003.86	180890.67	252005.98

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	45331.88	90778.54	153240.00	95276.60	186128.96	84294.43	134625.80
RCBs	7215.23	6175.39	2824.00	4954.04	1218.31	11681.75	1272.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RRBs	1968.38	1882.41	6937.00	2788.36	141.56	4337.04	514.28
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	54515.49	98836.34	163001.00	103019.00	187488.83	100313.22	136412.08

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	100257.28	132025.17	164021.00	136096.60	230458.09	129145.63	270384.97
RCBs	92484.27	114175.39	140810.00	128977.04	145659.04	145175.09	107028.18
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3881.37	3906.86	18171.00	5248.36	11375.56	6883.17	11004.91
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	196622.92	250107.42	323002.00	270322.00	387492.69	281203.89	388418.06

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	295994.15	308824.78	540096.00	465811.67	588651.28	1023662.44	942855.45
RCBs	509.28	0.00	353.00	0.00	3853.02	10150.03	6924.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6849.07	1584.22	13707.00	4641.98	447.69	5149.23	30484.61
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	303352.50	310409.00	554156.00	470453.65	592951.99	1038961.70	980264.06

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	96020.73	154954.20	132641.00	313161.18	151794.07	194911.42	159560.35
RCBs	551.48	3361.62	353.00	8812.63	993.57	0.00	1953.31
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1260.13	3040.75	6005.00	7520.63	115.45	0.00	2653.51
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	97832.34	161356.57	138999.00	329494.44	152903.09	194911.42	164167.17

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	492272.16	595804.15	836758.00	915069.45	970903.44	1347719.49	1372800.77
RCBs	93545.03	117537.01	141516.00	137789.67	150505.63	155325.12	115905.49
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	11990.57	8531.83	37883.00	17410.97	11938.70	12032.40	44143.03
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	597807.76	721872.99	1016157.00	1070270.09	1133347.77	1515077.01	1532849.29

### 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	41246.63	108000.0		2024.45	0.00	151271.08	40820.00	124023.0	0.00	2460.00	0.00	167303.0

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	44851.20	133493.34	0.00	2546.13	0.00	180890.67	135759.18	105756.18	0.00	10490.63	0.00	252005.98

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	CBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	41246.63	108000.00	0.00	2024.45	0.00	151271.08	40820.00	124023.00	0.00	2460.00	0.00	167303.00
W S	1826.66	15.60	0.00	0.00	0.00	1842.26	2533.98	2.49	0.00	0.00	0.00	2536.47
L D	85.76	0.00	0.00	0.00	0.00	85.76	729.30	0.00	0.00	0.00	0.00	729.30
F M	20399.20	0.59	0.00	0.00	0.00	20399.79	21889.98	1545.54	0.00	0.00	0.00	23435.52
P & H	4083.69	195.19	0.00	0.00	0.00	4278.88	7537.30	7.39	0.00	0.00	0.00	7544.69
AH -D	2540.50	92.00	0.00	0.00	0.00	2632.50	10764.33	4.73	0.00	0.00	0.00	10769.06
AH -P	643.39	10.00	0.00	0.00	0.00	653.39	1705.40	1.60	0.00	0.00	0.00	1707.00



AH - S G P	22570.62	15.45	0.00	0.00	0.00	22586.07	11754.86	1.50	0.00	0.00	0.00	11756.36
F D	2823.90	18.21	0.00	0.00	0.00	2842.11	3344.50	26.56	0.00	0.00	0.00	3371.06
F & W	2094.70	0.00	0.00	0.00	0.00	2094.70	6151.50	0.00	0.00	0.00	0.00	6151.50
S G & M F	215.52	81.00	0.00	0.00	0.00	296.52	4660.08	0.00	0.00	0.00	0.00	4660.08
A & F	5480.98	0.00	0.00	0.00	0.00	5480.98	20594.65	0.00	0.00	0.00	0.00	20594.65
OTH	28013.62	5747.35	0.00	1882.41	0.00	35643.38	3610.72	3364.23	0.00	2788.36	0.00	9763.31
Sub total	90778.54	6175.39	0.00	1882.41	0.00	98836.34	95276.60	4954.04	0.00	2788.36	0.00	103019.00
Grand Total (I +II)	132025.17	114175.39	0.00	3906.86	0.00	250107.42	136096.60	128977.04	0.00	5248.36	0.00	270322.00

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	44851.20	133493.34	0.00	2546.13	0.00	180890.67	135759.17	105756.18	0.00	10490.63	0.00	252005.98
W S	4639.34	0.00	0.00	0.00	0.00	4639.34	5735.39	89.22	0.00	45.71	0.00	5870.32
L D	430.95	0.00	0.00	0.00	0.00	430.95	2022.10	26.71	0.00	0.00	0.00	2048.81
F M	23704.82	1098.93	0.00	0.00	0.00	24803.75	72534.26	282.44	0.00	24.97	0.00	72841.67
P & H	10311.67	7.06	0.00	0.00	0.00	10318.73	5727.95	97.47	0.00	61.40	0.00	5886.82
AH -D	6494.29	4.00	0.00	0.00	0.00	6498.29	7630.19	30.71	0.00	12.68	0.00	7673.58
AH -P	2038.33	0.00	0.00	0.00	0.00	2038.33	5292.62	41.51	0.00	14.35	0.00	5348.48
AH - S G P	1687.18	0.00	0.00	0.00	0.00	1687.18	2255.42	6.87	0.00	6.91	0.00	2269.20
F D	910.33	12.22	0.00	0.00	0.00	922.55	2525.69	30.93	0.00	51.33	0.00	2607.95
F & W	1919.68	0.00	0.00	0.00	0.00	1919.68	3163.39	76.87	0.00	0.00	0.00	3240.26
S G & M F	4458.22	0.00	0.00	0.00	0.00	4458.22	11095.46	26.41	0.00	4.11	0.00	11125.98
A & F	16213.29	5763.71	0.00	0.00	0.00	21977.00	11290.43	361.70	0.00	0.00	0.00	11652.13
OTH	11486.33	4795.83	0.00	4337.04	0.00	20619.20	5352.90	201.16	0.00	292.82	0.00	5846.88
Sub total	84294.43	11681.75	0.00	4337.04	0.00	100313.22	134625.80	1272.00	0.00	514.28	0.00	136412.08
Grand Total (I +II)	129145.63	145175.09	0.00	6883.17	0.00	281203.89	270384.97	107028.18	0.00	11004.91	0.00	388418.06

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

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

<b>Annexure -4</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Cashew Processing		No.	1500000
4	Agro Processing Unit	Leaf plate making		No.	300000
5	Bee Keeping	Boxes		No.	305232
6	Bore Well	New		No.	132000
7	Bulk Milk Cooling Unit			No.	1178000
8	Cold Storage	For Horticulture Produce		No.	150000
9	Combine harvester	Self propelled belt type	Combined Harvester 68	No.	2660200
10	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system )	1000	647000
11	Commercial Layer Farming			10000	10731000
12	Composite Fish Culture	Composite Fish Culture		ha	355000
13	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
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	Custom Service Units/ Custom Hiring Centers	Large		No.	10000000
20	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
21	Dairy Marketing Outlet/ Parlour			No.	1000000
22	Dal/ Pulses Mill	Mini		No.	200000
23	Diesel Pump Sets			No.	14410
24	Diesel Pump Sets			No.	36300
25	Drinking Water			No.	1000000
26	Drip Irrigation			ha	145000
27	Drip Irrigation			ha	40000
28	Dryland Horticulture crops	Pomegranate		Acre	211536
29	Dug Well	New		No.	162800
30	Education	Schools		No.	30000000
31	Education Loans	Study in Country		No.	1000000
32	Electric Pump Sets			No.	35310
33	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
34	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
35	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
36	Export Credit	Post Shipment Export Credit		No.	30000000
37	Export Credit	Pre Shipment Export Credit		No.	30000000
38	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420

39	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
40	Fish marketing	Autorickshaw with Ice Box		No.	300000
41	Fish marketing	Motorcycle with Ice Box		No.	85000
42	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
43	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
44	Fruit Processing	Pickle		No.	100000
45	Goat	Rearing Unit	New Shed	10+1	158000
46	Godown	Large		No.	24500000
47	Godown	Medium		No.	5000000
48	Godown	Small		No.	500000
49	Graded Buffalo Farming		Dairy	1+1	288000
50	Healthcare	Hospital		No.	50000000
51	Healthcare	Nursing Home		No.	10000000
52	Heifer Rearing			20	1040000
53	Heifer Rearing			5	260000
54	Indigenous Graded Cattle Farming			5+5	1038000
55	Indigenous Poultry Farming	Dual purpose		250	120000
56	Intensive Fish farming	Biofloc technology		No.	750000
57	Lift Irrigation Schemes			No.	242110
58	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
59	Loans to Distressed Persons	Jan Dhan		No.	10000

60	Loans to MFIs for Onlending			No.	100000000
61	Manufacturing Sector	Term Loan	Medium	No.	250000000
62	Manufacturing Sector	Term Loan	Micro	No.	5000000
63	Manufacturing Sector	Term Loan	Small	No.	50000000
64	Manufacturing Sector	Working Capital	Medium	No.	50000000
65	Manufacturing Sector	Working Capital	Micro	No.	1200000
66	Manufacturing Sector	Working Capital	Small	No.	10000000
67	Market Yard	Marketing Infrastructure		No.	5000000
68	Medicinal & Aromatic Crops	Lemon Grass		Acre	176715
69	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
70	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
71	New Orchard	Tropical/ Sub Tropical Fruits		Acre	185265
72	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
73	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
74	Nursery/ Propagation unit	Traditional Nursery		No.	38596
75	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
76	Other machinery	Other Machinery & Equipments		No.	137600
77	Other machinery	Other Machinery & Equipments		No.	386800
78	Other Plantation Crops			Acre	223130
79	Perennial Vegetables	Drumstick		Acre	63207
80	Pig Rearing Unit	New Shed		3+1	324000

81	Plantation		Avenue plant	No.	274154
82	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
83	Power Tiller			No.	211800
84	Protection Structure			sq.m.	1501500
85	Protection Structure			sq.m.	282975
86	Protection Structure	Poly/ Green Housing		sq.m.	1717
87	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
88	Rice Processing	Puffed Rice		No.	3000000
89	Rice Processing	Rice Huller	0.4	No.	250000
90	Sanitation			No.	2500000
91	Service Sector	Term Loan	Medium	No.	600000000
92	Service Sector	Term Loan	Micro	No.	2000000
93	Service Sector	Term Loan	Small	No.	80000000
94	Service Sector	Working Capital	Medium	No.	30000000
95	Service Sector	Working Capital	Micro	No.	500000
96	Service Sector	Working Capital	Small	No.	20000000
97	SHGs/ JLGs	Others		No.	200000
98	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
99	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
100	Solar Energy	Solar Agriculture Pump		No.	186632
101	Solar Energy	Solar Agriculture Pump		No.	260602
102	Solar Energy	Solar Agriculture Pump		No.	86660



103	Solar Energy	Solar Pump Sets		No.	300000
104	Spices			Acre	133676
105	Spices			Acre	150181
106	Sprinkler Irrigation	Micro		ha	44002
107	Thresher	Multicrop Power Threshers		No.	252100
108	Tractor	With Implements & Trailer	PTO 27	No.	800000
109	Tractor	With Implements & Trailer	PTO 46	No.	1100000
110	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
111	Veterinary Clinic		Private Veterinary Clinic	No.	1000000

## Annexure - 5

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_	1000	208450
2	Buffalo Farming	Others_ Murrah Buffalo		66350
3	Chilli/ Mirch	Irrigated		50000
4	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_		15000
5	Cross bred Farming	Others_		60000
6	Desi Chicken/LIT birds Farming	thers_ Semi Commercial	100	20000
7	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
8	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated		14000
9	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Minor Carps_		180000
10	Fodder Development	Fodder Development_10 metric ton		24697
11	Ginger/ Adrak	Irrigated		100000
12	Goat Farming	Rearing Unit _ Semi_intensive_		35000
13	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
14	Horse Gram/ Kulthimah/ Hurali/ Kollu			14000
15	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
16	Integrated Farming	Fisheries with Poultry_ With Boiler_250 birds		232000
17	Layer Farming	Semi_ automated (Cage)_	10000	4182300

18	Maize/ Makka	Unirrigated/ Rainfed		25000
19	Maize/ Makka	Irrigated		37000
20	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
21	Other Vegetables			35000
22	Pig Farming	Rearing Unit_		284500
23	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed		17000
24	Potato/ Aloo	Irrigated		70000
25	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
26	Rice/ Chaval/ Dhan	Irrigated		37000
27	Sesame/ Til/ Seasmum/ Gingelly	Unirrigated/ Rainfed		13000
28	Turmeric/ Haldi	Irrigated		90000
29	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

## Abbreviations

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



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

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

## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD



<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐 : www.nabsamruddhi.in
<ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH Renewable Energy, Green Mobility Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul>	<ul style="list-style-type: none"> <li>• largest wholesale debt funder for last mile WASH</li> <li>• pioneer in climate ready WASH funding, and</li> <li>• only NBFC covering all sectors and risk spectra under WASH.</li> </ul>



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>• Largest lender in FPO space</li> <li>• Present in 21 States and 3 UTs including North East</li> <li>• 3000+ FPOs credit linked</li> <li>• Collateral free lending at affordable rates</li> <li>• Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>• Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>• Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>• A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>• Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>• Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>• Timely and adequate credit without collateral</li> <li>• Affordable interest rate in the sector</li> <li>• Insurance facility to borrowers and co-obligants</li> <li>• Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉ : ho@nabfins.org      🌐 : www.nabfins.org	



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

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

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

☎: 022-26539419

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

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

☎: 011-41538678/25745103

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



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- 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](mailto:ho@nabsanrakshan.org)

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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



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

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



**N A B FOUNDATION**

Leveraging the power of convergence

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

**WHAT DOES NABFOUNDATION WANT FROM YOU?**

**IF YOU ARE AN INDIVIDUAL**

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

**IF YOU ARE A CSR UNIT**

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

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

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

**IF YOU ARE WITH THE GOVERNMENT**

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

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

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

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

### **Name and address of DDM**

Name	Tapas Kumar Behera
Designation	DDM, NABARD
Address 1	Plot 11/8 First Floor H/o Smt. Suman Kumari Mishra Address
2	Sai Vihar Campus Landmark: Near IDBI Bank
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