

At Block level, IRDP is implemented by District Rural Development Agency (DRDA). Block Development Officer prepares the list of beneficiaries with the help of VLW and Mukhia. The selection of beneficiaries is made through the meeting of village assembly in which VLW, Mukhia, B.D.O. and Bank officer take part. The list of beneficiaries is made through consensus and the list is displayed on the board of Panchayat Samiti.

Besides providing employment, subsidy and loans are given to the beneficiaries under three schemes. The unit of beneficiary may be an individual or a family. The amount of subsidy can be up to a maximum of Rs. 6000/-. An individual or a family belonging to Drought Prone Area can get subsidy upto Rs. 5000/- - The SC, ST or disabled can get subsidy up to Rs. 6000/-. The bank provides loan and interest is charged according to the principal amount. The amount of loan and annual rate of interest is as follows:

| Sl.No. | Amount of loan | Annual Rate of Interest |
|--------|----------------------------|-------------------------|
| 1. | Up to Rs. 7,500/- | 10.00 percent |
| 2. | Rs. 7,500/- to 15,000/- | 5.00 percent |
| 3. | Rs. 15,000/- to 25,000/- | 12.00 percent |
| 4. | Rs. 25,000/- to 50,000/- | 14.00 percent |
| 5. | Rs. 50,000/- to Rs. 2 lacs | 15.00 percent |
| 6. | Above Rs. 2 lacs. | 16.00 percent |

The rate of interest is changeable as per the directive of the Reserve Bank. To get loan, there is a need of security. The thing for which loan is taken is kept as security. Land is also mortgaged in order to get loan. If the age of beneficiary is 18 years or more, then group insurance of beneficiary is made. The insurance is made only for a period of five years.

For a group of five persons a loan of Rs. 1.25 lacs can be given as subsidy. For economic development, following things can be done-

1. **Primary Source of Income :** Production and sale of seeds, fruit nursery, plantation of fruit bearing fruits, development of garden, floriculture, production of mushroom, fisheries, bee keeping, cultivation of plants of indigenous medicinal value, poultry.