



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गंजाम जिला
Ganjam District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Ganjam

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

Date- 23rd October 2024

Ganjam, PLP 2025-26

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NABARD

Ganjam

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."

Index

Sr. No.	Particulars		Page No.
1	Foreword		3
2	Executive Summary		10
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		17
	Part A		21
4	District Map		23
5	Broad Sector wise PLP projection for the year 2025-26		25
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		26
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		
8	District profile		28
9	Banking Profile		75
	Part B		80
10	Chapter 1	Important Policies and Developments	82
11	Chapter 2	Credit Potential for Agriculture	95
12	2.1	Farm Credit	95
13	2.1.1	Crop Production, Maintenance & Marketing	95
14	2.1.2	Water Resources	96
15	2.1.3	Farm Mechanization	97
16	2.1.4	Plantation & Horticulture, including Sericulture	98
17	2.1.5	Forestry & Waste Land Development	99
18	2.1.6	Animal Husbandry – Dairy	100
19	2.1.7	Animal Husbandry – Poultry	101
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	102
21	2.1.9	Fisheries	103
22	2.1.10	Farm Credit – Others	104
23	2.1.11	Sustainable Agricultural Practices	104
24	2.2	Agriculture Infrastructure	105
25	2.2.1	Construction of Storage and Marketing Infrastructure	105
26	2.2.2	Land Development, Soil Conservation and Watershed Development	106
27	2.2.3	Agri. Infrastructure – Others	107
28	2.3	Agriculture – Ancillary Activities	108
29	2.3.1	Food & Agro Processing	108

30	2.3.2	Agri Ancillary Activities – Others	109
31	Chapter 3	Credit potential for MSMEs	110
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	112
33	Chapter 5	Credit Potential for Infrastructure	115
34	5.1	Infrastructure – Public Investments	115
35	5.2	Social Infrastructure involving Bank Credit	117
36	5.3	Renewable Energy	118
37	Chapter 6	Informal Credit Delivery System	121
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	123
39	Chapter 8	Status and prospects of Cooperatives	133
40	Chapter 9	NABARD's Projects and Interventions in the District	138
41	Success Stories		142
42	Appendix 1a	Climate Action - Scenario at Global & National Level	148
43	Appendix 1b	Climate Change Scenario – At the State Level	152
44	Appendix 1c	Climate Change Scenario - At the District Level	156
45	Appendix 2	Potential for Geographical Indication (GI) in the district	158
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	159
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	251
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	254
49	Annexure 4	Unit costs for major activities fixed by NABARD	258
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	265
51	Abbreviations		266
52	Name and address of DDM		270

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 coastal district of Ganjam is surrounded on the north by Khurda & Nayagarh district, on the east by the Bay of Bengal, on the west by Kandhamal and Gajapati districts & on the south by Andhra Pradesh. The District is on 19.4 to 20.17 degree North Latitude & 84.7 to 85.12 degree East Longitude.
2	Type of soil	Major soil types are Alluvial, Laterite & Saline. Suitable for cultivation of paddy as major produce followed by ragi, groundnut, pulses, vegetables and sugarcane.
3	Primary occupation	Agriculture is the backbone of the district as 70% of the population directly or indirectly draws their living from the agricultural sector. Fishery & Poultry are major allied activities in the district.
4	Land holding structure	Approx 82% & 13% land holding belongs to marginal and small category respectively. Due to fragmented & small land holding the farmers need to depend on allied activities along with agriculture to earn their livelihood.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	During FY 23-24, 162% ACP target acvt under agri credit followed by 89% under MSME&85% under OPS with an overall 112% acvt. of ACP target have been reported. RRBs have performed 198% ACP target acvt. followed by 147% for Commercial banks & 90% for Cooperative banks.
2	CD Ratio	The overall CD ratio of the district was 64% during FY 23-24, however the same was on a slightly lower side compared to FY 22-23. Commercial Banks reported a CD ratio of 61%, whereas RRBs & Cooperative banks reported a CD ratio of 66% & 110% respectively.
3	Investment credit in agriculture	Under Agri Term loan, there was 187% acvt. of ACP target in FY 23-24 which has improved substantially compared to last 2 FYs. The better performance can be contributed to good performance by banks under various credit linked subsidy schemes of State Govt. & Govt. of India.
4	Credit flow to MSMEs	Under MSME, there was 89% acvt. of ACP target in FY 23-24, which has also improved compared to FY 22-23. The Commercial banks are performing a major role under MSME acvt, where as RRB & Cooperative banks also need to perform better under MSME for overall better performance in future.
5	Other significant credit flow, if any	The Small Finance Banks are also lending good amount under Priority sector activities & have reported a 197% acvt. of ACP target for FY 23-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	In the PLP 2025-26, the credit projection has been made at ₹16659.42 crore with an overall growth rate of 22% over the ACP projection for 2024-25.
2	Projection for agriculture and its components	The overall credit projection for agriculture sector at ₹7149.41 crore includes crop loan of ₹4177.40 crore, term loan for agriculture and allied activities of ₹2201.72 crore, credit under agriculture infrastructure of ₹350.17 crore and credit under ancillary activities of ₹420.12 crore.
3	Projection for MSMEs	The overall credit projections under MSME sector is at ₹7811.81 crore.
4	Projection for other purposes	The overall credit projection of ₹1698.20 crore has been estimated for other priority sector activities (export credit, education, housing, renewable energy, social infra & others).

Ganjam, PLP 2025-26

5. Developmental Initiatives

1. Under Crop Diversification programme in Megalift Irrigation Project Area (CDP MLIP), approx. 7000 Hectares of land in 7 blocks of the district will be benefitted.
2. Under Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCR) Project, 17772 Ha designated CCA covering 255 MIPs in 19 blocks of the district will be benefitted
3. Under MKUY Scheme, 773 Projects have been given Go-ahead by District Administration which will create a suitable environment for setting up of larger no. of agri enterprises in the district.
4. NABARD in convergence with District Administration, Ganjam has supported Skill Devt. Programme of 60 SHG members as professional tailor to take up bulk order of various Govt. institution uniform requirements and the members are earning approx. 5000/- to ₹7000/- per month.
5. ORMAS with Dist. Administration Ganjam support has built up RIPC (Rural Industrial Promotion Centre) at 4 blocks to support SHG to SME beneficiaries.
6. Under NABARD RIDF support, 5 Mega Instream Storage Structure Projects across 4 rivers have been built by State Govt. to provide continuous source of drinking water, power supply, irrigation & taking up agri and allied activities by farmers in command area.

6. Thrust Areas

1. Focus on establishing cold storage facilities and pack houses for perishable produce while encouraging diversification through vegetable and fruit cultivation. Promote millet farming and indigenous paddy varieties to ensure agricultural sustainability and increase farmer incomes.
2. Expand income-generating activities by promoting dairy farming goat rearing poultry farming and pisciculture. These initiatives will diversify livelihoods and offer supplementary sources of income for farmers enhancing economic resilience.
3. Invest in critical infrastructure including solar-powered borewells refrigerated vans and custom hiring centers that offer farm equipment on rental. Build greenhouses and integrated pack houses to extend growing seasons and improve post-harvest processes ensuring better marketability of crops.
4. Establish agro-processing units such as mushroom preservation centers mini dal mills and small oil extraction units. These facilities will help local farmers add value to their produce increasing profitability and providing market-ready products.
5. Promote sustainable farming practices by encouraging green manuring with Dhanicha vermi-composting and organic fertilizer production. These efforts will enhance soil fertility and boost crop productivity ensuring long-term agricultural sustainability.

Ganjam, PLP 2025-26

6. Enhance farmer education through farmer field schools and exposure visits including international learning opportunities. These initiatives will equip farmers with modern agricultural practices making them more resilient to environmental and market challenges.
7. Promote mushroom cultivation as an additional income source by setting up commercial mushroom production units for group farming. This will help farmers tap into the increasing demand for mushrooms further diversifying their livelihoods.
8. Promote dry fish processing units in a commercial manner as per market demand in potential clusters and linking them to potential market.
9. Promotion of Kewda cultivation processing and value addition through FPO mode to develop a suitable value chain in Kewda in potential clusters in the district.
10. Strengthen the FPO ecosystem by offering financial support, infrastructure creation through Govt. schemes, capacity-building, and market linkages. Foster collaboration between FPOs to boost bargaining power and scale operations.
11. Conduct value chain studies for key commodities like mango cashew kewda, dry fish to identify gaps and improvement opportunities. Focus on enhancing post-harvest infrastructure, processing facilities and market access to strengthen the farm-to-market chain and ensure higher returns for farmers.
12. Promote Public-Private Partnerships (PPP) for value chain development in key sectors like mango, cashew, dry fish, kewda. Engage private players to invest in processing units, cold chains & export infrastructure to boost competitiveness, improve quality control & create a more resilient value chain.

7. Major Constraints and Suggested Action Points

1. Long coastline of 40 km prone to **natural calamities and weather** adversities limiting the setting up of permanent infrastructure in these areas.
2. **Lack of focused approach on cluster development** in potential activities or crops like mango cashew mushroom, dry fish and kewda
3. Lack of coordinated support for development of dry, cold & movable storage in potential areas leads to post harvest loss
4. The need for focus on other sectoral activities like land development, forestry and wasteland development, renewable energy and needs for investment and credit requirements of small / marginal farmers, SHGs & JLGs, etc. to be focused.
5. Level of migration in the district is significantly high due to unemployment and lack of regular & remunerative income from field activities

Ganjam, PLP 2025-26

6. A large portion of farmland still depends on rain-fed agriculture limiting crop diversification and agricultural productivity.

8. Way Forward

1. **Enhance Agricultural Productivity:** Accelerate irrigation projects and promote micro-irrigation to reduce rain-fed dependency. Focus on climate-resilient practices for key crops like mango cashew and millets to improve yields and ensure better income for farmers in the district.
2. **Strengthen FPO Ecosystem and PACS:** Expand all FPOs to secure input licenses and access digital platforms like eNAM. Transform PACS into comprehensive service centers offering credit inputs and market access to strengthen smallholders productivity and income potential.
3. **Focus on Livelihood Diversification:** Encourage livelihood diversification into allied sectors such as mushroom cultivation, dairy, poultry farming and pisciculture. Establish agro-processing units and expand them to ensure income security for rural households.
4. **Develop Infrastructure:** Improve road connectivity digital access and electrification in villages. Prioritize building better access to financial services markets and education by expanding co-operative societies banks and transportation facilities across the district.
5. **Strengthen Education and Skill Development:** Enhance vocational training focusing on climate-resilient farming and agro-processing. Expand access to secondary education and organize exposure visits and international training programs to modernize agricultural and trade practices.
6. **Promote Public-Private Partnerships (PPP):** Leverage PPP models to develop value chains for key crops like mango and cashew. Encourage investment in cold chains processing and marketing infrastructure to improve quality market access and income for local farmers.
7. **Address Financial Inclusion:** Expand co-operative societies and banking services in rural areas to provide better access to credit insurance and financial services. Strengthen and Upgrade SHGs to promote entrepreneurship support small businesses and ensure economic inclusivity.
8. **Focus on Climate Resilience:** Promote climate-resilient agricultural practices through training programs on sustainable farming water use efficiency and soil conservation techniques like green manuring and vermi-composting ensuring long-term agricultural sustainability.
9. **Focus may be given on advance technology and Internet of Things (IOT) in agriculture** by promotion of start-ups in agriculture and allied sector in potential clusters to boost productivity & market linkage.
10. **Banks are required to actively participate in various block level and district level fora for discussing and resolving operational issues to facilitate augmentation of ground level credit flow in MSME and the agriculture and allied sectors**

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;

		<ul style="list-style-type: none"> - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

Ganjam, PLP 2025-26

		<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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 and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling 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	<ul style="list-style-type: none"> - Provides inputs/ information on potential vis-a-vis credit possible; Exploitable - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential;

Ganjam, PLP 2025-26

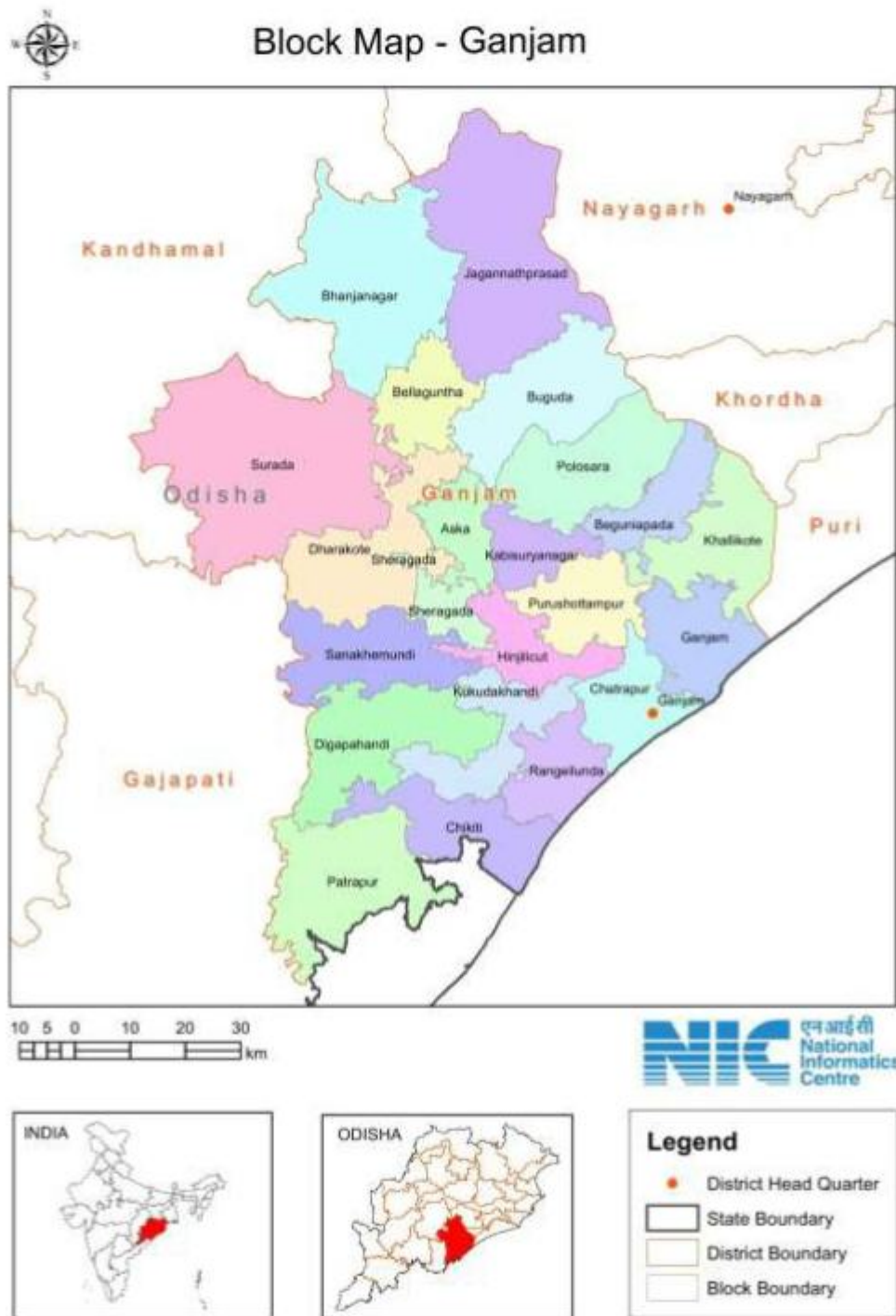
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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



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	637912.57
1	Crop Production, Maintenance and Marketing	417740.30
2	Term Loan for agriculture and allied activities	220172.27
B	Agriculture Infrastructure	35016.60
C	Ancillary activities	42011.79
I	Credit Potential for Agriculture A+B+C)	714940.96
II	Micro, Small and Medium Enterprises	781181.45
III	Export Credit	255.00
IV	Education	11245.50
V	Housing	71804.60
VI	Social Infrastructure	7021.00
VII	Renewable energy	146.03
VIII	Others	79348.00
	Total Priority Sector	1665942.54

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	417740.30
2	Water Resources	8117.62
3	Farm Mechanisation	39126.50
4	Plantation & Horticulture with Sericulture	22509.84
5	Forestry & Waste Land Development	2001.21
6	Animal Husbandry - Dairy	40569.55
7	Animal Husbandry - Poultry	50074.50
8	Animal Husbandry - Sheep, Goat, Piggery	28952.01
9	Fisheries	28335.64
10	Farm Credit- Others	485.40
	Sub total	637912.57
B	Agriculture Infrastructure	
1	Construction of storage	28980.75
2	Land development, Soil conservation, Wasteland development	3110.08
3	Agriculture Infrastructure - Others	2925.77
	Sub total	35016.60
C	Ancillary activities	
1	Food & Agro. Processing	39317.29
2	Ancillary activities - Others	2694.50
	Sub Total	42011.79
II	Micro, Small and Medium Enterprises	
	Total MSME	781181.45
III	Export Credit	255.00
IV	Education	11245.50
V	Housing	71804.60
VI	Social Infrastructure	7021.00
VII	Renewable energy	146.03
VIII	Others	79348.00
	Total Priority Sector	1665942.54

Note : Details indicated at Annexure 1 at page 116

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	8206.00
2	No. of Sub Divisions	3
3	No. of Blocks	22
4	No. of revenue villages	3195
5	No. of Gram Panchayats	503

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Ganjam
3	Agro-climatic Zone 1	East and South Eastern Coastal Plain
4	Agro-climatic Zone 2	North Eastern Ghat
5	Agro-climatic Zone 3	NA
6	Agro-climatic Zone 4	NA
7	Agro-climatic Zone 5	NA

Ganjam, PLP 2025-26

8	Climate	Hot & Humid
9	Soil Type	Alluvial Laterarite & Saline

3. Land Utilization [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	821000
2	Forest Land	61479
3	Area not available for cultivation	67232
4	Barren and Unculturable land	60804
5	Permanent Pasture and Grazing Land	13521
6	Land under Miscellaneous Tree Crops	20553
7	Cultivable Wasteland	22459
8	Current Fallow	53370
9	Other Fallow	42951

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	21
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	22

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	240248	82	132127	53
2	>1 to <=2 ha	37676	13	66340	26
3	>2 to <=4 ha	12183	4	35452	14
4	>4 to <=10 ha	2057	1	11775	5
5	>10 ha	199	0	4822	2
6	Total	292363	100	250516	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	284.94

2	Of the above, Small/ Marginal Farmers	
3	Agricultural Labourers	565.44
4	Workers engaged in Household Industries	56.27
5	Workers engaged in Allied agro activities	
6	Other workers	595.10

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3529.03	1779.21	1749.81	2761.03	768.01
2	Scheduled Caste	688.23	342.11	346.12	566.92	121.31
3	Scheduled Tribe	181.92	59.17	59.75	112.33	6.59
4	Literate	2210.05	1262.65	947.39	1635.15	574.90
5	BPL	NA	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	758.26
2	Rural Households	596.06
3	BPL Households	NA

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	528.78
2	Having source of drinking water	756.89
3	Having electricity supply	405.29
4	Having independent toilets	215.82

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	2783
2	Villages having Agriculture Power Supply	2491
3	Villages having Post Offices	496
4	Villages having Banking Facilities	27
5	Villages having Primary Schools	2366
6	Villages having Primary Health Centres	400
7	Villages having Potable Water Supply	735
8	Villages connected with Paved Approach Roads	1750

Sources:

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook Ganjam 2022
1.a Additional Information	District Administration Ganjam

2. Soil & Climate	District Agriculture Dept Kharif Strategy Note
3. Land Utilisation [Ha]	District Statistical Handbook Ganjam 2022
4. Ground Water Scenario (No. of blocks)	Dept. of Water Resources Ganjam
5. Distribution of Land Holding	Odisha Agriculture Statistics 2018-19
6. Workers Profile [In '000]	District Census Handbook Ganjam 2011
7. Demographic Profile [In '000]	District Census Handbook Ganjam 2011
8. Households [In '000]	District Census Handbook Ganjam 2011
9. Household Amenities [Nos. in '000 Households]	District Census Handbook Ganjam 2011
10. Village-Level Infrastructure [Nos.]	District Census Handbook Ganjam 2011

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	82
2	Primary Health Centres	9
3	Primary Health Sub-Centres	391
4	Dispensaries	132
5	Hospitals	40
6	Hospital Beds	

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1765
2	Registered FPOs	57
3	Agro Service Centres	545
4	Soil Testing Centres	7
5	Approved nurseries	3
6	Agriculture Pumpsets	926
7	Pumpsets Energised	926
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	412000.00
2	Irrigation Potential Created	354911.00
3	Net Irrigated Area (Total area irrigated at least once)	283021.00
4	Area irrigated by Canals/ Channels	222172.00
5	Area irrigated by Wells	33668.00
6	Area irrigated by Tanks	7869.00
7	Area irrigated by Other Sources	19312.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	321229.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1215
2	Railway Line [km]	86
3	Public Transport Vehicle [Nos]	31587

4	Goods Transport Vehicles [Nos.]	60419
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15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	794	
2	Sugarcane (Gur/ Khandsari/ Sugar)	1	
3	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	123	
4	Cotton (Ginning/ Spinning/ Weaving)	1	
5	Milk (Chilling/ Cooling/ Processing, etc.)	1	30000
6	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	8	
7	Others	156	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	27001		
2	Cattle - Indigenous	418912		
3	Buffaloes	46775		
4	Sheep - Cross bred	NA		
5	Sheep - Indigenous	165614		
6	Goat	235536		
7	Pig - Cross bred	NA		
8	Pig - Indigenous	3784		
9	Horse/Donkey/Camel	NA		
10	Rabbit	NA		
11	Poultry - Improved	3692000		
12	Poultry - Indigenous	NA		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	3
2	Veterinary Dispensaries	35
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	297
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	2
7	Fodder Farms	1
8	Dairy Cooperative Societies	106
9	Milk Collection Centres	106
10	Fishermen Societies	56
11	Animal Husbandry Training Centres	1
12	Animal Markets	0
13	Fish Markets	1

14	Livestock Aid Centers (No.)	297
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	104809.32	MT	43	gm/day
2	Egg	5645.06	Lakh Nos.	274	nos/p. a.
3	Milk	126.85	MT	91	gm/day
4	Meat	28.23	MT	4	gm/day
5	Wool	0.00	MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Handbook & District Census Handbook Ganjam
12. Infrastructure & Support Services For Agriculture[Nos.]	Department of Agriculture Ganjam
13. Irrigation Coverage ['000 Ha]	Department of Agriculture Ganjam
14. Infrastructure For Storage, Transport & Marketing	Economy Survey Odisha and District Vaahan Portal
15. Processing Units	DIC Office Ganjam
16. Animal Population as per Census [Nos.]	Department of Veterinary& Animal Husbandry Ganjam
17. Infrastructure for Development of Allied Activities [Nos.]	Department of Veterinary & Animal Husbandry, Deptment of Fishery Ganjam
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Department of Veterinary & Animal Husbandry, Department of Fishery Ganjam

District Profile
Key Insights into Agriculture and Allied Sectors
Crop Production, Maintenance and Marketing - Agriculture Table 1:
Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	20.00	20.00	20.00
3	Land Holdings - MF (%)	78.80	78.80	78.80
4	Rainfall - Normal (mm)	1276	1276	1276
5	Rainfall - Actual (mm)	1212	718	
6	Cropping Pattern	Paddy Maize Ragi Pulses (Moong Biri Arhar Field ea) Oil seed (Sesamum Groundnut) Vegetables Sugarcane Cotton and Spices (Chilli Turmeric Ginger etc.).	addy Maize agi Pulses Moong Biri rhar Field Pea) Oil seed (Sesamum Groundnut) Vegetables Sugarcane Cotton and Spices (Chilli Turmeric Ginger etc.).	Paddy Maize Ragi Pulses (Moong Biri Arhar Field Pea) Oil seed (Sesamu m Groundnut) Vegetables Sugarcane Cotton and Spices (Chilli Turmeric Ginger etc.).

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	311842.00	433716.00	585129.00

Ganjam, PLP 2025-26

Table 3: Major Crops, Area, Production, Productivity

Sr.	Crop	31/03/2022	31/03/2023	31/03/2024

N o.		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	170.32	763.78	4484.38	178.85	804.97	4500.81	178.90	804.82	4498.71
2	Maize	0.25	0.64	2560.00	0.31	0.80	2580.65	0.36	0.92	2555.56
3	Finger Millet	0.16	0.18	1125.00	0.23	0.27	1173.91	0.25	0.27	1080.00
4	Pulses	0.50	0.41	820.00	0.59	0.46	779.66	0.65	0.50	769.23
5	Groundnut	0.06	0.11	1833.33	0.06	0.10	1666.67	0.06	0.11	1833.33
6	Sesame	0.15	0.06	400.00	0.17	0.08	470.59	0.18	0.09	500.00
7	Cotton	0.08	0.08	1000.00	0.02	0.02	1000.00	0.02	0.02	1000.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	6.17	6.17	6.17
2	Net sown area (lakh ha)	3.98	3.98	3.98
3	Cropping intensity (%)	155.03	155.03	155.03

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	0.33	0.47	0.61
2	Fertilizer consumption - Rabi (kg/ha)	0.16	0.18	0.16

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.)		364966	389720
2	GLC through KCC (₹ lakh)	180767.00	251730.00	308955.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)		226804	219418
2	State Govt Sponsored Schemes Coverage (No.)		256526	262558

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	7	7
2	Soil Health Cards Issued (No.)	35000	47000	47000

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	107251	144830	145545
2	Crop Loss Compensation, if any (₹ lakh)	NA	NA	NA

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
Table 1: Status	CDAO Office Ganjam
Table 2: GLC under Agriculture	LDM office ACP Data
Table 3: Major Crops, Area, Production, Productivity	CDAO Office Ganjam
Table 4: Irrigated Area, Cropping Intensity	CDAO Office Ganjam
Table 5: Input Use Pattern	CDAO Office Ganjam
Table 6: Trend in procurement/ marketing	CDAO Office Ganjam
Table 7: KCC Coverage	LDM office ACP Data

Table 8: PM Kisan & Other DBTs	CDAO Office Ganjam
Table 9: Soil testing facilities	CDAO Office Ganjam
Table 10: Crop Insurance	CDAO Office Ganjam
Table 11: Seed Replacement Ratio %	CDAO Office Ganjam

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3920.00	6139.00	5235.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	302	302	300
2	Net Irrigated Area ('000 ha)	301	283	
3	Gross Irrigated Area ('000 ha)	NA	NA	NA

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Ganjam	Aska	Safe	Safe	Safe
2	Odisha	Ganjam	Beguniapada	Safe	Safe	Safe
3	Odisha	Ganjam	Bellaguntha	Safe	Safe	Safe
4	Odisha	Ganjam	Bhanjanagar	Safe	Safe	Safe
5	Odisha	Ganjam	Buguda	Safe	Safe	Safe
6	Odisha	Ganjam	Chatrapur	Safe	Safe	Safe
7	Odisha	Ganjam	Chikiti	Safe	Safe	Safe
8	Odisha	Ganjam	Dharakote	Safe	Safe	Safe
9	Odisha	Ganjam	Digapahandi	Safe	Safe	Safe
10	Odisha	Ganjam	Ganjam	Safe	Safe	Semi-critical
11	Odisha	Ganjam	Hinjilicut	Safe	Safe	Safe
12	Odisha	Ganjam	Jagannathpr asad	Safe	Safe	Safe
13	Odisha	Ganjam	Kabisuryanagar	Safe	Safe	Safe
14	Odisha	Ganjam	Khallikote	Safe	Safe	Safe
15	Odisha	Ganjam	Kukudakhandi	Safe	Safe	Safe
16	Odisha	Ganjam	Patrapur	Safe	Safe	Safe
17	Odisha	Ganjam	Polosara	Safe	Safe	Safe
18	Odisha	Ganjam	Purushottam pur	Safe	Safe	Safe
19	Odisha	Ganjam	Rangeilunda	Safe	Safe	Safe
20	Odisha	Ganjam	Sanakhemundi	Safe	Safe	Safe
21	Odisha	Ganjam	Sheragada	Safe	Safe	Safe
22	Odisha	Ganjam	Surada	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM ACP Data
Table 2: Irrigated Area & Potential	District Agriculture Office Ganjam
Table 3: Block level water exploitation status	OLIC Ganjam Office

Farm Mechanisation**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	16428.00	31025.00	49991.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	28	14	328
2	Power Tillers	694	479	889
3	Threshers/Cutters	262	429	312

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	NA	NA	27
2	Other minor repair & service centers (No.)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Mechanisation in District	Agri Engineering Department Ganjam
Table 3: Service Centers	MKUY District Data APICOL

Plantation & Horticulture including Sericulture Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1524.00	10841.00	12231.00

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Mango	374	1725	1865	417	1835	1986	425	2055	2224
2	Cashew	2146	8626	9146	2348	9217	9778	2354	11060	11733
3	Coconut	198	627	704000	217	878	985825	224	966	1084407
4	Acid Lime	137	250	1100	161	321	1413	168	353	1554
5	Guava	31	90	17	37	98	19	44	106	21
6	Jackfruit	98	185	2718	98	185	2718	105	185	2718
7	Banana	67	178	1127	102	191	1210	108	191	1210
8	Indian Jujube	48	108	4825	63	134	201	70	141	211
9	Bael	0	0	0	11	19	98	17	19	98
10	Dragon Fruit	3	2	5	5	3	30	11	3	30

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Bael	195.00	1043.00	197.61	1053.43	199.59	1063.96
2	Banana	779.00	9127.00	831.05	9583.35	872.60	10062.52
3	Indian Jujube	171.00	764.00	182.35	802.20	191.47	842.31
4	Acid Lime	2568.00	23677.00	2738.45	24860.85	2875.37	26103.89
5	Guava	172.00	946.00	181.12	983.84	188.36	1023.19
6	Jackfruit	280.00	5278.00	280.00	5278.00	280.00	5278.00
7	Litchi	4.25	12.00	4.25	12.00	4.25	12.00
8	Mango	10712.00	37694.00	11423.60	39578.70	11994.78	41557.64
9	Papaya	25.00	449.00	25.99	462.47	26.77	476.34
10	Pineapple	21.00	165.00	21.00	165.00	21.00	165.00
11	pomegranate	6.00	24.00	6.00	24.00	6.00	24.00
12	Sapota	322.00	1367.00	322.00	1367.00	322.00	1367.00
13	lemon	409.50	2121.00	409.50	2121.00	409.50	2121.00
14	Cluster Bean	418.00	1830.00	429.14	1866.60	437.72	1903.93
15	Bitter Gourd	504.00	5316.00	531.36	5528.64	552.61	5749.79
16	Bottle Gourd	572.00	7386.00	594.89	7607.58	612.74	7835.81
17	Brinjal	5016.00	129162.00	5350.40	135620.10	5617.92	142401.11
18	Cabbage	1491.00	42045.00	1530.88	42885.90	1561.50	43743.62
19	Carrot	1.50	24.00	1.50	24.00	1.50	24.00
20	Cauliflower	2391.00	248908.00	2550.70	261353.40	2678.24	274421.07
21	Cucumber	63.00	868.00	65.52	894.04	67.49	920.86
22	Pointed Gourd	98.00	661.00	100.26	674.22	102.27	687.70

Ganjam, PLP 2025-26

23	Garlic	137.00	445.00	141.10	453.90	143.92	462.98
24	Muskmelon	821.00	22.00	837.43	22.44	854.18	22.89
25	Okra	3462.00	30327.00	3600.48	31236.81	3708.49	32173.91
26	Onion	704.00	5109.00	749.05	5364.45	786.50	5632.67
27	Potato	363.00	5185.00	411.40	5703.50	452.54	6273.85
28	Radish	543.00	6384.00	615.40	7022.40	676.94	7724.64
29	Pumpkin	948.00	22329.00	973.28	22775.58	992.75	23231.09
30	Spinach	843.00	8381.00	899.20	8800.05	944.16	9240.05
31	Tomato	4419.00	56874.00	5008.20	62561.40	5509.02	68817.54
32	Watermelon	168.00	3120.00	172.48	3182.40	175.93	3246.05
33	Gerbera	1.28	26.40	1.28	26.40	1.28	26.40
34	Gladiolus	95.00	85.00	95.00	85.00	95.00	85.00
35	Marigold	176.00	1148.00	223.00	1377.60	267.60	1653.12
36	Rose	96.00	189.00	96.00	189.00	96.00	189.00
37	Tuberose	53.00	129.00	60.20	141.90	66.22	156.09
38	Areca nut	46.00	111.00	46.00	111.00	46.00	111.00
39	Cashew	7842.00	8314.00	8859.00	9145.40	9744.90	10059.94
40	Coconut	5160.00	275.00	5504.00	288.75	5779.20	303.19
41	Chilli	5114.00	7281.00	6477.20	8737.20	7772.64	10484.64
42	Coriander	518.00	255.00	587.20	280.50	645.92	308.55
43	Ginger	104.00	453.00	110.85	475.65	116.39	499.43
44	Turmeric	159.00	818.00	159.00	818.00	159.00	818.00

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Mission For Integrated Development of Horticulture	2843	2061	826

Ganjam, PLP 2025-26

Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	8	8	8

Table 6: Crop Identified for One District-One Product

Table 7: Sericulture

Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Cotton & Siik	Cotton & Silk	Cotton & Silk
2	Weavers' population (No.)	950	950	950
3	Reeling Units (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: High Tech Orchards	Dept of Horticulture Ganjam
Table 3: Production and Productivity	Dept of Horticulture Ganjam
Table 4: NHM Schemes (Cumulative Nos.)	Dept of Horticulture Ganjam
Table 5: Production Clusters	Dept of Horticulture Ganjam
Table 8: Weavers Clusters	Deputy Director Textiles Ganjam

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3029.00	9737.00	2060.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	210	NA	NA
2	Waste Land ('000 ha)	22	NA	NA
3	Degraded Land ('000 ha)	NA	NA	NA

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of HGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)

Table 4 - Nurseries

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Area under Forest Cover & Waste Land	Disitricet Statistical Handbook 2022

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)	6620.00	19426.00	33540.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	12	12	12

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

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Processing Infrastructure	District Veterinary & Animal Husbandry Department Ganjam

Animal Husbandry - Poultry**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	13677.00	15017.00	20451.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	3692000	3692000	3692000
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	978	1032	1075
5	Hatcheries (No.)	2	2	2
6	Popular breeds	Krolier (indigenous) BV300 (Layer)	Krolier (indigenous) BV300 (Layer)	Krolier (indigenous)) BV300 (Layer)

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Poultry	District Veterinary & Animal Husbandry Department Ganjam

Ganjam, PLP 2025-26

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1807.00	19518.00	23820.00

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Ganjam
2	Popular goat breed(s)	Ganjam
3	Popular pig breed(s)	Large White Yorkshire

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Popular Breed(s)	District Veterinary & Animal Husbandry Department Ganjam

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6641.00	14203.00	15720.00

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	2533	2593	2637
2	Reservoirs (No.)	24	24	24
3	Cage Culture/ Bio-floc technology (No.)	291	398	553
4	Fish Seed Hatchery (No.)	3	0	0

Table 3 : Marine Fisheries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fishing harbors/ jetties	16	16	16
2	Mechanised/ non-mechanised boats			1523
3	Marine Fishing Equipment Service Centers	NA	NA	NA

Ganjam, PLP 2025-26

Table 4 : Brackish Water Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	497	501	508
2	Area developed (ha)	394	410	445
3	Area available for development (ha)	103	91	63

Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Inland Fisheries Facilities	District Fishery Department Ganjam
Table 3 : Marine Fisheries (No.)	District Fishery Department Ganjam
Table 4 : Brackish Water Fisheries	District Fishery Department Ganjam

Farm Credit-Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	29096.00	3479.00	450.00

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	200	372	207

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Area under Integrated Farming	Department of Agriculture Ganjam

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	11045.00	14676.00	40115.00
2	Loans for Other Agri Infrastructure (₹ lakh)		3298.00	589.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	3	3	3

Ganjam, PLP 2025-26

2	Cold Storages (Capacity - '000 MT)	5540	5540	5540
3	Storage Godowns (No.)			305
4	Storage Godowns (Capacity - '000 MT)			
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	12	12	12

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Agri Storage Infrastructure	Department of Agriculture & Horticulture Ganjam

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)	0.00	1896.00	4688.00

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	243	240	237
2	Area treated for soil & water conservation treatment ('000 ha)	3	3	7
3	Gap ('000 ha)	240	237	230

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	2	2	2
2	Watershed Projects - Area treated ('000 ha)	1	1	1
3	Wadi Projects (No.)	1	1	1
4	Wadi Projects - Area of plantation ('000 ha)	500	500	500

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Area requiring Soil Treatment & Area Treated	Soil Conservation Department Ganjam
Table 3: NABARD's interventions	NABARD Sanction Reference

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)	0.00	3298.00	589.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	68242.34	64216.53	47009.98
2	Pesticides Consumption ('000 kg)	NA	NA	NA

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	4681	3350	3695

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	3	3
2	Seed Processing Capacity ('000 kg)	60	60	60
3	Agri Start-Ups (No.)	2	2	2
4	Cashew Processing Capacity ('000 MT)	2	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Fertilizer Consumption	CDAO Office Ganjam
Table 3: Production of inputs	CDAO Office Ganjam
Table 4: Facilities Available	CDAO Office Ganjam

Agri Ancilliary Activities - Food & Agro Processing & Others**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	37288.00	37926.00	72561.00

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	0	0	0
2	Procurement through PACS and LAMPS (MT)	405202	512605	444856

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)			5
2	ACABCs (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Procurement	Chief Supply Officer Ganjam
Table 3: Other Ancilliary Services	DRCS Office & CDAO Office Ganjam

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	210353.00	359354.00	525957.00
2	No. of units financed	NA	64554	54395

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	3	3	3

Ganjam, PLP 2025-26

2	Micro Units (No.)	13025	18959	28357
3	Small Units (No.)	298	364	415
4	Medium Units (No.)	2	2	2
5	Udyog Aadhar Registrations (No.)	13801	28206	57373

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	3	3	3
2	Handicrafts Clusters (No.)	6	6	6
3	Weavers' Coop. Societies (No.)	26	25	25

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	Brass & Bell Metal Terracotta	Brass & ell Metal erracotta Cane & amboo Cow Dung Toys & Paper Machine	Brass & Bell Metal Terracotta Cane& BambooCow Dung Toys & Paper Machi ne

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	1102	1572	1988
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2557	3023	4181

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: MSME units - Cumulative	DIC Office Ganjam
Table 3: Traditional activities	Handicraft & Textile Office Ganjam
Table 4: DIC interventions	DIC Office Ganjam
Table 5: Skill Development Trainings	DIC Office Ganjam

Export/Education/Housin

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	1797.00	2123.00	0.00
2	GLC under Education (₹ lakh)	1590.00	3706.00	6151.00
3	GLC under Housing (₹ lakh)	17852.00	49681.00	60881.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	43768	78968	78208
2	Amt of subsidy released (₹ lakh)	55189.35	55342.85	90533.65

Table 3: Progress under SBM

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office ACP Data
Table 2: Progress under PMAY	DRDA Office Ganjam

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹lakh)	NA	NA	NA
2	Amt of RIDF assistance (₹lakh)	15362.75	32614.17	39650.69

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

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

Sources

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

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)	51.00	178.00	5237.00

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Primary School	2315	2315	2315
2	Upper Primary School	1322	1322	1322
3	High School	671	671	671
4	Colleges	117	117	117

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office ACP Data
Table 2: Projects (Cumulative)	District Website Ganjam

Renewable**Energy Table 1:**

GLC No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	NA	NA	NA
2	Assistance under Green Climate Fund (₹ lakh)	NA	NA	NA
3	Assistance under other Renewable Energy Initiatives (₹ lakh)	0.00	34.00	37.00

Table 2: Go Green Initiatives**Table 3: Renewable Energy Potential**

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	0	0	0	0	0	0
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	0	0	0	0	0	0

Sources

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

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	24122.00	27134.00	64244.00

Table 2: Promotional Interventions (NA)**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	22	22	22
2	No. of SHGs formed	30900	33456	33970
3	No. of SHGs credit linked (including repeat finance)	24588	30752	35141
4	Bank loan disbursed (₹ lakh)	52552.78	86672.21	15401.00
5	Average loan per SHG (₹ lakh)	2.14	2.82	4.38
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
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Table 1: GLC	LDM office ACP Data
Table 2: Promotional Interventions	
Table 3: Status of SHGs	DPM OLM Ganjam

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.)	100	100	100
2	Consumer Stores (No.)	4	4	4
3	Housing Societies (No.)	6	6	6
4	Weavers (No.)	25	25	25
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)	2	2	2
7	Industrial Societies (No.)	12	12	12
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	2	2	2
10	Others (No.)	37	37	37
11	Total (No)	191	191	191

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1 72 of 229	Primary Agriculture Credit Societies (No.)	398	419	417
2	Multi state cooperative societies (No.)	NA	NA	NA

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Odisha	Ganjam	Aska	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient

Ganjam, PLP 2025-26

10	Odisha	Ganjam	Beguni ap ada	Weaver s Societi e s	1	Deficient	Weaver s Societi e s	1	Deficien t	Weave rs Socie ties	1	Deficient
11	Odisha	Ganjam	Bellagu n tha	Weaver s Societi e s	2	Average	Weaver s Societi e s	2	Average	Weave rs Socie ties	2	Average
12	Odisha	Ganjam	Bellagu n tha	Industr i al Societi e s	1	Deficient	Industr i al Societi e s	1	Deficien t	Indus trial Socie ties	1	Deficient
13	Odisha	Ganjam	Bhanja na gar	Fishery Societi e s	2	Average	Fishery Societi e s	2	Average	Fishe ry Socie ties	2	Average
14	Odisha	Ganjam	Bhanja na gar	Weaver s Societi e s	1	Deficient	Weaver s Societi e s	1	Deficien t	Weave rs Socie ties	1	Deficient
15	Odisha	Ganjam	Bhanja na gar	Market in g Societi e s	1	Deficient	Market in g Societi e s	1	Deficien t	Marke ting Socie ties	1	Deficient
16	Odisha	Ganjam	Bhanja na gar	Salary Earner s Societi e s	2	Averag e	Sal ar y Earne rs Socie tie s	2	Averag e	Salar y Earne rs Socie ties	2	Average
17	Odisha	Ganjam	Buguda	Weave rs Societi e s	3	Averag e	Weav ers Socie tie s	3	Averag e	Weave rs Socie ties	3	Average
18	Odisha	Ganjam	Chatra pu r	Fishery Societi e s	8	Rich	Fishe ry Socie tie s	8	Rich	Fishe ry Socie ties	8	Rich
19	Odisha	Ganjam	Chatra pu r	Housin g Societi e s	1	Deficie nt	Hous ing Socie tie s	1	Deficie nt	Housi ng Socie ties	1	Deficient
2	Odisha	Ganjam	Aska	Consu mer Stores	1	Deficie nt	Consu mer Store s	1	Deficie nt	Consu mer Store s	1	Deficient
20	Odisha	Ganjam	Chatra pu r	Labour Societi e s	1	Deficie nt	Labo ur Socie tie s	1	Deficie nt	Labou r Socie ties	1	Deficient
21	Odisha	Ganjam	Chatra pu r	Industr i al Societi e s	2	Averag e	Indus tri al Socie tie s	2	Averag e	Indus trial Socie ties	2	Average

Ganjam, PLP 2025-26

22	Odisha	Ganjam	Chikiti	Milk Societies	2	Average	Milk Societies	2	Average	Milk Societies	2	Average
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23	Odisha	Ganjam	Chikiti	Fishery Societies	8	Rich	Fishery Societies	8	Rich	Fishery Societies	8	Rich
24	Odisha	Ganjam	Chikiti	Weavers Societies	4	Rich	Weavers Societies	4	Rich	Weavers Societies	4	Rich
25	Odisha	Ganjam	Chikiti	Industrial Societies	1	Deficient	Industrial Societies	1	Deficient	Industrial Societies	1	Deficient
26	Odisha	Ganjam	Dhara Kot e	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
27	Odisha	Ganjam	Digapahandi	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery Societies	2	Average
28	Odisha	Ganjam	Digapahandi	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient
29	Odisha	Ganjam	Ganjam	Fishery Societies	20	Rich	Fishery Societies	20	Rich	Fishery Societies	20	Rich
3	Odisha	Ganjam	Aska	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient

30	Odisha	Ganjam	Ganjam	Industrial Societies	2	Average	Industrial Societies	2	Average	Industrial Societies	2	Average
31	Odisha	Ganjam	Hinjilicut	Milk Societies	3	Average	Milk Societies	3	Average	Milk Societies	3	Average
32	Odisha	Ganjam	Hinjilicut	Weavers Societies	3	Average	Weavers Societies	3	Average	Weavers Societies	3	Average

Ganjam, PLP 2025-26

33	Odisha	Ganjam	Jagan nat hprasa d	Milk Societi e s	1	Deficient	Milk Societi e s	1	Deficien t	Mil k Soci e ties	1	Deficient
34	Odisha	Ganjam	Jagan nat hprasa d	Fisher y Societi e s	2	Average	Fisher y Societi e s	2	Average	Fish e ry Soci e ties	2	Average
35	Odisha	Ganjam	Jagan nat hprasa d	Weave rs Societi e s	1	Deficient	Weave rs Societi e s	1	Deficien t	Wea ve rs Soci e ties	1	Deficient
36	Odisha	Ganjam	Kabisu ry anagar	Milk Societi e s	2	Average	Milk Societi e s	2	Average	Mil k Soci e ties	2	Average
37	Odisha	Ganjam	Khalli ko te	Fisher y Societi e s	17	Rich	Fisher y Societi e s	17	Rich	Fish e ry Soci e ties	17	Rich
38	Odisha	Ganjam	Kukud akh andi	Milk Societi e s	1	Deficient	Milk Societi e s	1	Deficien t	Mil k Soci e ties	1	Deficient

Ganjam, PLP 2025-26

39	Odisha	Ganjam	Kukud akh andi	Industr ial Societi es	1	Deficien t	Industr ial Societi es	1	De fici ent	Indus trial Socie ties	1	Deficient
4	Odisha	Ganjam	Aska	Market in g Societi es	1	Deficien t	Market in g Societi es	1	De fici ent	Marke ting Socie ties	1	Deficient
40	Odisha	Ganjam	Patrapu r	Fishery Societi es	1	Deficien t	Fishery Societi es	1	De fici ent	Fishe ry Socie ties	1	Deficient
41	Odisha	Ganjam	Polosar a	Fishery Societi es	1	Deficien t	Fishery Societi es	1	De fici ent	Fishe ry Socie ties	1	Deficient
42	Odisha	Ganjam	Polosar a	Weave rs Societi es	1	Deficien t	Weave rs Societi es	1	De fici ent	Weave rs Socie ties	1	Deficient
43	Odisha	Ganjam	Polosar a	Sugar Societi es	1	Deficien t	Sugar Societi es	1	De fici ent	Sugar Socie ties	1	Deficient
44	Odisha	Ganjam	Purush ot tampu r	Milk Societi es	1	Deficien t	Milk Societi es	1	De fici ent	Milk Socie ties	1	Deficient
45	Odisha	Ganjam	Purush ot tampu r	Fishery Societi es	1	Deficien t	Fishery Societi es	1	De fici ent	Fishe ry Socie ties	1	Deficient
46	Odisha	Ganjam	Purush ot tampu r	Poultry Societi es	1	Deficien t	Poultry Societi es	1	De fici ent	Poult ry Socie ties	1	Deficient
47 76 of 229	Odisha	Ganjam	Purush ot tampu r	Weaver s Societi es	1	Deficient	Weave rs Societi es	1	Deficien t	Wea ve rs Soci e ties	1	Deficien t
48	Odisha	Ganjam	Rangei lu nda	Fishery Societi es	18	Rich	Fishery Societi es	18	Rich	Fish e ry Soci e ties	18	Rich
49	Odisha	Ganjam	Sanak hem undi	Fishery Societi es	2	Average	Fishery Societi es	2	Average	Fish e ry Soci e ties	2	Average
5	Odisha	Ganjam	Aska	Industr ial Societi es	1	Deficient	Industr ial Societi es	1	Deficien t	Ind us trial Soci e ties	1	Deficien t

Ganjam, PLP 2025-26

50	Odisha	Ganjam	Sanak hem undi	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
51	Odisha	Ganjam	Sanak hem undi	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient
52	Odisha	Ganjam	Sherag ad a	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
53	Odisha	Ganjam	Sherag ad a	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
54	Odisha	Ganjam	Sherag ad a	Weavers Societies	2	Average	Weavers Societies	2	Average	Weavers Societies	2	Average
55	Odisha	Ganjam	Surada	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
6	Odisha	Ganjam	Aska	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient
7	Odisha	Ganjam	Aska	Salary Earners Societies	1	Deficient	Salary Earners Societies	1	Deficient	Salary Earners Societies	1	Deficient
8	Odisha	Ganjam	Aska	Housing Societies	1	Deficient	Housing Societies	1	Deficient	Housing Societies	1	Deficient
9	Odisha	Ganjam	Beguni ap ada	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery Societies	2	Average

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DRC Office Ganjam S

Ganjam, PLP 2025-26

Table 2: Details of credit cooperative societies	DRC S	Office	Ganjam
Table 3: Block wise, sector wise distribution of cooperative societies in the district	DRC S	Office	Ganjam
Table 4: Status/ progress under various schemes of MoC in the district	DRC S	Office	Ganjam

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 / in FOs	SHGs / JLGs	BCs/BFs	Village	Houses	Per Branch Outreach
Commercial Banks	25	327	130	111	86			4511			
Regional Rural Bank	1	77	53	13	11			145			
District Central Coop. Bank	2	33	9	18	6			0			
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0			0			
Primary Agr. Coop. Society	418	418	418	0	0			0			
Others	4	4	2	1	1	35	35141	0			
All Agencies	450	859	612	143	104	35	35141	4656			

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]			
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	2379119.00	2308792.00	14.3
Regional Rural Bank				0	0	179632.00	185534.00	10.9
						2638583.00	2638583.00	89.3
						205804.00	205804.00	6.9

Cooperative Banks					0	0	106028.00	104820.00	109063.00	4.0	3.69
Others					0	0	333.00	517.00	1048.00	102.7	0.04
All Agencies	0	0	0	0	0	0	2665112.00	2599663.00	2954498.00	13.6	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	555042	783351	940941	20.1	73.0	1186781.00	1289112.00	1611995.00	25.0	85.31
Regional Rural Bank	75077	86294	98259	13.9	7.6	69849.00	96597.00	136993.00	41.8	7.25
Cooperative Banks	181866	182674	191882	5.0	14.9	101904.00	114071.00	120922.00	6.0	6.40
Others	51910	48974	57152	16.7	4.4	276705.00	347377.00	19615.00	-94.4	1.04
All Agencies	863895	1101293	1288234	17.0	100.0	1635239.00	1847157.00	1889525.00	2.3	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	49.9	55.8	61.1
Regional Rural Bank	38.9	52.1	66.6
Cooperative Banks	96.1	108.8	110.9
Others	83094.6	67190.9	1871.7
All Agencies	61.4	71.1	64.0

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	683646	510556	247428	99880
Regional Rural Bank	203844	0	0	9127
Cooperative Banks	0	0	0	0
Others	36171	7896	2634	6878
All Agencies	923661	518452	250062	115885

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to weaker Sections		Loans under RDR Scheme	
	Amount [₹lak h]	% of Total Loans	Amount [₹lak h]	% of Total Loans	Amount [₹lak h]	% of Total Loans	Amount [₹lak h]	% of Total Loans
Commercial Banks	1024902.00	63.6	441289.00	27.4	203686.69	12.6		0.0
Regional Rural Bank	100810.00	73.6	26514.00	19.4	75448.37	55.1		0.0
Cooperative Banks	103972.00	86.0	102362.00	84.7	0.20	0.0		0.0
Others	17952.00	91.5	14964.00	76.3	16306.34	83.1		0.0
All Agencies	1247636.00	66.0	585129.00	31.0	295441.60	15.6	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022		31/03/2023		31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [%]	Ach'ment [%]	
Commercial Banks	678598.00	91.7	813181.00	1057145.00	996276.00	1466502.00	147.2	123.0
Regional Rural Bank	59432.00	110.4	53203.00	99381.00	80799.00	160528.00	198.7	165.3
Cooperative Banks	117634.00	55.6	137063.00	126796.00	144471.00	130658.00	90.4	79.5
Others	14.00	66142.9	3040.00	12730.00	9110.00	17961.00	197.2	22253.0
All Agencies	855678.00	89.1	1006487.00	1296052.00	1230656.00	1775649.00	144.3	120.7

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022		31/03/2023		31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [%]	Ach'ment [%]	
Crop Loan	191843.53	78.5	207018.00	251729.00	213212.00	308955.00	144.9	115.0
Term Loan (Agri.)	107663.25	68.6	130600.00	181987.00	147395.00	276173.00	187.4	131.8
Total Agri. Credit	299506.78	74.9	337618.00	433716.00	360607.00	585128.00	162.3	121.9
MSME	215173.00	117.6	490220.00	359354.00	590028.00	525957.00	89.1	93.3
Other Priority Sectors*	116618.22	22.5	117444.00	82855.00	159220.00	136551.00	85.8	59.6

Total Priority Sector	631298. 00	503837. 69	79 .8	945282. 00	875925. 00	9 2.00 7	1109855. 00	1247636. 00	112. 4	9 5. 0
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	893222.9 2	32032. 38	3.6	1457520. 52	33579.76	2.3	1824607. 56	88154.21	4.8	3.6
Regional Rural Bank	69849.72	4289. 88	6.1	96597. 18	2111.90	2.2	136992.6 6	1284.47	0.9	3.1
Cooperative Banks	91961.18	1766.6 9	1.9	109984. 35	3442.30	3.1	116890.91	2847.30	2.4	2.5
Others	275919.5 0	1253.1 9	0.5	347356. 23	298.93	0.1	17850.44	562.31	3.2	1.3
All Agencies	1330953. 32	39342.1 4	2.96	2011458. 28	39432.89	1.96	2096341. 57	92848.2 9	4.43	3.12

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

Source(s)	
1	Lead District Manager Office Ganjam
2	DCC Meeting Agenda
3	Annual Credit Plan Booklet

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources): Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate-friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBI's 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 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

Ganjam, PLP 2025-26

their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

6.i. RIDF instituted in NABARD during 1995-96 with the main objective of

Ganjam, PLP 2025-26

providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7. Micro Credit Intervention:

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

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

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

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

7.e. 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.f. 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.a. 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 microATM devices at PACS (440) and cooperative milk societies (1191).

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

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

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

9. Farm Sector Development

9.a. 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.b. 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.c. 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.d. 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.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Enhance the resilience and diversification of agriculture

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

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

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

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

Ganjam, PLP 2025-26

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

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

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

2. State Budget

2.1. Important Announcements

Crop Production Management towards Coffee Mission and Potato Mission

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

Ganjam, PLP 2025-26

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of the district is predominantly agrarian with majority of the population dependent on agriculture and allied sector for employment and income. Thus, it holds the key to socio-economic development of the district. Paddy is the major crop grown in the district followed by Green Gram and Black Gram. Of late, farmers of the district have shown interest in taking up a few cash crops like, Maize and vegetable cultivation. There is good scope for adoption of new packages and practices by the farmers as also diversification to more remunerative crops like vegetable cultivation and oil seeds from usual paddy cultivation. The average rainfall hovers around 1276 mm. Under the present KCC scheme, all crop loans up to ₹ 3.00 lakh are provided at 7% to farmers. Upon timely repayment of KCC loan, based on prompt repayment incentive of GoI & State Govt. the financial burden on the farmers is reduced as well as the same acting as an incentive for banks/FIs to lend for crop production. The credit flow to the sector has been steadily on the rise. During the last three FY the GLC to the sector was ₹ 1807 crore, ₹ 2517 crore and ₹ 3089 crore respectively.

Potential for 2025-26 estimated at ₹ 1665942.54 lakh, sector and subsector wise detail potentials indicated in the Annexure-1.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The CDAO, Ganjam & 6 Agricultural District Officers are nodal agency to implement various schemes of Agri. Dept. The Agri. Dept. maintains 5 agricultural farms and Odisha State Seed Corporation maintains 1 agricultural farm at Babanapur engaged in demonstrative crop cultivation and HYV seed production for supply to farmers. Regional Institute of Training in Extension (RITE) at Mandiapally organises training programmes for capacity building of field functionaries of Agriculture Department of 10 southern districts of Odisha, farmers, SHGs etc. There are 02 Seed processing plants & 07 soil testing laboratories in the district. There are 02 KVKs & 1 Agricultural Research Station (on pulses, maize & small millets) of OUAT functioning in the district. Besides, ATMA takes up farmer oriented activities like village level training, demonstrations etc. The District is emerging as climate resilience hub under OIIPCRA, UNWFP, ECRICC, CDP-MLIP, MMM programme. Dept. is focusing on increasing cultivated area of Cotton and Sugarcane & Maize in the district through crop diversification programme. Shree Anna Abhiyan (SAA) is being implemented in 7 blocks of Ganjam district (i.e. Dharakote, Patrapur, Polosara, Sorada, Sanakhemundi, Jagannathprasad & Shergada) for promotion of millets in tribal areas. During Kharif 23-24, 15531 farmers and 7135 Ha area covered with millet cultivation.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Development of irrigation potential holds the key for improving production and productivity of the agricultural sector of the district. The river system in the district

Ganjam, PLP 2025-26

primarily includes Rushikulya, Badanadi, Ghodahada, Dhanei, Bahuda and Baghua and their tributaries. The surface water irrigation potential in the district is substantial. The existing major sources of irrigation include Rushikulya Major Irrigation System - 1; Medium Irrigation - 11 (Daha, Dhanei, Ghodahada, Hiradharabati, Jay Mangala, Baghua, Ramanadi, Bahuda, Salia, Baghalati and Harabhangi), 1084 Minor(Flow) Irrigation structures, 3626 Minor(Lift) Irrigation structures comprising STW, DW, BW, LIPs and 14 Mega Lift Irrigation Projects have created an irrigation potential of 3 lakh ha. in Kharif and 0.46 lakh ha. in Rabi.

While dug wells are feasible in the entire district, bore wells are feasible in the western upland belt and shallow tube wells and filter points are feasible in the alluvial parts across the district. Out of

22 blocks of the district 21 blocks are classified as "SAFE" & Ganjam block is classified as "Semi Critical". 22 Gram Panchayats affected by salinity are not recommended for installation of shallow tube wells. During the last three FY the GLC to the sector was ₹ 61 crore, ₹ 52 crore and ₹ 63 crore respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Water Resources Department is the nodal agency to promote the sector in the district. In addition, National Horticulture Board and Coconut Development Board are promoting plantation and horticulture and coconut plantation activities with high-tech irrigation system under subsidy schemes. OLIC, OAIC, along with Water Resources Department support implementation of various programmes. There is a branch of State Ground Water Board at Berhampur. Private consultants for surface water and ground water resources like Water Scan are also available. ATMA and two KVKs are operating in the district for awareness creation on the new schemes and technology transfer. Faster completion of ongoing Ghatakeswar Medium Irrigation Project will improve the irrigation area available for cultivation in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Use of suitable modern machinery in farming operations leads to increased production and productivity, better utilisation of inputs, adoption of multiple cropping, increasing income, reducing drudgery in operations, etc. Mechanisation investments include use of tractor, power tiller, rotavator, transplanter, reaper etc.

For popularizing mechanisation, the State Government has been extending subsidy supports. As 53% of the total land holdings are of less than 1 ha., power tillers are in demand among small farmers and tractors are preferred by the farmers having large holdings. The ground level credit flow for farm mechanization during the last 03 years is ₹164 Crore, ₹310 Crore & ₹499 Crore respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- The Departments of Agriculture, Horticulture and Soil Conservation, Odisha Agro Industries Corporation (OAIC) and Krishi Vigyan Kendra are the agencies popularizing farm mechanization in the district. Odisha Agro Industries Corporation, the leading supplier of farm machines / implements in the public sector has its outlets at Berhampur, Aska and Bhanjanagar for supply of Tractors and Power tillage
- The Agricultural training college RITE & the FTC set up by Punjab National Bank at Mandiapally provide training to the grass root level agricultural workers and farmers
- A number of diesel outlets have been set up by Public Sector Oil Companies & by IOC under the scheme of Kisan Seva Kendras in different locations of the district.
- There is good scope for use of Drones and high end technologies in agriculture for which agriculture Dept. and KVK may run demonstration among farmers in PACs/FPOs in potential clusters

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district of Ganjam falls under Coastal Tropical Humid Zone, which is agro-climatically suitable for different types of plantation & horticulture crops. Besides, the district is having potential for cultivation of flowers, mushroom, ginger, kewda and betel vine. The district has enormous potential for vegetable production. The long term potential for plantation & horticulture sector in the district is estimated at more than one lakh ha, thus providing ample scope for further development in this sector. Some of the major crops in the district are cashewnut, coconut, mango, K.lime & Papaya etc. The ground level credit flow for farm mechanization during the last 03 years is ₹15 Crore, ₹108 Crore & ₹122 Crore respectively.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Department of Horticulture is the nodal agency for development of this sector. Block level Training center cum AHO office at all 22 blocks are under various stages of construction.
- They have three nurseries at Ghodahada (Mango & Coconut), Chatrapur (Coconut) and Bhanjanagar (raising mother plant for Apple Ber & K.Lime) to produce quality planting materials of mango, lime and coconut. Both the KVKs disseminate various technologies and impart trainings. Good quality planting materials are also provided by the Department by procuring from other places.
- There is one Technical Support Centre for Kewda Industry of the district established by Govt. of India at Industrial Estate, Berhampur to analyse samples & certify the quality of the product.
- 1 Mango market operates from the outskirts of Berhampur town providing marketing facilities for the mangogrowers of the district.
- A total of 31 cashew processing units, 22 Button mushroom production units, 1 ripening chamber & 6 commercial fruit cultivation units have been set up under MKUY scheme in the district.
- Mango & Cashew Wadis (small orchards) have come up in more than 700 acres of uncultivated land owned by tribal in J. Prasad & Soroda Block with the handholding and grant support of NABARD.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Ganjam, PLP 2025-26

The district has forest area of 2175.61sq km which is 26.51% of the district area of 8206 sq. Km (IFSR, 2021). Agro forestry on waste land not only provides sustainable income to farmers but also contributes to the eco system. The waterlogged soils, saline soils, uplands with or without scrubs, degraded forests and gullied / ravenous land can be brought under the vegetative cover of farm forestry through institutional credit support. The ground level credit flow for forestry & wasteland development during the last 03 years is ₹30 Crore, ₹97 Crore & ₹20 Crore respectively.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Department of forest is the nodal department for development of the sector. The forest department is making necessary arrangements for supply of planting materials through their network of nurseries.
- In IWDP and NWDPR, plantations are taken up by the State Government out of its own resources.
- A few NGOs are also working in this sector to create the necessary awareness among the people.
- Regeneration of degraded forests through community forest management/joint forest management may be stressed upon.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Animal husbandry/dairy is an upcoming and very potential sector of the district. The predominant farming system in the district is the mixed crop-livestock farming system and over 90 per cent of farmers of all categories are adoptable to this farming system.

MKUY scheme of Govt. of Odisha with provision of subsidy for AH-Dairy activities encourage dairy farmers in the district.

The bovine population of the district as per the 20th Quinquennial Livestock Census 2019 stands at 4,92,688 of which 4,18,912 are indigenous cattle, 27,001 are crossbred cattle and the rest 46,775 are buffaloes.

The district is predominant with indigenous variety of female dairy animals, say about 76%, which need to be upgraded. The per capita milk availability in the district is at 91 grams / day (2022-23) as against 337 grams recommended by ICMR per day. The ground level credit flow for Dairy Sector during the last 03 years is ₹ 66 Crore, ₹194 Crore & ₹335 Crore respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- Animal husbandry department is headed by CDVO to plan and look after the veterinary healthcare requirements of the district. They are operating through 28 VDs and 259 LACs and 1 LI training centre at Bhanjanagar, Ganjam. They have Bovine breeding bull mother farm at Bhanjanagar (75 capacity mainly of HF, CBJ and Ghumsar breeds).
- HF semen stock, jersey, Gir, Sahiwal, Red Sindhi & Ghunusari semen is also maintained & administration is done on a very selective basis depending upon the demand & interest of farmers. Now Sex sorted semen AI is being supported in all 22 blocks of the district with around 90% female calf success @ ₹ 170/- per straw for all beneficiaries.
- During the current FY, Dept. is promoting 1+1 Murrah Buffalo entrepreneurship scheme with 50%/60% subsidy provision for General/ SC and ST beneficiaries.
- Greater Ganjam Gajapati Milk Union (GGGMU), a member of OMFED, has been operating in the districts of Ganjam and Gajapati with average collection of 12500 LPD. It has 18 BMCs of which 11 & 5 BMCs have capacity of 2000 LPD & 1000 LPD respectively. They are also having 5 cattle feed store, a 2000 LPD Pasteurizer, 6 road

Ganjam, PLP 2025-26

milk tankers and 8 milk ATMs having a total storage of 3800 LPD for delivering clean milk to customer. The Milk processing cum Milk Products manufacturing plant of 30,000 LPD capacity is functioning at Ankushpur.

- Animal Husbandry department is maintaining a fodder farm at Saru in Hinjilicut block for regular supply of fodder & root slips.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Ganjam offers very good scope for poultry activities to cater to its local demand and also demand of other parts of Odisha. Agro-climatic conditions of the district are fairly suitable for poultry farming. The district has approximately 36.92 lakh poultry birds (layer and broiler) as per animal population census 2019 and the per day egg production is about 32 lakh. The per capita availability of eggs is

274 per year in the district is more than the nutritional requirement of 180 eggs as recommended by ICMR. The per capita consumption of poultry meat in the district is very low at 1.63 kg as compared to nutritional requirement of 9 kg per year recommended by ICMR. The total production of poultry meat in the district is 7.51 TMT/annum. There are 70 big layer firms and 650 private broiler firms in the district as per the latest information available. The ground level credit flow for Poultry Sector during the last 03 years is ₹136 Crore, ₹150 Crore & ₹204 Crore respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Animal Husbandry department is the nodal agency for development of the sector. There are four hatcheries in the district supplying around 35,000 chicks per week. In addition, there are 10 broiler hatcheries in the state, the size of which ranges from 10000 birds to 80000 birds per week. Of this, two hatcheries are located in the district with production capacities of 45,000-50,000 chicks per week.
- Hatcheries provide services for vaccination, de-beaking of birds, training of farmers, feed and water analysis etc.
- The Govt. Hatchery at Bhanjanagar is producing 4000 chicks of ELITE Birds (21 days cycle) (eg- Kroiler & Keg) which has got good demand in the district.
- The veterinary facilities as discussed in the chapter relating to dairy sub sector are also available for promotion of poultry sub sector.
- Agriculture Department is putting emphasis on Maize cultivation to meet the demand for poultry feed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Rearing of small ruminants especially goat is a prominent economic activity of the district. The annual animal meat production in the district is 8.77 TMT/Annum. The per capita availability of meat in Ganjam is only 1.63 kg/year as compared to nutritional requirement of 9 kg per year recommended by ICMR. As per the 20th Quinquennial Livestock Census 2019, the small animal population of the district stands at 4,04,734 comprising of goats 2,35,536, sheep 1,65,614 and pigs 3,784. For the last couple of years, sheep and goat rearing has been gaining popularity among small /marginal farmers and land-less laborees. Goat rearing is the preferred activity of SHGs, particularly in blocks like Patrapur, Digapahandi, Khallikote, Jagannathprasad, Sorada, Dharakote, Bhanjanagar & Ganjam. The ground level credit flow for Sheep, Goat, Piggery Sector during the last 03 years is ₹18 Crore, ₹195 Crore & ₹238 Crore respectively.

Ganjam, PLP 2025-26

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The district is home tract of Ganjam breed of goat & Ganjam breed of Sheep which is famous for its excellent growth characteristics. The district is also home tract of Ganjam breed of Sheep.
- AI in Goats have been started in 07 blocks in the district (Rangeilunda, Kukudakhundi, Khallikote, Jagannathprasad, Purusottampur, Ganjam, Sanakemundi & Digapahandi) with semen from FSB, Cuttack for breed improvement.
- 2 Private Goat breeding farms at Aska & Patrapur are meeting the goat requirements in Ganjam. However, more such unit are required in the district.
- Veterinary institutions as given in dairy chapter also provide health care for sheep, goats and pigs.
- There is one slaughterhouse at Berhampur being managed by the Berhampur Municipality but it needs improvement from the hygienic point of view. There are some unregistered slaughterhouses in the district.
- Goat rearing has gained popularity as a good number of goateries units have been grounded.
- The Animal Husbandry Department is promoting goat rearing in stall-fed condition. The Department has made arrangements to supply good quality seeds to the farmers for fodder cultivation.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Ganjam district is endowed with all the three subsectors of fisheries- fresh water, brackish water and marine. These water resources of the district includes 2003.7 Ha ponds/tanks and 2883 ha. Reservoir/MIP, 473.75 ha brackish water (culture area), 27 fishing villages, 1,34,115 fishermen and 60km long coastline and its adjoining sea that is rich source of marine fishes.

The total fish production of 104809.19 MT (2023-24) of the district, comprised of freshwater production of 74123 MT., followed by marine and brackish water production of 23000 MT and 7686.19 MT respectively. The per capita fish consumption in the district is around 16 kg per annum.

Fishery sector has been identified as one of the most potential sector for development of the district. In recent times entrepreneurs have shown interest in taking brackish water aquaculture (shrimp farming), fish farming under Bio-flock technology, establishment of aqua shops and export. Institutional credit for the sector is mostly confined to freshwater fish farming, capture fisheries and marketing. The ground level credit flow for Fishery Sector during the last 03 years is ₹66 Crore, ₹142 Crore & ₹ 157 Crore respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Department of Fisheries, headed by the DFO and assisted by block level technical staff, is the nodal agency to ensure all round development of the sector. The affair of marine fisheries is under the supervision of Asst. Director Marine. The KVK at Bhanjanagar & Golanthara supports the sector through various extension programs. The College of fisheries at Rangeilunda supports the sector in producing technically qualified manpower. The 6 fish hatcheries (2 Govt. hatchery at Bhanjanagar & Digapahandi and 4 Private hatcheries) and 24 shrimp hatcheries in the district not only meet its own demand but also the prime source for supply of prawn seed to the entire state. Many new shrimp hatcheries are in various stages of development. The 20 fish landing centers along with 978 motorised,

545 non-motorised crafts support marine fish catch and other related activities in the district. Sector specific schemes like Matsya Pokhari Yojana (Mo Machha Pokhari), PMMSY, Matshyji Unnayana Yojana, MKUY, RKVY etc. with subsidy provision for various activities are under implementation. Promotion of Intensive Aquaculture through introduction of Bio-flock Technology, Cage/Pen culture, culture of GIFT

Ganjam, PLP 2025-26

Tilapia are encouraged. Banks are encouraged to extend working capital for fisheries activities under KCC scheme. NABARD has also supported skill building and livelihood development of 90 SHG members on integrated fish farming in Bhanjanagar block of the district.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Bullocks, Bullock-cart and Kissan Bike form an integral part of farm activity, hence included in Priority sector. The district offers potential for financing for bullocks and bullock carts as 69% of the total operational land holdings of the district are less than one hectare in size. Smallholdings are suitable for ploughing by bullocks. Small & Marginal farmers, Tenant farmers etc., still carry out their agricultural activity through bullocks & bullock carts, whose number in the district is estimated at about 25,000 & still form the main system for transportation of agriculture produce and also other goods in the country side. Kissan Bikes support small and marginal farmers in transportation and marketing. The ground level credit flow for Farm Credit-Others during the last 03 years is ₹290 Crore, ₹ 34 Crore & ₹4.5 Crore respectively.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Bullocks are reared in countryside and are sold in the local markets. There are four principal cattle markets (Hinjilicut, Bellaguntha, Khallikote and Buguda) in the district from where bullocks are purchased. Raising young calves to bullocks is an economic activity of farm households. Veterinary facilities as discussed in the dairy chapter cater to the needs of bullocks. Trained self-employed persons are available for fabricating improved bullock carts. Skilled carpenters are also available for making wooden bullock carts and ploughs/ agricultural implements. Traders are there to supply steel and wood as per requirement. Banks are providing special financial support to farmers for purchase of two wheeler.

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 scope 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". Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum compatibility are essential to achieve multiple goals

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 and 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. Based on agro-climatic conditions, IFS models have been prepared by KVKs. In the district IFS with Crop-animal, Fishery-horticulture/animal are most prevalent.

Government of Odisha has launched a "Special programme for promotion of integrated farming (SPPIF) in tribal areas, with focus on rainfed production systems targeting Agriculture, Horticulture, Livestock, and Fisheries in an area-based approach. ATMA is the district level nodal agency for SPPIF. Capital subsidy under MKUY scheme is available for taking up IFS models by progressive entrepreneur

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Scientific storage infrastructure is essential to minimize post-harvest loss and to maintain nutritional quality of the agricultural produce. Efficient marketing infrastructure is required for getting fair and remunerative price and avoidance of distress sale by the farmer. Government of India has introduced the scheme of registration of warehouses through WDRA to promote inter alia scientific storage of agricultural produce and financing post-harvest loans against negotiable warehouse receipts. Creation of storage facilities, for storing surplus grains and seasonal vegetables, etc., through construction of grain godowns/onion godowns/cold storages in rural areas will greatly benefit the farmers who could store their produce in godowns on rental basis and dispose of the same at the best price at a later date. Regarding vegetables and spices production, it is observed that 6.86 lakh MT of vegetables and spices, mostly chilli, are produced in the district and for cold storing of these perishable items, like cabbage, tomato and chilli, there is a need to have more cold storages in major vegetable growing blocks viz. Sorada, Purushottampur, Hinjilicut and Bhanjanagar. The ground level credit flow for Storage & Marketing Infrastructure during last 2 years is ₹94 Crore & ₹348 Crore respectively.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are three Regulated Marketing Committees (RMC) in the district in addition to a number of main/daily markets.
- Berhampur town is well linked by road, rail to various trade centres and various important towns of Odisha and there is a good fleet of vehicles.
- Berhampur Municipal Commission (BMC) has set up a vegetable vending zone inside the city exclusively for sale of vegetable, fruits and flower
- One Flowers Mart is under construction with assistance from Govt. of India under RKVY in the outskirts of Berhampur town exclusively for sale of Flower
- Horticulture Department has initiated steps for forming a Vegetable Growers' Cooperative Society at Berhampur to promote marketing facilities through them.
- In view of the thrust given to agriculture sector by the GoI, through implementation of credit linked capital subsidy schemes for rural godowns, cold storages and development / strengthening of agriculture marketing infrastructure, grading and standardization, it is expected that a good number of rural godowns would be set up in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Scientific land management practices and soil conservation measures are essential for higher productivity in agriculture, horticulture, forestry and most of the land based activities. Land development includes land levelling and on-farm development works, reclamation and soil health improvement, soil and water conservation works, watershed development, water management, dry land farming and farming system for integrated farm development etc.

The soil of the district is mostly alluvial, black, laterite, lateritic red and saline. The texture is sandy to sandy loam or clay to clay loam. The soil reaction is mostly acidic in all the blocks except in Patrapur block where the soil is neutral. Salinity has developed in soils of Khallikote, Ganjam, Chhatrapur, Rangailunda and Chikiti blocks. Ground level credit flow for investment in land development / soil conservation activities during last 2 years have been ₹18 Crore & ₹ 46 Crore respectively.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The Departments of Agriculture, Horticulture, Forest and Animal Husbandry and Odisha Agro Industries Corporation (OAIC) and Krishi Vigyan Kendra are the agencies available to disseminate technical knowledge, ensure supply of inputs, linking farming with off-farm activities etc. ATMA is also functioning in the district and taking steps for technology transfer, holding demonstration programmes, organising exposure visits etc.
- Watershed development programmes are being implemented through the Soil Conservation Department. The Soil Conservation Department in Ganjam District is functioning through three subdivisions with their headquarters at Berhampur, Chatrapur and Bhanjanagar.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Other important agricultural infrastructure activities include production of bio-pesticides, bio-fertilisers, plant tissue culture facility, seed production and vermi-composting. Promotion of organic farming through use of bio-fertilisers, bio-pesticides and vermi compost is necessary for sustainable agriculture development and to maintain soil health.

The horticulture activities are being promoted in large scale in the district and the requirement of tissue culture planting materials is being met from neighboring districts. There is need for setting up of tissue culture units in the district. Consumption of inorganic fertilizers in the district is very low. Organic farming by use of bio-fertilisers, bio-pesticides and vermi-compost is very much necessary for sustainable agriculture development and use in horticulture crops. There are no units for production of bio-fertilisers, bio-pesticides. Further, one of the critical inputs for increasing productivity of food crops is the quality seed. The certified seeds are sourced from Govt., KVK, OSSC, OAIC and private farmer.

The ground level credit flow for Agriculture Infrastructure-Others activities during last 3 years was ₹20 Crore, ₹32 Crore & ₹ 5 Crore respectively.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- At present the district does not have any tissue culture facility. OSSC as a part of agriculture department takes care of production and supply of certified seeds for agriculture in the district.
- There are two seed processing units in the district.

2.3 Agriculture – Ancillary Activities

Chapter 3

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agro processing sector is being regarded as a sunrise sector of Indian economy in view of its large potential for growth and likely impact on employment and income generation. Agro and Food Processing hold key for improving value realization by farmers and creation of additional employment and income. The food processing industry is one of the largest industries in the country having the potential of attracting huge investment and generating employment for millions. Govt. of India as well as the State Govt. have accorded high priority for development of agro/ food processing sector. In case of Ganjam district, food and agro processing involves processing of paddy, dal, fruits and fishes. The ground level credit flow for Food & Agro processing activities during last 3 years have been ₹90 Crore, ₹235 Crore & ₹ 469 Crore respectively.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Paddy being the major produce of the district, as many as 569 rice mills are operating in the district. As plenty of rice bran is available in the district, two oil extraction units have come up in the district with financial support from SIDBI.

There is substantial scope for increasing the area under maize cultivation & processing with the growth of poultry units in the districts. The district is deficient in terms of units for processing of oilseeds and pulses.

Kewda processing is another unique processing activity of Ganjam district with a large area under Kewda. There are 156 registered processing units for the same.

There is one Milk processing unit situated in the outskirts of Berhampur city with a processing capacity of 30,000 litre per day & which is managed by Greater Ganjam Gajapati Milk Union.

There are 164 wheat flour mills, 23 bakeries, 5 poha making units 8 poultry/cattle feed units, one sugar mill, 20 groundnut decorticators, 52 Oil Mill, 9 Dal mill, 123 cashewnut processing units, 6 dry fish processing units and 47 ready to eat units. They are registered with DIC, Ganjam.

Government of India (GoI) has accorded top priority for the development of the food processing industry in the country and a Special Fund of ₹ 2000 crore is instituted in NABARD to make available affordable credit to agro-processing units being designated as Food Parks. The Industrial Estate in Chhatrapur has been designated as Food Park by Government of India.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agriculture Ancillary others activities include provisions for extension and support services through and ACABC. The objective of central sector scheme of Agri-clinics and Agri Business Centres (ACABC) launched in 2002 is to supplement efforts of public extension by necessarily providing extension and other services to farmers on payment basis. The ground level credit flow for Agriculture Ancillary others activities during last 3 years have been ₹17 Crore, ₹144 Crore & ₹256 Crore respectively.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Application of advance technology and agri-management practices needs technical

Ganjam, PLP 2025-26

manpower and network of extension services. Agro service centres, Agri-Clinics provide variety of support services, including supply of inputs, providing requisite linkages, procurement and marketing and ensure increased income. Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals for income generation and entrepreneurship development. There is 1 ACBAC unit existing in Kabi Suryanagar block of the district which has been supporting farmers & FPOs in near by blocks.

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

District Industrial Centers (DIC) act as the nodal agency for promotion of MSME. Capital Incentive Subsidy, Seed Capital Assistance, DPR Preparation Subsidy, subsidised land, interest subsidy on loans availed from public financial institutions, stamp duty exemption, electricity duty exemption, Reimbursement of Audit Cost for Water Conservation, Assistance for raising Capital through SME exchange, Trade Mark Assistance, Reimbursement of Training Expenditure, etc. are provided under various policies in a bid to boost MSME investment.

Ganjam district provides ample scope for the development of MSME Sector. In addition to brass and bell metal activities, the other important khadi and village Industries and artisans based activities in district are pottery, gur and khandasari making, carpentry, fabrication, goldsmith, cane and bamboo, processing of cereals/pulses, leaf cup/plate making, coir products, salt making and handlooms. Some of the activities pursued in the district on a cluster basis are Rice mills, Cashew processing, Kewda processing, Hand looms/ power looms, Granite cutting and polishing. The ground level credit flow for MSME sector during the last 03 years have been ₹2103 Cr, ₹3593 Crore & ₹5259 Crore respectively.

3.2 Infrastructure and linkage support available, planned and gaps

- District Industries Centre (DIC) headed by a General Manager with supporting staff is located at Berhampur to look after industrial development of the district.
- An RSETI type self-employment training institute named Andhra Bank Institute for Rural Development (ABIRD) has been set up by Andhra Bank Rural Development Trust at Chhatrapur, which has been imparting skill training to the unemployed youth in various trades and providing escort services for grounding of units by the trainees.
- In the district, there are 32 PWCS (29 Cotton & 3 Silk) & 1117 weavers are working of which 717 are in Coop. Sector & 400 are in private sector. The Office of Asst. Director and Joint Director, Textiles, are also located at Berhampur to look after handloom sector.
- The Auto Nagar complex set up at Haladiapadar with an initial possession of 28 acre of land allotted to 274 entrepreneurs by IDCO of which all entrepreneurs have grounded their units.
- Approx. 379.83 acre of Category A land & 338.38 acre of Category B available with Industrial Land Bank at district level for this sector.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in accelerating the economic growth of the country. While the infrastructure associated with exports is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Incremental advances made by banks under Export Credit up to the sanctioned limit of ₹40 crore per borrower have been brought under the ambit of Priority Sector as per the guidelines issued by the RBI. Export Credit is intended to make short-term working capital finance available to exporters at internationally comparable interest rates. It may be (1) Pre-shipment Export Credit / Packing Credit (EPC/PCFC),

(2) Post-shipment Export Credit – both in Foreign Currency (FCY) and Rupees.

Odisha's exports for 2022-23 stood at ₹89,773.95 crore, comprising 2.48% of the country's exports. Major exports from the State are products pertaining to minerals, metallurgy, marine, textiles, chemicals and allied sector. The 2nd edition of the Export Preparedness Index (EPI) 2021, released by NITI Aayog has placed Odisha at S No. 13 in the overall ranking of the states, and as the most cost-competitive state in terms of cost of setting up and running a business.

In case of Ganjam cashew, fish are major items of export. The ground level credit flow for Export Credit sector during the last 03 years is ₹17 Crore, ₹21 Crore & Nil respectively.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Export credit is mostly handled by specialised branches of different banks. In Ganjam only one branch of SBI is authorised to handle export credit. But most of the export houses avail credit facility from branches outside the district.
- Even though it is indicated that cashewnut, granite, rare earth, fish etc. are exported from the district none of the industries have opened LC to be categorised under export credit.
- The district is well connected by road / rail network and has Gopalpur port that facilitates export from the district mostly rare earth.
- To facilitate exports Financial Assistance Scheme (FAS) has been introduced by APEDA for export infrastructure development, quality development and market development.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

GoI measures include Central Sector Interest Subsidy (CSIS) Scheme for Education Loans up to maximum ₹10 lakh under the Model Education Loan Scheme of IBA, creation of Vidya Lakshmi Education Loan Portal, initiation of Credit Guarantee Fund Scheme for Education Loans (CGFSEL) through the National Credit Guarantee Trustee Company Ltd. (NCGTC). The state has launched the Kalinga Sikhya Sathi Yojana (KSSY) in 2016 (dovetailed with the CSIS) to provide education loans up to ₹10 lakh at only 1% interest rate for 5 years beyond moratorium to students with annual parental income less than ₹6.00 lakh for pursuing higher education.

There are around 2315 Primary Schools, 1322 Upper Primary Schools, 671 High Schools, 117 Colleges imparting the mainstream education in the district. District Administration is already undertaking improvement of Govt. schools under 5T High School Transformation initiative in the district. The ground level credit flow for Education sector during the last 03 years is ₹15 Crore, ₹37 Crore & ₹61 Crore respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Over the years there is an increasing demand for professional education. More and more people prefer private educational institutes whose cost is more. Despite having a number of educational institutes in the district, there is a preference to join institutes of repute outside the district. So, there is potential for education loan. Professional & reputed Engineering & Pharmacy colleges, branch of NISER are existing in the district.
- Banks are inclined to finance students of only premier institutes like IIT, IIM, NIT, AIIMS, etc.
- Often, students remain unemployed beyond the phase of education, and as a result, repayment is delayed making banks hesitant to expand the portfolio.
- There is need for customisation of loan products to suit the requirements of wider spectrum of students, accommodating various courses and skilling.

The existing number of professional institutes in the district and likely institutes that are to come up in future are indicators that the demand for education credit may rise in the coming year.

4.3 Credit Potential for Housing

4.2.3 Status of the Sector in the District

The District Administration is giving prime importance to ensure pucca housing for all with the support available under various GoI and State Govt. scheme. Dedicated Rural Housing cell has been constituted under DRDA to look after the operational issues under various schemes and providing solution to the applicants. The ground level credit flow for Housing sector during the last 03 years is ₹178 Crore, ₹496 Crore & ₹608 Crore respectively. The sector is developing with support from various GoI schemes like Pradhan Mantri Awas Yojana (Gramin and Urban) with the aim of providing pucca house to 4.14 crore households in rural and urban areas & State Govt. schemes like Biju Pucca Ghar Yojana and AWAAS-Odisha Urban Housing Mission to ensure housing for all in rural and urban areas respectively. Additionally, Biju Pucca Ghar Yojana (Mining) covering all the 705 mining affected villages of nine mineral bearing districts and Nirman Shramik Pucca Ghar Yojana (NSPGY) covering building and other construction workers in rural areas are also being implemented by the state government. Jaga Mission, a comprehensive slum redevelopment programme has also been launched. MO GHARA Subsidy Scheme has been launched in 2023 to

provide capital subsidy for pucca house construction/up-gradation/extension/addition with RCC roof.

4.2.4 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure

Odisha Cooperative Housing Corporation Ltd. (OCHC) and Odisha State Housing Board (OSHB) are working in the sphere of housing development in the district.

Critical gaps

- Absence of clear land title in rural areas, especially in scheduled areas
- As residential housing loans do not create direct additional income, recovery of the loan depend on various external factor.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

As on date, under various RIDF tranches (tranche I to XXIX), there are total 4775 projects sanctioned under various sectors which are either completed or under implementation in the district. The total RIDF loan sanctioned under these projects is ₹ 400 crore, which excludes multi-district irrigation projects sanctioned under Jananidhi I & II. During the year 2023-24, 49 projects under RIDF have been sanctioned in the district. Of the total no. of projects, 53% was for rural connectivity, 27% for irrigation and 20 % for social sector projects.

5.1.2 Infrastructure and linkage support available, planned and gaps

Assured irrigation facility, road connectivity and power supply for all villages with uninterrupted supply of good quality power to the remotest of villages are some of the very important infrastructure requirements which would help in augmenting the credit flow in the district. Expeditionary implementation of all ongoing project under RIDF and timely completion of the project within the stipulated project completion period, to prevent time & cost overrun. Banks may extend credit in areas where infrastructure such as irrigation are developed.

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

Around 41 Drinking water projects have been sanctioned under RIDF in the district under Social Sector. These projects are aimed at providing clean & healthy tap drinking water at door step of the targeted population.

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 Primary sector lending norms. With increased focus on human development and for attainment of Millennium Development Goals, the social sectors viz., education, health, sanitation etc. have gained greater focus in the overall development process. The ground level credit flow for Social Infrastructure sector during the last 03 years is Rs 0.51 Crore, ₹1.78 Crore & ₹ 52 Crore respectively.

5.2.2 Infrastructure and linkage support available, planned and gaps

- Berhampur town is well linked by road & rail to various trade centres of Andhra Pradesh, Tamil Nadu, Maharashtra, West Bengal and various important towns of Odisha.
- The district has one medical college, two Pharmacy training schools, a number of engineering colleges, Engineering Schools and Industrial training schools and Women Polytechnic, which groom technical experts.
- M/s Tata Steel Pvt. Ltd is setting up steel based industry near Chhatrapur, which is likely to create ancillary industries & generate employment opportunities.
- Under RIDF a good number of Roads, bridge projects & drinking water projects have been completed which will generate additional employment avenues.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

In the District, major thrust under renewable energy sector is on use of solarized pumpsets and solar panel based energy generation at household level. Some of the major ongoing subsidy schemes are Grid Connected Rooftop Solar Subsidy, PM-KUSUM, Biogas Programme Subsidy, Biomass Programme Subsidy, Waste to Energy Programme Subsidy mostly implemented by MNRE, GoI. The ground level credit flow for Renewable energy sector during the last 02 years is ₹0.34 Crore & ₹0.37 Crore respectively.

5.3.2 Infrastructure and linkage support available, planned and gaps

1. Availability of Infrastructure: OREDA functions as nodal agency at district level. One District Level Advisory Committee on Renewable Energy has also been set up under the chairmanship of the District Collector to look after the development of the sector. The district has taken a decision to adopt dairy farming as one of major activities in the district and alongside the farming, biogas plants will be promoted. For sales and services of Solar pumping system in the district, one dealer approved by MNRE is available in Ganjam.
2. Critical gaps: Maintenance and post installation supervision/servicing/repairs by the agency/ government department is absent. Lack of awareness about existing schemes, financial benefits, long term savings and environmental benefits among rural population on use of solar devices and also among the bankers about the need for financing such activities.

Chapter 6

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	997	2307.929100	1815.9088
B	Ongoing tranches	499	1377.858300	1652.1313
	Total (A + B)	1496	3685.787400	3468.0401

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	1116	1992.648600	1827.8818
B	Rural roads & bridges	333	1602.311700	1565.5929
C	Social Sector	41	19.897000	24.455
	Total (A + B + C)	1490	3614.857300	3417.9297

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	4382	Irrigation potential	ha	519387
B	Rural roads	352	Road length	km	1697
C	Bridges	352	Bridge Length	m	9572

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social Sector Drinking Water Projects	41	Targeted Population will get clean and safe drinking water	Population	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
7	0	0	0	0	0

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG-Bank Linkage Programme (BLP) helped extensively to empower the poor, especially rural women, through providing savings and credit windows from banks. The bank led SHG-BLP, pioneered by NABARD has expanded from a small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world today, with an outreach spanning more than 12 crore rural households. NABARD has been constantly guiding the movement with policies, systems and procedures and designing of credit plus products that cater to the aspirations and requirements of the poorest, especially the women members of such households. NABARD has supported the SHG development through the following major initiatives:-

- Promotional grant assistance to Self Help Promoting Institutions (SHPIs) and Joint Liability Group Promoting Institutions (JLGPI).
- Skill upgradation and livelihood promotion of SHG members through Enterprise Development Programmes.
- Capacity building of SHG leaders through intensive workshops and grassroots level training programmes.
- Supporting Marketing Interventions for the products of SHG members by providing them free Marketing platform in Exhibitions/Melas/Fairs organised at Regional and National level.
- The Govt. of Odisha has launched BALARAM scheme to facilitate provision of bank credit to landless agriculturists on social collateral. This initiative would enhance the credit flow to JLGs in the district. Ganjam performed well under BALRAM since last 2 years.

6.2 Infrastructure and linkage support available, planned and gaps

Ganjam district is in the forefront of SHG-BLP program in the State. Odisha Livelihood Mission and Mission Shakti are working for promotion of SHGs and credit linkage with banks. As on March 2024, there are approx. 41631 SHGs existing in the district, of which 35141 NRLM compliant SHGs were credit linked. The entire banking network with 441 bank branches and 418 PACS are helping in the microfinance movement by bringing these groups into the formal banking fold. Under NRLM and Mission Shakti, it is encouraged to have GP, block level federations of SHGs.

As the district has a sizeable number of small & marginal farmers, NABARD has initiated steps for promotion and linkage of JLGs in the district with the help of the branches of Cooperative bank, Commercial banks & RRB. With a view to achieve inclusive growth by bringing the poorer section of the society into banking fold, a number of training programs for the officials of Commercial Banks, Cooperative Banks and RRB were organised to sensitise them on the need to take up JLG lending. The Cooperative Banks (BCCB and ACCB) have financed 80 percent of the total number of JLGs financed in the district during 2022-23 & 2023-24. During 2024-25, there is a target to form & credit link 7075 JLGs.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Banks have to make efforts for covering all farmers under KCC scheme. All banks operating in the district should focus on issuing KCC/ATM enabled Rupay KCC to all eligible farmers adequately covering provision of 10% for household consumption & post-harvest expenses, 20% for maintenance/repair of farm assets and also insurance cost in addition to the Scale of Finance.
- 2 RBI has raised the limit for collateral free agriculture loans from the existing level of ₹1.00 lakh to ₹1.60 lakh. Accordingly, all banks to extend the facility to all the eligible farmer[₹]
- 3 Farmers should be encouraged for organic farming which would help them in reducing the input cost.
- 4 Farmers should also be motivated to diversify their crops and include cash crops. Oilseeds, pulses and millets marketing procurement centres may be started by State Government.
- 5 Upgradation of PACS/LAMPS into Multi-Service Centres (MSC) for meeting the various requirement of farmer[₹]
- 6 Covering the Oral Lessees / Tenant Farmers / Share Croppers by the banks Joint Liability Group (JLG) mode under BALARAM scheme of the State Government.
- 7 Farmer service centres can also be established at GP level to provide soil testing facilities, soil health cards, farm machineries, quality inputs, extension services, etc.
- 8 Strengthen the tie-up arrangements with banks, insurance companies and other agricultural input suppliers and agricultural produce buyer[₹]
- 9 Support Seed Village Programme for availability of Quality seeds at farmers' doorstep leading to better SRR would bring in definite impact on improving production and productivity.

Ganjam, PLP 2025-26

2. Water Resources

- 1 Creating awareness among farmers to adopt cropping pattern with less water consuming and high value crops and creation of individual irrigation sources.
- 2 Adoption of a strategic expansion plan for use of sprinkler & drip irrigation among farmers
- 3 Reduce time lag in energisation of irrigation units and erratic power supply, which impede grounding of irrigation schemes.
- 4 Efforts to popularize the use of sprinkler & drip irrigation among farmers
- 5 Implementation of Saurajalanidhi for energization of pump sets.
- 6 Retrieval of the waterlogged area by renovation of major drains and lateral drains, dredging of outfall points at regular intervals.
- 7 Banks may extend credit facilities for taking up water management activities like creation of farm ponds, de-silting and renovation of dug wells, micro irrigation methods like drip and sprinkler irrigation systems.

3. Farm Mechanization

- 1 Promotion of Custom Hiring Centers through FPO/PACS can create a definite impact for the small & marginal farmers Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC, JLG, Farmers' Producers Organisations mode and also financing for replacement of agricultural implements.
- 2 Small farm implements suitable for vegetable crops may be supported under KCC.
- 3 Banks to explore financing of tractor servicing units.

Ganjam, PLP 2025-26

4. Plantation and Horticulture

- 1 Systematic training on scientific practices for the crops cultivated and demonstration of multi-tier or inter cropping systems would make Plantation and Horticulture highly remunerative.
- 2 State horticultural farms should be strengthened with sufficient infrastructure and also financial capital so as to meet the planting materials requirement of the district.
- 3 FPOs, SHGs and young entrepreneurs may be encouraged to set up private nurseries, as there is a growing demand for good quality planting materials.
- 4 Banks may finance cold storages and cold chambers to stabilize the supply chain which would be the critical factor for the development of the sector.
- 5 Organic farming and export of organically grown fruits and vegetables are good business proposition and banks may reach out to these farmers for their credit requirements.

5. Forestry/ Waste Land Development

- 1 Forest Department may create awareness in farmers, particularly from the tribal community and from areas surrounding forests, for taking up Forestry as an alternative livelihood option for long term sustainability.
- 2 Unused Govt. land of small area may be leased to SHGs/Producer groups and corporates for undertaking large-scale farm forestry activity with contractual arrangements.

6. Animal Husbandry - Dairy

- 1 Farmer Producer Organizations may be formed on the lines of milk cooperatives for aggregation and marketing.
- 2 Establishment of milk route along with supporting infrastructure like chilling unit/plant for farmers in non-traditional areas would encourage adoption of dairy activities.

Ganjam, PLP 2025-26

- 3 Banks may extend KCC for meeting the working capital requirement of farmers taking up Animal Husbandry and Fisheries.
- 4 Deficiency of feed and fodder results in low productivity. Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system.

7. Animal Husbandry – Poultry

- 1 Poultry producers' cooperative society should be developed at village level through SHGs and the marketing should be done through OPOLOFED. Eggs produced in the district are to be supplied to the Mid-Day Meal Programme operating in the schools of the district.
- 2 Cultivation of maize, the major ingredient in poultry feed, may be encouraged.
- 3 Training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.
- 4 There is a good scope for promoting poultry activity as part of integrated farming system by the farmers as there is a huge demand for traditional breed birds for meat purposes in the district.
- 5 Marketing facilities for traditional breed birds may be made available by OPOLFED.
- 6 Training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Steps may be taken for popularising breeding of indigenous goats with improved variety which will result in improving higher production.
- 2 Stall feeding of goats needs to be popularised as grazing land is shrinking. There is demand for setting up of goat rearing units of size 20+1 and 40+2, especially among small and marginal farmers and other poor sections of the society.
- 3 A cold storage plant is proposed with a capacity for storing at least 100 MT of meat in the district to supply continuous meat to nearby big markets like Berhampur & Bhanjanagar.

9. Fisheries

- 1 There is an urgent need for supply of quality seeds, feeds and support services in addition to insurance cover for fishery.

Ganjam, PLP 2025-26

- 2 Under various promotional initiatives, young entrepreneurs may be motivated to take up fish farming under new technology like Bio flock based farming, RSA and integrated fish farming. Fish vending and establishment hygienic fish kiosks may also be promoted in private sector.
- 3 There is the need for desilting of public water bodies for leasing out to SHGs, FPOs for fishery.
- 4 Infrastructure for promotion of cluster based brackish water farming and in marine landing sites.

10. Construction of Storage and Marketing Infrastructure

- 1 Small scientific storage godowns of 100 to 1000 MT should be constructed at each of the revenue villages or Panchayats.
- 2 Negotiable warehouse receipt system may be encouraged, as this will reduce distress sale immediately after harvest.
- 3 LAMPCS in the district do not have storage facilities. They should be motivated to construct godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.

11. Land Development, Soil Conservation and Watershed Development

- 1 Banks may finance biofertilizer and bio-pesticide production units, vermi-composting units, coir pith composting units etc. through credit linked subsidy schemes.
- 2 Farmers are to be trained in various land development and dry land farming techniques.
- 3 Banks need to propagate and popularize subsidy scheme for establishment of soil testing labs under National Project on Organic Farming (NPOF).
- 4 An effective extension machinery is required to demonstrate various land development activities.

12. Agriculture Infrastructure: Others

- 1 FPOs, JLGs and SHGs may be encouraged for taking up certified seed production which would fetch better income as well as help in meeting the demand for quality seeds locally.
- 2 Agri-entrepreneurs may be encouraged to invest in tissue culture for supplying quality seedlings.
- 3 Bio fertilizer and pesticide units may be financed by banks under subsidy schemes.

Ganjam, PLP 2025-26**13. Food and Agro. Processing**

- 1 Banks may be encouraged for financing processing units with the benefit of PM-FME scheme and AIF convergence.
- 2 Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district.
- 3 Processing units relating to paddy, pulses, groundnut, mango, cashew and also meat shall be promoted.

14. Agri. Ancillary Activities: Others

- 1 There is no reporting system on financing by MFIs in the district. There is an urgent need to monitor the credit flow by MFIs at district level. A proper system of reporting and review needs to be established to monitor/guide financing by MFIs under 'Lead Bank Scheme'.
- 2 PACS may invest in creating required infrastructure and assets by availing Agriculture Infrastructure Fund to serve as MSCs.
- 3 Banks may explore all avenues to finance eligible candidates under ACABC scheme.

15. Micro, Small and Medium Enterprises (MSME)

- 1 DIC needs to identify activity-specific clusters for focused attention and specific interventions. Cluster approach may be followed for lending to MSE sector
- 2 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.
- 3 Popularizing CGTMSE scheme among banks, to de-risk the banks on MSE portfolio would facilitate enhanced flow of credit to this sector.
- 4 Training programmes on processing technology, quality control, and accounting, pricing and marketing support are necessary for village industries.
- 5 Work sheds/Common Service Centres for a craft villages (Shilpi Gram) are essential.
- 6 Rural electrification and road connectivity to be given priority so that more entrepreneurs can be attracted to micro and small enterprises.
- 7 Skill development training programmes for cashew processing may be taken up on priority considering the tremendous scope for growth and potential for replication.
- 8 Extensive awareness creation on export potential to be undertaken through holding various seminars, workshop in coordination with CII, Chamber of Commerce, APEDA.

Ganjam, PLP 2025-26

16. Export Credit

- 1 Extensive awareness creation on export potential to be undertaken through holding various seminars, workshop in coordination with CII, Chamber of Commerce, APEDA.
- 2 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 3 Freezer units may be established to store Shrimp and Prawn and other marine products.
- 4 Potential exporters to be given exposure on quality standards and specifications.

17. Education

- 1 There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through colleges.
- 2 There is need for customisation of loan products to suit the requirements of wider spectrum of students, accommodating various courses and skilling, and not limiting to only the premier institutes.

18. Housing

- 1 Updation of land record and land title.
- 2 Banks need to adopt a flexible approach meeting the housing needs in rural areas both for construction of new houses and renovation purpose.
- 3 Flexible & online mechanism for mortgage creation by banks.

19. Social Infrastructure

- 1 Banks may fund for setting up of schools, health care facilities and basic household needs of sanitation & drinking water facilities which are viable on Build, lease, operate, transfer (BLOT) model.
- 2 Participation of women SHGs, in water supply schemes or management of water plants may be helpful for successful management.

20. Renewable Energy

- 1 Awareness may be created on use of solar devices, existing schemes, benefits, long term savings and environmental benefits among rural population and also among the banks.

- 2 Solar pumps for irrigation purpose may be promoted extensively.
- 3 DRDA and OREDA may conduct awareness camps and provide post installation / repairing services.

21. Informal Credit Delivery System

- 1 Revive dormant /defunct SHGs & make them NRLM compliant
- 2 Matured members of SHG may be provided training and capacity building for taking them to the next level i.e. livelihood activities setting micro /small enterprises.
- 3 Enrolment of all SHG members under social security schemes such as PMSBY, PMJJBY, etc. to mitigate unforeseen risks.
- 4 Financing of tenant farmers/oral lessees/share croppers on saturation mode through JLG / BALARAM scheme.
- 5 Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises.
- 6 Services of OLM/ Mission Shakti appointed Cluster Level Facilitators, Panchayat Level Facilitator, Community Bank Coordinators, etc. may be taken for follow up and Credit counselling to SHG members.
- 7 OLM, Mission Shakti & ORMAS to work together for developing SHGs as SME through proper skill building & marketing support.

Chapter 8

Status and prospects of Cooperatives

1. Background

a. A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. 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.
2. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far, ...PACS have started providing CSC services to rural citizens in the district which will also increase the income of these PACS.
3. 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.
4. Odisha has a three tier Short Term Co-operative Credit Structure (STCCS) with the Odisha State Co-operative Bank Ltd. at the top, 17 Central Co-operative Banks in the middle and 2710 primary societies at the village level.
5. The long term Co-operative Credit structure represented by Orissa State Co-operative Agriculture and Rural Development (OSCARD) Bank at State Level and CARD Bank at district level. The state has Urban Co-operative Banks and one State Co-operative Union. The MARKFED at the apex level and 51 Regional Marketing Societies (RMSC) are mostly engaged in distribution of fertilizer.
6. STCCS plays a very important role in the State as it accounts for about 60% of the total crop loans disbursed in the State. Out of 2710 PACS affiliated to the CCBs, 50% are operating in profits. As per the audited figures of 31 March 2022, all the CCBs in the state have earned profits and are maintaining CRAR above 9%. GNPA and NNPA of CCBs ranged between 3.9% – 12.3% and 0% – 6.5%.

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 80% of crop loans disbursed in the district. The 2 DCCBs in the district are profit making. The long term cooperative credit structure is non-operational. There is 1 Urban Cooperative Bank and is in profit.
2. The number of PACS in the district is 418 out of which all have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). 2 number of PACS are defunct / non-functional.
3. 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).
4. There are 191 non credit cooperative societies in the district comprising of 100 Dairy & Fishery Societies, 4 consumer societies, 6 housing societies, 25 weaver societies, 2 each marketing, agro processing & labour societies, 12 industrial societies, 1 sugar society & 37 other societies.
5. The DRCS Office, Ganjam is the nodal office in the district for taking care of all issues related to Co-operatives and is operating in Berhampur Chatrapur and Bhanjanagar divisions through 3 ARCS offices.

6. Potential for formation of cooperatives

1. 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.
2. The number of Gram Panchayats (GP) in the district is 503 Number of GPs covered by existing PACS is 495
Number of new MPACS which can be formed in underserved GPs is 17. Number of dormant or defunct PACS in the district is 2
Target for liquidation of Dormant/Defunct PACS is 2.
3. There is fair potential for cooperative activity in the Dairy and Fishery sector. The distribution of agriculture co-operative societies is mostly uniform in all 22 blocks, however, distribution of Dairy, Fishery and other co-operative society is not uniform in many of the blocks. 15 blocks do not have any Dairy Co-op. society, whereas 5 blocks do not have any Fishery Co-op. Society.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. N o.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collabor at ion/ Conver genc e etc.	No. of bene fi ciari es	Likely impact/ Outcome
1	Watershed Develop men t	Kandhunde vi WDF Project (FIP Phase)	Jagannat hp rasad Block	Grant support for soil& water conservation actities, livelihood&capacity building support	No	450	The Project will lead to improvement in ground water table, soil & water conservation for agriculture activity along with livelihood improvement
2	Watershed Develop men t	Goudakh ola WDF Project (FIP Phase)	Jagannat hp rasad Block	Grant support for soil& water conservation actities, livelihood&capacity building support	No	550	The Project will lead to improvement in ground water table, soil & water conservation for agriculture activity along with livelihood improvement
3	Watershed Develop men t	Ganianala WDF Project (CBP Phase)	Digapaha ha ndi Block	Grant support for soil& water conservation actities, livelihood&capacity building support	No	100	The Project will lead to improvement in ground water table, soil & water conservation for agriculture activity along with livelihood improvement
4	Tribal Develop men t	Soroda WADI Project	Sor oda Bloc k	Grant Support for Horticulture activity, soil& water conservation activities, capacity building & livelihood component	No	500	The Project will lead to improvement in income genration through horticulture produce& intercrop selling, soil & water conservation for agriculture activity along with livelihood improvement
5	Tribal Develop men t	WADI Project	Jagannat hp rasad Block	Grant Support for Horticulture activity, soil& water conservation activities, capacity building & livelihood component	No	500	The Project pperiod is over and FPO is looking after marleting of produce
6	Collectivi sation	FPO Projects (9 Nos)	Jagganta hp rasad, Belagunt ha , Digapaha nd i & Purusott am pur Blocks	Grant Support for FPO establishment, FPO expenses, BDA Assistance & marketing support	No	4700	These Projects will lead to better income genration for farmer by getting best proce for their produce through these FPOs. These FPOs are also helping in input supply & extension services to these farmers
7	Promotio na l Activity	Rural Mart	Bhanjana ga r Block	Grant Support for setting up & maintenance of Rural Mart expesnes for a period of 3 years	No	30	The Mart has provded better marketing support to the trained SHG members

8	Infrastru c ture Develop men t	Rural Haat	Digapaha ha ndi Block	Grant Support for setting up of Rural Haat	No	150	The Hart has been designed to provide better market place to the farmers in the project area to sell their produce
9	Infrastru c ture Develop men t	RIPF Milk ATM Project	Hinjilicat u Block	Grant Support for setting up of Milk ATM by Ganjam Milk Union	No	500	People in the block will get clean milk and farmer will get better price for milk
10	Promotio na l Activity	FSPF Dairy Developmen t Programme	Multip le Blocks	Grant Support to BAIF to facilitate improvement in milk production in district through quality cattle induction	No	500	The targeted farmers will get good quality CBJ cattle and all necessary techncial support from BAIF for quality livestock rearing. GLC flow will also improve in this sector.
11	Skill Traini ng	NABSKILL Appa rel Traini ng	Sherga rh Block	Grant Support for training of 40 beneficiaries for 60 days on advance machine training for stiching & dress designing	District Admisntr at ion Provided Indrastru c ture & ORMAS provide d marketi ng support	40	The trainees are earning avg ₹4000/- to ₹7000/- per month from this activity
12	Skill Traini ng	NABSKILL Compuer Peripheral & Field Technician Training	Sherga rh Block	Grant Support for training of 60 beneficiaries for 60 days on computer peripheral repair, harware repair	No	60	The trainees will be placed in good companies & willl also do self employment to have income in the range of ₹5000/- to ₹15000/- per month
13	Skill Traini ng	NABSKILL Pharm acy Assista nt Traini ng	Rangeilu nd a Block	Grant Support for training of 30 beneficiaries for 55 days on pharmacy skill development	No	30	On completion the trainees will be placed in pharmacy stores and will have good income
14	Women Empowe rmen t	MEDP Training on Apparel Designing	Hinjilicat u Block	Grant Support for training of 40 beneficiaries for 30 days on advance machine training for stiching & dress designing	District Admisntr at ion Provided Indrastru c ture & ORMAS provide d marketi ng support	40	The trainees are earning avg ₹3000/- to ₹5000/- per month from this activity
15	Women Empowe rmen t	MEDP training on Coir Craft	Jagannat hp rasad Block	Grant Support for training of 30 beneficiaries for 15 days on Coir Craft Skill building	No	30	The beneficiaries are earning upto ₹3000/- per month

Ganjam, PLP 2025-26

16	Promotional Activity	FSPF Project on Commercial lac Cultivation	Hinjilicut Block	Grant Support for Lac Cultivation	No	25	Some of the farmers are earning upto ₹50000/- in a season
17	Financial Inclusion	CFL Support to Union bank for 7 CFLs	21 Blocks of district	Grant Support for CPAEX & OPEX of CFL	No	25000	People in rural area are getting awareness on various financial products, tools, Bank & State Govt schemes through CFL programmes

Success Stories

Success Story 1: Women Empowerment through dress stitching & designing



1. Scheme :	MEDP
2. Project Implementing Agency :	BISMAYA
3. Duration of the project :	15 Days
4. Beneficiary :	SHG Women Beneficiaries
No. of beneficiaries :	30
Community :	Maa Shakati Producer Group
State :	Odisha
District :	Ganjam
Block :	Hinjilicut
Village :	Hinjilicut

1.1 Support provided

- Grant support from NABARD for Skill building of women beneficiaries provided
- District Administration Ganjam provided the infrastructure and ORMAS provided the marketing support

Ganjam, PLP 2025-26

- The training for cutting and stitching of school and anganwadi uniforms was provided to meet the huge requirement of district administration as well as immediate income generation scope for the SHG/PG members

1.2 Pre-implementation status

- Prior to the programme the women members were not skilled enough to do tailoring in the industry level machine to meet the work order
- They were earning very meagre income from stitching of dresses at home in normal machine as per requirement
- The time and human resource utilization was not efficient

1.3 Challenges faced

- Considering the requirement of skill development for apparel design and development 15 days training duration was on a slightly lower side however the trainees shown immense interest in the training and ready to learn at any cost.
- Hence with support from the trainees the programme was continued upto 30 days to provide them the minimum skill and confidence to take up the work order for expanding their business.

1.4 Impact

- They are stitching the anganwadi and school uniforms as per the work order given to them and also delivering the dresses to the respective institutions. In the beginning on an avg. a member is earning upto ₹4500/- per month which will likely to increase in future.

Success Story 2: Skill Development Programme on Advanced Apparel Designing & Sticking



1. Scheme : NABSKILL-SDP Programme

2. Project Implementing Agency : BISMAYA

3. Duration of the project : 60 Days

4. Beneficiary :

No. of beneficiaries: 40

Community : Producer Group

State : Odisha

District : Ganjam

Block : Sheragada

Village : Mahupadar

2.1 Support provided

- Grant support from NABARD for Skill building of women beneficiaries provided & their settlement
- District Administration Ganjam provided the infrastructure and ORMAS provided the marketing support & settlement of trainees through wage payment
- The training for cutting and stitching of school and anganwadi uniforms was provided to meet the huge requirement of district administration as well as immediate income generation scope for the SHG/PG members

2.2 Pre-implementation status

Ganjam, PLP 2025-26

- Prior to the programme the women members were not skilled enough to do tailoring in the industry level machine to meet the work order
- They were earning very meagre income from stitching of dresses at house in normal machine as per requirement
- The time and human resource utilization was not efficient

2.3 Challenges faced

- Considering the requirement of skill development for apparel design and development the skill level of all trainees were not at par in the beginning to run the automatic sewing machines
- Since they were moving up and down almost 15 to 20 km daily they were forced to work extra hours to learn the skill

2.4 Impact

- They are stitching the anganwadi ITI & school uniforms as per the work order given to them and also delivering the dresses to the respective institutions. In the beginning on an avg. a member is earning upto ₹5000/-to ₹7000/- per month which will likely to increase in future.

Success Story 3: Success through Coir



1. Scheme : LEDP Training programme
2. Project Implementing Agency : BMASS
3. Duration of the project : 15 Days
4. Beneficiary :

No. of beneficiaries:

Community : Maa Biraja SHG

State : Odisha

District : Ganjam

Block : Jagannathprasad

Village : Gandadhara Nada ChoparaSarakumpan and Gochababdi

3.1 Support provided

- Grant support for 15 days skill upgradation trainin on Coir Craft for preparation of soft toys & decorative items were provided
- They also got the skill for calculating budgeting and cost analysis of the produces & financial literacy.
- After the programme 04 SHGs like Maa Biraja Maa Mangala Kanya Kumari Maa Laxmi availed credit linkages from Bank. 05 Members directly linked through SBI and Indian Bank of Jagannath for startup their individually enterprise.
- Further they are provided marketing support through Rural Mart at Bhanjanagar to market their produce on daily basis

3.2 Pre-implementation status

Ganjam, PLP 2025-26

- Though the members were interested however they were not skilled enough to take up this activity

3.3 Challenges faced

- Comparative price specially on door mat which was available in local market
- Quality packaging for handicraft items
- Pricing of handicraft items compared to plastic items
- Round the year selling on sustainable basis

3.4 Impact

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

b. ICAR Institutions: ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched "Amrit Catla" a genetically

improved variety of Catla to enhance fish seed quality for India's growing fish farming community.

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

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

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

1. "Ground water recharge and solar micro irrigation to ensure food security and enhance resilience in vulnerable tribal areas at Odisha" at Subarnapur Boudh Sambalpur Bolangir Bargarh Kandhamal Gajapati Kalahandi Nuapada Malkangiri Koraput Kheonjhar Rayagada Mayurbhanj Nabrangpur. This project is implemented under cofunding 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 governments to implement climate change initiatives by introducing policies promoting sustainable practices and enhancing community resilience through various programs and collaborations. Some Odisha focused interventions are:

1. Govt. of India launched Amrit Dharohar initiative in 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 The district has a long coastline of 40 km which is prone to natural disaster like cyclone many a times during the year. Besides 7 blocks of the district which are adjacent to the hilly region of Gajapati Kandhamal & Nayagarh district are also in water shadow area and receive irregular rainfall during the year. These blocks are most potential blocks for taking up watershed activities in the district. The district agriculture economy is mostly dependent on paddy cultivation which is water intensive and also rainfall dependent. That's why Agriculture Department is focussing on Crop Diversification both in Kharif and Rabi as a climate resilience measure.
 - 3.2 Any specific Climate Change initiative in the District by
 - a) The Enhancing Climate Resilience of India's Coastal Communities (ECRICC) project being implemented by the Ministry of Environment Forest and Climate Change (MoEFCC) Government of India (GoI) in Chilika and Bahuda Region of the district under Green Climate Fund (GCF) funding aims to enhance the resilience of the lives and livelihoods of the most vulnerable populations particularly women in the coastal areas of district to climate change and extreme events using an ecosystem-centred and community-based approach. The Project is being looked after by District Forest Department in convergence with other department support.
 - b) International Crops Research Institute for Semi-Arid Tropics (ICRISAT) is promoting climate resilience dry land agri farming practices through 50 hectares of Sesame cultivation through NABARD supported Ghumusar FPO in Jagannathprasad block of the district.
 - c) Under OIIPCRA CDP-MLIP Programme State Govt. is building climate resilience agriculture practices by focussing on crop diversification to non paddy crops collectivisation & marketing of produce through FPO. Similarly under Shree Anna Yojana Agriculture Dept. is promoting millet cultivation in upland areas of 7 blocks as a climate adaptation measure.
 - d) Under Watershed activities supported under WDF of NABARD Soil and water conservation activities in approx.1600 Ha of land is ongoing as climate resilience activities and farmers are provided capacity building to promote cultivation of pulses oilseed and vegetables in these treated area.
 - e) KVK Swaminathan Foundation Agriculture Department are also jointly working under Foreign Funding as a part of Ganjam Climate Resilience Project with capacity building of farmers through ICT bases training plant clinic and better extension practices to promote climate resilient agriculture farming in the district.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 3 Products of the district i.e. Ganjam Kewda Flower Kewda Rooh & Berhampur Patta Saree (Phoda Kumbha design) & Joda have already received the GI tag. The Kewda flower is being mostly found in the costal areas of Rangeilunda Chatrapur Chikiti and Ganjam blocks of the district. The flowers are being processed in local distillation units to produce Kewda Rooh Kewda Atar and Kewda water for various uses which are then routed to various fragrance and pan masala industries. The 3 Silk weaving societies are meeting the weaving requirement of Baerhampur Patta Saree however the market is mostly local and has not got much digital marketing support or new design support like other silk saree resulting into very less remuneration for weaver. The brass metal fish in Belaguntha block of Ganjam unique to the place has got similar GI potential and proposal for getting GI support for this has been placed with the GI Registry by Odisha State Co-operative Handicrafts Corporation Limited.

Annexure 1
District-Ganjam

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Phy	Aska	Beguniapada	Bellaguntha
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	882	494	432
					BL	441.00	247.00	216.00
2	Cotton/ Kapaas_Irrigated	100	Acre	37000	Phy	94		12
					BL	34.78		4.44
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	14000	Phy	1411	2313	2918
					BL	197.54	323.82	408.52
4	Fodder__	100	Acre	40000	Phy	210	242	222
					BL	84.00	96.80	88.80
5	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	40		52
					BL	40.00		52.00
6	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	734	1853	1369
					BL	234.88	592.96	438.08
7	Maize/ Makka_Irrigated	100	Acre	37000	Phy	3566	3062	4841
					BL	1319.42	1132.94	1791.17

Bhanjanagar	Buguda	Chatrapur	Chikiti	Dharakote	Digapahandi	Ganjam	Hinjilicut	Jagannathpur a sad
882	393	1327	803	598	949	339	1347	427
441.00	196.50	663.50	401.50	299.00	474.50	169.50	673.50	213.50
62	62			49	662	25		292
22.94	22.94			18.13	244.94	9.25		108.04
5137	3136	1077	1819	2718	776	1426	563	4028
719.18	439.04	150.78	254.66	380.52	108.64	199.64	78.82	563.92
235	222		222	148			168	235
94.00	88.80		88.80	59.20			67.20	94.00
40	104			67	12			141
40.00	104.00			67.00	12.00			141.00
1391	1381	1794	1018	887	1023	813	801	944
445.12	441.92	574.08	325.76	283.84	327.36	260.16	256.32	302.08
7339	7250	457	1772	3778	1581	5458	633	8804
2715.43	2682.50	169.09	655.64	1397.86	584.97	2019.46	234.21	3257.48

Kabisuryana g ar	Khallikote	Kukudakhana di	Patrapur	Polosara	Purushottama p ur	Rangailunda	Sanakhemunda di	Sheragada	Surada	District Total
489	474	628	494	341	1564	638	687	922	734	15844
244.50	237.00	314.00	247.00	170.50	782.00	319.00	343.50	461.00	367.00	7922.00
	99	84	1250		119		1369	1013	724	5916
	36.63	31.08	462.50		44.03		506.53	374.81	267.88	2188.92
2343	4653	768	7042	3143	1945	927	5567	1211	2718	57639
328.02	651.42	107.52	985.88	440.02	272.30	129.78	779.38	169.54	380.52	8069.46
235	210	242	222	235	222	161			224	3655
94.00	84.00	96.80	88.80	94.00	88.80	64.40			89.60	1462.00
								25	38	519
								25.00	38.00	519.00
1043	1838	106	2216	2100	2271	556	2338	786	942	28204
333.76	588.16	33.92	709.12	672.00	726.72	177.92	748.16	251.52	301.44	9025.28
1799	5100	964	3647	3375	1611	786	2081	2021	4544	74469
665.63	1887.00	356.68	1349.39	1248.75	596.07	290.82	769.97	747.77	1681.28	27553.53

Ganjam, PLP 2025-26

8	Mungbean/ Mung/ Moong/ Green Gram_ Unirrigated/ Rainfed	100	Acre	16500	Phy	5646	8461	4616
					BL	931.59	1396.07	761.64
9	Onion/ Piyaz/ Kanda__	100	Acre	45000	Phy	124	124	124
					BL	55.80	55.80	55.80
10	Other Vegetables__	100	Acre	35000	Phy	11210	4151	7218
					BL	3923.50	1452.85	2526.30
11	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	16457	21732	16385
					BL	6582.80	8692.80	6554.00
12	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	124	124	124
					BL	45.88	45.88	45.88
13	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy	210	408	10
					BL	147.00	285.60	7.00
					Phy	200	82	136

14	Sunflower/Surajmukhi_Unirrigated/ Rainfed	100	Acre	25000	BL	50.00	20.50	34.00
15	Turmeric/ Haldi_Irrigated	100	Acre	9000 0	Phy BL	12 10.80		62 55.80
						14098.99	14343.02	13039.43
	Post-harvest/HH Consumption (10%)					1409.9	1434.3	1303.94
	Repairs & maintenance of farm assets (20%)					2819.8	2868.6	2607.89
	Sub Total					18328.69	18645.92	16951.26

6133	5172	8105	5280	5436	11114	4776	7769	7245
1011.95	853.38	1337.33	871.20	896.94	1833.81	788.04	1281.89	1195.43
124	74	82	49	124		74	124	124
55.80	33.30	36.90	22.05	55.80		33.30	55.80	55.80
11393	15814	14521	6239	16155	8458	7684	8191	11786
3987.55	5534.90	5082.35	2183.65	5654.25	2960.30	2689.40	2866.85	4125.10
16429	17401	16889	19014	13358	34317	8191	20912	19123
6571.60	6960.40	6755.60	7605.60	5343.20	13726.80	3276.40	8364.80	7649.20
124	74	82	49	124		74	124	124
45.88	27.38	30.34	18.13	45.88		27.38	45.88	45.88
57	2			54	2		10	42
39.90	1.40			37.80	1.40		7.00	29.40
124	91	99	111	25	12	42	141	299
31.00	22.75	24.75	27.75	6.25	3.00	10.50	35.25	74.75
52	62			37	12			111
46.80	55.80			33.30	10.80			99.90
16268.15	17465.01	14824.72	12454.74	14578.97	20288.52	9483.03	13967.52	17955.48
1626.82	1746.5	1482.47	1245.47	1457.9	2028.85	948.3	1396.75	1795.55
3253.63	3493	2964.94	2490.95	2915.79	4057.7	1896.61	2793.5	3591.1
21148.6	22704.51	19272.13	16191.16	18952.66	26375.07	12327.94	18157.77	23342.13

Ganjam, PLP 2025-26

6121	7391	9889	5676	8008	6289	5233	8317	5775	7203	149555
1009.97	1219.52	1631.69	936.54	1321.32	1037.69	863.45	1372.31	952.88	1188.50	24693.14
124	148		49	124	124	74	74	124	120	2108
55.80	66.60		22.05	55.80	55.80	33.30	33.30	55.80	54.00	948.60
2421	5322	6501	5248	3194	12868	8042	7837	8972	15140	198365
847.35	1862.70	2275.35	1836.80	1117.90	4503.80	2814.70	2742.95	3140.20	5299.00	69427.75
18666	1811	21873	19385	18856	22864	20897	23254	17087	16534	417735
7466.40	7244.40	8749.20	7754.00	7542.40	9145.60	8358.80	9301.60	6834.80	6613.60	167094.00
124	148		49	124	124	74	74	124	120	2108
45.88	54.76		18.13	45.88	45.88	27.38	27.38	45.88	44.40	779.96
32	5		15	12	20		17	114	13	1023
22.40	3.50		10.50	8.40	14.00		11.90	79.80	9.10	716.10
175	82	12	136	136	99	12	74	111	124	2323
43.75	20.50	3.00	34.00	34.00	24.75	3.00	18.50	27.75	31.00	580.75
								25	25	398
								22.50	22.50	358.20
11157.46	13956.19	13599.24	14454.71	12750.97	17337.44	13082.55	16655.48	13189.25	16387.82	321338.69
1115.75	1395.62	1359.92	1445.47	1275.1	1733.74	1308.26	1665.55	1318.93	1638.78	32133.87
2231.49	2791.24	2719.85	2890.94	2550.19	3467.49	2616.51	3331.1	2637.85	3277.56	64267.74
14504.7	18143.05	17679.01	18791.12	16576.26	22538.67	17007.32	21652.13	17146.03	21304.16	417740.3

Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF/Unit Cost (Rs)		Buguda	Dharakote	Jagannathprasaad
	A.2 Water Resources							
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	60	62	60
					BL	67.32	69.56	67.32
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	96	112	113
					BL	29.62	34.56	34.87
3	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	11	7	7
					BL	13.56	8.63	8.63
4	Drip Irrigation--1 ha/ 2.5 acre (Spacing 6 M X 6M)	85	ha	40000	Phy	18	14	65
					BL	6.12	4.76	22.10
5	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	32	32	35
					BL	44.28	44.28	48.43
6	Electric Pump Sets--Submersible 5.0 HP	85	No.	56100	Phy	122	102	116
					BL	58.18	48.64	55.31
7	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	7	7	7
					BL	14.41	14.41	14.41
8	Solar PV Pump Sets (AC)--1.5 HP Pumpset, 1800 WP	85	No.	323700	Phy	11	7	7
					BL	30.27	19.26	19.26
9	Sprinkler Irrigation -Micro-1 ha (Spacing 3 m x 3m)	85	ha	85398	Phy	9	9	11
					BL	6.53	6.53	7.98
10	Sprinkler Irrigation -Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy	23	16	14
					BL	21.16	14.72	12.88
11	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	69	53	63
					BL	77.42	59.47	70.69

Purushottam p ur	Surada	Beguniapad a	Chatrapur	Chikiti	Digapahandi	Aska	Bellaguntha	Polosara
70	60	60	62	60	60	60	58	62
78.54	67.32	67.32	69.56	67.32	67.32	67.32	65.08	69.56
113	96	113	96	113	96	104	104	113
34.87	29.62	34.87	29.62	34.87	29.62	32.09	32.09	34.87
14	9	11	11	9	11	14	11	11
17.26	11.09	13.56	13.56	11.09	13.56	17.26	13.56	13.56
21	19	30	18	16	25	44	44	39
7.14	6.46	10.20	6.12	5.44	8.50	14.96	14.96	13.26
35	35	32	32	30	32	35	32	32
48.43	48.43	44.28	44.28	41.51	44.28	48.43	44.28	44.28
125	112	110	120	115	115	130	120	112
59.61	53.41	52.45	57.22	54.84	54.84	61.99	57.22	53.41
9	9	7	7	7	9	9	11	9
18.52	18.52	14.41	14.41	14.41	18.52	18.52	22.64	18.52
14	9	11	11	9	11	12	9	11
38.52	24.76	30.27	30.27	24.76	30.27	33.02	24.76	30.27
11	11	19	9	9	9		18	11
7.98	7.98	13.79	6.53	6.53	6.53		13.07	7.98
23	14	14	21	23	21	28	21	23
21.16	12.88	12.88	19.32	21.16	19.32	25.76	19.32	21.16
56	56	46	65	62	62	69	70	56
62.83	62.83	51.61	72.93	69.56	69.56	77.42	78.54	62.83

Hinjilicut	Kabisuryana gar	Kukudakhana di	Patrapur	Rangailunda	Sanakhemundi	Bhanjanagara	Ganjam	Sheragada	Khallikote	District Total
70	62	70	63	62	60	60	62	60	62	1365
78.54	69.56	78.54	70.69	69.56	67.32	67.32	69.56	67.32	69.56	1531.51
113	90	131	113	113	120	113	96	110	131	2399
34.87	27.77	40.42	34.87	34.87	37.03	34.87	29.62	33.94	40.42	740.25
12	7	12	11	12	9	12	11	11	9	232
14.79	8.63	14.79	13.56	14.79	11.09	14.79	13.56	13.56	11.09	285.97
16	21	21	21	30	19	44	18	16	21	580
5.44	7.14	7.14	7.14	10.20	6.46	14.96	6.12	5.44	7.14	197.20
32	32	35	30	32	32	35	35	32	35	724
44.28	44.28	48.43	41.51	44.28	44.28	48.43	48.43	44.28	48.43	1001.82
128	158	122	113	122	126	122	114	136	102	2642
61.04	75.34	58.18	53.88	58.18	60.08	58.18	54.36	64.85	48.64	1259.85
7	9	9	9	9	9	7	7	9	9	182
14.41	18.52	18.52	18.52	18.52	18.52	14.41	14.41	18.52	18.52	374.57
12	11	12	11	12	11	12	11	12	11	237
33.02	30.27	33.02	30.27	33.02	30.27	33.02	30.27	33.02	30.27	652.14
	11		11	11	19	18		11	11	218
	7.98		7.98	7.98	13.79	13.07		7.98	7.98	158.19
23	19	12	16	25	14	21	14	16	14	415
21.16	17.48	11.04	14.72	23.00	12.88	19.32	12.88	14.72	12.88	381.80
63	44	56	56	62	49	69	65	49	49	1289
70.69	49.37	62.83	62.83	69.56	54.98	77.42	72.93	54.98	54.98	1446.26

12	Water Harvesting/ Recharge structure--15x15x3 m	85	No.	71000	Phy	7	7	5
	Sub Total				BL	4.22	4.22	3.02
						373.09	329.04	364.90
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganjam	Rangailunda	Buguda
	A.3 Farm Mechanisation							
1	Combine harvester-Self propelled belt type-Combined Harvester 55-60 Hp	85	No.	2042500	Phy	10	12	8
					BL	173.61	208.34	138.89
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy	11	9	8
					BL	4.77	3.90	3.47
3	Other machinery-Other Machinery & Equipments-Rice Flattening Machine	85	No.	171900	Phy	135	135	134
					BL	197.26	197.26	195.79
4	Other machinery-Other Machinery & Equipments-Rice Puffing Machine	85	No.	161000	Phy	123	123	122
					BL	168.33	168.33	166.96
5	Other machinery-Other Machinery & Equipments-Transplanter (Riding)	85	No.	1339300	Phy	50	55	45
					BL	569.20	626.12	512.28
6	Power Tiller- Power Tiller 14-15 Hp	85	No.	215000	Phy	105	100	100
					BL	191.89	182.75	182.75
7	Tractor-With Implements & Trailer- PTO 27-30 Hp Tractor	85	No.	800000	Phy	80	75	75
					BL	544.00	510.00	510.00
	Sub Total					1849.06	1896.70	1710.14

9	7	7	5	7	7	5	7	7	7	7	7	7
5.43	4.22	4.22	3.02	4.22	4.22	3.02	3.02	5.43	4.22	4.22	4.22	4.22
400.29	347.52	349.86	366.84	355.71	355.71	365.34	402.20	389.74	373.92			
Chatrapur	Jagannathpr a sad	Patrapur	Surada	Aska	Polosara	Beguniapad a	Bhanjanaga r	Digapahandi				
10	8	8	8	10	8	8	12	8				
173.61	138.89	138.89	138.89	173.61	138.89	138.89	208.34	138.89				
11	9	8	6	10	9	8	11	8				
4.77	3.90	3.47	2.60	4.34	3.90	3.47	4.77	3.47				
136	136	135	135	135	134	134	135	136				
198.72	198.72	197.26	197.26	197.26	195.79	195.79	197.26	198.72				
123	122	122	120	123	122	121	123	122				
168.33	166.96	166.96	164.22	168.33	166.96	165.59	168.33	166.96				
50	48	45	40	50	45	50	55	45				
569.20	546.43	512.28	455.36	569.20	512.28	569.20	626.12	512.28				
100	100	100	99	105	100	100	105	100				
182.75	182.75	182.75	180.92	191.89	182.75	182.75	191.89	182.75				
75	75	75	70	80	75	75	80	75				
510.00	510.00	510.00	476.00	544.00	510.00	510.00	544.00	510.00				
1807.38	1747.65	1711.61	1615.25	1848.63	1710.57	1765.69	1940.71	1713.07				

5	7	5	7	7	7	7	7	7	7	5	7	5	146
3.02	4.22	3.02	4.22	4.22	4.22	4.22	4.22	4.22	4.22	3.02	4.22	3.02	88.06
381.26	360.56	375.93	360.19	360.19	388.18	360.92	400.0	356.36	362.83	352.93	8117.62		
Hinjilicut	Kabisuryana gar	Kukudakhan di	Purushottam p ur	Sanakhemun di	Chikiti	Khallikote	Bellaguntha	Dharakote	Sheragada	District Total			
12	8	10	10	8	8	8	8	8	8	198			
208.34	138.89	173.61	173.61	138.89	138.89	138.89	138.89	138.89	138.89	3437.53			
10	8	11	8	7	8	11	8	8	8	195			
4.34	3.47	4.77	3.47	3.03	3.47	4.77	3.47	3.47	3.47	84.56			
134	135	136	136	134	135	136	136	134	136	2972			
195.79	197.26	198.72	198.72	195.79	197.26	198.72	198.72	195.79	198.72	4342.58			
122	122	123	124	122	122	122	122	122	122	2688			
166.96	166.96	168.33	169.69	166.96	166.96	166.96	166.96	166.96	166.96	3678.59			
55	45	50	55	45	45	45	50	45	48	1061			
626.12	512.28	569.20	626.12	512.28	512.28	512.28	569.20	512.28	546.43	12078.42			
105	100	105	105	100	100	104	100	100	100	2233			
191.89	182.75	191.89	191.89	182.75	182.75	190.06	182.75	182.75	182.75	4080.82			
80	75	80	80	75	75	80	75	75	75	1680			
544.00	510.00	544.00	544.00	510.00	510.00	544.00	510.00	510.00	510.00	11424.00			
1937.44	1711.61	1850.52	1907.50	1709.70	1711.61	1755.68	1768.62	1710.14	1747.22	39126.50			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhanjanagar	Digapahandi	Jagannathpur
	A.4 Plantation & Horticulture							
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	25	10	25
					BL	64.86	25.94	64.86
2	Climber perennials-Betelvine- Betelvine (Mitha Variety) 0.05 Ha	85	ha	139929	Phy	2	4	2
					BL	2.38	4.76	2.38
3	Floriculture-Cut Flowers-Hibiscus (Jaba) - 0.04 Ha	85	ha	18051	Phy	8	7	3
					BL	1.23	1.07	0.46
4	Floriculture-Jasmine-Jasmine(Juhi) - 0.04 Ha	85	ha	16979	Phy	4	5	5
					BL	0.58	0.72	0.72
5	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	2	5	2
					BL	1.25	3.13	1.25
7	Medicinal & Aromatic Plants-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	20	20	20
					BL	30.04	30.04	30.04
6	Medicinal & Aromatic Plants-- Palmorosa	85	Acre	57479	Phy	2	4	1
					BL	0.98	1.95	0.49
8	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	150	115	125
					BL	165.70	127.04	138.08
9	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	179751	Phy	16	12	8
					BL	24.45	18.33	12.22
10	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Banana	85	Acre	212155	Phy	22	22	24
					BL	39.67	39.67	43.28

Beguniapad a	Bellaguntha	Kabisuryana gar	Khallikote	Purushottam p ur	Aska	Chikiti	Sanakhemun di	Buguda
25	20	10	25	25	20	20	25	20
64.86	51.89	25.94	64.86	64.86	51.89	51.89	64.86	51.89
2	2	2	2	2	6	2	2	2
2.38	2.38	2.38	2.38	2.38	7.14	2.38	2.38	2.38
2	4	4	4	7	4	3	9	3
0.31	0.61	0.61	0.61	1.07	0.61	0.46	1.38	0.46
4	5	5	5	5	5	18	5	5
0.58	0.72	0.72	0.72	0.72	0.72	2.60	0.72	0.72
2	5	5	2	5	5	5	2	5
1.25	3.13	3.13	1.25	3.13	3.13	3.13	1.25	3.13
20	20	20	20	20	30	40	10	20
30.04	30.04	30.04	30.04	30.04	45.06	60.08	15.02	30.04
1	1	1	1	2	1	4	1	1
0.49	0.49	0.49	0.49	0.98	0.49	1.95	0.49	0.49
112	120	125	125	125	120	118	122	112
123.72	132.56	138.08	138.08	138.08	132.56	130.35	134.77	123.72
10	12	12	12	12	12	10	14	12
15.28	18.33	18.33	18.33	18.33	18.33	15.28	21.39	18.33
28	22	24	22	22	30	21	24	22
50.49	39.67	43.28	39.67	39.67	54.10	37.87	43.28	39.67

Dharakote	Rangelunda	Chatrapur	Hinjilicut	Kukudakhanda	Patrapur	Surada	Ganjam	Polosara	Sheragada	District Total
25	20	25	20	20	25	25	25	19	20	474
64.86	51.89	64.86	51.89	51.89	64.86	64.86	64.86	49.29	51.89	1229.75
2	6	2	2	2	2	2	4	2	2	56
2.38	7.14	2.38	2.38	2.38	2.38	2.38	4.76	2.38	2.38	66.64
3	14	9	8	7	7	2	9	5	7	129
0.46	2.15	1.38	1.23	1.07	1.07	0.31	1.38	0.77	1.07	19.77
5	25	20	5	5	5	4	5	5	5	155
0.72	3.61	2.89	0.72	0.72	0.72	0.58	0.72	0.72	0.72	22.36
2	5	2	5	5	2	3	2	2	2	75
1.25	3.13	1.25	3.13	3.13	1.25	1.88	1.25	1.25	1.25	46.93
20	30	40	50	30	10	20	30	20	20	530
30.04	45.06	60.08	75.10	45.06	15.02	30.04	45.06	30.04	30.04	796.06
1	8	2	2	7	1	1	3	1	1	47
0.49	3.91	0.98	0.98	3.42	0.49	0.49	1.47	0.49	0.49	22.99
118	125	120	128	125	122	122	125	122	125	2701
130.35	138.08	132.56	141.40	138.08	134.77	134.77	138.08	134.77	138.08	2983.68
10	56	12	10	14	12	14	10	14	14	308
15.28	85.56	18.33	15.28	21.39	18.33	21.39	15.28	21.39	21.39	470.55
23	26	22	24	22	22	15	24	24	24	509
41.48	46.89	39.67	43.28	39.67	39.67	27.05	43.28	43.28	43.28	917.87

12	New Orchard - Tropical/ Sub Tropical Fruits-CitrusFruit-1Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy BL	24 48.84	24 48.84	24 48.84
13	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy BL	64 94.66	70 103.53	220 325.38
11	New Orchard - Tropical/ Sub Tropical Fruits--Pineapple(Sucker) (0.6 m x 0.3 m)	85	Acre	238669	Phy BL	4 8.11	2 4.06	4 8.11
14	Nursery -Horticulture Nursery-1 acre upto 25000 plants per year	85	Acre	120000	Phy BL	4 40.80	2 20.40	4 40.80
15	Nursery -Vegetables and Flowers- Trellis cultivation of Pointed Gourd	85	Acre	136450	Phy BL	115 133.38	105 121.78	135 156.58
16	Orchids-New-Orchid - Green House	85	sq.m.	1950333	Phy BL	25 414.45	10 165.78	10 165.78
17	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy BL	40 75.86	30 56.90	54 102.42
20	Other Plantation Crops-Coconut-Coconut	85	Acre	180697	Phy BL	10 15.36	12 18.43	10 15.36
18	Other Plantation Crops--Oil Palm	85	Acre	54367	Phy BL	30 13.86	17 7.86	35 16.17
19	Other Plantation Crops--Sweet Corn	85	Acre	48878	Phy BL	30 12.46	75 31.16	35 14.54
21	Pandals-Dragon Fruit-Dragon fruit	85	Acre	415800	Phy BL	7 24.74	7 24.74	7 24.74
22	Perennial Vegetables - Drumstick-Moringa (PKM1/PKM2)	85	Acre	63207	Phy BL	30 16.12	30 16.12	30 16.12

15	12	18	21	21	21	12	15	12	15	15	15
30.53	24.42	36.63	42.74	42.74	42.74	24.42	30.53	24.42	30.53	30.53	30.53
64	70	60	60	60	60	64	70	66	66	70	70
94.66	103.53	88.74	88.74	88.74	88.74	94.66	103.53	97.61	97.61	103.53	103.53
4	2	2	4	4	4	2	2	4	2	4	4
8.11	4.06	4.06	8.11	8.11	8.11	4.06	4.06	8.11	4.06	8.11	8.11
2	5	3	4	4	5	3	2	2	2	2	2
20.40	51.00	30.60	40.80	40.80	51.00	30.60	20.40	20.40	20.40	20.40	20.40
105	105	115	115	115	115	115	100	105	105	100	100
121.78	121.78	133.38	133.38	133.38	133.38	133.38	115.98	121.78	121.78	115.98	115.98
5	15	20	20	20	15	10	10	5	25	20	20
82.89	248.67	331.56	331.56	331.56	248.67	165.78	165.78	82.89	414.45	331.56	331.56
45	20	30	55	55	20	20	30	30	30	20	20
85.35	37.93	56.90	104.31	104.31	37.93	37.93	56.90	56.90	56.90	37.93	37.93
10	12	12	10	10	10	12	12	10	12	10	10
15.36	18.43	18.43	15.36	15.36	15.36	18.43	18.43	15.36	18.43	15.36	15.36
35	8	25	35	35	15	8	20	25	20	18	18
16.17	3.70	11.55	16.17	16.17	6.93	3.70	9.24	11.55	9.24	8.32	8.32
15	25	35	35	35	30	25	15	35	15	15	15
6.23	10.39	14.54	14.54	14.54	12.46	10.39	6.23	14.54	6.23	6.23	6.23
5	5	4	7	7	7	7	4	4	5	7	7
17.67	17.67	14.14	24.74	24.74	24.74	24.74	14.14	14.14	17.67	24.74	24.74
30	30	30	30	30	30	40	50	20	30	30	30
16.12	16.12	16.12	16.12	16.12	16.12	21.49	26.86	10.75	16.12	16.12	16.12

21	12	24	15	12	21	12	15	32	392
42.74	24.42	48.84	30.53	24.42	42.74	24.42	30.53	65.12	797.77
60	64	60	60	60	66	60	70	66	1570
88.74	94.66	88.74	88.74	88.74	97.61	88.74	103.53	97.61	2322.03
2	4	2	2	4	4	4	2	2	66
4.06	8.11	4.06	4.06	8.11	8.11	8.11	4.06	4.06	133.87
3	4	5	2	1	2	4	2	2	65
30.60	40.80	51.00	20.40	10.20	20.40	40.80	20.40	20.40	663.00
105	105	115	110	115	115	105	115	105	2425
121.78	121.78	133.38	127.58	133.38	133.38	121.78	133.38	121.78	2812.56
15	25	20	5	20	5	25	10	15	330
248.67	414.45	331.56	82.89	331.56	82.89	414.45	165.78	248.67	5470.74
50	20	20	30	31	31	33	20	30	689
94.83	37.93	37.93	56.90	58.79	58.79	62.59	37.93	56.90	1306.75
12	10	12	12	10	10	10	12	12	242
18.43	15.36	18.43	18.43	15.36	15.36	15.36	18.43	18.43	371.69
45	12	12	20	15	18	15	15	20	463
20.80	5.55	5.55	9.24	6.93	8.32	6.93	6.93	9.24	213.95
30	20	65	35	40	50	55	35	45	760
12.46	8.31	27.01	14.54	16.62	20.77	22.85	14.54	18.70	315.74
8	7	4	4	7	7	4	5	7	129
28.27	24.74	14.14	14.14	24.74	24.74	14.14	17.67	24.74	455.93
40	50	60	40	20	30	40	30	30	750
21.49	26.86	32.24	21.49	10.75	16.12	21.49	16.12	16.12	402.98

23	Protection Structure—Onion Storage	85	sq.m.	282975	Phy	20	15	15
	Sub Total					1277.89	908.33	1264.70

10	10	10	15	12	20	10	15	10
24.05	24.05	24.05	36.08	28.86	48.11	24.05	36.08	24.05
828.72	961.57	1043.70	1169.08	1014.30	931.72	902.12	800.07	1108.30

10	12	15	10	12	10	12	10	12	277
24.05	28.86	36.08	24.05	28.86	24.05	28.86	24.05	28.86	666.23
1030.17	1149.15	1183.43	1152.32	824.61	1032.21	841.84	1181.85	882.54	22509.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhanjanagar	Ganjam	Polosara
	A.6 Forestry							
1	Nursery/ Propagation unit- Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy BL	1 0.33	1 0.33	1 0.33
5	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy BL	1 1.16		2 2.33
6	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy BL	10 29.29	5 14.64	4 11.71
2	Plantation--Cost for block plantations for 04 year-18 month 1600 plant	85	ha	331254	Phy BL	35 98.55		10 28.16
3	Plantation--Natural regeneration (04 year)-18 month sapling 500 plants	85	ha	108443	Phy BL	8 7.37	2 1.84	6 5.53
4	Plantation--Urban plantation (18 months old)- 3year- 1000 saplings	85	No.	588435	Phy BL	11 55.02	3 15.01	7 35.01
	Sub Total					191.72	31.82	83.07

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Digapahandi	Kabisuryana gar	Khallikote
	A.7 Animal Husbandry - Dairy							
1	Bulk Milk Cooling Unit--5000 litre	85	No.	1724000	Phy BL	1 14.65	1 14.65	2 29.31
2	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy BL	186 973.82	166 932.00	156 827.53
3	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy BL	5 42.50	10 85.00	10 85.00
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo 10 LPD	85	1+1	288000	Phy BL	12 29.38	20 48.96	14 34.27
5	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy BL	10 88.40	10 88.40	10 88.40
6	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy BL	100 221.00	70 154.70	70 154.70
7	Indigenous Cattle Farming--Dairy - Indigenous cows (Sahiwal/Gir) - 10 LPD	85	1+1	277000	Phy BL	60 141.27	45 105.95	45 105.95

Hinjilicut	Kukudakhandi	Khallikote	Buguda	Sanakhemundi	Patrapur	Surada	Digapahandi	Jagannath prasad
1	1	1						
0.33	0.33	0.33						
		3	1	4	3	5		2
		3.49	1.16	4.66	3.49	5.82		2.33
2	2	3	5	5	4	10		5
5.86	5.86	8.79	14.64	14.64	11.71	29.29		14.64
		20	15	10	10	15	10	70
		56.31	42.23	28.16	28.16	42.23	28.16	197.10
3	4	7	8	8	9	9	4	9
2.77	3.69	6.45	7.37	7.37	8.30	8.30	3.69	8.30
3	5	6	10	8	8	8	6	9
15.01	25.01	30.01	50.02	40.01	40.01	40.01	30.01	45.02
23.97	34.89	105.38	115.42	94.84	91.67	125.65	61.86	267.39

Chikiti	Dharakote	Bellaguntha	Kabisuryana gar	Beguniapada	Rangeilunda	Sheragada	Chatrapur	Aska	Purushottam pur	District Total
										6
										1.98
1	1	1	2	3		4				33
1.16	1.16	1.16	2.33	3.49		4.66				38.40
5	5	5	2	3	3	5	3		2	88
14.64	14.64	14.64	5.86	8.79	8.79	14.64	8.79		5.86	257.72
10	25	10	10	25	10	15				300
28.16	70.39	28.16	28.16	70.39	28.16	42.23				844.71
8	9	5	7	4	8	8	4	3	6	139
7.37	8.30	4.61	6.45	3.69	7.37	7.37	3.69	2.77	5.53	128.13
10	10	7	5	5	8	5	4	4	4	146
50.02	50.02	35.01	25.01	25.01	40.01	25.01	20.01	20.01	20.01	730.27
101.35	144.51	83.58	67.81	111.37	84.33	93.91	32.49	22.78	31.40	2001.21
Bhanjanagar	Sheragada	Patrapur	Chatrapur	Jagannathpr a sad	Polosara	Buguda	Sanakhemun di	Chikiti	Beguniapada	District Total
1	1	1	2	1	2					22
14.65	14.65	14.65	29.31	14.65	29.31					322.34

8	Indigenous Graded Cattle Farming-- Dairy Indig Graded/Impr cow(non descript cross indigen)8 LPD	85	1+1	208000	Phy	150	180	200
					BL	265.20	318.24	353.60
9	Integrated Dairy Farming-With Bio- gas & Vermi-Compost-Integrated Dairy Farming – 12 LPD (5+5)	85	No.	1452000	Phy	10	10	5
					BL	123.42	123.42	61.71
10	Veterinary Clinc--Private Veterinary Clinic - 1 unit	85	No.	100000	Phy	2	2	2
					BL	17.00	17.00	17.00
	Sub Total					1916.64	1888.32	1757.47

190	168	192	134	132	196	129	212	230
898.62	936.18	1069.91	781.52	777.34	1078.28	729.29	1111.73	1065.82
10	12	6	5	5	10	10	10	10
85.00	102.00	51.00	42.50	42.50	85.00	85.00	85.00	85.00
14	10	16	12	10	18	10	20	30
34.27	24.48	39.17	29.38	24.48	44.06	24.48	48.96	73.44
10	10	10	10	10	10	10	10	10
88.40	88.40	88.40	88.40	88.40	88.40	88.40	88.40	88.40
80	80	100	70	80	100	40	100	80
176.80	176.80	221.00	154.70	176.80	221.00	88.40	221.00	176.80
72	66	51	45	45	75	60	75	75
169.52	155.40	120.08	105.95	105.95	176.59	141.27	176.59	176.59
220	222	105	150	90	200	180	200	220
388.96	392.50	185.64	265.20	159.12	353.60	318.24	353.60	388.96
10	5	10	5	10	10	5	5	10
123.42	61.71	123.42	61.71	123.42	123.42	61.71	61.71	123.42
2	1	2	2	1	2	1	2	1
17.00	8.50	17.00	17.00	8.50	17.00	8.50	17.00	8.50
1996.64	1960.62	1930.27	1561.01	1521.16	2202.00	1559.94	2178.64	2216.24

162	150	115	144	132	158	156	135	146	158	3547
1007.18	868.54	700.02	969.54	693.79	831.71	911.09	741.84	806.62	915.27	19657.64
12	10	5	6	5	10	5	5	5	10	176
102.00	85.00	42.50	51.00	42.50	85.00	42.50	42.50	42.50	85.00	1496.00
12	10	12	12	12	12	12	10	12	20	310
29.38	24.48	29.38	29.38	29.38	29.38	29.38	24.48	29.38	48.96	758.91
10	10	10	10	10	10	10	10	10	10	220
88.40	88.40	88.40	88.40	88.40	88.40	88.40	88.40	88.40	88.40	1944.80
90	50	40	100	60	50	80	40	90	70	1640
198.90	110.50	88.40	221.00	132.60	110.50	176.80	88.40	198.90	154.70	3624.40
51	48	36	60	45	66	45	45	45	45	1200
120.08	113.02	84.76	141.27	105.95	155.40	105.95	105.95	105.95	105.95	2825.39
122	182	175	120	150	205	120	180	120	180	3671
215.70	321.78	309.40	212.16	265.20	362.44	212.16	318.24	212.16	318.24	6490.34
5	10	5	5	5	10	10	5	10	5	165
61.71	123.42	61.71	61.71	61.71	123.42	123.42	61.71	123.42	61.71	2036.43
2	1	1	2	2	1	1	1	1	1	33
17.00	8.50	8.50	17.00	17.00	8.50	8.50	8.50	8.50	8.50	280.50
1855.00	1788.29	1427.72	1820.77	1451.18	1824.06	1698.20	1480.02	1615.83	1786.73	39436.75



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kukudakhanda	Surada	Aska
	A.8 Working Capital - AH - Dairy/Drought animal							
1	Cross bred Farming_Others_	100	1+1	60000	Phy	106	80	78
				0	BL	63.60	48.00	46.80
	Sub Total Working Capital					63.60	48.00	46.80

Bhanjanagar	Ganjam	Khallikote	Rangcilunda	Dharakote	Patrapur	Beguniapada	Bellaguntha	Buguda
74	108	93	120	74	77	90	58	72
44.40	64.80	55.80	72.00	44.40	46.20	54.00	34.80	43.20
44.40	64.80	55.80	72.00	44.40	46.20	54.00	34.80	43.20

Chikiti	Hinjilicut	Jagannathprasad	Chatrapur	Digapahandi	Sanakhemundi	Sheragada	Kabisuryanagar	Polosara	Purushottampur	District Total
70	104	74	69	87	82	86	92	94	100	1132.8
42.00	62.40	44.40	41.40	52.20	49.20	51.60	55.20	56.40	60.00	1132.80
42.00	62.40	44.40	41.40	52.20	49.20	51.60	55.20	56.40	60.00	1132.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/ Unit Cost (Rs)		Buguda	Ganjam	Surada
	A.9 Animal Husbandry - Poultry							
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy BL	25 137.49	30 164.99	20 109.99
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (EC) - 10000 units	85	1000	3876500	Phy BL	6 197.70	8 263.60	6 197.70
3	Commercial Layer Farming--Hybrid Layer (Chicken) (Cage system) (1+2 housing)	85	10000	10731000	Phy BL	3 273.64	4 364.85	3 273.64
4	Commercial Layer Farming--Hybrid Layer (Chicken) (Cage system) (1+1+5 housing)	85	50000	4857800	Phy BL	3 1238.74	4 1651.65	3 1238.74
5	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy BL	3 2.91	4 3.88	3 2.91
6	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy BL	2 2.04	3 3.06	2 2.04
	Sub Total					1852.52	2452.03	1825.02

Beguniapada	Digapahandi	Rangailunda	Kabisuryana gar	Hinjilicut	Jagannathpr a sad	Polosara	Bellaguntha	Bhanjanagar
25	25	30	25	30	25	25	25	30
137.49	137.49	164.99	137.49	164.99	137.49	137.49	137.49	164.99
7	7	7	7	7	7	6	6	8
230.65	230.65	230.65	230.65	230.65	230.65	197.70	197.70	263.60
3	3	4	3	4	3	3	3	4
273.64	273.64	364.85	273.64	364.85	273.64	273.64	273.64	364.85
4	4	5	3	4	3	3	4	5
1651.65	1651.65	2064.57	1238.74	1651.65	1238.74	1238.74	1651.65	2064.57
3	4	5	3	4	3	3	4	3
2.91	3.88	4.85	2.91	3.88	2.91	2.91	3.88	2.91
3	2	4	3	3	2	3	3	4
3.06	2.04	4.08	3.06	3.06	2.04	3.06	3.06	4.08
2299.40	2299.35	2833.99	1886.49	2419.08	1885.47	1853.54	2267.42	2865.00

Aska	Dharakote	Chatrapur	Patrapur	Purushottam pur	Sanakhemundi	Chikiti	Khallikote	Kukudakhandi	Sheragada	District Total
30	25	25	25	30	25	25	25	30	25	580
164.99	137.49	137.49	137.49	164.99	137.49	137.49	137.49	164.99	137.49	3189.78
8	7	8	6	7	6	7	7	7	7	152
263.60	230.65	263.60	197.70	230.65	197.70	230.65	230.65	230.65	230.65	5008.40
5	3	4	3	4	3	3	3	4	3	75
456.07	273.64	364.85	273.64	364.85	273.64	273.64	273.64	364.85	273.64	6840.98
5	4	5	3	3	3	4	3	4	3	82
2064.57	1651.65	2064.57	1238.74	1238.74	1238.74	1651.65	1238.74	1651.65	1238.74	33858.88
4	3	5	3	7	3	3	5	3	3	81
3.88	2.91	4.85	2.91	6.78	2.91	2.91	4.85	2.91	2.91	78.56
4	2	3	2	3	3	2	3	3	3	62
4.08	2.04	3.06	2.04	3.06	3.06	2.04	3.06	3.06	3.06	63.24
2957.19	2298.38	2838.42	1852.52	2009.07	1853.54	2298.38	1888.43	2418.11	1886.49	49039.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Khallikote	Rangeilunda	Sanakhemundi
A.10 Working Capital - AH - Poultry								
1	Broiler Farming_ Others_	100	1000	208450	Phy	3	3	2
					BL	6.25	6.25	4.17
2	Layer Farming_ Semi-automated (Cage)_	100	10000	4182300	Phy	1	1	1
					BL	41.82	41.82	41.82
	Sub Total Working Capital					48.07	48.07	45.99
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Surada	Bhanjanagar Digapahandi	
A.11 Animal Husbandry - SGP								
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Ph	538	564	550
					BL	1077.83	1096.60	1061.65
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Ph	3	3	3
					BL	8.26	8.26	8.26
3	Sheep - Breeding Unit-New Shed- Sheep and Goat Breeding	85	100+5	1838000	Ph	16	14	15
					BL	249.97	218.72	234.35
	Sub Total					1336.06	1323.58	1304.26

Digapahandi	Kabisuryana g ar	Hinjilicut	Sheragada	Aska	Buguda	Bellaguntha	Jagannath prasad	Kukudakhandi
2	2	2	3	3	2	2	3	3
4.17	4.17	4.17	6.25	6.25	4.17	4.17	6.25	6.25
1	1	1	1	1	1	1	1	1
41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82
45.99	45.99	45.99	48.07	48.07	45.99	45.99	48.07	48.07
Polosara	Purushottam p ur	Sanakhemun di	Ganjam	Khalikote	Patrapur	Buguda	Kabisuryana g ar	Aska
503	490	510	479	537	498	514	499	530
1030.83	1021.45	1048.31	982.45	1092.65	1024.11	1029.45	1009.31	1034.79
3	2	3	2	3	3	3	2	2
8.26	5.51	8.26	5.51	8.26	8.26	8.26	5.51	5.51
15	14	15	15	14	14	14	15	15
234.35	218.72	234.35	234.35	218.72	218.72	218.72	234.35	234.35
1273.44	1245.68	1290.92	1222.31	1319.63	1251.09	1256.43	1249.17	1274.65

Polosara	Surada	Beguniapada	Bhanjanagar	Dharakote	Purushottam pur	Chatrapur	Patrapur	Chikiti	Ganjam	District Total
3	2	2	3	3	2	3	2	2	3	55
6.25	4.17	4.17	6.25	6.25	4.17	6.25	4.17	4.17	6.25	114.62
1	1	1	1	1	1	1	1	1	1	22
41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	41.82	920.04
48.07	45.99	45.99	48.07	48.07	45.99	48.07	45.99	45.99	48.07	1034.66
Chatrapur	Dharakote	Jagannathpr a sad	Beguniapada	Hinjilicut	Kukudakh di	Rangailunda	Bellaguntha	Sheragada	Chikiti	District Total
496	524	529	537	476	505	518	546	532	520	11395
972.98	1042.88	1049.60	1092.65	946.12	1041.60	1050.97	1040.13	1085.93	1037.51	22869.80
2	3	3	2	2	2	2	2	2	3	55
5.51	8.26	8.26	5.51	5.51	5.51	5.51	5.51	5.51	8.26	151.47
15	14	15	14	14	14	15	13	16	14	320
234.35	218.72	234.35	218.72	218.72	218.72	234.35	203.10	249.97	218.72	4999.39
1212.84	1269.86	1292.21	1316.88	1170.35	1265.83	1290.83	1248.74	1341.41	1264.49	28020.66

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Beguniapada	Polosara	Bhanjanagar
A.12 Working Capital - AH - Others/SR								
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	350000	Phy	126	115	137
	Sub Total Working Capital				BL	44.10	40.25	47.95
						44.10	40.25	47.95
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Buguda	Chikiti	Hinjilicut
A.13 Fisheries								
1	Aquaculture inputs production-Fish Feed Mill-2 ton/day	85	No.	3000000	Phy	1	1	1
2	Boat Building/Repair Yards- Accessories for Fishing Gear-Craft and gear boats appropriate size	85	No.	100000	Phy		10	
					BL		8.50	
3	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	19	19	18
					BL	81.56	81.56	77.27
4	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	3550000	Phy	60	60	60
					BL	181.05	181.05	181.05
5	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy	50	70	50
					BL	36.13	50.58	36.13
6	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy			
					BL			
7	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	2210000	Phy	7	7	8
					BL	13.15	13.15	15.03

Purushottam p ur	Sheragada	Aska	Ganjam	Patrapur	Kukudakhan di	Bellaguntha	Chatrapur	Buguda
112	122	127	110	112	116	131	118	124
39.20	43.05	44.45	38.50	39.20	40.60	45.85	41.30	43.40
39.20	43.05	44.45	38.50	39.20	40.60	45.85	41.30	43.40
Kukudakhan di	Kabisuryana g ar	Dharakote	Polosara	Digapahandi	Surada	Aska	Bhanjanagar	Jagannath prasad
1	1	1	1	1	1	1	2	1
25.50	25.50	25.50	25.50	25.50	25.50	25.50	51.00	25.50

[illegible]

Hinjilicut	Jagannathpr a sad	Sanakhemun di	Surada	Chikiti	Digapahandi	Kabisuryana gar	Khallikote	Rangailunda	Dharakote	District Total
108	124	116	125	124	133	114	127	115	124	2661
37.80	43.40	40.60	43.75	43.40	46.55	39.90	44.45	40.25	43.40	931.35
37.80	43.40	40.60	43.75	43.40	46.55	39.90	44.45	40.25	43.40	931.35
Sheragada	Bellaguntha	Ganjam	Chatrapur	Khallikote	Rangailunda	Beguniapad a	Patrapur	Purushottampur	Sanakhemun di	District Total
1	1	2	2	1	2	1	1	1	1	26
25.50	25.50	51.00	51.00	25.50	51.00	25.50	25.50	25.50	25.50	663.00
		10	4	4	10					38
		8.50	3.40	3.40	8.50					32.30
17	20	22	23	22	25	19	18	22	18	429
72.97	85.85	94.44	98.73	94.44	107.31	81.56	77.27	94.44	77.27	1841.54
40	60	65	65	45	70	60	40	55	40	1189
120.70	181.05	196.14	196.14	135.79	211.23	181.05	120.70	165.96	120.70	3587.83
46	50	65	65	60	85	55	50	55	45	1200
32.51	36.13	46.96	46.96	43.35	61.41	39.74	36.13	39.74	32.51	867.05
1		1	1	1	2		1	1	1	15
39.10		39.10	39.10	39.10	78.20		39.10	39.10	39.10	586.50
5	7	10	10	8	12	7	5	10	5	166
9.39	13.15	18.79	18.79	15.03	22.54	13.15	9.39	18.79	9.39	311.85

8	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	50000	Phy		90	
				0	BL		382.50	
9	Integrated Pisciculture -With Duckery-0.4	85	ha	64800	Phy	12	12	
				0	BL	66.10	66.10	
10	Integrated Pisciculture -With Paddy-0.4	85	ha	525000	Phy	20	22	
					BL	89.25	98.18	
11	Intensive Fish farming-Biofloc technology-7	85	No.	75000	Phy	4	5	
				0	BL	25.50	31.88	
12	Semi Intensive Pisciculture-Other-Fattening of mudcrab 0.4 ha	85	ha	581000	Phy		15	
					BL		74.08	
13	Traditional Farming-Shrimp farming-0.4	85	ha	941000	Phy		255	
					BL		2039.62	
	Sub Total					518.24	3052.70	531.14

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aska	Beguniapad a	Bellaguntha
	A.14 Working Capital - Fisheries						
1	Integrated Farming_ Fisheries with Poultry_ Fish farming with duck (100 birds)	100	Acre	24200	Phy	44	40
				0	BL	106.48	96.80
	Sub Total Working Capital					106.48	96.80

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chikiti	Chatrapur	Dharakote
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles- Mobility Support 4 wheeler-Marketing	80	No.	1000000	Phy	1	1
					BL	8.00	8.00
2	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	15000000	Phy	1	1
					BL	12.75	12.75
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Mobility Support 2 wheeler	85	No.	100000	Phy	3	1
					BL	2.55	0.85
	Sub Total					23.30	21.60
	Total Farm Credit (sum of A.1 to A.15)					30127.33	30125.63
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aska	Beguniapada	Bellaguntha
B. Agriculture Infrastructure							
B.1 Storage Facilities							
1	Cold Storage-Mini Unit-	85	No.	40000000	Phy	2	1
					BL	680.00	340.00
2	Godown-Medium -1000 MT	85	No.	5000000	Phy	20	16
					BL	850.00	680.00
3	Low Cost Storage-Fruit/ Vegetable-5 tpn	85	No.	500000	Phy	10	7
					BL	42.50	29.75
	Sub Total					1572.50	1049.75

Hinjilicut	Kukudakhanda	Patrapur	Polosara	Purushottampur	Sheragada	Beguniapada	Jagannathprasa	Buguda
1	1	1	1	1	1	1	1	1
8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
1	1	1	1	1	1	1	1	1
12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75
1	2	1	1	2	1	1	1	1
0.85	1.70	0.85	0.85	1.70	0.85	0.85	0.85	0.85
21.60	22.45	21.60	21.60	22.45	21.60	21.60	21.60	21.60
30125.63	30126.48	30125.63	30125.63	30126.48	30125.63	30125.63	30125.63	30125.63
Bhanjanagar	Buguda	Chatrapur	Chikiti	Dharakote	Digapahandi	Ganjam	Hinjilicut	Jagannathprasa
2	1	2	1	1	1	2	2	2
680.00	340.00	680.00	340.00	340.00	340.00	680.00	680.00	680.00
20	18	20	18	16	18	18	18	16
850.00	765.00	850.00	765.00	680.00	765.00	765.00	765.00	680.00
12	9	10	9	7	10	10	10	10
51.00	38.25	42.50	38.25	29.75	42.50	42.50	42.50	42.50
1581.00	1143.25	1572.50	1143.25	1049.75	1147.50	1487.50	1487.50	1402.50

Kabisuryana g ar	Rangailunda	Aska	Surada	Khallikote	Sanakhemun di	Bhanjanagar	Ganjam	Bellaguntha	Digapahandi	District Total
1	1	1	1	1	1	1	1	1	1	22
8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	176.00
1	1	1	1	1	1	1	1	1	1	22
12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	280.50
1	3	3	2	2	1	3	1	1	1	34
0.85	2.55	2.55	1.70	1.70	0.85	2.55	0.85	0.85	0.85	28.90
21.60	23.30	23.30	22.45	22.45	21.60	23.30	21.60	21.60	21.60	485.40
30125.63	30127.33	30127.33	30126.48	30126.48	30125.63	30127.33	30125.63	30125.63	30125.63	637912.57
Kabisuryana g ar	Khallikote	Kukudakhana di	Patrapur	Polosara	Purushottam p ur	Rangailunda	Sanakhemun di	Sheragada	Surada	District Total
2	2	2	1	1	3	2	1	2	2	36
680.00	680.00	680.00	340.00	340.00	1020.00	680.00	340.00	680.00	680.00	12240.00
14	18	18	14	16	18	18	12	15	16	373
595.00	765.00	765.00	595.00	680.00	765.00	765.00	510.00	637.50	680.00	15852.50
8	10	8	6	10	10	18	10	8	10	209
34.00	42.50	34.00	25.50	42.50	42.50	76.50	42.50	34.00	42.50	888.25
1309.00	1487.50	1479.00	960.50	1062.50	1827.50	1521.50	892.50	1351.50	1402.50	28980.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Chikiti	Kabisuryana g ar	Sheragada
	B.2 Land Development						
1	Biofertilizers -Azolla-10 ft X 2ft X 2 ft	85	No.	25000	Phy 40 BL 8.50	40 8.50	40 8.50
2	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	85	ha	39144	Phy 10 BL 3.33	10 3.33	10 3.33
3	Bunding-Contour Bunding-Contour cum Field Bunding - 3.0 to 5.0 % slope	85	ha	89460	Phy 25 BL 19.01	25 19.01	23 17.49
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I- 10x10x3m in weathered/hard rock	85	No.	74000	Phy 15 BL 9.44	35 22.02	12 7.55
5	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-	85	ha	60000	Phy 24 BL 12.24	26 13.26	25 12.75
6	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-6.0 to 10.0 % Slope	85	ha	176220	Phy 3 BL 4.49		2 3.00
7	Soil Conservation Activities/ Erosion Control activities-Land Leveling- <2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy 12 BL 8.29	17 11.75	13 8.99
8	Soil Conservation Activities/ Erosion Control activities-Land Leveling-Shaping-4.0 to 6.0%, Slope(steep) A V slope 5.0%	85	ha	225590	Phy 33 BL 63.28	35 67.11	31 59.44
	Sub Total				128.58	144.98	121.05

Bhanjanagar	Dharakote	Rangeilunda	Aska	Buguda	Chatrapur	Sanakhemundi	Kukudakhandi	Digapahandi
35	40	30	35	40	30	40	30	40
7.44	8.50	6.38	7.44	8.50	6.38	8.50	6.38	8.50
10	10	10	10	15	10	10	15	15
3.33	3.33	3.33	3.33	4.99	3.33	3.33	4.99	4.99
22	25	28	20	22	22	24	25	24
16.73	19.01	21.29	15.21	16.73	16.73	18.25	19.01	18.25
25	16	14	25	16	15	12	14	25
15.73	10.06	8.81	15.73	10.06	9.44	7.55	8.81	15.73
26	21	46	23	23	20	30	25	24
13.26	10.71	23.46	11.73	11.73	10.20	15.30	12.75	12.24
3	2	2	3		3	2	3	3
4.49	3.00	3.00	4.49		4.49	3.00	4.49	4.49
12	12	17	8	12	12	12	12	12
8.29	8.29	11.75	5.53	8.29	8.29	8.29	8.29	8.29
37	51	51	37	35	31	31	37	45
70.95	97.79	97.79	70.95	67.11	59.44	59.44	70.95	86.29
140.22	160.69	175.81	134.41	127.41	118.30	123.66	135.67	158.78

Ganjam, PLP 2025-26



Ganjam	Polosara	Beguniapada	Khallikote	Patrapur	Purushottam pur	Surada	Bellaguntha	Hinjilicut	Jagannathpur a sad	District Total
40	30	30	42	32	42	36	30	40	40	802
8.50	6.38	6.38	8.93	6.80	8.93	7.65	6.38	8.50	8.50	170.47
10	10	15	15	15	10	10	10	10	15	255
3.33	3.33	4.99	4.99	4.99	3.33	3.33	3.33	3.33	4.99	84.88
22	24	26	26	28	28	36	23	25	25	548
16.73	18.25	19.77	19.77	21.29	21.29	27.37	17.49	19.01	19.01	416.70
16	14	15	12	14	12	12	15	32	12	378
10.06	8.81	9.44	7.55	8.81	7.55	7.55	9.44	20.13	7.55	237.82
23	25	22	26	27	20	36	24	26	21	563
11.73	12.75	11.22	13.26	13.77	10.20	18.36	12.24	13.26	10.71	287.13
2	2		3		2			2	3	40
3.00	3.00		4.49		3.00			3.00	4.49	59.92
12	12	12	17	17	12	12	7	12	12	276
8.29	8.29	8.29	11.75	11.75	8.29	8.29	4.84	8.29	8.29	190.71
31	36	35	61	51	31	51	35	31	51	867
59.44	69.03	67.11	116.97	97.79	59.44	97.79	67.11	59.44	97.79	1662.45
121.08	129.84	127.20	187.71	165.20	122.03	170.34	120.83	134.96	161.33	3110.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bellaguntha	Ganjam	Purushottam p ur
	B-3 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 ft X 6 ft X 3 ft	85	No.	272000	Phy BL	31 7.17	40 9.25	46 10.64
2	Compost/ Vermi Compost-Vermi Compost-10 ft X 6 ft X 2.5 ft	85	No.	36000	Phy BL	32 9.79	31 9.49	32 9.79
3	Seed Processing-All Seed Types-1 Ton per hour only P and M	85	No.	3500000	Phy BL	2 59.50	4 119.00	5 148.75
4	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants/year of mandated crops	85	No.	25000000	Phy BL			
	Sub Total					76.46	137.74	169.18
	Total (B.1+B.2+B.3)					1640.29	1701.57	1733.01

Chikiti	Hinjilicut	Aska	Beguniapada	Buguda	Khallikote	Jagannathpr a sad	Kukudakhana di	Sanakhemundi di
36	40	33	31	34	43	40	45	44
8.32	9.25	7.63	7.17	7.86	9.94	9.25	10.40	10.17
32	32	35	32	32	31	30	32	30
9.79	9.79	10.71	9.79	9.79	9.49	9.18	9.79	9.18
2	4	3	2	2	4	3	4	1
59.50	119.00	89.25	59.50	59.50	119.00	89.25	119.00	29.75
77.61	138.04	107.59	76.46	77.15	138.43	107.68	139.19	49.10
1641.44	1701.87	1671.42	1640.29	1640.98	1702.26	1671.51	1703.02	1612.93

Dharakote	Digapahandi	Polosara	Rangailunda	Surada	Bhanjanagar	Chatrapur	Kabisuryanagar	Sheragada	Patrapur	District Total
35	36	44	48	42	33	35	42	44	45	867
8.09	8.32	10.17	11.10	9.71	7.63	8.09	9.71	10.17	10.40	200.44
32	32	30	32	30	35	35	31	30	30	698
9.79	9.79	9.18	9.79	9.18	10.71	10.71	9.49	9.18	9.18	213.58
2	2	2	5	2	3	3	4	2	2	63
59.50	59.50	59.50	148.75	59.50	89.25	89.25	119.00	59.50	59.50	1874.25
			1		1	1				3
			212.50		212.50	212.50				637.50
77.38	77.61	78.85	382.14	78.39	320.09	320.55	138.20	78.85	79.08	2925.77
1641.21	1641.44	1642.68	1945.97	1642.22	1883.92	1884.38	1702.03	1642.68	1642.91	35016.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Chikiti	Aska	Buguda
	C. Ancillary Activities						
	C.1 Food & Agro Processing						
1	Agro Processing Unit-Cashew Processing-1 ton per day only P and M	85	No.	1500000 Phy BL	33 420.75	36 459.00	36 459.00
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	30000 Phy BL	60 153.00	61 155.55	62 158.10
3	Cottage Industry-Masala Making-5HP	85	No.	200000 Phy BL	34 578.00	35 595.00	34 578.00
4	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	20000 Phy BL	105 178.50	110 187.00	105 178.50
5	Dal/ Pulses Mill-Mini-5HP	85	No.	20000 Phy BL	63 107.10	66 112.20	64 108.80
6	Feed Unit-Shrimp Feed-5000kg per hour	85	No.	5000 Phy BL			
7	Fruit Processing -Sorting, grading & Packing-	85	No.	20000 Phy BL	32 54.40	37 62.90	32 54.40
8	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	50000 Phy BL	43 182.75	44 187.00	45 191.25
9	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	25000 Phy BL	11 23.38	15 31.88	11 23.38
	Sub Total				1697.88	1790.53	1751.43

Digapahandi	Bellaguntha	Purushottam pur	Sanakhemundi	Sheragada	Surada	Beguniapada	Dharakote	Ganjam	Jagannathpur asada
33	33	31	36	33	34	39	33	36	36
420.75	420.75	395.25	459.00	420.75	433.50	497.25	420.75	459.00	459.00
67	27	59	69	64	69	59	62	62	69
170.85	68.85	150.45	175.95	163.20	175.95	150.45	158.10	158.10	175.95
34	34	42	40	42	40	33	34	35	36
578.00	578.00	714.00	680.00	714.00	680.00	561.00	578.00	595.00	612.00
104	105	105	90	95	90	105	105	106	110
176.80	178.50	178.50	153.00	161.50	153.00	178.50	178.50	180.20	187.00
60	63	65	65	62	60	64	61	65	62
102.00	107.10	110.50	110.50	105.40	102.00	108.80	103.70	110.50	105.40

Khallikote	Rangelunda	Bhanjanagar	Chatrapur	Kabisuryana gar	Hinjilicut	Kukudakhandi	Patrapur	Polosara	District Total
41	36	39	36	31	31	31	36	33	763
522.75	459.00	497.25	459.00	395.25	395.25	395.25	459.00	420.75	9728.25
69	62	61	59	62	57	62	69	62	1353
175.95	158.10	155.55	150.45	158.10	145.35	158.10	175.95	158.10	3450.15
36	45	36	36	35	34	40	37	38	810
612.00	765.00	612.00	612.00	595.00	578.00	680.00	629.00	646.00	13770.00
105	110	110	110	105	105	110	95	95	2280
178.50	187.00	187.00	187.00	178.50	178.50	187.00	161.50	161.50	3876.00
65	70	65	65	63	65	65	62	65	1405
110.50	119.00	110.50	110.50	107.10	110.50	110.50	105.40	110.50	2388.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhanjanagar	Kukudakhanda	Purushottampur
	C.2 Ancillary Activities -							
1	Agri Clinic & Agri Business Centers-Small-ACABC	85	No.	2500000	Phy BL	1 21.25	1 21.25	1 21.25
2	Custom Service Units/ Custom Hiring Centers-Medium-csu (Medium)	85	No.	6000000	Phy BL	2 102.00	2 102.00	1 51.00
3	Loan to MFIs for Onlending to for Agri. Purposes--Loan to MFI	85	No.	30000000	Phy BL	1 255.00	1 255.00	
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	175000000	Phy BL	1 148.75	1 148.75	
	Sub Total					527.00	527.00	72.25
	Total (C.1+C2)					2314.13	2314.13	1859.38
	Total (A+B+C)					34082.67	34082.67	33627.92
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aska	Bhanjanagar	Chatrapur
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy BL	3 6375.00	3 6375.00	3 6375.00
2	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy BL	115 4887.50	117 4972.50	115 4887.50
3	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	5000000	Phy BL	23 9775.00	25 10625.00	25 10625.00

Chatrapur	Aska	Bellaguntha	Kabisuryana g ar	Sheragada	Buguda	Hinjilicut	Rangeilunda	Ganjam
1	1							
21.25	21.25							
2	2	1		1	1	1	1	2
102.00	102.00	51.00	51.00	51.00	51.00	51.00	51.00	102.00
1								
255.00								
1								
148.75								
527.00	123.25	51.00	51.00	51.00	51.00	51.00	51.00	102.00
2314.13	1910.38	1838.13	1838.13	1838.13	1838.13	1838.13	1838.13	1889.13
34082.67	33678.92	33606.67	33606.67	33606.67	33606.67	33606.67	33606.67	33657.67

Patrapur	Polosara	Sanakhemun di	Beguniapad a	Chikiti	Dharakote	Digapahandi	Surada	Jagannathpr a sad	Khallikote	District Total
										5
1	1	1	1	1	1	1	1	1	1	106.25
51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	27
										1377.00
										3
										765.00
										3
										446.25
51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	2694.50
1838.13	1838.13	1838.13	1838.13	1838.13	1838.13	1838.13	1838.13	1838.13	1838.13	42011.79
33606.67	33606.67	33606.67	33606.67	33606.67	33606.67	33606.67	33606.67	33606.67	33606.67	714940.96

Ganjam	Hinjilicut	Kabisuryanagar	Khallikote	Kukudakhandi	Purushottampur	Rangailunda	Sheragada	Beguniapada
2	2	1	3	2	2	3	1	
4250.00	4250.00	2125.00	6375.00	4250.00	4250.00	6375.00	2125.00	0
112	115	115	116	115	117	115	113	117
4760.00	4887.50	4887.50	4930.00	4887.50	4972.50	4887.50	4802.50	4972.50
16	18	12	18	14	15	14	12	12
6800.00	7650.00	5100.00	7650.00	5950.00	6375.00	5950.00	5100.00	5100.00

Bellaguntha	Buguda	Chikiti	Dharakote	Digapahandi	Jagannathprasad	Patrapur	Polosara	Sanakhemundi	Surada	District Total
										25
0	0	0	0	0	0	0	0	0	0	53125.00
115	115	114	112	112	118	114	115	114	115	2526
4887.50	4887.50	4845.00	4760.00	4760.00	5015.00	4845.00	4887.50	4845.00	4887.50	107355.00
12	11	12	12	12	12	12	12	12	12	323
5100.00	4675.00	5100.00	5100.00	5100.00	5100.00	5100.00	5100.00	5100.00	5100.00	137275.00

4	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy	3	3	3
					BL	1275.00	1275.00	1275.00
5	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	115	117	115
					BL	1173.00	1193.40	1173.00
6	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	23	25	25
					BL	1955.00	2125.00	2125.00
7	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy	2	2	2
					BL	10200.00	10200.00	10200.00
8	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	105	108	108
					BL	1785.00	1836.00	1836.00
9	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy	20	20	20
					BL	13600.00	13600.00	13600.00
10	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy	2	2	2
					BL	510.00	510.00	510.00
11	Service Sector - Working Capital- Micro-Service Enterprises	85	No.	500000	Phy	105	108	108
					BL	446.25	459.00	459.00
12	Service Sector - Working Capital- Small-Service enterprises	85	No.	20000000	Phy	20	20	20
					BL	3400.00	3400.00	3400.00
	Sub Total					55381.75	56570.90	56465.50

2	2	1	3	2	2	3	1	1	3
850.00	850.00	425.00	1275.00	850.00	850.00	1275.00	425.00	425.00	0
112	115	115	116	115	117	115	113	117	117
1142.40	1173.00	1173.00	1183.20	1173.00	1193.40	1173.00	1152.60	1193.40	1193.40
16	18	12	18	14	15	14	12	12	12
1360.00	1530.00	1020.00	1530.00	1190.00	1275.00	1190.00	1020.00	1020.00	1020.00
1	1	1	2	2	2	2	1	1	
5100.00	5100.00	5100.00	10200.00	10200.00	10200.00	10200.00	5100.00	5100.00	0
106	107	104	105	105	105	108	105	104	104
1802.00	1819.00	1768.00	1785.00	1785.00	1785.00	1836.00	1785.00	1768.00	1768.00
14	14	14	16	15	14	15	14	14	14
9520.00	9520.00	9520.00	10880.00	10200.00	9520.00	10200.00	9520.00	9520.00	9520.00
1	1	1	2	2	2	2	1	1	
255.00	255.00	255.00	510.00	510.00	510.00	510.00	255.00	255.00	0
106	107	104	105	105	105	108	105	104	104
450.50	454.75	442.00	446.25	446.25	446.25	459.00	446.25	442.00	442.00
14	14	14	16	15	14	15	14	14	14
2380.00	2380.00	2380.00	2720.00	2550.00	2380.00	2550.00	2380.00	2380.00	2380.00
38669.90	39869.25	34195.50	49484.45	43991.75	43757.15	46605.50	34111.35	26395.90	26395.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rangailunda	District Total	
III. Export Credit								
1	Export Credit -Pre Shipment Export Credit-	85	No.	3000000	Phy	1	1	
					BL	255.00	255.00	
	Total Export Credit					255.00	255.00	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aska	Beguniapada	Bellaguntha
IV. Education								
1	Education Loans-Study abroad-	85	No.	1500000	Phy	43	42	33
					BL	548.25	535.50	420.75
	Total Education					548.25	535.50	420.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aska	Bhanjanagar	Chatrapur
V. Housing								
1	Loan for Affordable Housing Projects--	85	No.	6000000	Phy	1	2	3
					BL	510.00	1020.00	1530.00
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	200000	Phy	138	135	138
					BL	2346.00	2295.00	2346.00
3	Repair of Dwelling Units--	85	No.	20000	Phy	262	271	272
					BL	445.40	460.70	462.40
	Total Housing					3301.40	3775.70	4338.40

Bhanjanagar	Buguda	Chatrapur	Chikiti	Dharakote	Digapahandi	Ganjam	Hinjilicut	Jagannathpur a sad
41	30	41	36	37	37	42	43	37
522.75	382.50	522.75	459.00	471.75	471.75	535.50	548.25	471.75
522.75	382.50	522.75	459.00	471.75	471.75	535.50	548.25	471.75
Digapahandi	Ganjam	Hinjilicut	Kabisuryana g ar	Khallikote	Kukudakhana di	Purushottam p ur	Rangailunda	Sheragada
1	2	2	1	1	2	1	4	1
510.00	1020.00	1020.00	510.00	510.00	1020.00	510.00	2040.00	510.00
136	137	139	136	136	137	139	144	137
2312.00	2329.00	2363.00	2312.00	2312.00	2329.00	2363.00	2448.00	2329.00
262	262	267	267	258	325	267	270	268
445.40	445.40	453.90	453.90	438.60	552.50	453.90	459.00	455.60
3267.40	3794.40	3836.90	3275.90	3260.60	3901.50	3326.90	4947.00	3294.60

Kabisuryana g ar	Khallikote	Kukudakhana di	Patrapur	Polosara	Purushottama pur	Rangailunda	Sanakhemundi	Sheragada	Surada	District Total
39	41	41	43	42	41	43	42	44	44	882
497.25	522.75	522.75	548.25	535.50	522.75	548.25	535.50	561.00	561.00	11245.50
497.25	522.75	522.75	548.25	535.50	522.75	548.25	535.50	561.00	561.00	11245.50
Beguniapada	Bellaguntha	Buguda	Chikiti	Dharakote	Jagannathprasa sad	Patrapur	Polosara	Sanakhemundi	Surada	District Total
137	135	135	135	136	135	135	135	135	135	21
137	135	135	135	136	135	135	135	135	135	10710.00
2329.00	2295.00	2295.00	2295.00	2312.00	2295.00	2295.00	2295.00	2295.00	2295.00	3005
267	262	262	262	262	262	267	267	259	267	51085.00
453.90	445.40	445.40	445.40	445.40	445.40	453.90	453.90	440.30	453.90	5888
2782.90	2740.40	2740.40	2740.40	2757.40	2740.40	2748.90	2748.90	2735.30	2748.90	10009.60
										71804.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aska	Beguniapada	Bellaguntha
VI. Social Infrastructure							
1	Drinking Water--	85	No.	1000000	Phy 3 BL 25.50	3 25.50	4 34.00
2	Education-Schools-Upper primary school	85	No.	2000000	Phy 1 BL 170.00	1 170.00	1 170.00
3	Healthcare-Diagnostic Lab-Clinic	85	No.	1000000	Phy 1 BL 8.50	1 8.50	1 8.50
4	Healthcare-Nursing Home-Small, 10 beds	85	No.	1000000	Phy 1 BL 85.00	1 85.00	4
5	Sanitation--	85	No.	2500000	Phy 3 BL 63.75	2 42.50	2 42.50
Total Social Infrastructure							
				0	352.75	331.50	255.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aska	Beguniapada	Bellaguntha
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant-	85	No.	1000000	Phy 2 BL 1.70	1 0.85	1 0.85
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy 2 BL 1.02	1 0.51	1 0.51
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy 2 BL 5.10	1 2.55	1 2.55
Total Renewable Energy							
					7.82	3.91	3.91

Bhanjanagar	Buguda	Chatrapur	Chikiti	Dharakote	Digapahandi	Ganjam	Hinjilicut	Jagannathpur a sad	Surada	District Total
4	4	4	4	4	4	4	4	4	4	94
34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	799.00
1	1	1	1	1	1	1	1	1	4	21
170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00		3570.00
1	1	1	1	1	1	1	1	1	1	22
8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	187.00
1	4	1	1	1	1	1	1	4	4	15
85.00		85.00	85.00	85.00	85.00	85.00	85.00			1275.00
3	2	3	2	3	2	3	2	3	3	56
63.75	42.50	63.75	42.50	63.75	42.50	63.75	42.50	63.75	63.75	1190.00
361.25	255.00	361.25	340.00	361.25	340.00	361.25	340.00	276.25	106.25	7021.00
Bhanjanagar	Buguda	Chatrapur	Chikiti	Dharakote	Digapahandi	Ganjam	Hinjilicut	Jagannathpur a sad	Surada	District Total
2	1	2	1	1	1	2	2	1	1	32
170	0.85	170	0.85	0.85	0.85	170	170	0.85	0.85	27.20
2	1	2	2	1	1	1	2	1	1	28
1.02	0.51	1.02	1.02	0.51	0.51	0.51	1.02	0.51	0.51	14.28
2	1	2	1	1	2	2	3	1	2	41
5.10	2.55	5.10	2.55	2.55	5.10	5.10	7.65	2.55	5.10	104.55
7.82	3.91	7.82	4.42	3.91	6.46	7.31	10.37	3.91	6.46	146.03

Kabisuryana g ar	Khallikote	Kukudakhana di	Patrapur	Polosara	Purushottama p ur	Rangailunda	Sanakhemundi	Sheragada
5	5	4	6	5	4	5	5	5
42.50	42.50	34.00	51.00	42.50	34.00	42.50	42.50	42.50
1	1	1	1	1	1	1	1	1
170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00
1	1	1	1	1	1	1	1	1
8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50
1	1	1	6	5	1	1	5	1
85.00	85.00	85.00			85.00	85.00		85.00
2	3	2	3	2	3	2	3	3
42.50	63.75	42.50	63.75	42.50	63.75	42.50	63.75	63.75
348.50	369.75	340.00	293.25	263.50	361.25	348.50	284.75	369.75
Kabisuryana g ar	Khallikote	Kukudakhana di	Patrapur	Polosara	Purushottama p ur	Rangailunda	Sanakhemundi	Sheragada
2	2	2	1	1	1	2	1	2
1.70	1.70	1.70	0.85	0.85	0.85	1.70	0.85	1.70
1	2	1	1	1	1	1	1	1
0.51	1.02	0.51	0.51	0.51	0.51	0.51	0.51	0.51
2	2	3	2	2	2	3	2	2
5.10	5.10	7.65	5.10	5.10	5.10	7.65	5.10	5.10
7.31	7.82	9.86	6.46	6.46	6.46	9.86	6.46	7.31

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aska	Beguniapada	Bellaguntha
	VIII. Others						
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy 393 BL 786.00	299 598.00	291 582.00
2	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy 1448 BL 2896.00	1458 2916.00	1498 2996.00
	Total Others				3682.00	3514.00	3578.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				65246.53	65078.53	65142.53

Bhanjanagar	Buguda	Chatrapur	Chikiti	Dharakote	Digapahandi	Ganjam	Hinjilicut	Jagannathprasad
266	369	268	321	313	242	271	351	452
532.00	738.00	536.00	642.00	626.00	484.00	542.00	702.00	904.00
1436	1592	1755	995	966	1510	1269	1220	1369
2872.00	3184.00	3510.00	1990.00	1932.00	3020.00	2538.00	2440.00	2738.00
3404.00	3922.00	4046.00	2632.00	2558.00	3504.00	3080.00	3142.00	3642.00
64968.53	65486.53	65610.53	64196.53	64122.53	65068.53	64644.53	64706.53	65206.53

Ganjam, PLP 2025-26

Kabisuryana gar	Khallikote	Kukudakhana di	Patrapur	Polosara	Purushottam pur	Rangailunda	Sanakhemundi	Sheragada	Surada	District Total
321	320	340	315	328	327	352	352	315	307	7113
642.00	640.00	680.00	630.00	656.00	654.00	704.00	704.00	630.00	614.00	14226.00
1442	1583	1368	1234	1945	1744	2551	1472	1299	1407	32561
2884.00	3166.00	2736.00	2468.00	3890.00	3488.00	5102.00	2944.00	2598.00	2814.00	65122.00
3526.00	3806.00	3416.00	3098.00	4546.00	4142.00	5806.00	3648.00	3228.00	3428.00	79348.00
65090.53	65370.53	64980.53	64662.53	66110.53	65706.53	67370.53	65212.53	64792.53	64992.53	1665942.54

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	85365.72	105512.00	54128.00	148621.00	68817.00	196180.00	149201.00
RCBs	100165.44	65289.00	135758.00	93095.00	138118.00	102291.00	160928.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	14148.80	9966.00	16915.00	10014.00	5573.00	10484.00	28412.00
Others	0.00	0.00	217.00	0.00	704.00	0.00	1250.00
Sub total (A)	199679.96	180767.00	207018.00	251730.00	213212.00	308955.00	339791.00

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	104177.52	121476.00	122035.00	160385.00	134263.00	245109.00	202254.00
RCBs	2919.42	33.00	757.00	436.00	887.00	71.00	2740.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RRBs	8645.84	9566.00	7807.00	9987.00	10871.00	16030.00	1606.00
Others	0.00	0.00	0.00	11178.00	1373.00	14964.00	24237.00
Sub total (A)	115742.78	131075.00	130599.00	181986.00	147394.00	276174.00	230837.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Target
CBs	189543.24	226988.00	176163.00	309006.00	203080.00	441289.00	351455.00	
RCBs	103084.86	65322.00	136515.00	93531.00	139005.00	102362.00	163668.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	22794.64	19532.00	24722.00	20001.00	16444.00	26514.00	30018.00	
Others	0.00	0.00	217.00	11178.00	2077.00	14964.00	25487.00	
Sub total (A)	315422.74	311842.00	337617.00	433716.00	360606.00	585129.00	570628.00	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Target
CBs	306549.44	190868.00	471397.00	330890.00	537459.00	460176.00	600769.00	
RCBs	8897.63	0.00	94.00	0.00	3551.00	12.00	5201.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	22677.93	19485.00	16840.00	28464.00	43521.00	65769.00	40759.00	
Others	0.00	0.00	1889.00	0.00	5497.00	0.00	5778.00	
Sub total (A)	338125.00	210353.00	490220.00	359354.00	590028.00	525957.00	652507.00	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	126481.01	44086.00	109855.00	78045.00	145034.00	123437.00	126022.00	
RCBs	5289.43	0.00	94.00	217.00	958.00	1598.00	2867.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	9392.94	1326.00	7056.00	3141.00	11744.00	8527.00	6219.00	
Others	0.00	0.00	439.00	1453.00	1483.00	2988.00	4603.00	
Sub total (A)	141163.38	45412.00	117444.00	82856.00	159219.00	136550.00	139711.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	622573.69	461942.00	757415.00	717941.00	885573.00	1024902.00	1078246.00	
RCBs	117271.92	65322.00	136703.00	93748.00	143514.00	103972.00	171736.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	54865.51	40343.00	48618.00	51606.00	71709.00	100810.00	76996.00	
Others	0.00	0.00	2545.00	12631.00	9057.00	17952.00	35868.00	
Sub total (A)	794711.12	567607.00	945281.00	875926.00	1109853.00	1247636.00	1362846.00	

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	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs
C L	105512.00	65289.00	0.00	9966.00	0.00	180767.00	148621.00	93095.00	0.00	10014.00
										0.00
										251730.00

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24					2024-25				
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs
C L	196180.00	102291.00	0.00	10484.00	0.00	308955.00	149201.00	160928.00	0.00	28412.00
										1250.00
										339791.00

Table 2: Term Loan

Particulars	2021-22					2022-23				
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs
C L	105512.00	65289.00	0.00	9966.00	0.00	180767.00	148621.00	93095.00	0.00	10014.00
W S	3920.00	0.00	0.00	0.00	0.00	3920.00	6139.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	1896.00	0.00	0.00	0.00
F M	16428.00	0.00	0.00	0.00	0.00	16428.00	31012.00	2.00	0.00	9.00
P & H	1524.00	0.00	0.00	0.00	0.00	1524.00	5772.00	0.00	0.00	0.00
AH -D	6576.00	2.00	0.00	42.00	0.00	6620.00	18254.00	2.00	0.00	0.00
AH -P	13557.00	0.00	0.00	120.00	0.00	13677.00	10986.00	0.00	0.00	49.00
										3982.00
										15017.00

AH - SGP	1807.00		0.00	0.00	0.00	0.00	0.00	19401.00	0.00	0.00	0.00	0.00	117.00	19518.00
FD	6630.00	11.00	0.00	0.00	0.00	0.00	0.00	14200.00	0.00	0.00	0.00	0.00	3.00	14203.00
F & W	3029.00	0.00	0.00	0.00	0.00	0.00	0.00	9736.00	0.00	0.00	0.00	0.00	1.00	9737.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9482.00	0.00	0.00	0.00	0.00	0.00	9482.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23115.00	370.00	0.00	0.00	0.00	16.00	23501.00
OTH	68005.00	20.00	0.00	0.00	0.00	0.00	0.00	10392.00	62.00	0.00	0.00	0.00	818.00	21201.00
Sub total	121476.00	33.00	0.00	0.00	0.00	0.00	0.00	160385.00	436.00	0.00	0.00	0.00	11178.00	181986.00
Grand Total I (II)	226988.00	65322.00	0.00	0.00	0.00	0.00	0.00	309006.00	93531.00	0.00	0.00	0.00	11178.00	433716.00

Table 2: Term Loan (₹ lakh)												
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	196180.00	102291.00	0.00	10484.00	0.00	308955.00	149201.00	160928.00	0.00	28412.00	1250.00	339791.00
WS	5234.00	0.00	0.00	0.00	1.00	5235.00	5911.00	108.00	0.00	99.00	187.00	6305.00
LD	4688.00	0.00	0.00	0.00	0.00	4688.00	2376.00	31.00	0.00	0.00	7.00	2414.00
FM	48188.00	10.00	0.00	16.00	1777.00	49991.00	29834.00	133.00	0.00	21.00	401.00	30389.00
P & H	10279.00	0.00	0.00	0.00	1952.00	12231.00	14739.00	327.00	0.00	366.00	2051.00	17483.00
AH-D	31480.00	1.00	0.00	0.00	2059.00	33540.00	26400.00	142.00	0.00	105.00	4864.00	31511.00
AH-P	13608.00	0.00	0.00	21.00	6822.00	20451.00	29146.00	341.00	0.00	210.00	9196.00	38893.00
AH-SGP	21636.00	0.00	0.00	0.00	2184.00	23820.00	16610.00	68.00	0.00	68.00	5740.00	22486.00
FD	15670.00	0.00	0.00	0.00	50.00	15720.00	20035.00	256.00	0.00	424.00	1287.00	22002.00
F & W	2060.00	0.00	0.00	0.00	0.00	2060.00	1196.00	33.00	0.00	0.00	0.00	1229.00
SG & MF	34766.00	0.00	0.00	71.00	1.00	34838.00	22364.00	60.00	0.00	17.00	68.00	22509.00
A & F	46818.00	0.00	0.00	0.00	116.00	46934.00	29554.00	1082.00	0.00	0.00	255.00	30891.00
OTH	10682.00	60.00	0.00	15922.00	2.00	26666.00	4089.00	159.00	0.00	296.00	181.00	4725.00
Sub total	245109.00	71.00	0.00	16030.00	14964.00	276174.00	202254.00	2740.00	0.00	1606.00	24237.00	230837.00
Grand Total (I+II)	441289.00	102362.00	0.00	26514.00	14964.00	585129.00	351455.00	163668.00	0.00	30018.00	25487.00	570628.00

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Cashew Processing		No.	1500000
4	Agro Processing Unit	Leaf plate making		No.	300000
5	Aquaculture inputs production	Fish Feed Mill		No.	3000000
6	Bee Keeping	Boxes		No.	305232
7	Biofertilizers	Azolla		No.	25000
8	Biomass Energy	Community Bio Gas Plant		No.	100000
9	Boat Building/Repair Yards	Accessories for Fishing Gear		No.	100000
10	Bore Well	New		No.	132000
11	Bulk Milk Cooling Unit			No.	1724000
12	Bunding	Contour Bunding	2	ha	39144
13	Bunding	Contour Bunding	Contour cum Field Bunding	ha	89460
14	Climber perennials	Betelvine		ha	139929
15	Cold Storage	Mini Unit		No.	40000000
16	Combine harvester	Self propelled belt type	Combined Harvester 55	No.	2042500
17	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000

18	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC)	1000	3876500
19	Commercial Layer Farming			10000	10731000
20	Commercial Layer Farming			50000	48578000
21	Composite Fish Culture	Composite Fish Culture		ha	355000
22	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
23	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
24	Compost/ Vermi Compost	Vermi Compost		No.	36000
25	Cottage Industry	Masala Making		No.	2000000
26	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
27	Crossbred Cattle Farming			1+1	246000
28	Crossbred Cattle Farming			5+5	1229000

29	Custom Service Units/ Custom Hiring Centers	Medium		No.	6000000
30	Dairy Marketing Outlet/ Parlour			No.	1000000
31	Dal/ Pulses Mill	Mini		No.	200000
32	Diesel Pump Sets			No.	36300
33	Drinking Water			No.	1000000
34	Drip Irrigation			ha	145000
35	Drip Irrigation			ha	40000
36	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
37	Dug Well	New		No.	162800
38	Education	Schools		No.	20000000
39	Education Loans	Study abroad		No.	1500000
40	Electric Pump Sets			No.	56100

41	Export Credit	Pre Shipment Export Credit		No.	30000000
42	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
43	Feed Unit	Shrimp Feed		No.	50000
44	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
45	Fish marketing	Motorcycle with Ice Box		No.	85000
46	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
47	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
48	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
49	Floriculture	Cut Flowers	Hibiscus (Jaba)	ha	18051
50	Floriculture	Jasmine	Jasmine(Juhi)	ha	16979
51	Floriculture	Rose	Rose	ha	73668
52	Fruit Processing	Sorting, grading & Packing		No.	200000
53	Goat	Rearing Unit	New Shed	10+1	158000
54	Goat	Rearing Unit	New Shed	40+2	633000
55	Godown	Medium		No.	5000000
56	Graded Buffalo Farming		Dairy	1+1	288000
57	Healthcare	Diagnostic Lab		No.	1000000
58	Healthcare	Nursing Home		No.	10000000
59	Heifer Rearing			20	1040000
60	Heifer Rearing			5	260000

61	Indigenous Cattle Farming				1+1	277000
62	Indigenous Graded Cattle Farming				1+1	208000
63	Indigenous Poultry Farming	Dual purpose			250	120000
64	Integrated Dairy Farming	With Bio	gas & Vermi		No.	1452000
65	Integrated Pisciculture	With Duckery			ha	648000
66	Integrated Pisciculture	With Paddy			ha	525000
67	Intensive Fish farming	Biofloc technology			No.	750000
68	Lift Irrigation Schemes				No.	242110
69	Loan for Affordable Housing Projects				No.	60000000
70	Loan to MFIs for Onlending to for Agri. Purposes				No.	30000000
71	Loan to PACS/ FSS/ LAMPS	Purchase of Produce			No.	17500000
72	Low Cost Storage	Fruit/ Vegetable			No.	500000
73	Manufacturing Sector	Term Loan	Medium		No.	250000000
74	Manufacturing Sector	Term Loan	Micro		No.	5000000
75	Manufacturing Sector	Term Loan	Small		No.	50000000
76	Manufacturing Sector	Working Capital	Medium		No.	50000000
77	Manufacturing Sector	Working Capital	Micro		No.	1200000
78	Manufacturing Sector	Working Capital	Small		No.	10000000
79	Medicinal & Aromatic Plants				Acre	57479
80	Medicinal & Aromatic Plants	Lemon Grass			Acre	176715
81	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming		1000 Kg. per Cycle	129960
82	New Orchard	Tropical/ Sub Tropical Fruits			Acre	179751

83	New Orchard	Tropical/ Sub Tropical Fruits		Acre	212155
84	New Orchard	Tropical/ Sub Tropical Fruits		Acre	238669
85	New Orchard	Tropical/ Sub Tropical Fruits	CitrusFruit	Acre	239430
86	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
87	Nursery	Horticulture Nursery		Acre	1200000
88	Nursery	Vegetables and Flowers		Acre	136450
89	Nursery/ Propagation unit	Traditional Nursery		No.	38596
90	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
91	Orchids	New	Orchid	sq.m.	1950333
92	Other machinery	Other Machinery & Equipments		No.	1339300

93	Other machinery	Other Machinery & Equipments		No.	161000
94	Other machinery	Other Machinery & Equipments		No.	171900
95	Other machinery	Other Machinery & Equipments		No.	51000
96	Other Plantation Crops			Acre	223130
97	Other Plantation Crops			Acre	48878
98	Other Plantation Crops			Acre	54367
99	Other Plantation Crops	Coconut		Acre	180697
100	Pandals	Dragon Fruit		Acre	415800
101	Perennial Vegetables	Drumstick		Acre	63207
102	Pig Rearing Unit	New Shed		3+1	324000

103	Plantation			Cost for block plantations for 04 year	ha	331254
104	Plantation			Natural regeneration (04 year)	ha	108443
105	Plantation			Urban plantation (18 months old)	No.	588435
106	Plantation	Bamboo		Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
107	Plantation	Casuarina		water hole based watering system	ha	344536
108	Power Tiller			Power Tiller 14	No.	215000
109	Protection Structure				sq.m.	282975
110	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
111	Reclamation of Problem Soils	Reclamation of Saline		Alkaline Soils	ha	60000
112	Repair of Dwelling Units				No.	200000
113	Rice Processing	Rice Huller		0.4	No.	250000
114	Sanitation				No.	2500000
115	Seed Processing	All Seed Types			No.	3500000
116	Semi Intensive Pisciculture	Other			ha	581000
117	Service Sector	Term Loan		Medium	No.	600000000
118	Service Sector	Term Loan		Micro	No.	2000000
119	Service Sector	Term Loan		Small	No.	80000000
120	Service Sector	Working Capital		Medium	No.	30000000
121	Service Sector	Working Capital		Micro	No.	500000
122	Service Sector	Working Capital		Small	No.	20000000

123	Sheep		Breeding Unit	New Shed	100+5	1838000
124	SHGs/ JLGs		Others		No.	200000
125	Soil Conservation Activities/ Erosion Control activities		Bench Terracing		ha	176220
126	Soil Conservation Activities/ Erosion Control activities		Land Leveling		ha	81320
127	Soil Conservation Activities/ Erosion Control activities		Land Leveling	Shaping	ha	225590
128	Solar Energy		Roof Top Solar PV System without Battery		No.	60000
129	Solar Energy		Solar Pump Sets		No.	300000
130	Solar PV Pump Sets (AC)				No.	323700
131	Sprinkler Irrigation		Micro		ha	85398
132	Sprinkler Irrigation		Mini		ha	108254
133	Tissue Culture		Tissue Culture Plant Production and Sale		No.	250000000
134	Tractor		With Implements & Trailer	PTO 27	No.	800000
135	Traditional Farming		Shrimp farming		ha	941000
136	Tube Well		Shallow		No.	132000
137	Two Wheeler Loans		Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
138	Veterinary Cline			Private Veterinary Clinic	No.	1000000
139	Water Harvesting/ Recharge structure				No.	71000

Annexure V**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	Chilli/ Mirch	Irrigated		50000
3	Cotton/ Kapaas	Irrigated		37000
4	Cross bred Farming	Others_		60000
5	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated		14000
6	Fodder			40000
7	Ginger/ Adrak	Irrigated		100000
8	Goat Farming	Rearing Unit _ Semi_intensive_		35000
9	Groundnut/ Moongfali	Irrigated		32000
10	Integrated Farming	Fisheries with Poultry_Fish farming with duck (100 birds)		242000
11	Layer Farming	Semi_automated (Cage)_	10000	4182300
12	Maize/ Makka	Irrigated		37000
13	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
14	Onion/ Piyaz/ Kanda			45000
15	Other Vegetables			35000
16	Rice/ Chaval/ Dhan	Irrigated		37000
17	Rice/ Chaval/ Dhan	HYV		40000
18	Sugarcane/ Ganna	Irrigated		70000
19	Sunflower/ Surajmukhi	Unirrigated/ Rainfed		25000
20	Turmeric/ Haldi	Irrigated		90000

Abbreviations

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

Ganjam, PLP 2025-26

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

Ganjam, PLP 2025-26

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



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- Operations carried through Credit Guarantee Portal

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

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

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NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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