



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



जगतसिंहपुर जिला
Jagatsinghpur District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Jagatsinghpur

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

Jagatsinghapur, PLP 2025-26

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PLP Document finalized by: Odisha Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Jagatsinghpur district is situated in the eastern region of Odisha. Nestled along the coastline of the Bay of Bengal the district is bordered by Kendrapara to the north Cuttack to the west and Khurda to the southwest. The district headquarters is located in Jagatsinghpur town.
2	Type of soil	The soil of Jagatsinghpur is mainly alluvial. This type of soil is fertile and rich in minerals making it suitable for agriculture. It has areas of lateritic soil particularly in upland zones which is less fertile and more acidic. The alluvial deposits are influenced by the rivers.
3	Primary occupation	The primary occupation is agriculture. The fertile alluvial soil in the region supports the cultivation of various crops with rice being the staple. Other important crops include pulses oilseeds and vegetables. Fishing and aquaculture are also significant given the proximity to water bodies.
4	Land holding structure	The landholding structure in Jagatsinghpur is characterized by a mix of small marginal and medium-sized farms. Majority of the farming population operates on small landholdings often less than two hectares. Land tenure systems include ownership leasehold and sharecropping arrangements.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	During 2023-24 against the District Credit Plan target of ₹304506 lakh, the achievement was ₹281111 lakh. (93.32%). The share of priority sector to total advances in the district is 41.97%. Sector-wise the achievement was 103% for agriculture for MSME 98.50% and 54% for OPS.
2	CD Ratio	CD ratio of the district is 57.5% as on 31.03.2024 against 46.1% as on 31.03.2022. The CD ratio of commercial banks OGB and Cuttack CCB were 56.50%, 55.70% and 77.80% respectively as on 31.03.2024.
3	Investment credit in agriculture	Against the target of ₹40926.80 lakh Banks have disbursed ₹ 69471.90 thereby achieving 169 of the targets under Investment Credit to Agriculture. This also showed that private capital formation was turning positive.
4	Credit flow to MSMEs	Credit flow to MSME is ₹88200 lakh which is 98 of the targets under ACP 2023-24. Achievement for Public Sector Commercial Bank is 92 OGB is 44.76% under ACP 2023-24.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The credit potential for the year 2025-26 has been estimated at ₹. 515459.11 lakh as against potential of ₹ 41487.81 lakh during 2024-25.
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2	Projection for agriculture and its components	An amount of ₹ 229008.09 lakh is estimated as credit potential for agriculture credit which includes ₹ 146158.33 lakh towards short term credit for agriculture and ₹82849.17 lakh towards term lending for agriculture including agriculture infrastructure and ancillary activities
3	Projection for MSMEs	The credit potential under MSME assessed for the year 2025-26 is at ₹ 230573.58 lakh. Potential of Export credit, Education and Housing of ₹255 lakh 8494.90 and ₹9673.00 lakh respectively have been estimated.
4	Projection for other purposes	Potential for investments in infrastructure in social projects involving bank credit is assessed at Rs 8810.25 lakh and for renewable energy is Rs402.05 lakh. Potential under Informal Credit have been assessed at Rs28242.42 lakh.

5. Developmental Initiatives

1. NABARD has launched a concessional refinance scheme for transformation of PACS into Multi Service Centers (MSC) in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers income.
2. Strengthening of FPOs through special campaigns including capacity building to staff of POPI and FPO and farmers at village level including credit linkage for both members and FPOs. Extension of financial support to FPOs through NABARD's subsidiary viz. NABKISAN.
3. NABARD has been training the SHG women and unemployed youth through MEDP LEDP and Skill Development programmes to enable them to establish enterprises/get employment.
4. Other major developmental initiatives are promotion of integrated farming dairy development through promotion of Sorted Sex Semen Promotion of Livelihood Business for Advance production of COCOPEAT and Setting up Hybrid Solar Technology based Bulk Milk Cooler

Jagatsinghapur, PLP 2025-26

5. Rural connectivity rural drinking water supply social infrastructure etc. are supported under Rural Infrastructure Development Fund (RIDF).
6. The details of the above projects have been given in Chapter 9.

6. Thrust Areas

1. The demand for milk and quality fish fingerlings has been increasing in the district. There is a need to give special emphasis to allied activities like Animal Husbandry and Fisheries sector in the district to improve the farm economy.
2. Use of drones in agriculture and horticulture crops is need to be promoted and will help in overcoming the shortage of agricultural labourers in the present. labour intensive agriculture followed in the district.
3. Ensuring credit to FPOs for forward as well as backward linkages which would enable them to graduate into sustainable business entities.
4. Thrust areas identified for district are Timely-adequate and hassle-free crop loan disbursement due to increase in cultivated area under Kharif season.
5. Other major Thrust Areas for PLP 2025-26 are promotion of FPO Integrated Farming System Promotion of Livelihood Activities through training MSME Housing and SHG credit.

7. Major Constraints and Suggested Action Points

1. The major constraints being faced in the development of the district are lack processing units for milk vegetables and pulses lack of information about various government schemes non- availability of quality seeds fertilizers etc.
2. Critical infrastructure identified for development are setting up of community drying yards seed processing unit for supply of quality seeds
3. Due to lack of organised value chain there are huge price fluctuations at farmgate especially for vegetables and pulses leading to loss of investment for farmers Strengthening the rural infrastructure for village level primary processing and value addition is the major challenge. facilitated.

Jagatsinghapur, PLP 2025-26

4. Leveraging schemes like Agricultural Marketing Infrastructure and Agriculture Infrastructure Fund creation of assets to minimize post-harvest losses and agro processing need to be

8. Way Forward

1. Strengthening the already formed FPOs through capacity building and ensuring the credit to the FPOs. Promoting of the Micro Food Processing sector through PMFME scheme for encouraging entrepreneurs especially FPOs/SHGs to establish food processing units.
2. Adoption of proper package of sustainable agricultural practices integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. I

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

Jagatsinghapur, PLP 2025-26

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

4. Methodology of estimation of credit potential

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

		<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:

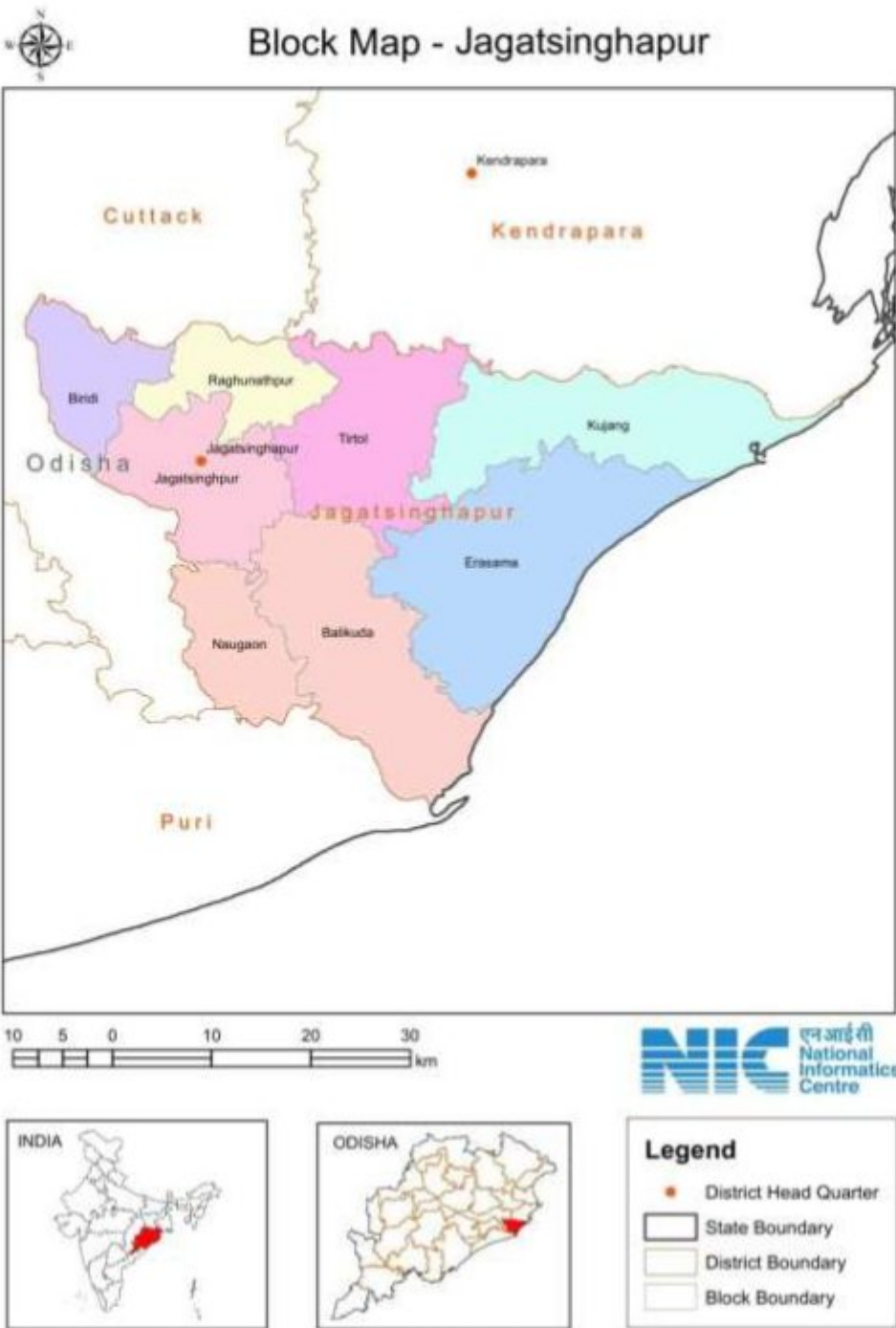
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required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

6. Limitations and constraints

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

Part A

District Map



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	205128.05
1	Crop Production, Maintenance and Marketing	146158.33
2	Term Loan for agriculture and allied activities	58969.72
B	Agriculture Infrastructure	11614.10
C	Ancillary activities	12265.94
I	Credit Potential for Agriculture (A+B+C)	229008.09
II	Micro, Small and Medium Enterprises	213102.68
III	Export Credit	255.00
IV	Education	11048.30
V	Housing	9673.00
VI	Social Infrastructure	9991.75
VII	Renewable energy	479.06
VIII	Others	41536.38
	Total Priority Sector	515094.26

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	146158.33
2	Water Resources	1756.49
3	Farm Mechanisation	15675.68
4	Plantation & Horticulture with Sericulture	6718.31
5	Forestry & Waste Land Development	301.44
6	Animal Husbandry - Dairy	15093.98
7	Animal Husbandry - Poultry	3558.52
8	Animal Husbandry - Sheep, Goat, Piggery	9751.48
9	Fisheries	5848.02
10	Farm Credit- Others	265.80
	Sub total	205128.05
B	Agriculture Infrastructure	
1	Construction of storage	6386.92
2	Land development, Soil conservation, Wasteland development	4353.88
3	Agriculture Infrastructure - Others	873.30
	Sub total	11614.10
C	Ancillary activities	
1	Food & Agro. Processing	9567.19
2	Ancillary activities - Others	2698.75
	Sub Total	12265.94
II	Micro, Small and Medium Enterprises	
	Total MSME	213102.68
III	Export Credit	255.00
IV	Education	11048.30
V	Housing	9673.00
VI	Social Infrastructure	9991.75
VII	Renewable energy	479.06
VIII	Others	41536.38
	Total Priority Sector	515094.26

Note : Details indicated at Annexure 1 at page 106

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	UCO Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1668.00
2	No. of Sub Divisions	1
3	No. of Blocks	8
4	No. of revenue villages	1292
5	No. of Gram Panchayats	198

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	Not Available
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	Jagatsinghapur
3	Agro-climatic Zone 1	East and South Eastern Coastal Plain
4	Agro-climatic Zone 2	East and South Eastern Coastal Plain
5	Agro-climatic Zone 3	East and South Eastern Coastal Plain

Jagatsinghapur, PLP 2025-26

6	Agro-climatic Zone 4	East and South Eastern Coastal Plain
7	Agro-climatic Zone 5	East and South Eastern Coastal Plain
8	Climate	Hot Humid and Cold
9	Soil Type	laterite alluvial and saline

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	166800
2	Forest Land	13700
3	Area not available for cultivation	47550
4	Barren and Unculturable land	241
5	Permanent Pasture and Grazing Land	9176
6	Land under Miscellaneous Tree Crops	3236
7	Cultivable Wasteland	8219
8	Current Fallow	9594
9	Other Fallow	4938

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	112373	83	81250	60
2	>1 to <=2 ha	18965	14	38712	29
3	>2 to <=4 ha	3287	2	12598	9
4	>4 to <=10 ha	310	0	2572	2
5	>10 ha	13	0	161	0
6	Total	134948	99	135293	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	111.00
2	Of the above, Small/ Marginal Farmers	103.00
3	Agricultural Labourers	110.00
4	Workers engaged in Household Industries	16.00
5	Workers engaged in Allied agro activities	0.00
6	Other workers	165.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1136.97	577.86	559.11	1020.99	119.58
2	Scheduled Caste	248.15	125.18	122.97	231.69	16.46
3	Scheduled Tribe	7.86	4.22	3.64	4.52	3.34
4	Literate	985.92	533.94	451.98	3.90	2.92
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	261.30
2	Rural Households	236.82
3	BPL Households	92.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	146.09
2	Having source of drinking water	215.72
3	Having electricity supply	265.59
4	Having independent toilets	

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1292
2	Villages having Agriculture Power Supply	1292
3	Villages having Post Offices	221
4	Villages having Banking Facilities	109
5	Villages having Primary Schools	609
6	Villages having Primary Health Centres	36
7	Villages having Potable Water Supply	846
8	Villages connected with Paved Approach Roads	1292

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Dist Stastical Handbook - 2022 Govt of Odisha
1.a Additional Information	RBI and GoI notification
2. Soil & Climate	Dist Stastical Handbook - 2022 Govt of Odisha
3. Land Utilisation [Ha]	Dist Stastical Handbook - 2022 Govt of Odisha
4. Ground Water Scenario (No. of blocks)	Acquafier Mapping CGWB
5. Distribution of Land Holding	Agri Census 2015
6. Workers Profile [In '000]	Census 2011
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	District Census Handbook 2011
10. Village-Level Infrastructure [Nos.]	Dist Stastical Handbook - 2022 Govt of Odisha

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1840
2	Primary Health Centres	36
3	Primary Health Sub-Centres	199
4	Dispensaries	17
5	Hospitals	20
6	Hospital Beds	590

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	384
2	Registered FPOs	16
3	Agro Service Centres	5
4	Soil Testing Centres	3
5	Approved nurseries	3
6	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	105.00
2	Irrigation Potential Created	148.00
3	Net Irrigated Area (Total area irrigated at least once)	140.00
4	Area irrigated by Canals/ Channels	115.00
5	Area irrigated by Other Sources	25.00
6	Irrigation Potential Utilized (Gross Irrigated Area)	148.00

14. Infrastructure for Storage, Transport & marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2761
2	Railway Line [km]	90
3	Public Transport Vehicle [Nos]	NA
4	Goods Transport Vehicles [Nos.]	NA

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice)	6	10570
2	Sugarcane (Gur/ Khandsari/ Sugar)	NA	NA
3	Cotton (Ginning/ Spinning/ Weaving)	12	NA
4	Milk (Chilling/ Cooling/ Processing, etc.)	20	250000
5	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA	NA
6	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1	1000

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	181116	8333	172783
2	Cattle - Indigenous	31912	3358	28554
3	Buffaloes	10878	900	9978
4	Sheep - Cross bred	NA		
5	Sheep - Indigenous	12101	1101	11000
6	Goat	108460	21944	86516
7	Pig - Cross bred	858	248	610
8	Poultry - Improved	500803		500803

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	12
2	Veterinary Dispensaries	1
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	231
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	1
7	Fodder Farms	0
8	Dairy Cooperative Societies	498
9	Milk Collection Centres	576
10	Fishermen Societies	36
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	101
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	99000.00	MT	238	gm/day
2	Egg	640.00	Lakh Nos.	56	nos/p. a.
3	Milk	216000.00	Lakh LPD	520	gm/day
4	Meat	6000.00	MT	14	gm/day
5	Wool	0.00	MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	Dist Stastical Handbook 2022 Govt of Odisha
12. Infrastructure & Support Services for Agriculture [Nos.]	Agriculture Department Jagatsinghpur
13. Irrigation Coverage ['000 Ha]	Dist Stastical Handbook 22ECONOMIC SURVEY 23GoO
14. Infrastructure For Storage, Transport & Marketing	ODISHA ECONOMIC SURVEY 2023-24
15. Processing Units	Animal Husbandry Dept.
16. Animal Population as per Census [Nos.]	20th Livestock Census AH Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	ODISHA ECONOMIC SURVEY 2023-24 & Dept.
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	ODISHA ECONOMIC SURVEY 23 census 2011

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 (%)	13.00	13.00	13.00
3	Land Holdings - MF (%)	83.00	83.00	83.00
4	Rainfall - Normal (mm)	1514	1514	1514
5	Rainfall - Actual (mm)	2234	1468	1158
6	Cropping Pattern	Rice, Black Gram, Vegetable	Rice, Black Gram, Vegetable	Rice, Black Gram, Vegetable

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	96998.74	117234.84	161012.76

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	84.00	275.00	3273.81	85.00	406.00	4776.47	85.00	382.00	4494.12
2	Urdbean	0.20	0.01	50.00	0.20	0.10	500.00	0.30	0.13	433.33
3	Groundnut	2.40	8.00	3333.33	3.10	7.90	2548.39	2.10	7.20	3428.57
4	Cowpea	0.50	0.22	440.00	0.50	0.23	460.00	0.40	0.21	525.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.86	1.88	1.89
2	Net sown area (lakh ha)	1.03	1.03	1.03
3	Cropping intensity (%)	180.58	182.52	183.50

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	65.41	50.52	62.33
2	Fertilizer consumption - Rabi (kg/ha)	24.42	21.55	19.50

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	NA	NA	NA

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	157757	159045	171943
2	GLC through KCC (₹ lakh)	70801.02	83117	91540.86

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	NA	NA	107738
2	State Govt Sponsored Schemes Coverage (No.)			NA

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	3
2	Soil Health Cards Issued (No.)	10000	10000	10000

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	22563	18139	67952
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
1	Rice	91.00	93.00	95.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Special Relief Commissioner & Agri Dept, GoO
Table 2: GLC under Agriculture	LDM Office, jagatsinghapur
Table 3: Major Crops, Area, Production, Productivity	Dept. Of Agriculture, Jagatsinghapur
Table 4: Irrigated Area, Cropping Intensity	Dept. Of Agriculture, Jagatsinghapur
Table 5: Input Use Pattern	Dept. Of Agriculture, Jagatsinghapur
Table 6: Trend in procurement/marketing	RMC Rahama & Jagatsinghapur
Table 7: KCC Coverage	LDM Office, jagatsinghapur
Table 8: PM Kisan & Other DBTs	Dept. Of Agriculture, Jagatsinghapur
Table 9: Soil testing facilities	Dept. Of Agriculture, Jagatsinghapur
Table 10: Crop Insurance	PMFBY website
Table 11: Seed Replacement Ratio %	Dept. Of Agriculture, Jagatsinghapur

Jagatsinghapur, PLP 2025-26

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	188.15	240.00	1404.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	148	148	148
2	Net Irrigated Area ('000 ha)	85	85	85
3	Gross Irrigated Area ('000 ha)	140	140	140

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Jagatsinghpur	Balikuda	Safe	Safe	Safe
2	Odisha	Jagatsinghpur	Biridi	Safe	Safe	Safe
3	Odisha	Jagatsinghpur	Erasama	Safe	Safe	Safe
4	Odisha	Jagatsinghpur	Jagatsinghpur	Safe	Safe	Safe
5	Odisha	Jagatsinghpur	Kujang	Saline	Saline	Saline
6	Odisha	Jagatsinghpur	Naugaon	Safe	Safe	Safe
7	Odisha	Jagatsinghpur	Raghunathpur	Safe	Safe	Safe
8	Odisha	Jagatsinghpur	Tirtol	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghpur
Table 2: Irrigated Area & Potential	Dept. of Irrigation Jagatsinghpur
Table 3: Block level water exploitation status	CGWB Report 2019

Farm Mechanisation**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6576.00	10266.00	15358.15

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	NA	32	236
2	Power Tillers	NA	NA	NA
3	Threshers/Cutters	NA	NA	NA

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	1	2	5
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 jagatsinghpur
Table 2: Mechanisation in District	OAIC jagatsinghpur
Table 3: Service Centers	OAIC jagatsinghpur

Plantation & Horticulture including Sericulture Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	636.00	419.10	6617.67

Table 2: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000ha)	Prod. ('000 MT)	Area ('000ha)	Prod. ('000MT)	Area ('000ha)	Prod. ('000 MT)
1	Banana	0.01	0.06	0.01	0.08	0.38	7.04
2	Jackfruit	0.21	4.30	0.22	4.84	0.23	4.83
3	Mango	1.59	6.35	1.59	6.35	1.73	6.64
4	Papaya	0.11	3.08	0.12	3.09	0.12	3.38
5	Potato	0.50	5.84	0.54	5.89	0.83	8.74
6	Tomato	3.46	50.55	3.46	50.56	3.53	51.73
7	Bael	0.11	0.84	0.13	0.85	0.13	0.84
8	Brinjal	3.37	50.63	3.38	50.64	3.48	52.13
9	Bitter Gourd	0.10	1.39	0.11	1.41	0.20	1.97
10	Cabbage	2.57	74.20	2.57	74.23	2.58	74.34
11	Marigold	0.02	0.24	0.02	0.27	0.03	0.24
12	Cauliflower	1.59	26.74	1.53	26.74	1.61	26.79

Table 3: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MIDH	155	126	32

Table 4: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters (Vegetable)	2	2	2

Table 5: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Single 80s 60s 40s	Single 80s 60s 40s Tie & Die Cotton Sarees	Single 60s Tie & Die Cotton Sarees Lunjee 2/100 Thana Gamucha
2	Weavers' population (No.)	1548	1548	1548
3	Reeling Units (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghpur
Table 2: Production and Productivity	Dept. of Horticulture jagatsinghpur
Table 3: NHM Schemes (Cumulative Nos.)	Dept. of Horticulture jagatsinghpur
Table 4: Production Clusters	Dept. of Horticulture jagatsinghpur
Table 5: Weavers Clusters	Dept. of Textile jagatsinghpur

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	290.00	139.03	283.83

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)	14	14	14
2	Waste Land ('000 ha)	8	8	8
3	Degraded Land ('000 ha)	NA	NA	NA

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	2	3	4

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghpur
Table 2: Area under Forest Cover & Waste Land	Odisha Economic Survey 2023
Table 3: Nurseries (No.)	Dept. of Forestry Jagatsinghpur

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)	2837.37	3522.25	13832.28

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	NA	NA	20

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office Jagatsinghpur
Table 2: Processing Infrastructure	CDVO office jagatsinghpur

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	414.88	932.54	2362.66

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	NA	NA	452000
2	Broiler Farms (No.)	NA	NA	174
3	Hatcheries (No.)	NA	NA	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office Jagatsinghpur
Table 2: Poultry	20th Livestock Census

Jagatsinghapur, 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)	606.24	878.72	9751.60

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Kuzi Mendha
2	Popular goat breed(s)	Black Bengal
3	Popular pig breed(s)	Indigenous

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5597.47	5415.94	4565.09

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	NA	NA	19697
2	Cage Culture/ Bio-floc technology (No.)	NA	NA	842
3	Fish Seed Hatchery (No.)	NA	NA	2

Table 3: Marine Fisheries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fishing harbors/ jetties	NA	NA	5
2	Mechanised/ non-mechanised boats	NA	NA	1425

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Table 4: Brackish Water Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	NA	NA	5,459.10
2	Area developed (ha)	NA	NA	3573.22
3	Area available for development (ha)	NA	NA	1885.88

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office Jagatsinghpur
Table 2: Inland Fisheries Facilities	DFO Office jagatsinghpur
Table 3: Marine Fisheries (No.)	DFO Office jagatsinghpur
Table 4: Brackish Water Fisheries	DFO Office jagatsinghpur

Farm Credit - Others & Integrated Farming Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5597.47	5415.94	152.65

Sources

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

Agri. Infrastructure Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	894.38	1075.00	6936.39

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	3	3	3
3	Storage Godowns (No.)	NA	NA	39
4	Storage Godowns (Capacity - '000 MT)	NA	NA	16
5	Rural Haat (No.)	NA	NA	50
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	4	4	4

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office Jagatsinghpur
Table 2: Agri Storage Infrastructure	Civil Supply Office RMC jagatsinghpur & Rahama

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)	573.97	76.92	4263.47

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)	NA	NA	NA

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	0	0

Sources

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

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)	374.64	997.05	104.75

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	8770	NA	NA
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)	NA	NA	NA
2	Bio-Fertilizers ('000 kg)	NA	NA	NA
3	Bio-Pesticides ('000 kg)	NA	NA	NA
4	Vermi Compost ('000 kg)	NA	NA	NA

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	2	2	2
2	Seed Processing Capacity ('000 kg)	10	10	10
3	Pack Houses (No.)	NA	NA	10
4	Food Parks (No.)	0	0	0
5	Food Quality Testing Labs	0	0	0
8	Ripening chambers	0	0	0
9	Agri-Economic Zones (No.)	0	0	0
10	Agri Start-Ups (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghapur
Table 2: Fertilizer Consumption	Odisha Economic Survey 2022-23
Table 3: Production of inputs	NA
Table 4: Facilities Available	Agriculture & Horticulture Dept.

Jagatsinghapur, PLP 2025-26

Agri Ancillary Activities - Food & Agro Processing & Others Table 1:

GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2240.88	3636.97	1747.26
2	Loans to MFIs for Agri. & Non- Agri activities (₹ lakh)	846.10	4289.00	2091.89

Table 1: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	32600	140357	NA
2	Procurement through PACS and LAMPS (MT)	32600	140357	NA

Table 3: Other Ancillary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghpur
Table 2: Procurement	Odisha Economic Survey 2023-24
Table 3: Other Ancillary Services	NA

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	47623.93	62648.26	88200.74

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	NA	NA	1
2	Micro Units (No.)	316	NA	NA
3	Small Units (No.)	NA	NA	1
4	Medium Units (No.)	NA	NA	
5	Udyog Aadhar Registrations (No.)	NA	2404	2510

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	NA	NA	1
2	Handicrafts Clusters (No.)	NA	NA	6
3	Weavers' Coop. Societies (No.)	NA	NA	12

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts			Terracotta, Coir Golden grass, Plamleaf

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)	NA	NA	NA
2	EDP for artisans/ entrepreneurs by NABARD (No.)	150	120	230

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghpur
Table 2: MSME units - Cumulative	DIC office jagatsinghpur
Table 3: Traditional activities	DIC office jagatsinghpur
Table 4: DIC interventions	DIC office jagatsinghpur
Table 5: Skill Development Trainings	NABARD

Export/ Education/ Housing**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	0.00	0.00	0.00
2	GLC under Education (₹ lakh)	278.08	590.16	1402.62
3	GLC under Housing (₹ lakh)	2566.17	2800.23	8326.83

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	5597	1197	NA
2	Amt of subsidy released (₹ lakh)	5644.90	1223.00	NA

Table 2: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	911	835	2310
2	Amt of subsidy released (₹ lakh)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghpur
Table 2: Progress under PMAY	Zilla Parishad jagatsinghpur
Table 3: Progress under SBM	Zilla Parishad jagatsinghpur

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)	5539.79	10766.48	6123.11

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
		NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD
Table 2: Progress under Govt. investments (Type and number of projects)	

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)	18.89	9.50	0.00

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
		NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office jagatsinghapur
Table 2: Projects (Cumulative)	NA

Renewable Energy**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (₹ lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (₹ lakh)	0.00	0.00	3.02

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	NA	NA	NA	NA	NA	NA
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	NA	NA	NA	NA	NA	NA

Sources

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

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	22674.00	36013.04	83157.70

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	14660	14660	19437
3	No. of SHGs credit linked (including repeat finance)	10133	10011	9133
4	Bank loan disbursed (₹ lakh)	22674	23596	333213
5	Average loan per SHG (₹ lakh)	2.23	2.35	3.64
6	Percentage of women SHGs %	100	100	100

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office Jagatsinghapur
Table 2: Status of SHGs	NRLM Website & OLM, Jagatsinghapur

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.)	534	534	534
2	Consumer Stores (No.)	7	7	7
3	Housing Societies (No.)	2	2	2
4	Weavers (No.)	12	12	12
5	Marketing Societies (No.)	1	1	1
6	Labour Societies (No.)	8	8	8
7	Industrial Societies (No.)	10	10	10
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	19	19	19
11	Total (No)	593	593	593

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	113	113	133
2	Multi state cooperative societies (No.)	7	7	7

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	J.S. Pur	Balikuda	NA			NA			Milk Societies	133	Average
2			J.S. Pur								95	Average
3			Erasama								35	Deficient
4			Biridi								46	Deficient
5			Tirtol								45	Deficient
6			Kujang								34	Deficient
7			Naugaon								61	Average
8			Raghunathpur								48	Average

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	J.S. Pur	Balikuda	NA			NA			Fishery Societies	2	Deficient
2			J.S. Pur								0	Deficient
3			Erasama								6	Deficient
4			Biridi								4	Deficient
5			Tirtol								0	Deficient
6			Kujang								16	Average
7			Naugaon								2	Deficient
8			Raghunathpur								1	Deficient

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	J.S. Pur	Balikuda	NA			NA			Poultry Societies	0	Deficient
2			J.S. Pur								0	Deficient
3			Erasama								1	Deficient
4			Biridi								4	Average
5			Tirtol								0	Deficient
6			Kujang								0	Deficient
7			Naugaon								0	Deficient
8			Raghunathpur								0	Deficient

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	J.S. Pur	Balikuda	NA			NA			Agro Processing Societies	1	Deficient
2			J.S. Pur								2	Deficient
3			Erasama								1	Deficient
4			Biridi								2	Deficient
5			Tirtol								0	Deficient
6			Kujang								2	Deficient
7			Naugaon								1	Deficient
8			Raghunathpur								1	Deficient

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	MFIs/ MFOs	SHGs/ JLGs	BCs/ BFIs	Villages	Households
Commercial Banks	21	124	64	60	NA	NA	9325	839	11	NA
Regional Rural Bank	1	28	26	2			4000	39	47	
District Central Coop. Bank	1	10	7	3			65		146	
Coop. Agr. & Rural Dev. Bank	0	0	0	0					0	
Primary Agr. Coop. Society	107	107	107	0					12	
Others	4	6	0	6					770	
All Agencies	134	275	204	71	0	0	13390	878	0	0

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/22	31/03/23	31/03/24	Growth (%)	Share (%)	31/03/22	31/03/23	31/03/24	Growth (%)	Share (%)
Commercial Banks	NA					1016204.00	1130091.00	1294766.65	14.6	90.55
Regional Rural Bank						57834.00	60059.00	63791.28	6.2	4.46
Cooperative Banks						71168.00	67061.00	71340.00	6.4	4.99
Others						0	0	0	0	0.00
All Agencies						1145206.00	1257211.00	1429897.93	13.7	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Loan [₹ lakh]				
	31/03/22	31/03/23	31/03/24	Growth (%)	Share (%)	31/03/22	31/03/23	31/03/24	Growth (%)	Share (%)
Commercial Banks	NA					329169.00	444161.00	731428.81	64.7	88.93
Regional Rural Bank						25013.00	27710.00	35537.70	28.2	4.32
Cooperative Banks						47594.00	51357.00	55499.00	8.1	6.75
Others									0	0.00
All Agencies						401776.00	523228.00	822465.51	57.2	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	32.4	39.3	56.5
Regional Rural Bank	43.2	46.1	55.7
Cooperative Banks	66.9	76.6	77.8
Others	0	0	0
All Agencies	35.1	41.6	57.5

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

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

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	257465.10	35.2	111779.28	15.3	NA	NA	NA	NA	NA	NA
Regional Rural Bank	33898.95	95.4	17489.95	49.2						
Cooperative Banks	53837.60	97.0	53609.29	96.6						
Others	0	0		0						
All Agencies	345201.65	42.0	182878.52	22.2						

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	176683.16	128077.82	72.5	208921.81	213924.59	102.4	244865.53	216663.66	88.5	87.8
Regional Rural Bank	9461.39	9464.48	100.0	13732.02	14721.15	107.2	20568.52	19056.48	92.6	99.9
Cooperative Banks	47212.60	41542.45	88.0	38315.00	40952.16	106.9	39072.28	45391.16	116.2	103.7
Others	0	0	0	0	0	0	0	0	0	0.0
All Agencies	233357.15	179084.75	76.7	260968.83	269597.90	103.3	304506.33	281111.30	92.3	90.8

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	104745.50	70801.02	67.6	113453.99	83117.60	73.3	115035.02	91540.86	79.6	73.5
Term Loan (Agri.)	25763.20	26197.71	101.7	31881.05	34117.24	107.0	40926.80	69471.90	169.7	126.1
Total Agri. Credit	130508.70	96998.73	74.3	145335.04	117234.84	80.7	155961.82	161012.76	103.2	86.1
MSME	62449.50	62648.25	100.3	66220.78	130410.60	196.9	89544.30	88200.74	98.5	131.9
Other Priority Sectors*	40398.95	19437.77	48.1	260968.83	269597.90	103.3	59000.21	31897.80	54.1	68.5
Total Priority Sector	233357.15	179084.75	76.7	472524.65	517243.34	109.5	304506.33	281111.30	92.3	92.8

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

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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]	NPAamt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPAamt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	
Commercial Banks	NA			NA			NA			
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies										

Source(s)

1	LDM Office, jagatsinghpur
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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. Multi-purpose PACS/ Dairy/ Fisheries cooperatives

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 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.

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2. Union Budget

2.1. Important Announcements

- a. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- b. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- c. 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.
- d. 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.
- e. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- f. A network of nucleus breeding Centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- g. Mudra Loans: The limit enhanced to 20 lakh under the Tarun category.
- h. 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.
- i. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- j. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- k. 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.
- l. 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.
- m. 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.
- n. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

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

provides refinance to the Commercial banks cooperative banks and RRBs.

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

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

4. Credit-linked subsidy schemes of GoI

- 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.
- 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

- a. 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 lakhs 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.
- b. 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.
- c. 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):

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

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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:

- a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform
- b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- 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.
- d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- 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.
- 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:

- 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 micro-ATM devices at PACS (440) and cooperative milk societies (1191).
- b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- d. Incentive Scheme for BCs operating in NE States and hilly states:

9. Farm Sector Development

Participatory Sustainable Groundwater Management in Overexploited

Blocks/Watersheds:

- a. 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.
 - 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.
 - 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
 - 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.
 - 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

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

- a. Enhance the resilience and diversification of agriculture
- b. Provide continuous focus to holistic growth of agri-allied activities and horticulture sector
- c. Improving marketing infrastructure, irrigation facilities, and timely availability of seeds
- d. Mukhyamantri Kamadhenu Yojana announced by State Govt. aims to increase milk production in the state.
- e. State Govt. has launched Mukhyamantri Maschyajibi Kalyan Yojana, 'Blue Revolution' for integrated development & management of fisheries.
- f. Odisha State has a separate FPO Policy with its own credit guarantee scheme implemented by Nabkisan.
- g. Odisha MSME Development Policy supports development of MSME Parks in the state.
- h. Under Subhadra Yojana all eligible women given ₹ 50000 over a period of 5 years.

2. State Budget

2.1. Important Announcements

- a. Crop Production Management towards Coffee Mission and Potato Mission
- b. Soura Jananidhi for bringing more area under assured irrigation and State incentive for micro irrigation
- c. CM Kissan Scheme (erstwhile KALIA Scheme) for exclusive agricultural growth.

2.2. Highlights related Agriculture & Farm Sector

- a. A total of ₹28,944 crore has been allocated under Agriculture Budget, 2024-25, which is 17% higher than the last year's allocation
- b. Revolving fund allocated for paddy procurement operations by OSCSC.
- c. Corpus Fund for provision of Interest free loan for fertiliser and seed.

- d. 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

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

3. Govt Sponsored Programmes linked with Bank Credit

- a. State Govt. interest subvention for crop loans. The effective
- b. 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.
- c. Mukhyamantri Krushi Udyog Yojana (MKUY) s u p p o r t s agri-entrepreneurs in setting up of Commercial Agri-Enterprises (CAE): Provision of Subsidy up to 40-50% for capital investments up to ₹ 1 crore.
- d. Bhoomi Hina Agriculturist Loan and Resources Augmentation Model (BALARAM) has been formulated in association with NABARD. To form
- e. 1 lakh Joint Liability Groups (JLGs) covering at least 5 lakh farmers/ sharecroppers.
- f. “Mission Shakti Loan” - Interest free loan for WSHGs for livelihood promotion of Women SHGs up to ₹3 lakh.
- g. 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. The district falls under East & South Coastal Plain. Paddy is the principal crop grown which is grown in 85 % of the GCA of Kharif Season. Other main crops grown in the district are Pulses, Vegetables, Groundnut, and Sugarcane. As per the Agriculture Department, JSPUR GCA of the district is 191961 Ha in 2023-24 and the net sown area is 105870 ha, with average cropping intensity 180%. As per Agriculture Census, 2015-16, there were a total number of 134948 operational holdings in the district. This includes 134924 individual holdings, 20 joint holdings and 4 institutional holdings. The percentage of operational holding in marginal, small, semi medium, medium and large category in 2015-16 were 83.27%, 14.05%, 2.44%, 0.23% and 0.01% respectively. Crop production in the district is mostly dependent on monsoons and channel irrigation and this is reflected in the cropping pattern in the district. The normal rainfall is 1514 mm whereas the actual rain fall is 1158 mm in 2023-24.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- i. In order to increase crop production, productivity and increase the per capita income of farmers, banks provide concessional loans to them under Kisan Credit Card (KCC) scheme as per Government directives. 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, prompt repayment incentive of 3% is provided to farmers.
- ii. State Government is also providing interest subvention of 2% on crop loans, thereby reducing the financial burden on the farmers as well as acting as an incentive for banks/FIs to lend for crop production.
- iii. Paddy and Groundnuts are the notified and are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme.
- iv. The irrigation potential of the district is around 148000 ha.
- v. Challenges in Agriculture: Challenges faced in agriculture are decrease in cropped area due to conversion of agricultural lands for housing and industries, depletion in soil nutrition, declining water resources due to over-exploitation; reluctance among youngsters to take up farming, deprivation of remunerative price for agricultural produce, enhanced cost of cultivation, Climate change, natural calamities and post-harvest losses, etc.

Potential for 2025-26 estimated at ₹ 146158.33 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Jagatsinghpur district is one of the thickly populated coastal districts of Odisha and main stream of economy comes from agriculture. As per Agro climatic Condition, the entire Jagatsinghpur District comes under, East and South Eastern Coastal plain with

hot and humid climates having average normal Rainfall 1514 mm. More than 75% of the precipitation is concentrated over five months i.e. from June to October.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

1. The district is webbed by a network of rivers and plains of the entire district lie in between River Mahanadi in the north and Devi-Biluakhai in the south. During rains the river and its branches carry great volume of water in them and at the time of high floods they try to overflow their banks. Jagatsinghpur is having two main canals i.e. Taladanda & Machhagaon which are chief sources of irrigation in the district.

2. Gross annual groundwater recharge is estimated to be 48683 HM. Natural losses is 3654 HM. So, net available groundwater resources are 45029 HM. The stage of ground water development is 47.37 %. The state of ground water development in Kujanga and Naugaon block is 62.38 % and 67.26 % respectively. As such, exploitation of ground water in the set wo blocks need to be carefully handled Minor Irrigation Division of the Irrigation Department, Mahanadi South Division, OAIC, OLIC are helping the farmers by constructing various minor irrigation works.

Potential for 2025-26 estimated at ₹ 1756.49 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1 .

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

1. Farm Mechanization has immense potential to expand production, improve timeliness of operations, better utilization of irrigation potential and infrastructure, compensate for labour shortages, and alleviate drudgery in agricultural operations. Thus, farm mechanization brings about significant improvement in agricultural productivity, which underscores the strong need for mechanization of agricultural operations. Post-harvest machinery also helps in value addition and conservation of produce and by-products from qualitative and quantitative damages.

2. Small as well as fragmented land-holdings are a major constraint, particularly for higher capital-intensive implements, like tractors and harvesters. To meet this challenge, there is a thrust on aggregation of marginal / small land-holdings and promotion of Farm Machinery Banks / Hubs, App based Custom Hiring Centres (CHC) of Farm Machinery.

3. The potential for tractors, paddy transplanters, reapers, power-tillers, zero tiller-cum-seed drill machines, small implements and even harvesters, under individual as well as CHC category are increasing. Now, the use of sensor technology, remote sensing, robotics, drones, artificial intelligence, etc., are the emerging high-tech agricultural practices for which credit potentials are also emerging.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

1. Major manufacturers of tractors and other implements are having their sales centers and service centers in the district. Availability of service centers ensure timely supply of spares and repairing of the machineries. There are adequate diesel outlets, and no shortage of diesel is faced by the farmers.

2. The current issues related to farm mechanization are mainly diminishing availability of farm labour due to growth in other sectors of the economy, non-availability of farm implements at several places, poor credit availability, increasing cost of production,

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drudgery to retain youth in farming, lack of mechanization of operations in horticulture, animal husbandry and fishery, need for integrated models of farm mechanization utilizing all the modes of farm power. However, farm mechanization is getting increased attention due to three main reasons: one, rising wages for labour; two, for achieving operational efficiency and, three, rising cost of energy. Subsidy assistance for tractors and other machineries like threshers, rotavators etc is provided to farmers / farmers groups through the DA&FW.

Potential for 2025-26 estimated at ₹ 15675.68 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1 .

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The congeniality of agro-climatic conditions and topography of many parts of the district provide an ideal situation for commercial exploitation of various plantation and horticulture crops like banana, coconut, mango, citrus, flowers, medicinal plants etc. Horticultural crops like fruits and vegetables have high market value and provide higher returns to farming community. The broad objective for horticulture sector is to expand the areas and productivity of vegetable cultivation, fruit plantation or orchard development. Imparting regular skill up-gradation programme for farmers and farm women can change the district scenario. Encouragement of micro irrigation like drip and sprinkler having huge potential in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

1. The district has reasonable potential under horticulture sector. The Bank credit is not picking up due to lack of adequate extension services, non-availability of organized market and inadequate number of processing units. The district has been included under National Horticulture Mission from 1 April 2012. KVK is actively involved in improved technology and variety demonstration of various crops for adaptation to changing environment. Better technology with proper forward linkages is expected to enhance production of horticulture crops.

2. The Horticulture Department has two offices in the district one at Jagatsinghpur and the other at Tirtol each headed by a Horticulturist. They are assisted by one Junior Horticulture Officer, 7 Field Technicians, 12 Grafters and 14 Gardeners. Department is implementing various State and Central Govt schemes viz. compact area plantation, demonstration of floriculture, production and sale of quality planting material, promotion of Vermi compost units, extension of vegetable cultivation area, distribution of vegetable mini kits, etc. Every year the department arranges supply of vegetable mini kits containing seeds of chili, brinjal, ladies finger, beans, bitter gourd and tomato. Lack of Micro irrigation and non-availability of quality planting material is a major issue.

Potential for 2025-26 estimated at ₹ 6718.31 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1 .

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

As per IFSR 2021, Jagatsinghpur, has Forest Cover of 14000 ha which is 8.20% of the total geographical area. Thus, a good scope is available for increasing the forest cover in conventional forest area especially for enrichment plantations by State Governments to increase the crown density.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Forest department and Odisha Forest Development Corporation are the agencies responsible for development of forestry sector in the State. The district comes under Cuttack and Rajnagar Forest Division. There are two range forest offices at Jagatsinghpur and Kujanga.

Potential for 2025-26 estimated at ₹ 301.44 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1 .

2.1.6 Animal Husbandry – Dairy**2.1.6.1 Status of the Sector in the District**

1. The agro-climatic condition of the district is suitable for taking up animal husbandry activities. Development of dairy is one of the major AH activities that can be taken up with financial support from banks. Dairy farming is one of the main/supplementary income sources for the rural households and also provides gainful employment to large number of SF and MF and also to other rural households.

2. Most of the milk is produced by animals reared by small, marginal farmers and landless labourers. Of the total milk production, nearly 50 % is either consumed at the producer level or sold to non-producers in the rural areas. The balance % of the milk is marketable surplus available for sale to consumers in urban areas. Out of the marketable surplus it is estimated that about 50 % of the milk sold is handled by the organized sector (OMFED and Pvt Companies) and the remaining 60 % by the unorganized sector.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

1. The Animal husbandry Department of the district being headed by the Chief District Veterinary Officer under Fisheries & Animal Resources Development Department with guidance from Directorate of Animal Husbandry & Veterinary Services, Odisha, Cuttack. The ARD department is catering animal health care services to the poor farmers of 08 blocks covering 194-gram panchayats and 1294 villages in the district.

2. There are 497 milk cooperative societies in the district.

3. Dairy sector is faced with many challenges like low productivity of Indian bovine, imbalanced feeding to animals, limited access of milk producers to organized sector, age old infrastructure operating on obsolete technology, lack of manufacturing facilities for value added products, lack of efficient chilling system at village level and cold chain distribution network.

Potential for 2025-26 estimated at ₹ 15093.98 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1 .

2.1.7 Animal Husbandry – Poultry**2.1.7.1 Status of the Sector in the District**

Poultry farming can provide subsidiary income and gainful employment to farmers throughout the year. The 20th Livestock Census 2019 puts the number of poultry birds in Jagatsinghpur at about 500803. However, it is not enough to meet local consumption demands and the requirement of commercial bakeries and confectioneries. Demand for eggs in the district is increasing per day which is being met from outside.

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2.1.7.2 Infrastructure and linkage support available, planned and gaps

1. The State has accorded 'Agriculture' status to poultry.
2. Different schemes viz; Rural Backyard poultry scheme, Mother unit to supply 28 days old chicks to farmers etc., are in operation.
3. With introduction of KCC for Animal Husbandry, small farmers rearing birds in their backyard can now avail loan of up to ₹ 2.0 lakh from banks through KCC for working capital requirements.

Potential for 2025-26 estimated at ₹ 3558.52 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

1. Traditionally, rearing of sheep, goat and pig has been an activity practiced by weaker sections of the society as a part of their subsistence economy. These animals are reared by farmers in view of the low investment required, reduced risk, availability of local feeds and easy management by family members. However, in recent years owing to increasing consumer demand for packed and processed products, it has emerged as an independent and economically beneficial commercial activity
2. As per 20th livestock census 2019, the population of sheep and goat stands at around 120561. There exists a wide gap between demand and production due to high preference of meat among the population of Jagatsinghpur. Further, value addition in activities like goat/pig meat processing and packaging units has led to increase in demand for this sector.
3. Sheep and goat rearing practiced in a scattered manner and there are no organised societies or training facilities. As the district is basically agrarian, the extent of grazing land is also limited. These aspects have to be addressed if the activity has to be taken up on a commercial scale in the district"

2.1.8.2 Infrastructure and linkage support available, planned and gaps

1. With its tropical climate and proximity to ports, Jagatsinghpur has the potential to develop into a large producer of processed meat products in the country.
2. Inadequate breeding and processing infrastructure in the state. Even now, the animals are mostly reared under subsistence farming due to their low input cost and high marketability.

Potential for 2025-26 estimated at ₹ 9751.48 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

1. Jagatsinghpur district is endowed with all the three subsectors of fisheries - fresh water, brackish water and marine. The fresh water resources of the district comprise of tanks and ponds, -1313 Ha swamps, bheels, water logged and Low-Lying area and 776.00 ha river and canals. The brackish resource includes 3573.23 Ha brackish water are and of estuaries.
2. The 80 km long coastline and its adjoining sea contributes to marine sector.

3. The total fish production in the district was 73000 MT in 2023-24 of which marine sector contributes more than 50%. The present fish production is inadequate to meet the demand of the district.

4. The inland fishermen population of the district is 37162. 5. Institutional finance to the sector is mostly confined to composite fish culture, seed production, capture fisheries, brackish farming and processing. In recent years integrated fish farming, seed production, RSA and Bio flock- b a s e d farming etc. have gained popularity in the district. The present demand supply gap, large demand in neighboring West Bengal and availability of unutilized/underutilized potential water bodies are positive factors that indicates potential for development of the sector

2.1.9.2 Infrastructure and linkage support available, planned and gaps

1. Department of Fisheries, headed by the DFO and assisted by block level technical staff, is the nodal agency to ensure all round development of the sector through implementation of various subsidy-oriented programs, arranging need based skilling and ensuring availability of critical inputs.

2. The affair of marine fisheries is under the supervision of Asst. Director (Marine). The KVK at Nimakana supports the sector through various extension programs.

3. The 3 Government fish hatcheries in the district with 60 million spawn production capacity and a number of small hatcheries in private sector meet the fish seed demand. 834.24 ha area has been put into shrimp farming with license of CAA.

4. There are 2 nos. of ice plants to take care of the demand for preservation and transportation. The 31 Primary Fishermen Cooperative Society (PFCS) in the district are mostly engaged in marine capture fisheries and marketing.

5. Sector specific schemes like Matsya Pokhari Yojana, PMMSY, Matshyji Unnayana Yojana, MKUY, RKVY etc. with subsidy provision for various activities are under implementation.

Potential for 2025-26 estimated at ₹ 5848.02 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Of the total operational land holdings in the district, around 90% are less than 2 ha. Majority of the farmers in the district are engaged in the cultivation of paddy, potato and vegetables. The area under vegetable cultivation in the district is 35000 ha, but the marketing of the same is a challenge due to its perishability and inability of the farmers to explore better markets. Therefore, the use of 02-wheelers (motorcycles or scooters) can play a significant role in the marketing of vegetables due to their mobility, accessibility, and cost-effectiveness.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The district has a good network of 2-wheeler showrooms and service network with easy finance options from various Banks, NBFCs and MFI. Developing a special product by DCCB/ RRB in this regard may help the farmers who are already associated with the PACS/RRB branches in availing the facility and help farmers in better marketing of their products

Potential for 2025-26 estimated at ₹ 265.80 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

As the world faces challenges like climate change, population growth, food scarcity and resource depletion, the importance of sustainable agriculture practices has become increasingly evident. Sustainable agriculture is focused on long-term crop and livestock production with minimal impact on the environment. It seeks to strike a fine balance between the need for food production and the protection of ecosystems within the environment. In addition to food production, soil & water conservation, reducing the use of fertilizers & pesticides, and promoting biodiversity in crops and ecosystems are some of the common goals associated with sustainable agriculture. In this context, Integrated Farming System (IFS) plays a very important role as it will help in achieving all the above-mentioned goals. An Integrated Farming System (IFS) is defined as “a judicious combination of two or more activities using the 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”.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- a. The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/ intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season. Further, adopting practices such as conservation agriculture, organic farming, integrated pest management (IPM), integrated nutrient management (INM), using micro irrigation systems (drip and sprinkler irrigation), green manuring, mulching, vermicomposting, etc. can reduce negative impacts of agriculture on the environment and promotes long-term food security.
- b. Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from https://iifsr.icar.gov.in/icar-iifsr/prog_files/Bulletin_IFS_July_2020.pdf.
Farming System identified for Jagatsinghapur is Crop (rice- pulse / oilseed / vegetable) – Dairy – Fish culture – Mushroom

As projection for various integrated models are proposed in respective core sectors , no separate projection envisaged.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- i. Modern Storage facilities, including cold storage, market yards and e-NAM compliant infrastructure like product specific storage and assaying facilities are important for checking post-harvest losses, facilitating government procurements and food security programme, maintaining buffers, checking fluctuation in prices and better price realization to farmers Storage is an important marketing function which involves post-harvest holding of the agri

- produce.
- ii. Production of food grains is about 2,87,721 MT in the district with rice crop having the major share of 2,58,716 MT. The storage capacity of the district is 39000 MT.
- iii. The Civil Supply Corporation has a godown at Jagatsinghapur with 2000 MT capacity and another one near Basantapur under Biridi block. There is one cold storage at Raghunathpur with an installed capacity of 5000 MT for storage of potato, red chili etc. The unit is not in operation.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Nearly one third of our horticulture produce, especially fruits and vegetables are wasted mainly due to inadequate post-harvest handling, lack of transportation and poor cold / temperature-controlled storage facilities. The cold storage and processing facilities for agricultural and dairy products which are perishable in nature are inadequate in the district. The credit flow for the construction of Storage and Market yards must be enhanced in tune with the requirement for the same.

Potential for 2025-26 estimated at ₹ 6386.92 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- a) The soil of Jagatsinghapur district is categorized into three types i.e. laterite, alluvial and saline. The laterite soil is mainly found in Biridi, Raghunathpur and Jagatsinghapur blocks. Similarly, the deltaic alluvial soil is found in western side of Naugaon, Tirtol, Balikuda, Erasama, Raghunathpur and Jagatsinghapur and texture of soil is generally sandy, sandy loam, silty loam, and clay loam to heavy clay. Overall, this alluvial soil is fertile. Another saline inundated soil is found in the part of Kujanga, Balikuda and Erasama blocks of the district, adjacent to the sea. The district comprises two distinct tracts, the first being marshy and swampy strips along the coast covered with wild growth of reeds and tropical jungle.
- b) The scope for land development work is limited since large part of the district constitutes the delta area. Salinity is prominent in Erasama and kujang blocks of the district. Land development works such as farm ponds and land reclamation can be undertaken in the district to a large extent. The district has Current Fallow 9594 ha, other fallow 4938 ha, cultivable waste is 8219 ha, barren land is 241 ha, which offer good potential for bringing some area under cultivation with proper treatment. Predominant types of soil found in the district are red loamy/deltaic alluvium.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

1. The district has more than 90 % of farmers having land holding of 2 ha or less than 2 ha. In this situation, they cannot afford machineries for land leveling. Major land development activities identified in the district include on-farm development, soil improvement through special reclamation procedures, water management including lining of channels and laying of underground pipelines, fodder development and pasture land management, wasteland development, soil and water conservation measures, use of bio-fertilizers, vermicompost and other organic manures.

2. Farm Ponds - Harvesting and recycling of rainwater in farm pond for critical

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lifesaving irrigation in Kharif and pre-sowing irrigation to short duration Rabi crop is gaining popularity. Due to lack of irrigation facilities, the area having scanty rain fall are forced to adopt mono cropping pattern. The farm ponds are very useful in the area. But due to small land holding farmers are not willing to spare land for farm ponds. It is necessary to increase awareness among the farmers and demonstrate some good models for alternate land use.

Potential for 2025-26 estimated at ₹ 4353.88 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

1. Seed, pesticide and fertilizer are the trinity of improving the production and productivity of the crops. Better seed replacement coupled with high quality seeds can improve productivity. Tissue culture plays an important role in horticulture production. For improving soil fertility in the natural way, organic farming methods of cultivation, application of green manure, use of bio-fertilizers, bio-pesticides and Vermi-composting are being promoted among farmers.

2. Plant tissue culture is an important agricultural biotechnological tool that contributes to the production of crops with improved food, fiber, fuel, and feed. Apart from their use as a tool of research, plant tissue culture techniques have in recent years, gained industrial importance in the area of plant propagation, disease elimination and crop improvement. As an emerging technology, the plant tissue culture has a great impact on both agriculture and industry, providing much needed quality planting material to meet the ever-increasing demand. It has made significant contributions to the advancement of agricultural sciences in recent times and presently constitute an indispensable tool in modern agriculture.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Supply of quality seeds in required quantity and appropriate time to farmers is a critical issue which is to be addressed. Agriculture and Horticulture Departments are promoting Vermi-compost by providing subsidy and also propagating extensive use of bio-fertilizer to increase their efficiency and to reduce the use of chemical fertilizers.

Potential for 2025-26 estimated at ₹ 873.30 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

1. Food & Agro Processing Sector is of great importance for Indian agriculture on account of its potential contribution in the reduction in post-harvest losses, better price realization, catering to the changing domestic demand for processed agro-products, enhancing the competition of Indian agriculture to meet the challenge posed by changing global agricultural. It ensures linkages and synergies between industry, agriculture, post-harvest technology and management. It plays a crucial role in value addition to agricultural produce. Farmers can get good price for their produce. This also ensures creation of additional employment opportunities in rural area.

2. Jagatsinghpur district is well known for large cultivation & higher production of Rabi Pulses, Milk Vegetables and Fishery activities. Milk based products identified under

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'One District One Product (ODOP)' by GOI. Vegetables such as Chilli, Tomato, Onion, Brinjal, etc. are also grows in good numbers of quantity. Therefore, there is huge potential for food & agro processing sector in the district such as Dal Mills & vegetable processing. The FPOs of the district are in a very early stage of development.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

1. The District Industries Centre in association with Agriculture, Horticulture, Veterinary and Fishery departments promote activities under this sector. M/s Surya Udyog and M/s Falcon Marine Exports are two big fish processing units who procure fish locally and after processing export to various places in the country and abroad.

There are also a good number of dry fish units engaged in drying marine fish of various species. These units are concentrated around Pardeep area and people mostly women are engaged in these units.

2. GOI's PM Formalization of Micro Food Processing Enterprises (PMFME) is one of the important credits linked subsidy schemes which aims to enhance competitiveness of existing individual micro-enterprises in the unorganized sector of food processing industry and promote formalization of the sector.

3. GoI has launched a programme named as SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) which is a comprehensive package to give a renewed thrust to the food processing sector in the country. This has been re-christened as Pradhan Mantri Krishi Sampada Yojana (PMKSY).

Potential for 2025-26 estimated at ₹ 9567.19 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

1. Agriculture ancillary activities provide the necessary vigor and the requisite linkages for the agriculture sector to establish, strengthen and grow further. Some of the ancillary activities are setting up Agri-Clinic and Agri-Business Centres (ACABC) which aim not only to supplement efforts of the government's public extension support to farmers but also to create gainful self-employment opportunities to agriculture professionals and facilitate timely services to farmers on crop management.

2. Credit needs of small and marginal farmers, especially those who are unable to provide any security, is yet to be fully met by the banking system. The gap could be effectively bridged by the registered MFIs in the districts, especially for low income generating economic activities, including the traditional sectors viz., animal husbandry activities

3. Primary Agricultural Cooperative Credit Societies (PACS) are grass root level Cooperative institutions which empower farmers by providing affordable credit, fostering savings, promoting community-based financial resilience. PACS play a pivotal role in rural economies, offering financial inclusion and stability.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are 300 Seeds/ fertilizers and agri input outlets in the district along with 50 Pesticide dealers. As per MANAGE website, 12 candidates trained, only 2 units set up. Hence banks may explore financing of ACABC units. Nearly 50 % of the banking outlets in the district are concentrated in Jagatsinghpur and Paradip Area. block. Remaining 06 blocks are served by 50% branches with uneven distribution. This gap

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is filled by presence of various Micro Finance Institutions (MFIs) in the district. Among MFI, Annapurna Finance having Head Quarter at Raghunathpur is extending credit in JLG mode particularly in Raghunathpur, Tirtol and Kujanga Blocks.

There are 133 PACS in the district which are offering multiple services such as sale of inputs along with KCC loan, PDS supply, running of common service Centres, renting of godown space, locker facility etc. PACS doesn't have sufficient funds to meet the credit need of farmers.

Potential for 2025-26 estimated at ₹ 2698.75 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

Chapter 3

Credit potential for MSMEs

1. Credit potential for MSMEs

1.1 Status of the Sector in the District

1. The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last seven decades. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country.
2. At present, there are three industrial estates i.e. Bodhei, Tirtol, I.E Paradeep, Paradeep in the district comprising 171.41 acres of land. There are seven large enterprises in the district. This is a very rich district of the state in terms of industrialization.
3. As many large-scale industries exist in the district there exists a very good scope for venomization and ancillarisation in the district. Many MSMEs of the State are vendors to these big units supplying a number of items to them. These large-scale units are having the venomization policy to procure their needy items. The port town of the district has already emerged as one of the country's major investment hot spots by attracting investment in excess of the tune of ₹ 5 l a k h crores including the ₹ 2, 74,134 crore Petroleum Chemicals and Petrochemical Investment Region (PCPIR).
4. As per Statistical Handbook 2022, there are 316 set up MSME units in the district with financial investment of ₹3154 Lakh and is providing employment to 838 people.

1.2 Infrastructure and linkage support available, planned and gaps

1. There is a very good scope for service industries to grow in the district like small to medium scale hotels having a very good scope for flourishing in the district because of the existing and upcoming industrial growth in the district. As there is a very good inflow of people from outside, there is a scope for growth of support service like laundry, tailoring, dry cleaner, repair of home appliances, beauty parlours etc. The large unit Paradip Port Trust (PPT) which is operating in the district is coming under Service Category.
 2. Potential Sector for New MSME: Rice Mill, Coconut & Groundnut oil, Coir industry i.e. coir ropes, mats etc., fish/prawn processing & packing units, dry fish manufacturing, cold storage, multilayer bags for packing of milk/oil, spices grinding.
 3. Potential Sector for New MSME Under Services: Cycle/Rickshaw Repairing unit/ Assembly of cycle. 2) Automobile Garage 3) Nursing Home/clinic 4) Audio/video repairing and servicing center 5) DTP center/Internet Cafe ,6) Beauty Parlour ,8) Xerox/Binding/Lamination. 9) Ice Factory/Cold storage 10) Tailoring 11) Tent House 12) Restaurant /Hotel 13) Repairing of electrical and electronics home appliances.14) Logistic chain.
 4. Potential Ancillary & Downstream Industries: Water treatment plant erection and service, Paper carry bags, non-woven poly bags, Gypsum (from waste of fertilizers)
 5. Potential G&C and Mineral based Industries Fly ash bricks and blocks, Burnt clay bricks
5. Issues and Challenges: Non-Availability of timely Formal Credit, non-adequate Skill up-gradation training facilities for the beneficiaries under govt. sponsored programs, non-availability of Facilities for consultancy services for processing, packing, gradation, etc.

Potential for 2025-26 estimated at ₹ 213102.68 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

Chapter 4

Credit Potential for Export Credit, Education & Housing

5.1 Credit Potential for Export Credit

5.1.1 Status of the Sector in the District

(i) During the financial year 2023-24, India exported all time high volume 17,81,602 MT of Seafood worth US\$ 7.38 Billion and ₹ 60,523.89 Crore. USA and China are the major importers of Indian seafood. Frozen Shrimp continued to be the major export item. The locational advantage of Jagatsinghpur with about 68.2 Kms. coastline along with Paradeep port is a major advantage for the development of the export of marine products.

(2) The non-basmati rice sector in India places significant emphasis on producing high-quality yields at commercially viable rates. Stringent quality control measures ensure that the rice meets international standards for grain size consistency, moisture content, and absence of contaminants. This commitment not only enhances the product's marketability but also solidifies India's reputation as a reliable supplier in global markets. Internationally, Indian non-basmati rice enjoys robust demand owing to its diverse range of varieties and competitive pricing. It caters to a wide array of culinary preferences worldwide, underscoring its role as a staple food commodity in global trade. The sector's ability to consistently deliver quality produce at economically sustainable rates further reinforces India's position as a key player in the global rice industry. The country has exported 11116533.98 MT of Non-Basmati Rice to the world for the worth of ₹ 37804.48Crores/ 4570.06 USD Millions during the year 2023-24. **Jagatsinghpur District is one of the major Paddy collection area in Odisha and hence there exists a huge potential of export of rice via Paradip port.**

5.1.2 Infrastructure and linkage support available, planned and gaps

(i) The wide stretch of Bay of Bengal constitutes the vast sources of marine resources for Jagatsinghpur district. The major marine products of the district are Marine Fish, Prawn and other Sea Shell products. The goods to be exported are mostly marine catch such as fish, prawns, Dry Fishes, etc. As there are no facilities for export of shrimps & marine products the companies/ buyers like FALCON, Suryoudyog, etc. and some buyers collect the shrimps and marine products from the sellers located at different Jetties and process at their own factories.

(2) The plastic park in Odisha sprawls over 120 acres at Paradip. The park envisages major investments in manufacturing units for plastic products such as woven

(3) JSW Steel, India's largest steelmaker by capacity and a part of the \$23 billion-JSW Group, has announced an investment of ₹65,000 crore for Odisha, and will utilize the investment to set up an integrated steel plant, a port facility, and a cement factory, at Jagatsinghpur (4) Paradip is located in close proximity to Mahanadi coal fields, hence suitable for coastal transport of coal to southern and western India. It is also well-connected to serve several steel plants in the hinterland. Besides, Paradip is strategically located to cater to iron ore movement for steel plants in southern and western hinterland (5) Paradip Port has allocated about 100 acres of land for creating industrial clusters and Multi-Modal Logistics Parks. Given its location, it has high potential to set up steel, coal industries, wood-based industries, and Free Trade Warehousing Zones (FTW Z) in that land parcel.

Potential for 2025-26 estimated at ₹ 255.00 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

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4.2 Credit Potential for Education

4.2.1 Status of the Sector in the district

Education is considered as one of the main pillars of development. Literacy holds the key to enhance personal knowledge and acquire new abilities in order to catch up to the varying rate of human progress in the increasing, complicated, and changing technological environment. The literacy percentage of the district covers 86.6% against 72.9% of the state. Male literacy rate is 92.4% against the female literacy rate of 80.6%. Similarly, Literacy rate in Urban area is 91.5 % against the literacy rate of 86.5% in Rural area. During 2021-22, 609 nos. of primary schools, 513 nos. of Up-primary Schools, 311 nos. of Secondary schools and 85 nos. of general colleges are functioning in the district to impart general education. Besides there is one no of Diploma School is functioning in the district to impart technical education during 2021-22.

4.2.2 Infrastructure and linkage support available, planned and gaps

(a) Educationally this district is quite advanced, and the literacy rate is 86 %. There exists good number of Colleges, Higher secondary schools, English medium schools exist in the district. Similarly, there are 12 Industrial Training Institute functioning in the district (ii) Infrastructure Gaps (a) The district does not have any Engineering School nor any engineering College for providing technical education. (b) Skills shortage is accompanied by graduate unemployment. Many of these graduates are considered unemployable by industry due to poor skill levels. (C) The formal education sector provides no training for emerging sectors such as biotechnology, hospitality, fashion designing, NGOs, etc. as also the gamut of 'soft skills' required in the work-place.

Potential for 2025-26 estimated at ₹ 11048.30 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The housing industry of India is one of the fastest growing sectors. The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern for India. A large population base, rising income level and rapid urbanization leads to growth in this sector. Owing to increase in income level and the desire to enhance their standard of living and opening of more private and commercial banks as well as national level companies in the district, demand for housing is increasing day by day. Hence scope of Housing loan has a good potential in the district. The bankers are also very enthusiastic to finance this sector on account of assured asset creation, security of loan, good recovery etc. Housing is one of the three basic needs of life and always remains the top priority of any citizen. The housing industry in India is one of the fastest growing sectors. A large population base, rising income level and rapid urbanization leads to growth in this sector. As per CENSUS 2011, there are 264473 number of houses in the district.

4.3.2 Infrastructure and linkage support available, planned and gaps

(i) With a view to bring convergence in priority sector guidelines for housing loans with the affordable housing scheme and to give a fillip to low-cost housing for the economically weaker sections and low-income groups, Reserve Bank of India has

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broadened the loan eligibility under priority sector lending to ₹ 25 lakhs from earlier Rs20 lakhs in rural areas where the cost of dwelling doesn't exceed Rs30 lakhs. The existing limit for family income per annum for loans to housing projects for construction of house by EWS and LIG has been revised to ₹3 lakhs per annum and ₹6 lakhs per annum respectively in line with the economic criteria specified under the PMAY.

(ii) No additional infrastructure is required in the district for lending in this sector. Sufficient construction materials are widely available in the district including supply of cement easily. In view of growth of population, upcoming multispecialty hospitals, good road connectivity, the potential for housing finance is high in the district. Lack of town planning, inadequate drainage system and drinking water facility is a hurdle for growth in housing project. However, such problems will overcome once the drinking facility projects start functioning. The various roads, bridges, power stations, health centers constructed with assistance from RIDF of NABARD are expected to have generated additional opportunities for banks to lend in housing etc.

Potential for 2025-26 estimated at ₹ 9673.00 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure facilities are the catalysts for development. Rural connectivity, power, storage, facilities for shelter, sanitation, education etc. are some of the critical infrastructures that require either direct investment by the State or investment by a combination of private and PPP sector. RIDF support from NABARD has emerged as an important source of fund for public investments. This chapter covers Public Investment in infrastructure. The Rural Infrastructure Development Fund (RIDF) which was set up within NABARD by way of deposits from Scheduled Commercial Banks operating in India, to the extent of shortfall in their agricultural lending/priority sector/weaker sections started with initial corpus of ₹ 2000 crore. The scheme has been continued with substantial allocations in the successive Union Budgets and NABARD has partnered with various State Governments in the creation of rural infrastructure. Initially, the mandate under the Fund was to support projects in the irrigation sector where substantial investments had been made but which could not be completed owing to resource constraints of the State Governments. In successive budget announcements, further contributions were made to the corpus and with Over the years, the coverage under RIDF has been made broader based in each tranche and at present, a wide range of 39 sectors (2 new sectors added under RIDF XXVII – Road over bridge on railway crossings and Ropeway) under RIDF are being financed. RIDF has emerged as NABARD's major partnership with the state government for creation of variety of rural infrastructure covering activities under rural connectivity (roads & bridges), irrigation (micro, minor, medium and major), etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

- a. Health: The government health facilities in the district consist of 1DHH, 11 Community Health Centers, 36 Primary Health centers, 189 Medical Sub centers, 1840 Anganwadis, 19 Homeopathic Dispensaries and 12 Ayurvedic Dispensaries. There is a need to increase this number for better health facilities. Broadly for every 1,00,000 population one CHC, for each 30,000 population one PHC and for every 5000 population one Sub Centre is required.
- b. Education: Presently, the literacy rate in the district is above 90%. The district has made significant achievement in providing access to elementary education. Primary school facility has been provided within a distance of 1 km radius of each habitation and a middle school facility within a distance of 3 km radius. Govt may consider providing facilities for higher education like Colleges, Polytechnics, etc. in the vicinity of the villages.
- c. Drinking water: Shortage of adequate quantity of drinking water in some parts of the district/ villages is another area of concern. Ground water is not adequately recharged due to scanty rainfall which is causing shortage of drinking water. The rate of dwindling of yield of wells has become alarmingly high due to depletion in the ground water table. Thus, the quantity of water supplied to the villages has reduced considerably. (iv) Sanitation: Facilities like community toilet blocks etc. in the rural areas/market places may be provided.

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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	20652	679.956700	528.3872
B	Ongoing tranches	401	498.407500	408.575
	Total (A + B)	21053	1178.364200	936.9622

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	20985	514.20	427.29
B	Rural roads & bridges	108	770.85	595.95
C	Social Sector	12	18.40	14.93
	Total (A + B + C)	21105	1303.45	1038.17

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	20944	Irrigation potential	ha	58722
B	Rural roads	64	Road length	km	510
C	Bridges	42	Bridge Length	m	10112

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

A total of 12 number of Drinking Water projects sanctioned under Social Sector with RIDF LOAN ASSISTANCE of ₹1493 lakh. It has benefited population of 30 villages. 40 number of flood protection projects have been sanctioned benefiting more than 10 lakh population. 5 drainage projects, Construction of Passenger Jetty & Waiting Hall at Gandakula also implemented under RIDF.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure comprising education, health and nutrition care, housing and water supply are important for economic development as they go hand in hand to ensure that the impact of synergy can be realized in full measure. These two are bound to create a mutually stimulating and reinforcing effect on each other. Social infrastructure can deliver major benefits viz., faster economic growth, improved productivity, poverty alleviation and environmental sustainability. The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued on 28 December 2018, stipulated that Bank loans up to a limit of ₹ 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities (including loans for construction/refurbishment of toilets and improvement in water facilities in the household) in Tier II to Tier VI centers are eligible for classification under priority sector. Bank credit to Micro Finance Institutions (MFI) extended for on-lending to individuals/members of SHGs/JLGs for water and sanitation facilities is also eligible for classification as priority sector loans under Social Infrastructure subject to certain criteria.

5.2.2 Infrastructure and linkage support available, planned and gaps

There is good scope for private investment involving bank credit in infrastructure facilities like drinking water, sanitation, education, and primary health. Government line departments should provide necessary technical knowledge, capacity building for creation of these infrastructure facilities through private investment.

Potential for 2025-26 estimated at ₹ 9991.75 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy sources are of paramount significance in view of the depleting Oil and Gas reserves. With the increasing population and increased pressure on conventional energy sources, Government of India has been encouraging the use of various methods to tap nonconventional energy sources to overcome the problem of energy shortage in the country. "Renewable Energy" or "non-conventional energy" refers to energy from sun (thermal and photo voltaic), biomass (direct burning, gasification or methanation, including municipal solid waste) small hydel power plants (up to 25 MW station capacity), wind, tide, wave, geothermal, nuclear etc.

5.3.2 Infrastructure and linkage support available, planned and gaps

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The district has excellent potential for promotion of alternate energy sources as the majority of rural households are using non-renewable sources of energy. In addition to power generation, renewable energy sector is also identified with small and rural activities like biogas, solar cooking systems, solar lanterns etc.

It is estimated that about 50% families in rural areas is having one or 2 animals. In view of this, biogas can be a good source of saving on fuel, besides better use of bio waste. Solar implements, E- rickshaw and Toto are gaining prominence in the district which offer good credit potential.

Potential for 2025-26 estimated at ₹ 479.06 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The importance of the microfinance sector as an effective tool for policymakers to reach out to the grassroots level cannot be overemphasized. Microfinance has a crucial role to play in development of Indian economy through enhancing credit access for rural households. Among the various models, 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 metamorphosed from a small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach spanning more than 12 crore rural households. Today micro-credit/ microfinance accounts for at least a quarter of banks loan portfolios. Besides empowering rural women through provision of economic resources, the SHG-BLP also facilitates Governments plans to achieve the Sustainable Development Goals (SDGs) such as no poverty, zero hunger, achieving gender equality, empowering all women, inclusive economic growth, reduce inequality, promote good health and wellbeing. Besides, the SHG-BLP, NABARD has been supporting formation of informal groups like Joint Liability Groups (JLGs) with 4-10 members. JLGs are intended basically as credit groups of tenant farmers and small farmers who do not have proper title to their farmland or security to offer, but needed long term credit or seasonal credit for pursuing their economic activities. NABARD besides extending financial support for awareness creation / capacity building of all stakeholders also extends 100% refinance support to Banks on their lending to JLGs.

6.2 Infrastructure and linkage support available, planned and gaps

(i) NABARD provides grant support for conduct of MEDP, LEDP, GRLTP for SHG leaders, training to NGO personnel engaged in SHG activities, etc. In the district training programmes have been conducted on various farm and non-farm sector activities, viz. tailoring, vegetable cultivation, mushroom cultivation, , paper bag making, milk processing, spices processing, etc. Few of the SHGs trained under the programmes have set up units and engaged in livelihood activities. (ii) Govt. of Odisha had launched the scheme of Mission Shakti for empowerment of women on a campaign mode through SHGs by extending various financial incentives viz. Zero Percent Interest Loan up to 10.00 Lakh, Seed money of 15,000 for every Women SHG Group, 3,000 financial aid to buy Smartphone, etc. (iii) Enhancement in credit flow capital formation : Establishment of micro-units by SHGs members will translate into investment credit business of banks thereby increasing capital formation in agriculture and off-farm sector. 3 women FPOS promoted in the is having more than 1000 women SHG members associated with them. These FPOs are involved in activities such as Dairy, Fruits & vegetable trading & processing. This will surely lead to enhancement in credit flow in priority sector and empowerment of women.

iv) GAP / Issues: Manual book keeping not to the satisfaction of banks; Lack of transparency in groups; Absence of Group Cohesion, Quantum of loan is not adequate in tune with the Income Generation Activity and unavailability of credit history of SHG members, Inability of banks to do proper appraisal and monitoring of SHGs post disbursement of loans.

Potential for 2025-26 estimated at ₹ 41536.38 lakh for the sector. The Block wise activity wise physical projection has been indicated in the Annexure-1.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- i. The net income from paddy cultivation is decreasing every year due to increase in input cost and labour wages. To overcome this issue farmers should be encouraged for practicing organic farming which will help them in producing the inputs in their farm itself and help them in reducing the input cost. Farmers should also be motivated to diversify their crops by promoting cash crops.
- ii. Adoption of smart technologies including climate smart agriculture for increasing the efficiency of water nutrients and energy micro-irrigation and other water saving irrigation technologies site-specific nutrient management conservation of agriculture etc. reducing the cost of cultivation through soil health revitalization adoption of e-NAM platform for trading of agriculture commodities in all the regulated and co-operative markets efficient markets with a dynamic supply chain are indispensable for the development of the agricultural sector.
- iii. While extending the credit under KCC banks have to follow RBI guidelines of extending 10 for household consumption & post-harvest expenses 20 for maintenance/repair of farm assets and also insurance cost in addition to the Scale of Finance.

2. Water Resources

- a. Waterlogging has great impact upon the socio-economic status of the district due to agrarian nature of the district with major command lying in the coastal belt. To overcome the difficulties in poor drainage of rain and flood water and retrieval of the waterlogged area with a view to increasing the agricultural production drainage needs priority.
- ii. Remedial measures for which renovation of major drains and lateral drains needs periodic investment on operation and maintenance dredging of outfall points at regular intervals for effective functioning of the system.
- iii. 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.

2. Farm Mechanization

- i. Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC JLG Farmers' Producers Organizations mode and also financing for replacement of agricultural implements
- ii. Promoting custom hiring Centres for farm equipment which will reduce the burden on SF/ MF. The network of PACs can be utilized for this
- iii. Vegetable Crop production holds the promise to be mechanized from seedbed preparation planting irrigation spraying to harvesting transplanting of seedling inter culture picking and digging.
- iv. Being a major rice growing belt there is a tremendous scope for improving and modernizing the existing rice mills and establishing primary processing center for rice and pulses to dry the wet kharif and mini rice and dal mills to make the farmer from a mere producer to a producer – primary processor
- v. Skill development of farmers for proper use and repair of farm machinery.

3. Plantation and Horticulture

- i. Floriculture can be taken up on commercial basis to meet the demand of people for flower in cities and urban areas for which financial assistance up to 50 is being provided to small and marginal farmers by Horticulture Dept.
- ii. As enough nurseries for quality planting materials are not available there is an urgent need to promote nurseries through SHG members/ SHG Federations/ Farmers' Clubs so as to ensure supply of quality seedlings.
- iii. Banana coconut floriculture and betel vine having huge potential that need to be explored. Cultivation of mango banana coconut papaya groundnut cashew etc. will have special attention to generate good income for the farmers.
- iv. Post-harvest infrastructure development for perishable horticulture crops with grading sorting packaging and refrigeration facility; Construction of Low-cost onion storage
- v. Cultivation of Low-cost High Value crops may be promoted and market linkage for the same may be ensured to diversify the source of income for farmers

4. Forestry/ Waste Land Development

- i. Credit support may be extended for agro-forestry
- ii. The cultivable wastelands can be considered as potential area for raising forest tree crops for commercial purposes under the purview of farm/agro-forestry if appropriate forward and backward linkages are developed at the ground level.
- iii. Banks may provide credit to dryland horticulture silvipasture fodder.

5. Animal Husbandry - Dairy

- i. Growth in dairy sector requires focus on quality of animals, human resources and technical skills, land availability, capital, credit, infrastructure and inputs related to the total value chain.
- ii. Dairy Farmer Organizations can be used as a platform to address issues regarding availability of all inputs, including feed, fodder, breeding, veterinarian services, medicines, vaccines, credit and insurance.
- iii. Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics, cultivation of improved varieties, silage making, enrichment of crop residues by alkali treatment, etc.

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6. Animal Husbandry – Poultry

- i. Egg production units Hatchery and Brooding units feed preparation and transport machinery are capital-intensive enterprises and require substantial investment. This gives immense scope to Banks for financing such units. The existing demand supply gap and easily available market not only reduces market risk but also credit risk.
- ii. Backyard poultry may be financed through SHGs/JLGs
- iii. Hatchery units may be promoted for production & supply of chicks of low-input technology variety birds.
- iv. 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.

7. Animal Husbandry – Sheep, Goat, Piggery

- i. There is demand for setting up of goat rearing units of size 20+1 and 40+2 especially among small and marginal farmers and other poor sections of the society. There is a need to step up institutional credit for sheep and goat rearing which is currently limited
- ii. 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
- iii. To encourage financing of sheep/ goat / pig rearing units breeding units and meat processing under individual or SHG / JLG model.

8. Fisheries

- i. Development of critical infrastructure on cluster basis for brackish water culture and at marine landing center would improve overall production and export earnings.
- ii. Revival of dormant fishermen cooperative societies.
- iii. Enhancement in credit support to core and ancillary fisheries activities
- iv. Development / promotion of hygienic fish marketing infrastructure and cold chains.

9. Construction of Storage and Marketing Infrastructure

- i. There is an urgent need for modernization of the existing warehouses/ cold storages to make them WRDA compliant and creating additional storage capacity to meet future requirements.
- ii. Promote investment through private sector / PPP mode for construction of e-NAM compliant infrastructures at e-NAMs and e-GrAMs.
- iii. Encourage entrepreneurs by making available adequate credit and facilitate them in availing subsidy from Agri Marketing Infrastructure scheme and interest subvention & credit guarantee under Agriculture Infrastructure Fund (AIF) for setting up cold storages rural godowns seed processing plants and other facilities.

- iv. Primary processing viz. cleaning sorting and grading needs to be developed at the farmers' organization / village level.

10. Land Development, Soil Conservation and Watershed Development

- i. The average productivity of major crops in the district is lower than potential yield. The reason may be due to decline in organic matter content of the soil of the State leading to low soil fertility. There is a need to promote usage of organic inputs among the farmers.
- ii. There is a need to promote farm ponds in the district mission mode.
- iii. Banks may encourage and extend the required financial support for setting up of biofertilizer and bio-pesticide production units, Vermi-composting units, coir pith composting units etc. through credit linked subsidy schemes available.

11. Agriculture Infrastructure: Others

- i. Banks may finance units of quality seeds bio pesticide and bio fertilizer set up by individuals and farmer groups.
- ii. Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally.

12. Food and Agro. Processing

- i. Banks to encourage financing to the sector including the supply chain infrastructure.
- ii. Activity based clusters with common facility center for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district.
- iii. Efforts should be made to set up the Mega food park at the earliest which will generate employment. Processing units relating to paddy pulses groundnut coconut mango shall be promoted.
- iv. There is a need for conducting of capacity building programmes or extension outreach programmes on simple primary processing techniques at farm level that can fetch higher returns for farmer. Farmers have also to be sensitized about the support available under Agriculture Infrastructure Fund (AIF) and Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) schemes.

v.

13. Agri. Ancillary Activities: Others

- i. Banks may finance eligible beneficiaries under the ACABC subsidy scheme. Exposure visits of Bankers to successful Agri-preneurs supported under ACABC may be conducted.
- ii. PACS in the district should assess the agriculture infrastructure gaps in their villages and the same can be financed under PACS as MSC scheme and Agriculture Infrastructure Fund. PACS can also act as Business correspondents for Commercial banks/DCCBs to increase their income. Presently there are 16FPOs in the district. Support is required from State Government. Departments to provide hand holding support to these FPOs.

14. Micro, Small and Medium Enterprises (MSME)

Jagatsinghapur, PLP 2025-26

- i. Technology Transfer Centres may be established in the district for providing guidance technical know-how etc. to entrepreneurs.
- ii. Banks to lend more units under PM Mudra Yojana Scheme and Stand-up India scheme.
- iii. Setting up of Rural Industrial Estates in all block headquarters may also help in promoting industrial activity.
- iv. Cluster Development Approach for development of artisan clusters in the district through the SHG network operating in the district.
- v. Organizing the Milk/Horticulture Producers' PO with robust equity base so that they can undertake pooling value addition functions under Post Harvest Management sector.
- vi. Value Chain approach for development of food processing sector.
- vii. Livelihood focus by SHG Federations and integration of food processing/value addition schemes from Horticulture /Animal Husbandry departments.
- viii. Popularizing CGTMSE scheme among banks to de-risk the banks on MSE portfolio which should facilitate quick flow of credit to this critical sector.

15. Export Credit

- i. The Export Oriented Product Cluster will be identified and promoted in the district. Kujanga & Erasama block may be given priority for Cluster
- ii. Marketing Linkage and Product Promotion - Development of web portals Buyers - Sellers meet & aggressive promotion.
- iii. Plugging the loopholes in the infrastructure sector - like warehousing cold-storage refrigerated containers and transportation etc.
- iv. Training of fishermen and processors - Linking them to Self-Help Groups (SHGs) and Farmers' Producers Organizations (FPOs)
- v. Use of Technology - such as motorization of boats safety of fishermen at sea by the help of new technologies integrated vessels with catch refrigeration and trade from sea itself
- vi. Credit Lending facilities - Majority needs proper funding at various stages of marketable production and linking to Financial Institutions
- vii. Reliable stock estimates & assessment of the efficacy of the existing fishing regulations present economic status of fishing operations formulation of key management interventions and above all allocation of adequate funds are a few major issues that demand immediate attention to ensure sustainability of marine fisheries
- viii. Proper storage of rice is a key concern particularly if the foreign markets have to be accessed. In this context, silos and low temperature storage should be considered at least for the premium segment like basmati. Presence of such storage would incentivize higher production and procurement of basmati, without a concern for falling prices. In the case of non-basmati rice, storage is neglected. Virtually unlimited quantities of paddy lie stored in open and much of that gets deteriorated because either the milling capacities are inadequate or there is no off-take of the milled rice.

Jagatsinghapur, PLP 2025-26**16. Education**

- i. Vocational and technical education play a significant role in contributing towards innovation and economic development in a knowledge-driven economy. Therefore, attention must be leveraged on improving the quality of human capital with a focus on skill development and generation accumulation diffusion and usage of knowledge and technology. Vocational and technical education that places an emphasis on skill development is crucial for rapid economic development of the district.
- ii. 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.
- iii. To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.

17. Housing

- i. Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
- ii. Lending by banks has been mainly restricted to urban areas and salaried class. Housing needs of rural people needs to be addressed. Banks to finance buyers from economically weaker sections.
- iii. Extend credit to beneficiaries of PMAY-G who are in need of credit for constructing house with more facilities.
- iv. There is a huge demand for carrying out repair to houses construction of toilets house expansion renovation and replacing thatched roof with concrete structure. Apart from HFCs a few sections 25 MFIs and NGOs have successfully demonstrated lending for this sector with good recovery at the ground level owing to less cumbersome procedures for availing credit. Banks could on lend through such entities.

18. Social Infrastructure

- i. Construction FPE on Lanth right Mahanadi in Zillanashi Panchayata near Sahardia Village of Kujanga Block for flood protection with likely investment of ₹50 cr.
- ii. Seed Processing unit 4TPS in two blocks.
- iii. High Tech Polyhouse Planting Nursery in Tirtol.
- iv. Setting up of new cold storage in the district is needed to support perishable products like vegetables/ Mushroom etc.
- v. Improve sanitation infrastructure with focus on rural areas. While Government is making all out efforts to improve the situation institutional financing for rural sanitation facilities an hasten the progress, wherever possible toilet constructions may be linked to PMAY.
- vi. Fund for setting up schools health care facilities and sanitation and achieve their

priority sector targets with NABARD's refinance support.

19. Renewable Energy

- i. Popularize various incentive and credit linked schemes under renewable energy sector.
- ii. Financing of SPV lanterns SPV street lights SPV home lights SPV water pumps SPV power plants Standalone and GRID connected SPV power plants are some of the items of investments available for the banks to exploit. This is not only a clean / green energy but also reduces the dependence of conventional energy sources.
- iii. Financing of bio-gas could be increased by encouraging SHGs who have availed credit for purchase of milch animals to install bio-gas plants.
- iv. Create awareness among the rural masses about alternative sources of energy its cost technology transfer after sales service etc.
- v. After sales service support needs to be improved for all the activities. Skill development training may be imparted to local youth for repair of solar equipment.

20. Informal Credit Delivery System

- i. SHGs need to be sensitized and motivated to take up livelihood activities on a business scale. Credit plus approach through convergence under various schemes needs to be implemented to ensure sustainable livelihoods for SHG members.
- ii. Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster Level Facilitators Panchayat Level Facilitator Community Bank Coordinators etc. in the district effectively in credit disbursement and recovery.
- iii. Convergence of skilling/ upskilling schemes of various departments such as NABARD Skill Development department SRLM RSETI etc. to improve the credit flow to this sector and to reduce incidence of NPA.
- iv. Promotion of Business Model for JLGs by Commercial Banks and OGB through BC network.
- v. Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders.

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 businesses 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

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. To provide facilities at par with FPOs to existing PACS.
- vi. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- vii. World's largest food grain storage scheme for cooperatives.
- viii. Revival and computerization of PCARDBs/SCARDBs.
- ix. Establishment of National Cooperative Database.
- x. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- xi. 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.
- xii. 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

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

5. Status of Cooperatives in the District

- i. The growth disparities between the rural and urban economies are a matter of concern and may exacerbate income inequality in the country. The agriculture and allied sector comprising of livestock, forestry, and fisheries is the bedrock of the rural economy and one of the largest providers of rural employment. The cooperatives provide a third alternative, with free-market organizations at the one end (which provide goods and services through exchanges in the market) and the state-owned organizations at the other (which provides goods and services through state control). The all-inclusive cooperative model provides a successful and sustainable economic alternative for equitable growth.
- ii. Three tier short term cooperative credit structure is functional in the district. It plays an important role as it accounts for 49.26 % of crop loans disbursed in the district in 2023-24. The Cuttack CCB in the district is profit making. The long-term cooperative credit structure is non-operational. There are 2 branches of Urban Cooperative Bank in the district. Approximately 30 PACS have registered profits during the past years. As per DRCS Office, Jagatsinghpur Audit of 120 number of PACS have been updated 2021-22 and 2022-23 is going on.

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- iii. The number of PACS in the district is 133 out of which all have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). No of PACS is defunct / non-functional. As per National Cooperative Database, there are 1 fertilizer cooperative society , 10 Agro processing /Industrial cooperative Society , 7 Consumer Cooperative Society, 16 credit and Thrift Society , 2 Handicraft Cooperative Society , 12 Handloom Textile and Weavers credit Society , 2 Housing Cooperative Society , 8 Labour Cooperative Society , 5 Livestock and Poultry Cooperative Society , 1 miscellaneous credit cooperative society , 3 Miscellaneous noncredit cooperative society, 7 MPCS, (including new PACS formed in 2023) are functioning in the district . As per ARD, Jagatsinghpur there are 497 OMFED Dairy Cooperative Societies and 32 Fishery Cooperative Societies.
- iv. Under 'Sahakar-se-Samriddhi' the Govt of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem. The number of Gram Panchayats (GP)in the district is 198 and Number of GPs covered by existing PACS is 198. Number of new MPACS which can be formed in underserved GPs is 24. Number of dormant or defunct PACS in the district is zero. Target for liquidation of Dormant/Defunct PACS is Zero.
- v. 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).
- vi. 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.
- vii. Another GoI initiative is PACS as Common Service Centres (CSCs) for better access to e-services such as banking, insurance, Aadhar enrolment/ Updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS.
- viii. 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.
- ix. Cooperative business is loss making and dormant with few exemptions. Particularly the increasing bad debts and non-performing assets in credit cooperatives have made their financial shape worse. The reasons for their losses include increased number of willful defaulters, interference in loan recovery, waiver practices of governments, poor and sluggish recovery tribunal procedures, ineffective credit administration and monitoring, a growth in fraud and money theft, etc. Their failures in non-credit cooperatives are primarily related to weaker product portfolio, an inability to draw customers due to subpar quality or a small selection, a lack of effective advertising, and unsuccessful marketing strategies Constraints such as lack of professionalism, mis-management, lack of good elected leadership, etc. must be overcome through imparting training to the members on management and skills. This can help in professional management of the society. There is need to increase the members contribution so that society can become a financially strong enough. Increased used of digital technology, sales promotional activities like

powerful advertisements, personal selling, disseminated selling, common branding of the different products will increase the sale of the product along with will give the identity to the product in the market.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the agriculture credit sector. The distribution is uniform in that and all blocks are covered by some society or the other. There is a potential for creation of cooperative societies in Dairy Sector , Fishery Sector , food processing sector in the district, horticulture (Vegetables) which are predominant sectors in the district. This can have immense multiplier effect in giving a fillip to economic activities in in the district.
2. The role of dairy cooperatives in procurement of milk and providing necessary services to the dairy farmers make them distinct among the other channels of milk marketing. The dairy farmers selling the milk to the dairy cooperatives get fair prices of their product. These Centres also provide financial security and give the money to the dairy farmers at certain intervals. Thus, the dairy farmers get a consolidated amount from the dairy cooperatives. The major constraint with this channel is delay in payments by the dairy cooperatives. The poor households are unable to wait for longer periods to get the payments and thereby prefer to transact their marketable surplus through other channels. The important role played by dairy farming in the sustenance of landless and poor people in the village. There is huge potential of Dairy Cooperatives in all the blocks of the district.
3. Fisheries including Marine Fisheries have significant financial, nutritional and socio-economic development prospects in Jagatsinghpur. Co-operatives can help fishermen develop their skills and gather information about technology, marketing, and management. Co-operatives can improve productivity, processing, storing and transportation capabilities while also meeting financial demands.
4. In order to develop the Vegetable Value Chain (VVC), it is essential to create a strong, responsible, and responsive institutional structure. This is more important when we consider the fact that core value chain actors (vegetable farmers) do not have adequate resources both in terms of finance and knowledge to improve their current situation. Thus, in the absence of a dedicated institutional structure the core objective of value chain development in the cluster may not be achieved. Cooperatives can fulfill this gap in institutional structure.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr No	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Amruta Dairy and Agrovet FPCL	Raghunathpur	FPO promotion	OLM for purchase of Animal	423	1. Value Addition of Milk Products. 2. Benefit of Collectives Input supply and marketing linkages
2	Collectivisation	Tirtol 4S4R Farmer Producers Company Limited under CSS Scheme	Tirtol	FPO promotion	KVK & OLM	300	Benefit of Collectives Input supply and marketing linkages
3	Collectivisation	Kujanga 4S4R Farmer Producers Company Limited under CSS Scheme	Kujanga	FPO promotion	KVK & OLM	300	-do-
4	Collectivisation	Saharadia Farmer Producers Company Limited	Kujanga	FPO promotion		525	-do-
5	Collectivisation	Sarala Dairy and Agrovet FPCL	Balikuda	FPO promotion		179	-do-
6	Collectivisation	Jeevan Dhara Dairy FPCL	Kujanga	FPO promotion		150	-do-
7	Infrastructure Development	Support Under RIDF	Entire District	Creation of Infrastructure		787 villages	Improve Connectivity, Flood Protection, irrigation
8	Women Empowerment	Empowerment through 06nos LEDPs & 12nos MEDPs during last 5 years.	Balikuda, Raghunathpur, Kujanga, Tirtol, Biridi, Erasama	Livelihood development	Working Capital Support	900	Members taking up off farm activities resulting in average increase of at least ₹1000 to ₹1500 per month
9	Skill Training	JCB Driving training to 60 nos of Youth	Biridi	JCB Driving training	RTO Dept.	30	15 youth have been got Regular job as JCB Driver.
10	Institution Development	Infrastructure support to PACS & CAPEX to RSETI	Balikuda & Jagatsinghpur	Infrastructure support to Ichhapur PACS for Purchase Counter, CCTV, Inverter, etc. Training Equipment to RSETI		1500	1. Increase in Business volume of PACS. 2. Impart of Trainee by RSETI

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11	Promotional Activity	Livelihood Business for Advance production of COCOPEAT	Raghunathpur	Sustainable livelihood for the SHG members cum Share holder of FPO		30	Manufacturing of Cocopeat from Coconut Watse thereby increasing the income of the member
12	Promotional Activity	Setting up Hybrid Solar Technology based Bulk Milk Cooler	Raghunathpur	Support for Rooftop Hybrid Solar Power Generating System 5KW Capacity Bulk Milk Cooler in Dairy Processing Unit at FPO Bulk Milk Cooler 500 Liter		FPO	Generation of Solar power & Storage of Milk
13	Promotional Activity	Promotion of sorted sex semen in livestock development	Naugaon, Balikuda, Jagatsinghapur, Biridi	To popularize sorted semen technology to produce more number of female calves.	Convergence with Vet. Dept. for AI	600	Out of 189 calves born, 174 Female calf was born, thereby a success rate of 82%. This needs to be popularized in the district.
14	Promotional Activity	RURAL MART (02) & RURAL HAAT (01) in last 5 Years	Jagatsinghapur, Raghunathpur, Balikuda	Rural Mart - Rent for Outlet, Salary to Sale person, Support for Shop Furniture Rural Haat - Support for Platform		1200	1. Rural Haat - Facilitated the selling Agri Products and inputs to villagers of 40 villages 2. Rural Mart - Facilitated the selling SHG Products

Success Stories

Success Story 1: Transforming Self Help Group (SHG) to Dairy Entrepreneur



Sr. No	Particulars	Details
1	Scheme	FPO PODF ID
2	Project Implementing Agency	SEEDS
3	Duration of the project	3 Years
4	Beneficiary	
5	No. of beneficiaries	412
6	Community	Women SHG Dairy Farmers
7	Location	Purana Odapada, Block: Raghunathpur, Dist.: Jagatsinghpur, State: Odisha

1.1 Support provided

1.2 Pre-implementation status

Before starting the project, the Socio-Economic status of the beneficiaries are low ₹ 500/- per month as farmers sold their raw milk in @30/- per liter price to middle man collection agents

1.3 Challenges faced

- Promoting of Women Farmers for Share Holders of FPO and Collection of ₹1000.00 as Share Capital.
- Generally Raw Milk sold to Dairy companies by dairy farmers through their collection agent
- Value additions of milk products are unaware so they didn't get the maximum value of Raw Milk
- Inadequacies in maintaining and storing of Milk based products.
- Poor market connectivity

1.4 Impact

- a. Formed in 2021 Amruta Dairy and Agrovet Farmers Producer Company Limited is an all women FPO with 412 members and share capital of 403000.00
- b. The turnover of the FPO has crossed ₹35 lakh
- c. The FPO has set up a Dairy Processing Unit under PMFME Scheme by availing a loan of ₹12.00 lakh from UCO Bank. It has also availed ₹5.00 lakh credit facility from NABKISSAN
- d. With support from NABARD the FPO has set up a Solar powered BMC
- e. The FPO has also able to established marketing linkage (Rural Mart with NABARD support) has its own website (www.amrutafpo.com) onboarding on ONDC Portal and with local market
- f. It has resulted in increase of net return to the Dairy farmers by at least ₹10/ ltr.
- g. The steps taken by FPO has resulted in increase of collective bargaining power and access to market provision of cattle feed at lower cost facilitating market linkages and creates trade opportunities and has promoted access to credit and financial inclusion.
- h. Able to create awareness among people about scientific dairy farming government policy and also help in capacity building of farmers in different aspects of the agricultural sector

Success Story 2: Livelihood Business through Production of Cocopeat



Sr. No	Particulars	Details
1	Scheme	FSPF- DPR
2	Project Implementing Agency	SEEDS
3	Duration of the project	1 Year
4	Beneficiary	
5	No. of beneficiaries	30
6	Community	Women SHG Dairy Farmers
7	Location	Purana Odapada, Block: Raghunathpur, Dist.: Jagatsinghpur, State: Odisha

2.1 Support provided

2.2 Pre-implementation status

Women are generally engaged in their traditional farming and Daily wages

2.3 Challenges faced

2.4 Impact

- Skill enhancement on 30 working women of Amruta Dairy FPO Share holders
- Advance Production of Cocopeat unit was established in at Purana Village Raghunathpur Jagatsinghpur.
- Amruta Dairy and Agrovat FPCL have selling the Cocopeat to M/S Cocoter Natural Drinks Pvt. Ltd Local Nursery Cuttack Bhubaneswar and in Rural mart through FPO Website
- Trainees who are also FPO Share Holders are able to income ₹1000.00 per month.
- Increase in FPO Business.

Success Story 3: Paper Plate Manufacturing: An Unfold Success



Sr. No	Particulars	Details
1	Scheme	MEDP
2	Project Implementing Agency	SEEDS
3	Duration of the project	6 Months
4	Beneficiary	
5	No. of beneficiaries	30
6	Community	Women SHG
7	Location	Gopinathpur, Block: Biridi, Dist.: Jagatsinghpur, State: Odisha

3.1 Support provided

To conduct the MEDP training program of 30 SHG members including an amount of ₹80000/- was sanctioned by NABARD

3.2 Pre-implementation status

The trainees were house wives with no or very little income. They are not able to utilise SHG Loan in any livelihood activity.

3.3 Challenges faced

3.4 Impact

- Out of 30 trainees 26 Women have undertaken the activity.
- Set up a unit with an initial investment of ₹3.00 lakh in the House of a trainee.
- They are preparing Paper plates cups etc. and selling them in Cuttack Jagatsinghpur and local market
- The turnover of the Unit is more than 2 lakhs in peak season and around 1 lakh in normal season
- Each member able to earn ₹1500/ month by working 2 hr. per day.

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, 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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious Utilisation.

1.4 Initiatives of RBI

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

- i. 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.
- ii. 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:

- i. Disaster Management: Strengthening preparedness and response to natural disasters exacerbated by climate change.
- ii. Water Resource Management: Improving water conservation and management practices.
- iii. Agriculture: Promoting climate-resilient agricultural practices to ensure food security.
- iv. 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).

Any specific Climate Change initiative in the District by Govt. of India:

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

- i. Govt. of India launched Amrit Dharohar initiative in Odisha as 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.
- ii. 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.
- iii. **ICAR Institutions:** ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced biofortified variety (CR Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched "Amrit Catla" a genetically improved variety of Catla to enhance fish seed quality for India's growing fish farming community.

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

- i. 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.
- ii. State Government has taken an initiative to grant land rights to thousands of slum dwellers under the scheme “Odisha Livable Habitat Mission (OLHM) or Jaga Mission” which has won the World Habitat Award.
- iii. Odisha has introduced the Electric Vehicle (EV) Policy 2021 to promote manufacturing and sale of electric vehicles. It aims to enhance the states EV ecosystem encouraging sustainable transportation and reducing carbon emissions.

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the State Level

3.1 Prospects of Climate Action in the District

Jagatsinghpur district is one of the coastal regions of Odisha located in the eastern part of the state. In just about 30 years, a latest study has said, sea level rise may put large parts of coastal Odisha including Jagatsinghpur at greater risk of deluge and inundation, affecting lakhs of people. Areas of heavy economic activities like Paradip is vulnerable due to their location and associated economic loss in occurrence of hazard. In addition to this, due to availability of mangroves, a strong prevalence of aquaculture can be seen in Balikuda and Erasama making the area near coast more vulnerable to hazards. The coastal villages in districts of Bhadrak and Jagatsinghpur are falling under 'very high risk' prone areas. According to the Coastal Vulnerability Index (CVI) study by the Indian National Centre for Ocean Information Services (INCOIS), vulnerability, loss and damage from sea level rise, coastal geomorphology, tidal range and elevation in the area of Odisha coastline varied from "low" in about 76 kilometers of the coastal stretch of Odisha state, covering parts of Ganjam, Chilika, southern Puri and Kendrapara and to "medium" in about 297 kilometers, covering northern Ganjam, Chilika, central Puri, Jagatsinghpur, Kendrapara, southern Bhadrak and northern Balasore and to "high" in about 107 kilometers, covering northern Puri, parts of Jagatsinghpur, Kendrapara, Northern & Southern Bhadrak and Southern Balasore.

The rice production in Jagatsinghpur district is mainly dependent on an ideal rainfall pattern. The variation in the rainfall pattern leads to an increase/decrease in rice production. The impact of climate change on paddy production can be observed in terms of rainfall variation and the changing quantity of rainfall. Consequently, the paddy crop in Jagatsinghpur is vulnerable to seasonal rainfall impact. 2. The fisherfolk of Jagatsinghpur are paying the price for the warming world and seas. According to Expert, Fish migration routes are changing thanks to climate impact, . Combined with multiple low pressures areas and regular extreme weather events, fishing communities in the district report scanty catches amid frequent fishing bans. Untimely rain, strong winds and severe heat have led to fewer fish being caught 3. Increase in temperature due to climate change is likely to affect the Dairy Sector of the district adversely. As per research, the indigenous cow milk production has responsive to annual minimum temperature, while crossbred cow milk production is responsive to annual maximum temperature and relative humidity. 4. Climate change will not only impact vegetable physiology a major source of livelihood of the district, but will also affect the production systems they are grown in. Elevated temperatures in particular change the framework conditions by extending the growing season, altering the planning process and shifting input factors such as energy consumption.

3.2 Any specific Climate Change initiative in the State by

- i. No such projects are being implemented in the district by Govt of India.
- ii. No ICAR institutions is located in the district. Also, no major projects for climate change projects are being implemented in the district at present.
- iii. Integrated Coastal Zone Management Project (ICZMP) has implemented in two stretches of Odisha coast i.e. Gopalpur to Chilika and Paradeep to Dhamara under World Bank assistance.

- iv. Paradip Port has had a significant impact of the longshore sediment transport and sedimentary regime. The blocking of sediments from south of Paradip is suggested to be a key cause for erosion. Under shoreline management Plan, erosion of the seawall north of Paradip is recommended to be arrested by beach nourishment of 0.4 Mm³/ year and dredging of the approach channel to the Paradip fishing harbor located at the mouth of Mahanadi River.
- v. Efforts is also being made to increase and protect existing man a Under RIDF, a total of 43 projects have been supported for Flood Protection which has benefited more than 1,36,000 Ha of Unit/CCA / Additional Area Benefited /protected.
- vi. Krishi Vigyan Kendra (KVK) is providing necessary agricultural extension services as well as undertakes demonstration of improved varieties of major crops, Integrated Farming Systems (IFS) and improved agricultural technologies for the local farmers in their area of operation 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 NABARDs 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 producers' capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 4 The following initiatives can be taken to GI register at least One product from each district, including Textiles.
 - A. For new products**
 - a. Identify one product in district suitable for GI registration with the help of district administration and related line department.
 - b. Undertake a Pre-GI study for suitability in terms of uniqueness, scalability and commercial potential. The pre-GI study can be supported by NABARD.

B. For already registered products

- a. Increasing authorized users and capacity building of authorized users Promotion of FPOs in the cluster area/production area.

C. On boarding on ONDC:

Efforts are being made to upload the FPOs of the District in the ONDC Portal. Amruta Dairy FPO, Raghunathpur, supported under PODF ID of NABARD has been uploaded in the ONDC portal

Annexure 1
District-Jagatsinghapur

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF /Unit Cost (Rs)		Balikud a	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
	I. Agriculture													
	A. Farm Credit													
A.1 Crop Production, Maintenance, Marketing														
1	Areca Nut/ Supari	100	Acre	42000	Phy	10	15	20	24	28	12	32	16	157
					BL	4.20	6.30	8.40	10.08	11.76	5.04	13.44	6.72	65.94
2	Betelvine/ Paan/ Betel Leaf	100	Acre	100000	Phy	12	7	6	1	3	5	15	2	51
					BL	12.00	7.00	6.00	1.00	3.00	5.00	15.00	2.00	51.00
3	Bitter Gourd/ Karela	100	Acre	26000	Phy	5	12	20	23	24	20	25		129
					BL	1.30	3.12	5.20	5.98	6.24	5.20	6.50		33.54
4	Chilli/ Mirch Irrigated	100	Acre	50000	Phy	440	307	292	267	215	243	13	440	2217
					BL	220.00	153.50	146.00	133.50	107.50	121.50	6.50	220.00	1108.50
5	Groundnut/ Moongfali_ Unirrigated/ Rainfed	100	Acre	28000	Phy	5	10	8	5	1152	583	5	8	1776
					BL	1.40	2.80	2.24	1.40	322.56	163.24	1.40	2.24	497.28
6	Other Vegetables	100	Acre	35000	Phy	1557	4343	3651	6121	3231	1848	2051	5454	28256
					BL	544.95	1520.05	1277.85	2142.35	1130.85	646.80	717.85	1908.90	9889.60
7	Potato/ Aloo Irrigated	100	Acre	70000	Phy	176	208	129	80	168	203	13	124	1101
					BL	123.20	145.60	90.30	56.00	117.60	142.10	9.10	86.80	770.70
8	Rice/ Chaval/ Dhan_ HYV	100	Acre	40000	Phy	33568	14825	38335	27665	29171	17597	16969	31868	209998
					BL	13427.20	5930.00	15334.00	11066.00	11668.40	7038.80	6787.60	12747.20	83999.20
9	Sugarcane/ Ganna_ Ratoon	100	Acre	50000	Phy	50	801	25	75	38	35	895	87	2006
					BL	25.00	400.50	12.50	37.50	19.00	17.50	447.50	43.50	1003.00
10	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_ Unirrigated/ Rainfed	100	Acre	16500	Phy	12314	9624	9872	11828	13245	9874	9789	14428	90974
					BL	2031.81	1587.96	1628.88	1951.62	2185.43	1629.21	1615.19	2380.62	15010.72
						16391.06	9756.83	18511.37	15405.43	15572.34	9774.39	9620.08	17397.98	112429.48
	Post-harvest/HH Consumption (10%)					1639.11	975.68	1851.14	1540.54	1557.23	977.44	962.01	1739.8	11242.95
	Repairs & maintenance of farm assets (20%)					3278.21	1951.37	3702.27	3081.09	3114.47	1954.88	1924.02	3479.6	22485.9
	Sub Total					21308.38	12683.88	24064.78	20027.06	20244.04	12706.71	12506.11	22617.38	146158.33

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
A.2 Water Resources													
1	Diesel Pump Sets--BIS 10804/86 Diesel 2.1 to 3.0 HP	85	No.	18480	Phy	87	63	33	80	89	85	79	87
					BL	13.67	9.90	5.18	12.57	13.98	13.35	12.41	13.67
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	82	64	32	76	64	82	78	78
					BL	25.30	19.75	9.87	23.45	19.75	25.30	24.07	24.07
3	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	20	24	5	30	35	21	34	22
					BL	27.68	33.21	6.92	41.51	48.43	29.06	47.05	30.44
4	Lift Irrigation Schemes-- Electric 3.0 HP	85	No.	242110	Phy	26	24	28	24	33	18	21	29
					BL	53.51	49.39	57.62	49.39	67.91	37.04	43.22	59.68
5	Sprinkler Irrigation -Mini-1 ha (Spacing 10 m x 10 m)	85	ha	108254	Phy	28	32	24	36	41	23	21	27
					BL	25.76	29.45	22.08	33.13	37.73	21.16	19.32	24.84
6	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	89	86	24	59	88	54	38	92
					BL	99.86	96.49	26.93	66.20	98.74	60.59	42.64	103.22
	Sub Total					245.78	238.19	128.60	226.25	286.54	186.50	188.71	255.92
													1756.49

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
A.3 Farm Mechanisation														
1	Combine harvester-Self propelled belt type-Combined Harvester 100 Hp	85	No.	2583400	Phy	1	2	1	3	4	1	1	3	16
					BL	21.96	43.92	21.96	65.88	87.84	21.96	21.96	65.88	351.36
2	Combine harvester-Self propelled belt type-Combined Harvester 55-60 Hp	85	No.	2042500	Phy	15	8	5	12	11	2	2	3	58
					BL	260.42	138.89	86.81	208.34	190.97	34.72	34.72	52.08	1006.95
3	Leveller-Laser Guided-Laser guided land leveler	85	No.	380000	Phy	34	11	13	19	32	14	15	18	156
					BL	109.82	35.53	41.99	61.37	103.36	45.22	48.45	58.14	503.88
4	Other machinery-Other Machinery & Equipments-Brush Cutter	85	No.	28500	Phy	72	48	34	68	84	34	45	32	417
					BL	17.44	11.63	8.24	16.47	20.35	8.24	10.90	7.75	101.02
5	Other machinery-Other Machinery & Equipments-Plant Protection Equipments	85	No.	11000	Phy	134	98	112	78	158	54	87	98	819
					BL	12.53	9.16	10.47	7.29	14.77	5.05	8.13	9.16	76.56
6	Other machinery-Other Machinery & Equipments-Post Hole Digger	85	No.	34900	Phy	24	22	18	44	54	28	34	38	262
					BL	7.12	6.53	5.34	13.05	16.02	8.31	10.09	11.27	77.73
7	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	62	48	56	58	66	36	44	58	428
					BL	72.52	56.14	65.50	67.84	77.19	42.11	51.46	67.84	500.60
8	Other machinery-Other Machinery & Equipments-Sheller cum Polisher	85	No.	178400	Phy	54	34	24	48	60	22	29	32	303
					BL	81.89	51.56	36.39	72.79	90.98	33.36	43.98	48.52	459.47
9	Other machinery-Other Machinery & Equipments-Shredder	85	No.	190500	Phy	48	32	28	47	58	22	31	24	290
					BL	77.72	51.82	45.34	76.10	93.92	35.62	50.20	38.86	469.58
10	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy	68	22	26	58	84	28	32	36	354
					BL	223.57	72.33	85.48	190.69	276.18	92.06	105.21	118.36	1163.88
11	Power Tiller-Power Tiller 14-15 Hp	85	No.	215000	Phy	178	168	112	124	134	122	124	198	1160
					BL	325.30	307.02	204.68	226.61	244.89	222.96	226.61	361.85	2119.92
12	Reapers, Binders and Balers-Self Propelled-Paddy Reaper cum binder, 3 wheel 10 Hp	85	No.	421900	Phy	48	42	32	38	48	26	32	42	308
					BL	172.14	150.62	114.76	136.27	172.14	93.24	114.76	150.62	1104.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikud a	Biridi	Erasama	Jagatsinghpur	Kujang	Nauगाon	Raghunat hpur	Tirtol	District Total
13	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 3 Hp	85	No.	150800	Phy	79	24	39	29	44	48	52	68	241
					BL	101.26	30.76	49.99	37.17	56.40	61.53	66.65	87.16	308.91
14	Reapers, Binders and Balers-Self Propelled-Self Propelled Paddy Reaper 7 Hp	85	No.	166800	Phy	23	14	12	18	24	15	12	16	134
					BL	32.61	19.85	17.01	25.52	34.03	21.27	17.01	22.68	189.98
15	Seed Drill-Seed cum Fertilizer Drill-Seed-cum-Fertiliser Drill	85	No.	82500	Phy	108	98	62	114	152	64	78	79	755
					BL	75.74	68.72	43.48	79.94	106.59	44.88	54.70	55.40	529.45
16	Thresher-Multicrop Power Threshers-Power Pulse Thresher (Motor)	85	No.	80000	Phy	132	82	64	125	148	98	108	142	899
					BL	89.76	55.76	43.52	85.00	100.64	66.64	73.44	96.56	611.32
17	Thresher-Multicrop Power Threshers-Power Tiller Operated Multicrop Thresher	85	No.	145000	Phy	52	32	28	68	78	34	45	32	369
					BL	64.09	39.44	34.51	83.81	96.14	41.91	55.46	39.44	454.80
18	Thresher-Multicrop Power Threshers-Tractoroperated Multicrop Thresher	85	No.	252100	Phy	54	42	24	48	68	25	34	36	331
					BL	115.71	90.00	51.43	102.86	145.71	53.57	72.86	77.14	709.28
19	Tractor-Without Implements & Trailer-Mini Tractor (12.5 PTO HP)	85	No.	286000	Phy	45	35	28	32	78	34	28	45	325
					BL	109.40	85.09	68.07	77.79	189.62	82.65	68.07	109.40	790.09
20	Tractor-Without Implements & Trailer-PTO 18-25 Hp Tractor	85	No.	468600	Phy	10	8	4	12	14	6	11	16	81
					BL	39.83	31.86	15.93	47.80	55.76	23.90	43.81	63.73	322.62
21	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy	55	45	38	78	88	42	49	58	453
					BL	354.51	290.05	244.93	502.75	567.21	270.71	315.83	373.84	2919.83
22	Weeder-Power Weeder-Power Weeder 85	85	No.	99100	Phy	136	116	112	84	158	54	95	102	857
					BL	114.56	97.71	94.34	70.76	133.09	45.49	80.02	85.92	721.89
	Sub Total					2479.90	1744.39	1390.17	2256.10	2873.80	1355.40	1574.32	2001.60	15675.68

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugao	Raghunathpur	Tirtol	District Total
A.4 Plantation & Horticulture													
1	Climber perennials-Betelvine-Betelvine (Deshi Variety) 0.05Ha	85	Ha	116504	Phy	14	72	14	10	14	54	8	189
					BL	2.97	13.86	13.86	9.90	13.86	53.48	7.92	187.15
2	Dryland Horticulture crops- Ber-1 Acre (4.0 m x 4.0 m)	85	Acre	155307	Phy	10	6	11	13	4	8	11	75
					BL	15.84	7.92	14.52	17.16	5.28	10.56	14.52	99.00
3	Floriculture-Cut Flowers-Gladiolus - 0.04 Ha	85	ha	95065	Phy	4	2	3	5	1	2	1	22
					BL	3.23	1.62	2.42	4.04	0.81	1.62	0.81	17.78
4	Floriculture-Rose-Rose - 0.04 Ha	85	ha	73668	Phy	17	13	17	18	11	13	17	122
					BL	10.65	8.14	10.65	11.27	6.89	8.14	10.65	76.41
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	92	78	98	138	87	98	108	781
					BL	101.63	86.16	108.26	152.44	96.11	108.26	119.30	862.74
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya	85	Acre	17975	Phy	61	38	74	81	35	48	48	460
					BL	93.20	58.06	113.06	123.76	53.48	73.34	73.34	702.83
7	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Banana	85	Acre	212155	Phy	69	43	52	85	49	51	71	455
					BL	124.43	63.12	93.77	153.28	88.36	91.97	128.04	820.51
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy	31	28	25	39	26	29	32	233
					BL	63.09	56.98	50.88	79.37	52.91	59.02	65.12	474.18
9	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (1.0 m x 2.0 m)	85	Acre	209385	Phy	11	7	17	13	5	16	12	95
					BL	19.58	12.46	30.26	23.14	8.90	28.48	21.36	169.10
10	New Orchard - Tropical/ Sub Tropical Fruits-Jack Fruit-1 Acre (10 X 10)	85	Acre	150010	Phy	13	10	17	24	7	13	15	113
					BL	16.58	12.75	21.68	30.60	8.93	16.58	19.13	144.10
11	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (2.5 m x 2.5 m)	85	Acre	239234	Phy	94	27	98	118	68	59	78	576
					BL	191.15	54.90	199.28	239.95	138.28	119.98	158.61	1171.29
12	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (5.0 m x 5.0 m)	85	Acre	191648	Phy	38	34	29	42	58	34	29	296
					BL	61.90	55.39	47.24	68.42	94.48	55.39	47.24	482.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsing hpur	Kujang	Nangaon	Raghunat hpur	Tirtol	District Total
13	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-1 Acre (5.0 m x 5.0 m)	85	Acre	166000	Phy	15	9	11	16	18	7	10	11	97
					BL	21.17	12.70	15.52	22.58	25.40	9.88	14.11	15.52	136.88
14	Nursery -Vegetables and Flowers-Trellis cultivation of Pointed Gourd				Phy	28	24	21	28	32	33	38	32	236
		85	Acre	136450	BL	32.48	27.84	24.36	32.48	37.11	38.27	44.07	37.11	273.72
15	Orchids-New-Orchid - Green House	85	sq.m.	1950333	Phy	4	3	3	5	8	2	4	7	36
					BL	66.31	49.73	49.73	82.89	132.62	33.16	66.31	116.04	596.79
16	Orchids-New-Orchid - Net House	85	sq.m.	1765833	Phy	4	2	1	3	3	2	2	4	21
					BL	60.04	30.02	15.01	45.03	45.03	30.02	30.02	60.04	315.21
17	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	8	0	11	0	0	0	0	0	19
					BL	15.17	0	20.86	0	0	0	0	0	36.03
18	Other Plantation Crops-Coconut-Coconut	85	Acre	180697	Phy	16	15	5	14	10	5	16	14	95
					BL	24.57	23.04	7.68	21.50	15.36	7.68	24.57	21.50	145.90
	Sub Total					923.99	680.46	618.70	910.36	1168.85	687.30	805.90	916.25	6711.81

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsing hpur	Kujang	Nangaon	Raghunat hpur	Tirtol	District Total
	A.5 Working Capital - Bee Keeping													
1	Apiculture_Others_	1	10 boxes	50000	Phy	2	1		2	3	1	2	2	13
					BL	1.00	0.50		1.00	1.50	0.50	1.00	1.00	6.50
	Sub Total					1.00	0.50		1.00	1.50	0.50	1.00	1.00	6.50

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
	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	0 0	0 0	0 0	0 0	0 0	0 0	2 0.66
2	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy BL	7 8.15	8 9.32	4 4.66	6 6.99	5 5.82	7 8.15	5 5.82	4 4.66	46 53.57
3	Plantation-Casuarina-water hole based watering system 0-3 year - 1 ha	85	ha	344536	Phy BL	32 93.71	19 55.64	0 0	0 0	30 87.86	0 0	0 0	0 0	81 237.21
4	Plantation--Urban plantation (18 months old)-3year-1000 saplings	85	No	588435	Phy BL	0 0	1 5.00	1 5.00	0 0	0 0	0 0	0 0	0 0	2 10.00
	Sub Total					102.19	70.29	9.66	6.99	93.68	8.15	5.82	4.66	301.44

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugao	Raghunathpur	Tirtol	District Total
A.7 Animal Husbandry - Dairy														
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy	8	5	3	9	10	9	6	7	57
					BL	80.10	50.07	30.04	90.12	100.13	90.12	60.08	70.09	570.75
2	Bulk Milk Cooling Unit--5000 litre	85	No.	1724000	Phy	3	2	2	2	5	2	4	5	25
					BL	43.96	29.31	29.31	29.31	73.27	29.31	58.62	73.27	366.36
3	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy	298	234	231	168	315	259	338	277	2120
					BL	623.12	489.29	483.02	351.29	658.67	541.57	706.76	579.21	4432.93
4	Crossbred Cattle Farming--Dairy (CB) with Milking Machine - 12 LPD	85	5+5	1284000	Phy	12	11	10	14	19	10	13	12	101
					BL	130.97	120.05	109.14	152.80	207.37	109.14	141.88	130.97	1102.32
5	Dairy Marketing Outlet/ Parlour--1	85	No.	1000000	Phy	2	1	1	2	2	1	1	1	11
					BL	17.00	8.50	8.50	17.00	17.00	8.50	8.50	8.50	93.50
6	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo - 10 LPD	85	1+1	288000	Phy	78	68	48	54	86	69	62	79	544
					BL	190.94	166.46	117.50	132.19	210.53	168.91	151.78	193.39	1331.70
7	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo with Milking Machine - 10 LPD	85	5+5	1495000	Phy	10	9	6	15	22	8	14	12	96
					BL	127.08	114.37	76.25	190.61	279.57	101.66	177.91	152.49	1219.94
8	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	29	24	28	35	42	22	26	32	238
					BL	256.36	212.16	247.52	309.40	371.28	194.48	229.84	282.88	2103.92
9	Indigenous Graded Cattle Farming--Graded/Improved (non descript cross with indigenous) 8 LPD	85	1+1	208000	Phy	33	36	24	26	48	22	29	32	250
					BL	58.34	63.65	42.43	45.97	84.86	38.90	51.27	56.58	442.00
10	Integrated Dairy Farming--With Bio-gas & Vermi-Compost--Integrated Dairy Farming - 12 LPD (5+5)	85	No.	1452000	Phy	12	15	14	10	22	16	11	14	114
					BL	148.10	185.13	172.79	123.42	271.52	197.47	135.76	172.79	1406.98
11	Milking Machine--Double Bucket-20-25 animal per hour	85	No.	75000	Phy	37	32	28	39	48	24	32	35	275
					BL	23.59	20.40	17.85	24.86	30.60	15.30	20.40	22.31	175.31
12	Milking Machine--Single Bucket-10-12 animal per hour	85	No.	55000	Phy	58	54	48	68	78	38	49	59	452
					BL	27.12	25.25	22.44	31.79	36.47	17.77	22.91	27.58	211.33
13	Total Mixed Ration (TMR) Wagon--Khoa Making Unit - 1 unit	85	No.	607000	Phy	3	5	4	8	12	9	8	9	58
					BL	15.48	25.80	20.64	41.28	61.91	46.44	41.28	46.44	299.27
14	Veterinary Clinic--Private Veterinary Clinic - 1 unit	85	No.	1000000	Phy	3	3	2	2	4	2	3	4	23
					BL	25.50	25.50	17.00	17.00	34.00	17.00	25.50	34.00	195.50
Sub Total						1767.66	1535.94	1394.43	1557.04	2437.18	1576.57	1832.49	1850.50	13951.81

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
	A.8 Working Capital - AH - Dairy/Drought animal												
1	Buffalo Farming_ Others_ Murrah Buffalo	100	1+1	66350	Phy BL	48 31.85	28 18.58	24 15.92	52 34.50	24 15.92	38 25.21	42 27.87	191.09 191.08
2	Cross bred Farming_ Others_	100	1+1	60000	Phy BL	177 126.20	123 93.80	155 108.56	232 165.87	110 79.34	130 113.56	141 122.38	951.09 951.09
	Sub Total Working Capital					158.05 162.61	112.38	124.48	200.37	95.26	138.77	150.25	1142.17

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
A.9 Animal Husbandry - Poultry														
1	Centralized Grower Unit--16000	85	16000	17372000	Phy	1	0	0						1
					BL	146.66	0	0						146.66
2	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy	10	21	16	13	24	16	22	28	150
					BL	55.00	115.49	87.99	71.49	131.99	87.99	120.99	153.99	824.93
3	Commercial Broiler Farming--Hybrid Broiler (Chicken) (EC) - 10000 units	85	10000	3876500	Phy	2	2	3		2		2		11
					BL	65.90	65.90	98.85		65.90		65.90		362.45
4	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy	1	1	1	1	1	1	1	1	8
					BL	91.21	91.21	91.21	91.21	91.21	91.21	91.21	91.21	729.68
5	Commercial Layer Farming--Hybrid Layer (Cage (1+1+5 housing)	85	50000	48578000	Phy	0	0	0		1				1
					BL	0	0	0		412.91				412.91
6	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100+15	114000	Phy	24	18	19	21	30	19	15	12	158
					BL	23.26	17.44	18.41	20.35	29.07	18.41	14.54	11.63	153.11
7	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj Giriraj etc.	85	250	120000	Phy	68	58	49	48	86	75	64	59	507
					BL	69.36	59.16	49.98	48.96	87.72	76.50	65.28	60.18	517.14
Sub Total						452.39	349.20	346.44	232.01	818.80	274.11	357.92	317.01	3147.88

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
	A.10 Working Capital - AH - Poultry													
1	Broiler Farming_ Others_	100	1000	208450	Phy	25	24	20	18	32	25	29	24	197
					BL	52.11	50.03	41.69	37.52	66.70	52.11	60.45	50.03	410.64
	Sub Total Working Capital					52.11	50.03	41.69	37.52	66.70	52.11	60.45	50.03	410.64

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
A.11 Animal Husbandry - SGP														
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	371	350	366	414	430	342	340	329	2942
					BL	1103.88	970.70	1012.37	1181.82	1251.75	1004.37	1029.94	970.76	8525.59
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	Phy	2	2	2	2	3	4	2	2	19
					BL	22.49	22.49	22.49	22.49	33.74	44.98	22.49	22.49	213.66
3	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy	18	19	21	24	30	19	15	12	158
					BL	49.57	52.33	57.83	66.10	82.62	52.33	41.31	33.05	435.14
4	Sheep - Breeding Unit-New Shed-Sheep and Goat Breeding	85	100+5	1838000	Phy	2	2	2	2	4	2	2	2	18
					BL	31.25	31.25	31.25	31.25	62.49	31.25	31.25	31.25	281.24
	Sub Total					1207.19	1076.77	1123.94	1301.66	1430.60	1132.93	1124.99	1057.55	9455.63

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
A.12 Working Capital - AH - Others/SR														
1	Goat Farming_Rearing Unit - Semi-intensive	100	10+1	35000	Phy	56	71	62	68	87	80	77	63	564
					BL	29.50	38.05	32.15	39.75	49.70	38.45	36.85	31.40	295.85
	Sub Total Working Capital					29.50	38.05	32.15	39.75	49.70	38.45	36.85	31.40	295.85

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balukuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
A.13 Fisheries														
1	Boat Building/Repair Yards-Accessories for Fishing Gear-Craft and gear boats appropriate size	85	No.	100000	Phy	25	50	15	2	0	0	0	0	92
					BL	21.25	42.50	12.75	1.70	0	0	0	0	78.20
2	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	33	24	28	26	30	31	24	31	227
					BL	141.65	103.02	120.19	111.61	128.78	133.07	103.02	133.07	974.41
3	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy	28	26	38	37	27	34	33	36	259
					BL	84.49	78.46	114.67	111.65	81.47	102.60	99.58	108.63	781.55
4	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy	25	35	32	5	18	14	12	13	146
					BL	63.75	89.25	81.60	12.75	45.90	35.70	30.60	33.15	392.70
5	Fish marketing-Freezer Vans-Insulated trucks of minimum 6ton capacity	85	No.	1500000	Phy		1	1	0	0	0	0	0	2
					BL	0	12.75	12.75	0	0	0	0	0	25.50
6	Fish Seed Hatchery-Circular fish seed hatchery-1	85	ha	4600000	Phy	0	0	1	0	0	0	0	0	1
					BL	0	0	39.10	0	0	0	0	0	39.10
7	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy	7	9	30	19	8	23	15	12	123
					BL	13.15	16.91	56.36	35.69	15.03	43.21	28.18	22.54	231.07
8	Integrated Pisciculture-With dairy-0.4	85	ha	744000	Phy	11	18	21	16	19	14	11	13	123
					BL	69.56	113.83	132.80	101.18	120.16	88.54	69.56	82.21	777.84
9	Integrated Pisciculture-With Duckery-0.4	85	ha	648000	Phy	13	10	16	14	11	12	11	13	100
					BL	71.60	55.08	88.13	77.11	60.59	66.10	60.59	71.60	550.80
10	Integrated Pisciculture-With Poultry-0.4	85	ha	645000	Phy	9	5	14	4	8	9	8	6	63
					BL	49.34	27.41	76.76	21.93	43.86	49.34	43.86	32.90	345.40
11	Intensive Fish farming-Bio flocc technology-7	85	No.	750000	Phy	18	20	21	18	19	16	17	16	145
					BL	114.75	127.50	133.88	114.75	121.13	102.00	108.38	102.00	924.39
12	Traditional Farming-Shrimp farming-0.4	85	ha	941000	Phy	8	29	22	0	0	0	0	0	59
					BL	63.99	231.96	175.97	0	0	0	0	0	471.92
Sub Total						693.53	898.67	1044.96	588.37	616.92	620.56	543.77	586.10	5592.88

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
A.14 Working Capital - Fisheries														
1	Fish Culture in Pond_Others_Fishing by Fisherman under inland Sector	100	Per month	22600	Phy	10	12	14	11	18	15	13	17	110
					BL	2.26	2.71	3.16	2.49	4.07	3.39	2.94	3.84	24.86
2	Integrated Farming_Fisheries with Poultry_Fish farming with duck (100 birds)	100	Acre	242000	Phy	2	1	2	3	4	2	2	2	18
					BL	4.84	2.42	4.84	7.26	9.68	4.84	4.84	4.84	43.56
3	Integrated Farming_Fisheries with Poultry_With Boiler-250 birds	100	Acre	232000	Phy	3	2	4	1	5	2	1	1	19
					BL	6.96	4.64	9.28	2.32	11.60	4.64	2.32	2.32	44.08
4	Marine Fisheries - Others_Others_Non-motorisedboats	100	Per month	26000	Phy	10	0	12	0	15	0	0	0	37
					BL	2.60	0	3.12	0	3.90	0	0	0	9.62
5	Mechanized Boat - Daily_Others	100	Per month	38000	Phy	15	0	16	0	18	0	0	0	49
					BL	5.70	0	6.08	0	6.84	0	0	0	18.62
6	Shrimp Farming_L_Vanameti - Intensive	100	Acre	440000	Phy	7	0	10	0	9	0	0	0	26
					BL	30.80	0	44.00	0	39.60	0	0	0	114.40
	Sub Total Working Capital					53.16	9.77	70.48	12.07	75.69	12.87	10.10	11.00	255.14

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaoon	Raghunathpur	Tirtol	District Total
	A.15 Farm Credit Others													
1	Solar Energy-Solar Agriculture Pump-0.5 HP (PMDC) Submersible pump with Solar PV	85	No	86660	Phy	12	11	14	18	26	16	17	19	133
					BL	8.84	8.10	10.31	13.26	19.15	11.79	12.52	14.00	97.97
2	Solar Energy-Solar Agriculture Pump-5 HP DC submersible with Solar PV	85	No	260604	Phy	1	2	1	3	4	2	1	1	15
					BL	2.22	4.43	2.22	6.65	8.86	4.43	2.22	2.22	33.25
3	Solar Energy-Solarisation of Grid Connected Agri. Pump-Per KW On-Grid Rooftop Solar Power System (RSPS)	85	No	58643	Phy	24	25	24	42	57	29	37	32	270
					BL	11.96	12.46	11.96	20.94	28.41	14.46	18.44	15.95	134.58
	Sub Total					23.02	24.99	24.49	40.85	56.42	30.68	33.18	32.17	265.80
	Total Farm Credit (sum of A.1 to A.15)					29872.67	29874.64	29874.14	29890.5	29906.07	29880.33	29882.83	29881.82	205128.05

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugao	Raghunathpur	Tirtol	District Total
	B. Agriculture Infrastructure													
	B.1 Storage Facilities													
1	Cold Storage-For Dairy Products - 7ft X7 ft X8 ft	85	No.	500000	Phy	22	19	21	24	42	32	38	37	235
					BL	93.50	80.75	89.25	102.00	178.50	136.00	161.50	157.25	998.75
2	Cold Storage-For Fish Products-7 ft X7 ft X8ft	85	No.	500000	Phy	29	23	38	21	38	18	26	28	221
					BL	123.25	97.75	161.50	89.25	161.50	76.50	110.50	119.00	939.25
3	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy	25	24	18	29	42	38	29	31	236
					BL	31.88	30.60	22.95	36.98	53.55	48.45	36.98	39.53	300.92
4	Cold Storage-Mini Unit-	85	No.	4000000	Phy	1	0	0	1	0	0	0	0	2
					BL	340.00	0	0	340.00	0	0	0	0	680.00
5	Godown-Large-5000mt	85	No.	24500000	Phy	1	1	1	1	1	1	1	1	8
					BL	208.25	208.25	208.25	208.25	208.25	208.25	208.25	208.25	1666.00
6	Godown-Medium -1000mt	85	No.	5000000	Phy	2	2	1	2	2	2	3	3	17
					BL	85.00	85.00	42.50	85.00	85.00	85.00	127.50	127.50	722.50
7	Godown-Small-100mt	85	No.	500000	Phy	5	8	6	11	15	9	7	13	74
					BL	21.25	34.00	25.50	46.75	63.75	38.25	29.75	55.25	314.50
8	Market Yard-Marketing Infrastructure-10 shops	85	No.	5000000	Phy	2	2	3	2	3	2	2	2	18
					BL	85.00	85.00	127.50	85.00	127.50	85.00	85.00	85.00	765.00
	Sub Total					988.13	621.35	677.45	993.23	878.05	677.45	759.48	791.78	6386.92

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
	B.2 Land Development												
1	Bunding-Contour Bunding-Contour cum Field Bunding-0.5-3 % slope	85	ha	60690	Phy	228	215	212	218	238	235	221	229
					BL	117.62	110.91	109.36	112.46	122.78	121.23	114.01	118.13
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy	132	124	138	129	144	121	126	121
					BL	192.33	180.68	201.08	187.96	209.82	176.31	183.59	176.31
3	Reclamation of Problem Soils-Reclamation of Saline - Alkaline Soils-	85	ha	60000	Phy	164	146	215	257	178	171	179	228
					BL	83.64	78.54	109.65	131.07	90.78	87.21	91.29	116.28
4	Soil Conservation Activities/Erosion Control activities-Land Leveling-<2.0% Slope (mild) A.V. Slope 1%	85	ha	81320	Phy	178	179	179	208	238	212	214	228
					BL	123.04	123.73	123.73	143.77	164.51	146.54	146.92	157.60
	Sub Total					516.63	493.86	543.82	575.26	587.89	531.29	536.81	568.32
													4353.88

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
	B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-10ft x 6ft x3ft	85	No.	27200	Phy	128	222	249	319	395	295	314	201	2123
					BL	29.59	51.33	57.57	73.75	91.32	68.20	72.60	46.47	490.83
2	Compost/ Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy	20	17	12	11	13	15	12	11	111
					BL	6.12	5.20	3.67	3.37	3.98	4.59	3.67	3.37	33.97
3	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	3500000	Phy	1	1	1	1	1	1	2	2	10
					BL	29.75	29.75	29.75	29.75	29.75	29.75	59.50	59.50	297.50
4	Tissue Culture-Tissue Culture Plant Production and Sale-Strengthening of existing	85	No.	2000000	Phy	1	0	0	1	1	0	0	0	3
					BL	17.00	0	0	17.00	17.00	0	0	0	51.00
	Sub Total					82.46	86.28	90.99	123.87	142.05	102.54	135.77	109.34	873.30
	Total (B.1+B.2+B.3)					1442.56	1446.38	1451.09	1483.97	1502.15	1462.64	1495.87	1469.44	11614.10

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
C. Ancillary Activities													
C.1 Food & Agro Processing													
1	Coconut Processing-Oil Extraction	85	No.	200000	Phy	3	2	2	3	5	2	4	23
					BL	5.10	3.40	3.40	5.10	8.50	3.40	6.80	39.10
2	Cottage Industry-Masala Making-5HP	85	No.	2000000	Phy	48	48	52	51	71	51	49	422
					BL	816.00	816.00	884.00	867.00	1207.00	867.00	833.00	7174.00
3	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	72	58	64	74	89	85	55	564
					BL	122.40	98.60	108.80	125.80	151.30	144.50	93.50	958.80
4	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	72	78	37	36	39	34	56	441
					BL	122.40	132.60	62.90	61.20	66.30	57.80	95.20	749.70
5	Feed Unit-Shrimp Feed-5000KG PER HOUR	85	No.	50000	Phy	32	0	45	0	56	0	0	133
					BL	13.60	0	19.13	0	23.80	0	0	56.53
6	Fruit Processing -Sorting, grading & Packing-	85	No.	200000	Phy	8	12	13	11	24	16	18	124
					BL	13.60	20.40	22.10	18.70	40.80	27.20	30.60	210.80
7	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	3000000	Phy	1	1	0	1	1	1	1	7
					BL	25.50	25.50	0	25.50	25.50	25.50	25.50	178.50
8	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy	10	12	6	14	12	11	13	94
					BL	21.25	25.50	12.75	29.75	25.50	23.38	27.63	199.76
	Sub Total					1139.85	1122.00	1113.08	1133.05	1548.70	1148.78	1112.23	9567.19

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsinghapur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
C.2 Ancillary Activities - Others													
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No	2500000	Phy	5	9	6	11	12	7	5	8
					BL	106.25	191.25	127.50	233.75	255.00	148.75	106.25	170.00
2	Loan to MFIs for Onlending to for Agri. Purposes--Loan to MFI	85	No	30000000	Phy	0	0	0	1	1	0	0	0
					BL	0	0	0	255.00	255.00	0	0	0
3	Loans to Agri. Start-ups --Agri Startups	85	No	20000000	Phy	1	0	0	2	1	0	0	1
					BL	170.00	0	0	340.00	170.00	0	0	170.00
	Sub Total					276.25	191.25	127.50	828.75	680.00	148.75	106.25	340.00
	Total (C.1+C2)					1525.75	1440.75	1377.00	2078.25	1929.50	1398.25	1355.75	1589.50
	Total (A+B+C)					32877.01	32792.01	32728.26	33429.51	33280.76	32749.51	32707.01	32940.76
													229008.09

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balikud	Biridi	Erasama	Jagatsinghapur	Kujang	Naugao	Raghunatapur	Tirtol	District Total
II. Micro, Small and Medium Enterprises (MSME)													
1	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Kishore Loan (Mudra loan)	85	No.	300000	Phy	647	458	478	524	794	255	387	4241
					BL	1649.85	1167.90	1218.90	1336.20	2024.70	650.25	986.85	10814.55
2	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	3978	5478	6547	7897	12471	1547	1287	39452
					BL	1690.65	2328.15	2782.48	3356.23	5300.18	657.48	546.98	16767.13
3	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Tarun (Mudra loan)	85	No.	500000	Phy	12	14	16	24	34	12	48	171
					BL	51.00	59.50	68.00	102.00	144.50	51.00	204.00	726.75
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy	1				1			2
					BL	2125.00	0	0	0	2125.00	0	0	4250.00
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	8	9	8	8	13	6	7	68
					BL	340.00	382.50	340.00	340.00	552.50	255.00	297.50	2890.00
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	Phy	24	28	39	49	59	48	38	317
					BL	10200.00	11900.00	16575.00	20825.00	25075.00	20400.00	16150.00	134725.00
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy				1	2			3
					BL	0	0	0	425.00	850.00	0	0	1275.00
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	14	15	13	17	35	18	22	155
					BL	142.80	153.00	132.60	173.40	357.00	183.60	224.40	1581.00
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	15	19	19	21	69	33	48	252
					BL	1275.00	1615.00	1615.00	1785.00	5865.00	2805.00	4080.00	21420.00
10	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	Phy					1			1
					BL	0	0	0	0	5100.00	0	0	5100.00
11	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	24	12	14	26	35	15	14	156
					BL	408.00	204.00	238.00	442.00	595.00	255.00	238.00	2652.00
12	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	Phy				1	2			3
					BL	0	0	0	680.00	1360.00	0	0	2040.00
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	300000000	Phy				1	2			3
					BL	0	0	0	255.00	510.00	0	0	765.00
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	25	23	28	45	55	24	31	265
					BL	106.25	97.75	119.00	191.25	233.75	102.00	131.75	1126.25
15	Service Sector - Working Capital-Small-Service enterprises	85	No.	20000000	Phy	8	6	4	5	9	5	2	41
					BL	1360.00	1020.00	680.00	850.00	1530.00	850.00	340.00	6970.00
Sub Total						19348.55	18927.80	23768.98	30761.08	51622.63	26209.33	23199.48	213102.68

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
III. Export Credit														
1	Export Credit-Pre Shipment Export Credit-	85	No.	30000000	Phy	0	0	0	0	1	0	0	0	1
	Sub Total Working Capital				BL	0	0	0	0	255.00	0	0	0	255.00
						0.00	0.00	0.00	0.00	255.00	0.00	0.00	0.00	255.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
IV. Education														
1	Education Loans-Study abroad-	85	No.	1500000	Phy	12	13	9	13	15	9	8	7	86
					BL	153.00	165.75	114.75	165.75	191.25	114.75	102.00	89.25	1096.50
2	Education Loans-Study in Country-	85	No.	1000000	Phy	49	52	57	75	82	68	54	51	488
					BL	416.50	442.00	484.50	637.50	697.00	578.00	459.00	433.50	4148.00
3	Education Loans-vocational Education-	85	No.	1200000	Phy	58	68	67	69	95	98	58	56	569
					BL	591.60	693.60	683.40	703.80	969.00	999.60	591.60	571.20	5803.80
	Total Education					1161.10	1301.35	1282.65	1507.05	1857.25	1692.35	1152.60	1093.95	11048.30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
V. Housing														
1	Loan for Affordable Housing Projects--	85	No.	6000000	Phy	2	2	1	2	2	1	3	2	15
					BL	1020.00	1020.00	510.00	1020.00	1020.00	510.00	1530.00	1020.00	7650.00
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	16	12	11	13	21	13	17	16	119
					BL	272.00	204.00	187.00	221.00	357.00	221.00	289.00	272.00	2023.00
	Total Housing					1292.00	1224.00	697.00	1241.00	1377.00	731.00	1819.00	1292.00	9673.00

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsinghpur	Kujang	Naugaon	Raghunathpur	Tirtol	District Total
VI. Social Infrastructure													
1	Drinking Water--		85	No. 1000000	Phy	45	56	42	42	37	34	39	327
					BL	382.50	476.00	357.00	357.00	314.50	289.00	331.50	272.00
2	Education-Schools-Secondary school		85	No. 30000000	Phy	45	56	1	1	1	34	39	32
					BL			255.00	255.00	255.00			765.00
3	Education-Schools-Upperprimary school		85	No. 20000000	Phy	1	56	42	1	1	34	1	32
					BL	170.00		170.00	170.00	170.00		170.00	680.00
4	Healthcare-Diagnostic Lab-Clinic		85	No. 1000000	Phy	14	12	11	21	31	24	29	24
					BL	119.00	102.00	93.50	178.50	263.50	204.00	246.50	204.00
5	Healthcare-Hospital-		85	No. 50000000	Phy	1	56	1	1	1	1	1	32
					BL	425.00		425.00	425.00	425.00	425.00	425.00	2550.00
6	Healthcare-Nursing Home-Small, 10 beds		85	No. 10000000	Phy	1	1	1	1	1	1	1	1
					BL	85.00	85.00	85.00	85.00	85.00	85.00	85.00	680.00
7	Sanitation--		85	No. 25000000	Phy	5	4	4	10	12	5	6	7
					y								53
					BL	106.25	85.00	85.00	212.50	255.00	106.25	127.50	148.75
	Total Social Infrastructure					1287.75	748.00	1300.50	1683.00	1768.00	1109.25	1385.50	9991.75

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsing hpur	Kujang	Naugaon	Raghnat hpur	Tirtol	District Total
VII. Renewable Energy													
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	17	25	30	29	38	28	37	35
					BL	14.45	21.25	25.50	24.65	32.30	23.80	31.45	29.75
2	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	26	24	67	66	71	31	17	19
					BL	13.26	12.24	34.17	33.66	36.21	15.81	8.67	9.69
3	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	5	4	3	6	8	5	6	7
					BL	12.75	10.20	7.65	15.30	20.40	12.75	15.30	17.85
	Total Renewable Energy					40.46	43.69	67.32	73.61	88.91	52.36	55.42	57.29
													479.06

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balikuda	Biridi	Erasama	Jagatsing hpur	Kujang	Naugaon	Raghnat hpur	Tirtol	District Total
VIII. Others													
1	Loans to Distressed Persons-Jan Dhan-Jan Dhan	100	No.	10000	Phy	198	196	192	258	268	192	191	112
					BL	19.80	19.60	19.20	25.80	26.80	19.20	19.10	11.20
2	Others-SHG's Group loan	100	No.	200000	Phy	3107	1648	2806	2565	2748	1315	1549	2905
					BL	6214.00	3296.00	5612.00	5130.00	5496.00	2630.00	3098.00	5810.00
3	Others-JLG's Group Loan	100	No.	200000	Phy	149	129	139	139	169	169	108	116
					BL	298.00	258.00	278.00	278.00	338.00	338.00	216.00	232.00
4	State Sponsored Organisation for SCs-	85	No.	160000	Phy	172	156	157	153	146	192	190	196
					BL	233.92	212.16	213.52	208.08	199.92	261.12	258.40	266.56
	Total Others					6765.72	3785.76	6122.72	5641.88	6060.72	3248.32	3591.50	6319.76
													41536.38
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					63473.25	60493.29	62830.25	62349.41	62768.25	59955.85	60299.03	63027.29
													515094.26

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	57430.02	27994.28	68862.00	40067.67	69334.93	43577.13	66243.38
RCBs	43694.99	41540.61	38202.00	40831.66	38802.07	45095.26	53292.98
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3620.49	1266.13	6390.00	2218.27	6898.02	2868.47	7214.99
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	104745.50	70801.02	113454.00	83117.60	115035.02	91540.86	126751.35

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	23547.92	26170.46	29830.03	34095.69	37915.53	68277.82	45353.50
RCBs	905.38	1.48	90.00	8.00	58.37	20.40	733.24
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1309.90	25.77	1961.00	13.54	2952.90	1173.68	1308.18
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	25763.20	26197.71	31881.03	34117.23	40926.80	69471.90	47394.92

Table 3: Total Agri. Credit						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBs	80977.94	54164.74	98692.03	74163.36	107250.46	111854.95
RCBs	44600.37	41542.09	38292.00	40839.66	38860.44	45115.66
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4930.39	1291.90	8351.00	2231.81	9850.92	4042.15
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	130508.70	96998.73	145335.03	117234.83	155961.82	161012.76
						174146.27

Table 4: MSME						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBs	58838.25	61369.00	63874.77	125516.72	82955.91	85308.64
RCBs	1106.13	0.00	12.00	0.00	127.70	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2505.12	1279.25	2334.00	4893.88	6460.69	2892.10
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	62449.50	62648.25	66220.77	130410.60	89544.30	88200.74
						200843.51

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	36975.37	12543.26	46355.01	14244.52	54659.16	19500.07	39439.02	
RCBs	1443.10	0.00	11.00	112.50	84.14	275.50	755.15	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	1980.48	7092.85	3047.00	7595.46	4256.91	12122.23	7551.98	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	40398.95	19636.11	49413.01	21952.48	59000.21	31897.80	47746.15	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	176791.56	128077.00	208921.81	213924.60	244865.53	216663.66	344617.24	
RCBs	47149.60	41542.09	38315.00	40952.16	39072.28	45391.16	56202.70	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	9415.99	9664.00	13732.00	14721.15	20568.52	19056.48	21915.99	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	233357.15	179283.09	260968.81	269597.91	304506.33	281111.30	422735.93	

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					Total
	CBs	RCBs	SCAR DB	RRBs	Others	CBs	RCBs	SCAR B	RRBs	Others	
CL	27994.28	41540.61	0.00	1266.13	0.00	40067.67	40831.66	0.00	2218.27	0.00	83117.60

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCAR DB	RRBs	Others	CBs	RCBs	SCAR B	RRBs	Others	
CL	43577.13	45095.26	0.00	2868.47	0.00	66243.38	53292.98	0.00	7214.99	0.00	126751.35

(₹ lakh)

Table 2: Term Loan												(₹ lakh)
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	27994.28	41540.61	0.00	1266.13	0.00	70801.02	40067.67	40831.66	0.00	2218.27	0.00	83117.60
W S	188.15	0.00	0.00	0.00	0.00	188.15	240.00	0.00	0.00	0.00	0.00	240.00
L D	76.92	0.00	0.00	0.00	0.00	76.92	612.43	0.00	0.00	0.00	0.00	612.43
F M	3472.39	0.00	0.00	0.00	0.00	3472.39	10258.95	0.00	0.00	7.25	0.00	10266.20
P & H	723.84	0.00	0.00	0.00	0.00	723.84	419.10	0.00	0.00	0.00	0.00	419.10
AH-D	3520.77	1.48	0.00	0.00	0.00	3522.25	4206.34	0.00	0.00	0.91	0.00	4207.25
AH-P	925.65	6.89	0.00	0.00	0.00	932.54	1524.64	0.00	0.00	5.02	0.00	1529.66
AH-SG P	878.72	0.00	0.00	0.00	0.00	878.72	1497.21	0.00	0.00	0.00	0.00	1497.21
F D	950.92	0.00	0.00	1.34	0.00	952.26	1362.87	0.00	0.00	0.00	0.00	1362.87
F & W	35.25	0.00	0.00	0.00	0.00	35.25	139.03	0.00	0.00	0.00	0.00	139.03
S G & M F	1075.60	0.00	0.00	0.00	0.00	1075.60	690.94	0.00	0.00	0.00	0.00	690.94
A & F	3636.97	0.00	0.00	0.00	0.00	3636.97	2408.62	2.00	0.00	0.00	0.00	2410.62
OTH	10684.55	0.00	0.00	18.27	0.00	10702.82	10735.56	0.00	0.00	0.36	0.00	10735.92
Sub total	26169.73	8.37	0.00	19.61	0.00	26197.71	34095.69	8.00	0.00	13.54	0.00	34117.23
Grand Total(I +II)	54164.01	41548.98	0.00	1285.74	0.00	96998.73	74163.36	40839.66	0.00	2231.81	0.00	117234.83

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
CL	43577.13	45095.26	0.00	2868.47	0.00	91540.86	66243.38	53292.98	0.00	7214.99	0.00	126751.35
WS	1404.10	0.00	0.00	0.00	0.00	1404.10	1467.77	23.00	0.00	20.02	0.00	1510.79
LD	4263.48	0.00	0.00	0.00	0.00	4263.48	760.88	10.08	0.00	0.00	0.00	770.96
FM	15205.67	0.00	0.00	152.48	0.00	15358.15	7234.36	28.94	0.00	186.28	0.00	7449.58
P & H	6616.04	0.00	0.00	1.63	0.00	6617.67	4172.84	71.66	0.00	75.13	0.00	4319.63
AH-D	13441.83	13.40	0.00	377.05	0.00	13832.28	7353.51	30.87	0.00	314.09	0.00	7698.47
AH-P	2043.35	6.00	0.00	313.31	0.00	2362.66	2811.91	24.16	0.00	270.67	0.00	3106.74
AH-SG	9422.34	1.00	0.00	328.36	0.00	9751.70	1318.89	4.16	0.00	37.86	0.00	1360.91
FD	4564.25	0.00	0.00	0.84	0.00	4565.09	5406.52	67.33	0.00	88.46	0.00	5562.31
F & W	283.84	0.00	0.00	0.00	0.00	283.84	122.70	2.99	0.00	0.00	0.00	125.69
SG & M	6936.39	0.00	0.00	0.00	0.00	6936.39	2431.11	5.80	0.00	0.00	0.00	2436.91
A & F	1747.26	0.00	0.00	0.00	0.00	1747.26	6576.97	211.11	0.00	0.00	0.00	6788.08
OTH	2349.28	0.00	0.00	0.00	0.00	2349.28	5966.54	252.83	0.00	45.48	0.00	6264.85
Sub total	68277.83	20.40	0.00	1173.67	0.00	69471.90	45624.00	732.93	0.00	1037.99	0.00	47394.92
Grand Total(I +II)	111854.96	45115.66	0.00	4042.14	0.00	161012.76	111867.38	54025.91	0.00	8252.98	0.00	174146.27

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	Biomass Energy	Community Bio Gas Plant		No.	100000
3	Boat Building/Repair Yards	Accessories for Fishing Gear		No.	100000
4	Bulk Milk Cooling Unit			No.	1178000
5	Bulk Milk Cooling Unit			No.	1724000
6	Bunding	Contour Bunding	Contour cum Field Bunding	ha	60690
7	Centralized Grower Unit			16000	17372000
8	Climber perennials	Betelvine		Ha	116504
9	Coconut Processing	Oil Extraction		No.	200000
10	Cold Storage	For Dairy Products		No.	500000
11	Cold Storage	For Fish Products		No.	500000
12	Cold Storage	For Horticulture Produce		No.	150000
13	Cold Storage	Mini Unit		No.	40000000
14	Combine harvester	Self-propelled belt type		No.	2583400
15	Combine harvester	Self-propelled belt type	Combined Harvester 55	No.	2042500
16	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
17	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC)	1000	3876500
18	Commercial Layer Farming			10000	10731000
19	Commercial Layer Farming			50000	48578000
20	Composite Fish Culture	Composite Fish Culture		ha	355000
21	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
22	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
23	Compost/ Vermi Compost	Vermi Compost		No.	36000
24	Cottage Industry	Masala Making		No.	2000000
25	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000

26	Crossbred Cattle Farming			1+1	246000
27	Crossbred Cattle Farming			5+5	1284000
28	Dairy Marketing Outlet/ Parlour			No.	1000000
29	Dal/ Pulses Mill	Mini		No.	200000
30	Diesel Pump Sets			No.	18480
31	Diesel Pump Sets			No.	36300
32	Drinking Water			No.	1000000
33	Dryland Horticulture crops	Ber		Acre	155307
34	Duck rearing	Dual purpose	Duck Rearing	100+15	114000
35	Dug Well	New		No.	162800
36	Education	Schools		No.	20000000
37	Education	Schools		No.	30000000
38	Education Loans	Study abroad		No.	1500000
39	Education Loans	Study in Country		No.	1000000
40	Education Loans	vocational Education		No.	1200000

41	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
42	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
43	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
44	Export Credit	Pre Shipment Export Credit		No.	30000000
45	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II	No.	171420
46	Feed Unit	Shrimp Feed		No.	50000
47	Fish marketing	Authorickshaw with Ice Box		No.	300000
48	Fish marketing	Freezer Vans		No.	1500000
49	Fish Seed Hatchery	Circular fish seed hatchery		ha	4600000
50	Fish Seed Rearing	Fry to Fingerling in New Pond		ha	221000
51	Floriculture	Cut Flowers	Gladiolus	ha	95065
52	Floriculture	Rose	Rose	ha	73668
53	Fruit Processing	Sorting, grading & Packing		No.	200000
54	Goat	Rearing Unit	New Shed	10+1	158000
55	Goat	Rearing Unit	New Shed	40+2	633000
56	Godown	Large		No.	24500000
57	Godown	Medium		No.	5000000

58	Godown	Small	No.	500000
59	Graded Buffalo Farming	Dairy	1+1	288000
60	Graded Buffalo Farming	Dairy	5+5	1495000
61	Healthcare	Diagnostic Lab	No.	1000000
62	Healthcare	Hospital	No.	50000000
63	Healthcare	Nursing Home	No.	10000000
64	Heifer Rearing		20	1040000
65	Indigenous Graded Cattle Farming		1+1	208000
66	Indigenous Poultry Farming	Dual purpose	250	120000
67	Integrated Dairy Farming	With Bio	No.	1452000
68	Integrated Pisciculture	With dairy	ha	744000
69	Integrated Pisciculture	With Duckery	ha	648000
70	Integrated Pisciculture	With Poultry	ha	645000
71	Intensive Fish farming	Biofloc technology	No.	750000
72	Leveller	Laser Guided	No.	380000
73	Lift Irrigation Schemes		No.	242110
74	Loan for Affordable Housing Projects		No.	60000000
75	Loan to MFIs for Onlending to for Agri. Purposes		No.	30000000
76	Loans to Agri. Start ups		No.	20000000
77	Loans to Distressed Persons	Jan Dhan	No.	10000
78	Manufacturing Sector	Term Loan	No.	250000000
79	Manufacturing Sector	Term Loan	No.	5000000
80	Manufacturing Sector	Term Loan	No.	50000000
81	Manufacturing Sector	Working Capital	No.	50000000
82	Manufacturing Sector	Working Capital	No.	1200000
83	Manufacturing Sector	Working Capital	No.	10000000
84	Market Yard	Marketing Infrastructure	No.	5000000
85	Milking Machine	Double Bucket	No.	75000
86	Milking Machine	Single Bucket	No.	55000
87	Mushroom Cultivation	Paddy Straw Mushroom	1000 Kg. per Cycle	129960
88	New Orchard	Tropical/ Sub Tropical Fruits	Acre	179751
89	New Orchard	Tropical/ Sub Tropical	Acre	212155

		Fruits			
90	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
91	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	209385
92	New Orchard	Tropical/ Sub Tropical Fruits	Jack Fruit	Acre	150010
93	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	191648
94	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	239234
95	New Orchard	Tropical/ Sub Tropical Fruits	Sapota	Acre	166000
96	Nursery	Vegetables and Flowers		Acre	136450
97	Nursery/ Propagation unit	Traditional Nursery		No.	38596
98	Orchids	New	Orchid	sq.m.	1765833
99	Orchids	New	Orchid	sq.m.	1950333
100	Other machinery	Other Machinery & Equipment		No.	11000
101	Other machinery	Other Machinery & Equipments		No.	137600
102	Other machinery	Other Machinery & Equipments		No.	178400
103	Other machinery	Other Machinery & Equipments		No.	190500
104	Other machinery	Other Machinery & Equipments		No.	28500
105	Other machinery	Other Machinery & Equipments		No.	34900
106	Other machinery	Other Machinery & Equipments		No.	386800
107	Other Plantation Crops			Acre	223130
108	Other Plantation Crops	Coconut		Acre	180697
109	Pig Breeding Unit	New Shed		20+4	1323000
110	Pig Rearing Unit	New Shed		3+1	324000
111	Plantation		Urbanplantation (18 months old)	No.	588435
112	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
113	Plantation	Casuarina	water hole-based watering system o	ha	344536
114	Power Tiller		Power Tiller 14	No.	215000
115	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
116	Reapers Binders and Balers	Self-Propelled		No.	150800

117	Reapers, Binders and Balers	Self-Propelled		No.	150800
118	Reapers, Binders and Balers	Self-Propelled		No.	166800
119	Reapers, Binders and Balers	Self-Propelled		No.	421900
120	Reclamation of Problem Soils	Reclamation of Saline	Alkaline Soils	ha	60000
121	Rice Processing	Puffed Rice		No.	3000000
122	Rice Processing	Rice Huller	0.4	No.	250000
123	Sanitation			No.	2500000
124	Seed Drill	Seed cum Fertilizer Drill	Seed	No.	82500
125	Seed Processing	All Seed Types		No.	3500000
126	Service Sector	Term Loan	Medium	No.	600000000
127	Service Sector	Term Loan	Micro	No.	2000000
128	Service Sector	Term Loan	Small	No.	800000000
129	Service Sector	Working Capital	Medium	No.	300000000
130	Service Sector	Working Capital	Micro	No.	500000
131	Service Sector	Working Capital	Small	No.	200000000
132	Sheep	Breeding Unit	New Shed	100+5	1838000
133	SHGs/ JLGs	Others		No.	200000
134	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	81320
135	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
136	Solar Energy	Solar Agriculture Pump		No.	260602
137	Solar Energy	Solar Agriculture Pump		No.	86660
138	Solar Energy	Solar Pump Sets		No.	300000
139	Solar Energy	Solarisation of Grid Connected Agri. Pump	Per KW On	No.	58642
140	Sprinkler Irrigation	Mini		ha	108254
141	State Sponsored Organisation for SCs			No.	160000
142	Thresher	Multicrop Power Threshers		No.	145000
143	Thresher	Multicrop Power Threshers		No.	252100
144	Thresher	Multicrop Power Threshers		No.	80000
145	Tissue Culture	Tissue Culture Plant Production and Sale		No.	2000000
146	Total Mixed Ration (TMR) Wagon		Khoa Making Unit	No.	607000
146	Tractor	Without Implements & Trailer		No.	286000
148	Tractor	Without Implements & Trailer	PTO 18	No.	468600

149	Tractor	Without Implements & Trailer	PTO 42	No.	758300
150	Traditional Farming	Shrimp farming		ha	941000
151	Tube Well	Shallow		No.	132000
152	Veterinary Clinic		Private Veterinary Clinic	No.	1000000
153	Weeder	Power Weeder		No.	99100

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	Apiculture	Others__		50000
2	Areca Nut/ Supari			42000
3	Betelvine/ Paan/ Betel Leaf			100000
4	Bitter Gourd/ Karela			26000
5	Broiler Farming	Others__	1000	208450
6	Buffalo Farming	Others_Murrah Buffalo		66350
7	Chilli/ Mirch	Irrigated		50000
8	Cross bred Farming	Others__		60000
9	Cross bred Farming	Others__		282250
10	Fish Culture in Pond	Others_Fishingby Fisherman under inland Sector		22600
11	Goat Farming	Rearing Unit _ Semi_intensive__		35000
12	Goat Farming	Rearing Unit _ Semi_intensive__		90000
13	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
14	Integrated Farming	Fisheries with Poultry_With Boiler_250 birds		232000
15	Integrated Farming	Fisheries with Poultry_Fish farming with duck (100 birds)		242000
16	Marine Fisheries	Others_Others_Non _motorised boats		26000
17	Mechanized Boat	Daily_Others__		38000
18	Other Vegetables			35000
19	Potato/ Aloo	Irrigated		70000
20	Rice/ Chaval/ Dhan	HYV		40000
21	Shrimp Farming	LVanamei _ Intensive__		440000
22	Sugarcane/ Ganna	Ratoon		50000
23	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

Abbreviations

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

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

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



<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



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Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES Pan India Presence with offices in 31 State/UTs	<ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring 	<ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services
Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419 ✉: headoffice@nabcons.in Corporate Office: NABCONS, 7 th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103 🌐: www.nabcons.com		



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

☎: 022- 2653-9243/ 9241 ✉: ho@nabsanrakshan.org 🌐: www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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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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