



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



जाजपुर जिला
Jajpur District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Jajpur

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

Jajpur, PLP 2025-26

PLP Document Prepared by:

Shipalini Das

District Development Manager

NABARD

Jajpur

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	Jajpur district is one of the centrally located districts in Odisha. It lies between 85 degree 40' to 86 degree 44' East longitude and between 20 degree 33' to 21 degree 10' North latitude. It is bounded by the Keonjhar district in north, Cuttack district in south, Bhadrak district in the east and Dhenkanal district in the west.
2	Type of soil	The soil types found in the district are alluvial saline soil and red laterite. The district includes the North Eastern Coastal plain and Central Table land agro-climatic regions, boasting above-average population density and literacy rates.
3	Primary occupation	Agriculture forms the backbone of the district's economy, supporting 90% of small and marginal farmers. Key crops include paddy, maize, pulses, groundnut, and vegetables, with a shift towards cash crops like sugarcane and oilseeds. However, high-value cash crops and commercial horticulture remain underdeveloped.
4	Land holding structure	About 90% of the land in Jajpur district is owned by small and marginal farmers.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The achievement was Rs. 608317.20 lakh against a target of Rs. 731816.48 lakh (83.12%)
2	CD Ratio	As on 31 March 2024 the Credit to Deposit ratio of all the banks in the district stood at 91%.
3	Investment credit in agriculture	The credit flow under investment credit in agriculture had also shown an increasing trend from ₹128128.39 lakh during 2022-23 to ₹176748.64 lakh during 2023-24. The total agricultural credit flow had increased from ₹297594.10 lakh in 2022-23 to ₹371737.91 lakh during 2023-24.

4	Credit flow to MSMEs	The credit flow under MSME sector had shown a slight decreasing trend from ₹ 209287.06 lakh during 2022-23 to ₹190870.37lakh during 2023-24.
5	Other significant credit flow, if any	-

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Priority sector credit projection for the year 2025-26 has been estimated at ₹921220.76 lakh which is 12.32% higher as compared to the projections of 2024-25 i.e. ₹820156.53 lakh.
2	Projection for agriculture and its components	The priority sector credit projection for agriculture sector has been estimated at ₹452242.45 lakh which includes crop loan projection of ₹285304.27 lakh and term loan projection of ₹166938.18lakh.
3	Projection for MSMEs	The MSME sector projection for the year 2025-26 has been estimated at ₹402320.08lakh which is 11.82% higher as compared to the projections of 2024-25 i.e. ₹359800.02 lakh.
4	Projection for other purposes	₹66658.23 lakh under other purposes which covers Education, Housing, Export, Renewable energy, SHGs/ JLGs, Social infrastructure, etc.

5. Developmental Initiatives

1. NABARD has been striving to create a developmental ecosystem for absorption of credit in the district.
2. The major developmental initiatives include strengthening of FPOs with focus on processing, value addition & convergence with Line depts., development of Dairy & Poultry sector.
3. Operationalization of Processing centres through FPOs and value addition promoting MKUY, AIF, PMFME and BALARAM Scheme and expansion of marketing avenues.
4. The other major developmental initiatives are Farm Sector Promotional Programmes, Development of infrastructure for irrigation, rural connectivity, rural drinking water supply, social infrastructure etc. are supported under Rural Infrastructure Development Fund

6. Thrust Areas

1. As the economy of the district is dependent on agriculture, agri-extension, other support services and infrastructure support required to exploit the available potential have been indicated in the respective Chapters.

Jajpur, PLP 2025-26

2. MSME has been thrust area in the district owing to presence of many industries in Kalinganagar. A conducive environment has been created through infrastructure development training and handholding of entrepreneurs by DIC, provision of enabling support by District Administration which helps in more credit off take.
3. The major infrastructure requirements to boost investments under agriculture and allied sectors are Cool Chambers, Seed farms with small size seed processing units and Cold Storage and Rural Godowns.
4. Nurseries for Plantation and Horticulture, Fish landing center at reservoir site and Chilling plant / Bulk cooler for milk preservation are also priority infrastructure.
5. Further, Heifer rearing farm for supply of quality animals, Integrated Farming System models, and hygienic slaughter houses at block headquarters are some of the critical infrastructure.

7. Major Constraints and Suggested Action Points

1. Climate Change adaptation is now seen as the most critical factor and essential for augmenting agricultural productivity and production.
2. Recurring extreme climatic events call for urgent corrective steps and adaptive farm practices, steps towards risk mitigation, climate resilient agriculture and climate proofing of various investments.
3. Besides, cost reduction can be helpful through aggregation both at input and output level.
4. Spatial expansion and deepening of formal credit delivery system are the other desired measures for faster and more inclusive growth in the district.

8. Way Forward

1. The path ahead for Jajpur district involves several strategic directions to foster holistic development includes, enhancing Agricultural Productivity, Industrial Growth, Skill Development.
2. Infrastructure Development in Agri and off-farm sector, Financial Inclusion, Tourism Promotion, Education and Healthcare.
3. Further, Environmental Sustainability, Promotion of Entrepreneurship, Digital Connectivity, Disaster Preparedness and Community Empowerment are other thrust areas in the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<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	<ul style="list-style-type: none"> - Provides inputs/ information on potential vis-a-vis credit possible; Exploitable - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential;

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

6. Limitations and constraints

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

Part A

District Map



Broad Sector-wise PLP Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	417035.85
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	289280.24
2	Term Loan for agriculture and allied activities	127755.61
B	Agriculture Infrastructure	25219.32
C	Ancillary activities	9987.50
I	Credit Potential for Agriculture (A+B+C)	452242.67
II	Micro, Small and Medium Enterprises	402316.90
III	Export Credit	255.00
IV	Education	3957.60
V	Housing	15308.50
VI	Social Infrastructure	2473.50
VII	Renewable energy	358.53
VIII	Others	44308.00
	Total Priority Sector	921220.70

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	285304.24
2	Water Resources	4020.11
3	Farm Mechanisation	15509.35
4	Plantation & Horticulture with Sericulture	8897.52
5	Forestry & Waste Land Development	1413.45
6	Animal Husbandry - Dairy	16464.99
7	Animal Husbandry - Poultry	9984.39
8	Animal Husbandry - Sheep, Goat, Piggery	63419.70
9	Fisheries	10736.91
10	Farm Credit- Others	1285.19
	Sub total	417035.85
B	Agriculture Infrastructure	
1	Construction of storage	16787.50
2	Land development, Soil conservation, Wasteland development	6424.05
3	Agriculture Infrastructure - Others	2007.77
	Sub total	25219.32
C	Ancillary activities	
1	Food & Agro. Processing	3859.00
2	Ancillary activities - Others	6128.50
	Sub Total	9987.50
II	Micro, Small and Medium Enterprises	
	Total MSME	402316.90
III	Export Credit	255.00
IV	Education	3957.60
V	Housing	15308.50
VI	Social Infrastructure	2473.50
VII	Renewable energy	358.53
VI	Others	44308.00
II	Total Priority Sector	921220.70

Note : Details indicated at Annexure 1 at page 115

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2899.00
2	No. of Sub Divisions	1
3	No. of Blocks	10
4	No. of revenue villages	1781
5	No. of Gram Panchayats	311

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Jajpur
3	Agro-climatic Zone 1	East and South Eastern Coastal Plain
4	Agro-climatic Zone 2	Mid Central Table Land
5	Agro-climatic Zone 3	NA
6	Agro-climatic Zone 4	NA
7	Agro-climatic Zone 5	NA

8	Climate	Tropical Monsoon
9	Soil Type	Deltaic Alluvial Laterite Red sandy & other Alluvial soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	289900
2	Forest Land	72527
3	Area not available for cultivation	53392
4	Permanent Pasture and Grazing Land	4001
5	Land under Miscellaneous Tree Crops	4005
6	Cultivable Wasteland	4002
7	Current Fallow	33000
8	Other Fallow	4884

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	9
2	Semi Critical	1
3	Total	10

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	131752	80	76569	52
2	>1 to <=2 ha	26687	16	44552	31
3	>2 to <=4 ha	6128	4	17291	12
4	>4 to <=10 ha	875	1	4775	3
5	>10 ha	76	0	2884	2
6	Total	165518	100	146071	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	121.00
2	Of the above, Small/ Marginal Farmers	102.00
3	Agricultural Labourers	186.00
4	Workers engaged in Household Industries	21.00

5	Workers engaged in Allied agro activities	36.00
6	Other workers	224.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1827.00	926.00	901.00	1692.00	135.00
2	Scheduled Caste	433.00	220.00	213.00	415.00	18.00
3	Scheduled Tribe	151.00	76.00	75.00	139.00	12.00
4	Literate	1290.00	706.00	584.00	1188.00	102.00
5	BPL	170.00	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	408.00
2	Rural Households	379.00
3	BPL Households	29.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	130.00
2	Having source of drinking water	302.00
3	Having electricity supply	142.00
4	Having independent toilets	208.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1598
2	Villages having Agriculture Power Supply	1598
3	Villages having Post Offices	299
4	Villages having Banking Facilities	40
5	Villages having Primary Health Centres	
6	Villages having Potable Water Supply	734
7	Villages connected with Paved Approach Roads	853

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Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	Census booklet
2. Soil & Climate	Khariff strategy Booklet
3. Land Utilisation [Ha]	Khariff strategy Booklet
4. Ground Water Scenario (No. of blocks)	Ground water information 2022 published byCGWB
5. Distribution of Land Holding	Agriculture Department
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	Census Booklet
8. Households [In '000]	Census Booklet
9. Household Amenities [Nos. in '000 Households]	Census Booklet
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2826
2	Primary Health Centres	59
3	Primary Health Sub-Centres	262
4	Dispensaries	20
5	Hospitals	22
6	Hospital Beds	452

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	215
2	Registered FPOs	25
3	Agro Service Centres	5
4	Soil Testing Centres	2
5	Approved nurseries	10
6	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	73161
2	Irrigation Potential Created	86887
3	Net Irrigated Area (Total area irrigated at least once)	67949
4	Area irrigated by Canals/ Channels	30834
5	Area irrigated by Wells	32566
6	Area irrigated by Tanks	426
7	Area irrigated by Other Sources	3300

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14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3142
2	Railway Line [km]	141
3	Public Transport Vehicle [Nos]	NA
4	Goods Transport Vehicles [Nos.]	3178

15. Processing Units

Sr. No.	Type of Processing Activity	No. units	of	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	42		1115
2	Sugarcane (Gur/ Khandsari/ Sugar)	3		NA
3	Fruit (Pulp/ Juice/ Fruit drink)	2		NA
4	Spices (Masala Powders/ Pastes)	5		NA
5	Milk (Chilling/ Cooling/ Processing, etc.)	10		NA
6	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1		NA

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	16637	2710	13927
2	Cattle - Indigenous	486933	170859	316074
3	Buffaloes	5332	1434	3898
4	Sheep - Cross bred	53	20	33
5	Sheep - Indigenous	13155	4643	8512
6	Goat	181488	57578	123910
7	Pig - Cross bred	124	33	91
8	Pig - Indigenous	2230	980	1250
9	Horse/Donkey/Camel	3441	1053	2388
10	Poultry - Improved	17269	7480	9789
11	Poultry - Indigenous	161317	58987	102330

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals & Dispensaries	19
2	Disease Diagnostic Centres	1
3	Artificial Insemination Centers	137
4	Animal Breeding Farms	2
5	Animal feed manufacturing units	3
6	Fodder Farms	2
7	Dairy Cooperative Societies	51
8	Milk Collection Centres	52
9	Fishermen Societies	70
10	Animal Markets	11
11	Fish Markets	12
12	Livestock Aid Centers (No.)	148

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	23526	MT	14	gm/day
2	Egg	421	Lakh Nos.	18	nos/p. a.
3	Milk	120	MT	210	gm/day
4	Meat	9.00	MT	3	gm/day
5	Wool	NA	MT	NA	NA

Sources

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

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 (%)	52.00	52.00	52.00
3	Land Holdings - MF (%)	32.00	32.00	32.00
4	Rainfal -Normal (mm)	1560	1560	1560
5	Rainfal - Actual (mm)	1709	1772	1460
6	Cropping Pattern	addy-Pulses Paddy- Groundnut- vegetable Paddy- Groundnut Paddy-Paddy Paddy- vegetable	Paddy- Pulses Paddy- Groundnut- vegetable Paddy- Groundnut addy-Paddy Paddy- vegetable	Paddy-Pulses Paddy- Groundnut- vegetable Paddy- Groundnut Paddy-Paddy Paddy- vegetable

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	371737.91	297594.10	290951.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
	Rice	129.75	309.15	2383	133.00	325.00	2443	129.00	309.00	2395
	Maize	2.27	3.64	1607	2.33	3.80	1631	2.27	5.00	2203
	Mungbean	22.5	11.48	510	23.17	12.054	520	21.70	42.90	1977
	Indian Mustard	1.53	0.06	425	1.57	0.68	433	1.53	0.60	392
	Groundnut	217.70	429.60	1973	224.23	451.08	2072	217.70	429.60	1973
	Sugarcane/ Ganna	1.87	136.47	72979	1.92	143.00	74479	1.87	136.47	72979

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.00	2.44	2.17
2	Net sown area (lakh ha)	1.45	1.45	1.45
3	Cropping intensity (%)	137.93	137.93	137.93

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption Kharif (kg/ha)	73.59	72.00	72.00

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1804.30	1884.87	734.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	129	183	127

Table3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Jajpur	Badchana	Safe	Safe	Safe
2	Odisha	Jajpur	Bari	Safe	Safe	Safe
3	Odisha	Jajpur	Binjharpur	Safe	Safe	Safe
4	Odisha	Jajpur	Dahrmasala	Safe	Safe	Safe
5	Odisha	Jajpur	Danagadi	Safe	Safe	Safe
6	Odisha	Jajpur	Dasaratha pur	Safe	Safe	Safe
7	Odisha	Jajpur	Dasaratha pur	Safe	Safe	Safe
8	Odisha	Jajpur	Jajpur	Safe	Safe	Safe
9	Odisha	Jajpur	Korei	Safe	Safe	Safe
10	Odisha	Jajpur	Rasulpur	Semi-critical	Semi-critical	Semi-critical
11	Odisha	Jajpur	Sukinda	Safe	Safe	Safe

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Farm

Mechanization

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	15379.00	14573.01	18021.48

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	95	320	95
2	Power Tillers	247	168	235
3	Threshers/Cutters	3	6	4

Plantation & Horticulture including

Sericulture Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5553.75	3586.62	357.00

Table2: Production and Productivity

Sr. No.	Crop	31/03/2023		31/03/2024	
		Area ('00 o ha)	Prod. ('000 MT)	Area ('00 o ha)	Prod. ('000 MT)
1	Bottle Gourd	0.30	4.17	0.55	7.78
2	Mango	1.89	5.18	2.20	12.11
3	Banana	0.40	6.80	0.47	9.97
4	Lemon	0.40	6.81	0.63	3.71
5	Radish	0.60	7.45	0.62	7.39
6	Potato	0.70	8.00	1.44	15.03
7	Watermelon	0.60	13.20	0.76	15.88
8	Cauliflower	1.25	22.45	0.13	1.86
9	Chilli	3.52	30.21	4.68	44.34
10	Tomato	2.00	32.56	3.54	57.57
11	Cabbage	1.30	35.81	2.06	58.26
12	Okra	5.00	41.00	4.87	50.95
13	Brinjal	4.45	74.59	5.29	94.04

Forestry & Waste Land

Development Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	447.71	2475.28	312.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	725	725	725
2	Waste Land ('000 ha)	4	4	4

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement – Agenda of the March qtr DCC meeting
Table 2: Irrigated Area & Potential	Agriculture Dept.
Table 3: Block level water exploitation status	Central Ground Water Board

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)	3677.00	11579.19	16310.56

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	5	5	5

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	Nil	Nil	Nil

Animal Husbandry -**Poultry Table GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3517.00	5765.33	7892.90

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	326435	326435	326435
2	Broiler Farms (No.)	1480	1480	1480
3	Hatcheries (No.)	14	14	14
4	Popular breeds	Rainbow, Kuroiler FFGBanaraja Giriraja & Sonali	Rainbow, Kuroiler FFGBanaraja Giriraja & Sonali	Rainbow, Kuroiler FFGBanaraja Giriraja & Sonali

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Animal Husbandry -

SGP Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	79320.00	51281.35	86162.69

Fisheries

Table 1:

GLC No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10780.00	4138.81	10042.80

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	7984	7984	7984
2	Fish Seed Hatchery (No.)	2	2	2

Farm Credit - Others & Integrated

Farming Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	34292.00	569.52	1093.03

Table 2: Area under Integrated Farming

Agri.

Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	12363.09	16628.05	851

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)	2600	2600	2600
3	Storage Godowns (No.)	4	4	4
4	Storage Godowns (Capacity - '000 MT)	17200	17200	17200
5	Rural/Urban Mandi/Haat/Rythu Bazaar (No.)	6	6	6
6	Market Yards [Nos] / Wholesale Market (No.)	4	4	4
2	Cold Storages (Capacity - '000 MT)	2600	2600	2600

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)	62.00	1559.62	5928.96

Sources
Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Agenda DCC
Table 2: Processing Infrastructure	AH Dept. Jajpur
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	AH Dept. Jajpur

District Profile**Key Insights into MSME, Cooperatives, Infrastructure and others****Agri Infrastructure -****Others Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (₹ lakh)	1168.00	230.61	328.17

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3899.00	2375.07	2958.65

Table 1: GLC**MSME**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (₹ lakh)	126240.00	209287.06	190870.37

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	2	7	8
3	Small Units (No.)	1	1	2
4	Medium Units (No.)	0	1	1
5	Udyog Aadhar Registrations (No.)	7002	7525	17413

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

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow under Export Credit (₹ lakh)	0.00	0.00	0.00
2	GLC under Education (₹lakh)	523.00	1817.31	1853.80
3	GLC under Housing (₹ lakh)	3638.00	11390.44	14376.03

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	No. of units sanctioned	16652	2228	NA

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Sr. No.	Particulars	31/03/2024
1	No. of units sanctioned	21952
2	Amt of subsidy released (₹lakh)	6921.00

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)	-	-	-
2	Amt of RIDF assistance (₹ lakh)	63753.24	26312.45	27036.79

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

Sr. No.	Govt investments Type of Project	31/03/2024
		No. of Projects
1	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	2
2	OMBADC(DSC&WD)-2023-24	27
3	WDC-PMKSY-2.0-2023-24	32
4	Input Subsidy-2023-24	2
5	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	1
6	WDC-PMKSY-2.0-2023-24	4
7	MGNREGS - Farm Ponds:FARM PONDS	1284
8	Input Subsidy-2023-24	9457
9	OMBADC(DSC&WD)-2023-24	2
10	RAD-2023-24	174
11	WDC-PMKSY-2.0-2023-24	97
12	Input Subsidy-2023-24	12700
13	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	295
14	WDC-PMKSY-2.0-2023-24	2
15	Input Subsidy-2023-24	31798

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16	OMBADC(DSC&WD)-2023-24	3
17	WDC-PMKSY-2.0-2023-24	10
18	OMBADC(DSC&WD)-2023-24	101
19	WDC-PMKSY-2.0-2023-24	130
20	Input Subsidy-2023-24	6298
21	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	125
22	WDC-PMKSY-2.0-2023-24	6
23	NFSM Pulses-Minikits-Kharif- 2023	1000
24	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	2
25	OMBADC(DSC&WD)-2023-24	8
26	WDC-PMKSY-2.0-2023-24	10
27	Input Subsidy-2023-24	15308
28	OMBADC(DSC&WD)-2023-24	39
29	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	3
30	WDC-PMKSY-2.0-2023-24	5
31	NFSM Pulses-Minikits-Kharif- 2023	200
32	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	1
33	OMBADC(DSC&WD)-2023-24	33
34	Promotion of Entrepreneurship for Women SHG (Mushroom Mission & Floriculture Mission)- 2023-24	1
35	WDC-PMKSY-2.0-2023-24	30
36	Input Subsidy-2023-24	15898
37	OMBADC(DSC&WD)-2023-24	23
38	WDC-PMKSY-2.0-2023-24	15
39	Input Subsidy-2023-24	3180

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)	23.00	51.51	550.00

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Primary schools	1351	1351	1351
2	Upper Primaryy schoola	951	951	951
3	Secondary school	491	491	491
4	Colleges(General)	169	169	169
5	Colleges (Diploma)	156	156	156
6	Govt. Hospital	1	1	1
7	Community Health Centre	12	12	12
8	Primary Health centre	59	59	59
9	Sub centres	262	262	262

Renewable
Energy Table

Sr. No.	1: GLC Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	8.49	0.00

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Sources

Informal Credit

Delivery Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	34470.00	53672.00	84330.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh)	43680.00	23748.73	28929.09
2	Mission Shakti (SRLM) (₹ lakh)	34470.00	53672.00	84330.00
3	NRLM (₹ lakh)		305.00	385.37

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	10	10	10
2	No. of SHGs formed	15305	17237	20089
3	No. of SHGs credit linked (including repeat finance)	15305	17237	20089
4	Bank loan disbursed (₹ lakh)	34470.00	53672.00	84330.00
5	Average loan per SHG (₹ lakh)	2.25	3.11	4.20
6	Percentage of women SHGs %	100.00	100.00	100.00

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.)	24	24	24
2	Consumer Stores (No.)	9	9	9
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)			
5	Marketing Societies (No.)	1	1	1
6	Labour Societies (No.)	4	4	4
7	Industrial Societies (No.)	2	2	2
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)	2	2	2
10	Others (No.)	3	3	3
11	Total (No)	46	46	46

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.)	121	121	121
2	Multi state cooperative societies (No.)	4	4	4

Table 4: Status/ progress under various schemes of the district MoC in

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National co-operative database
Table 2: Details of credit cooperative societies	National co-operative database
Table 3: Block wise, sector wise distribution of cooperative societies in the district	National co-operative database
Table 4: Status/progress under various schemes of MoC in the district	National co-operative database

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	Jajpur		Milk Societies	2		Milk Societies	2		Milk Societies	2	
2	Odisha	Jajpur		Fishery Societies	2		Fishery Societies	2		Fishery Societies	2	
3	Odisha	Jajpur		Poultry Societies	0		Poultry Societies	0		Poultry Societies	0	
4	Odisha	Jajpur		Consumer Stores	5		Consumer Stores	5		Consumer Stores	5	
5	Odisha	Jajpur		Housing Societies	1		Housing Societies	1		Housing Societies	1	
6	Odisha	Jajpur		Weavers Societies	0		Weavers Societies	0		Weavers Societies	0	
7	Odisha	Jajpur		Marketing Societies	1		Marketing Societies	1		Marketing Societies	1	

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8	Odisha	Jajpur					Labour Societies	4			Labour Societies	4		
9	Odisha	Jajpur					Industrial Societies	2			Industrial Societies	2		
10	Odisha	Jajpur					Sugar Societies	0			Sugar Societies	0		
11	Odisha	Jajpur					Agro Processing Societies	2			Agro Processing Societies	2		
12	Odisha	Jajpur					Food Processing Societies	0			Food Processing Societies	0		

Banking Profile

1. Network & Outreach

Agency	No. of Banks/Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	33	168	101	67	NA	NA	NA	NA	NA	NA	
Regional Rural Bank	1	40	38	2	NA	NA	NA	NA	NA	NA	
District Central Coop. Bank	1	10	8	2	NA	NA	NA	NA	NA	NA	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	NA	NA	NA	NA	NA	NA	
Primary Agr. Coop. Society	193	193	191	2	NA	NA	NA	NA	NA	NA	
Others	4	8	3	5	NA	NA	NA	NA	NA	NA	
All Agencies	232	419	341	78	NA	NA	NA	NA	NA	NA	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				Growth Share (%)	Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2025	31/03/2022	31/03/2023	31/03/2024	31/03/2025				
Commercial Banks	NA	NA	NA	NA	1034678	1128027	1290726.60	14.4				89.19

Regional Rural Bank	NA	NA	NA	NA	102706	109765	118334.56	7.8	8.18
Cooperative Banks	NA	NA	NA	NA	40785	32774	37420.00	14.2	2.59
Others	NA	NA	NA	NA	46	98	740.04	655.1	0.05
All Agencies	NA	NA	NA	NA	1178215.00	1270664.00	1447221.20	13.9	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹lakh]				
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Grow th (%)	Share (%)
Commercial Banks	979200	630873	790040	25.2	441137	401962	1141299.25	183.9	86.88
Regional Rural Bank	54686	71007	68438	-3.6	43246	53480	62862.35	17.5	4.79
Cooperative Banks	150731	141764	136034	-4.0	77205	90158	103671.00	15.0	7.89
Others	10360	11295	15704	39.0	1802	3100	5871.44	89.4	0.45
All Agencies	1194977	854939	1010216	18.2	563390.00	548700.00	1313704.04	139.4	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	42.6	35.6	88.4	
Regional Rural Bank	42.1	48.7	53.1	
Cooperative Banks	189.3	275.1	277.0	
Others	3917.4	3163.3	793.4	
All Agencies	47.8	43.2	90.8	

5. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	450681.84	39.5	236697.32	20.7	NA	0.0	NA	0.0	NA	0.0
Regional Rural Bank	33458.21	53.2	12303.01	19.6	NA	0.0	NA	0.0	NA	0.0
Cooperative Banks	119474.57	115.2	118266.69	114.1	NA	0.0	NA	0.0	NA	0.0
Others	4702.58	80.1	4470.87	76.1	NA	0.0	NA	0.0	NA	0.0
All Agencies	608317.20	46.3	371737.89	28.3	0.00	0.0	0.00	0.0	0.00	0.0

6. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach in last 3 years
	Target [₹ Lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	255737.82	351598.12	137.5	486823.24	406377.41	83.5	601012.22	450681.83	75.0	98.7
Regional Rural Bank	10213.39	89245.73	873.8	31214.00	34113.61	109.3	89955.61	119474.57	132.8	372.0
Cooperative Banks	61199.48	22208.59	36.3	87755.00	100258.59	114.2	36042.49	33458.22	92.8	81.1
Others	436.25	2002.57	459.0	2530.00	3148.03	124.4	4806.16	4702.58	97.8	227.1
All Agencies	327586.94	465055.01	142.0	608322.24	543897.64	89.4	731816.48	608317.20	83.1	104.8

7. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	121702.36	133548.00	109.7	160300.14	169465.71	105.7	168377.05	194989.27	115.8	110.4
Term Loan (Agri.)	45959.27	157403.00	342.5	82269.30	128128.39	155.7	150307.39	176748.64	117.6	205.3
Total Agri. Credit	167661.63	290951.00	173.5	242569.44	297594.10	122.7	318684.44	371737.91	116.6	137.6

MSME	95640.0 0	126240.0 0	132.0	296900.0 0	209287.0 5	70.5	333099.99	190870.3 7	57.3	86.6
Other Priority Sectors *	64285.3147864.00		74.5	68852.8 0	37016.4953.8		80032.05	45708.9 2	57.1	61.8
Total Priority Sector	327586.9 4	465055.0 0	142. 0	608322.2 4	543897.6 4	89.4	731816.4 8	608317.2 0	83.1	104. 8

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

Source(s)	
1	DCC meeting agenda note for quarter ended 31 March 2024
2	LDM office
3	ACP Booklet

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack :

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

- i. Viable Farming Assets:** The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects:** The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component:** The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.
- v. 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.
- vi. 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 various pilot projects under the VCM.

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

2. Union Budget

2.1. Important Announcements

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

- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to ₹20 lakh from the current ₹10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii Assistance for flood management and related projects in Assam Bihar, Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xii. 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.
- xiii. 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.
- xiv. 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.
- xv. 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

2.3. Highlights related to Rural Development & Non-Farm Sector**2.4. Highlights related to NABARD****2.5. Agri Credit Targets****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 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 e-KCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

Jajpur, PLP 2025-26

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

11.i. Capacity Building Fund of 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 to understand the nuances, processes, instruments, etc.,

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit**1. Policy Initiatives – State Govt. (including Cooperatives)**

Enhance the resilience and diversification of agriculture.

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

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

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

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

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

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

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

2. State Budget**2.1. Important Announcements**

Crop Production Management towards Coffee Mission and Potato Mission.

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Jajpur district is primarily agrarian with about 70 per cent of the population depending on agriculture. Out of the total geographical area of 289900 ha, the net sown area is 145450 ha. and the net irrigated area is 66700 ha (46% of the net sown area). The gross cropped area during 2022-23 stood at 249002 ha. The normal rainfall of the district is 1560 mm, of which about 76% is received during the Kharif season only. Paddy is the main crop grown in the district during Kharif and Groundnut, Black Gram and Green Gram during Rabi season. The average cropping intensity is 167.12% for the last 5 years. The major cropping pattern followed in the district is Paddy-pulses, Paddy-Groundnut-vegetable, Paddy-Groundnut, Paddy-Paddy & Paddy-vegetable.

Under revised Pradhan Mantri Fasal Bima Yojana, only Paddy has been selected as notified crop during Kharif and Groundnut, Black Gram and Green Gram during Rabi season. The main crops grown in the district are cereals (Paddy & Maize), oilseeds (Groundnut & Mustard), Pulses (black gram, green gram, field pea, horse gram) Sugarcane and vegetables. Among vegetables, potato, onion, bitter gourd, chili, tomato, cabbage, cauliflower, brinjal & cucurbits, etc.

The credit flow to the sector has been steadily on the rise. During the last three FY, the GLC to the sector was ₹ 1335 crore, ₹ 1694 crore and ₹1950 crore respectively with a CAGR of 20.60%.

Potential for 2025-26 estimated at ₹ 219464.82 lakh, sector and subsector wise detail potentials indicated in the Annexure-1.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Department of agriculture and farmers' welfare with Chief District Agriculture Officer as head and 4 DAO circles 10 AAO circles and 125 VAWs is the nodal agency responsible for the overall scenario of farm production and management. The supply of good quality seeds is taken care of by the Odisha Seeds Corporation and the Odisha Agro Industries Corporation). There is one KVK in the district at Badchana for transfer of technology training and demonstration in the farmer's field.

There are two farms of the Agriculture Department for production of certified and foundation seeds. There are various outlets (LAMPCS) and private dealers for supply of seeds fertilizer outlets and outlets for supply pesticides in the district. One soil testing laboratory and also one mobile soil testing laboratory is existing for catering to the requirement of the entire district. During 2023-24, 10000 numbers of soil health cards were issued. The 15 Agro Service Centres in the district provide farm machinery on hire. The outlets for supply of agricultural machinery and implements are available in the district/block headquarters or important market centers of the district.

There are 20 vermi hatcheries and 85 vermi compost units in the district. To support storage, 1.05 lakh MT dry storage facilities was created. As a measure to improve farmers' income, NABARD supported a seed village project for paddy in Korei block. NABARD has also promoted 5 FPOs in the district.

2.1.2 Water Resources**2.1.2.1 Status of the Sector in the District**

The district is bestowed with 8 major rivers viz. Baitarani, Birupa, Budha, Kharasrota, Kani, Genguti, Kelua and their tributaries and distributaries. Out of the net sown area of 1454501 ha in the district, net irrigated area is 92709 ha in Kharif which constitutes about 64% of the net sown area. Similarly, for Rabi the net Irrigated area is 46587 ha against the net sown area of 105501 ha (44%). Though normal rainfall of the district is 1560 mm, untimely rains and uneven distribution affects the agriculture productivity. The seasonal rainfall received during 01 April to 30 June 2024 was 190.99 mm against the normal of 405.2 mm registering a deficit of 34%.

The irrigation programme of Jajpur district as prepared by DoWR for Kharif 2024 was 113455.20 ha including Major-Medium, Minor lift, Mega Lift etc.

All the blocks in the district except Rasulpur have been categorised as 'safe' with respect to exploitation of ground water potential. However, three blocks, viz. Bari (6 GPs), Binjharapur (11 GPs) and Dasarathpur (8 GPs) have been affected by salinity problem.

The credit flow to the sector is uneven. During the last three FY, the GLC to the sector was ₹ 7.34 crore, ₹ 18.85 crore and ₹ 18.04 crore, respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The Government of Odisha is implementing multiple schemes to enhance irrigation potential in Jajpur district. Under Jananiidhi I, subsidies are provided for the installation of shallow tube wells and borewells. Through Soura Jananiidhi solar pumpsets are promoted with

0.5 HP systems. Jananiidhi II focuses on river lift and solar river projects. Additionally, under OIIPCRA solar borewells are being promoted in the district.

To ensure equitable water distribution judicious usage and community participation Pani Panchayats are receiving significant attention. NABARD is also supporting the construction of minor irrigation and river lift projects through RIDF. The revival of defunct lift irrigation projects is being undertaken under the State Plan scheme based on the request of the respective Pani Panchayats.

Under RKVY the extension of distribution systems is being implemented in areas where the entire ayacut is not covered due to inadequate or damaged infrastructure. These initiatives aim to improve water access and agricultural productivity across the district.

2.1.3 Farm Mechanization**2.1.3.1 Status of the Sector in the District**

Farm mechanization is critical for enhancing crop production and productivity ensuring timely farm operations reducing cultivation costs and post-harvest losses and minimizing labor drudgery. Studies indicate that appropriate mechanization can increase food production and farm productivity by 10-15%, cropping intensity by 5-20% and savings in seeds fertilizers and chemicals by 15-20%. Additionally, it can lead to time and labor savings of 20-30%.

In Jajpur district, significant progress has been made in farm mechanization with an extensive range of equipment utilized across various blocks. From 2022-23 to 2024-25(till June 2024),456 tractors, 650 power tillers and 13 combine Harvesters have been supplied by Agriculture Dept in the district.

The credit flow to the sector is uneven. During the last three FY, the GLC to the sector was ₹ 7153.79 crore, ₹ 145.73 crore and ₹ 180.21 crore respectively with a CAGR of 5.43%.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture and Farmers welfare is the nodal agency for promotion of farm mechanization in the district. The Krishi Vigyan Kendra (KVK) at Badachana is well equipped with agricultural engineers responsible for demonstrating the use of new farm machinery to farmers. The Odisha Agro Industries Corporation Limited plays a vital role in implementing various subsidized schemes of the Agriculture Department ensuring the farming community has access to farm mechanization tools inputs and Lift Irrigation Points at their doorstep.

Small and marginal farm holdings accounts for 72% of the total holdings. The financing pattern of tractor, power tiller and Agri implements points to a very important aspect on the role played by MFIs/NBFCs who have become an important player in agriculture term loan financing. Majority of combine harvester and tractor financing has been done by MFI/NBFCs like Mahindra Finance, L&T finance, Shriram Finance, Bajaj Finance etc. which have tied up with the company/ dealers.

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Department Of Agriculture, Govt of Odisha has plan to support subsidy under DBT Farm mechanization for 50 tractors, 450 power tillers, 20 reapers, 30 combined harvester, 150 rotavators, 800 pump sets, 60 threshers, 500 weeders, 10 Dal mill, 200 mini rice mills, 50 rubber roll shellers etc. during the year 2023-24 in the district.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district falls under North eastern coastal plain (All Blocks of Jajpur District except Sukinda Block) which is ideal for raising Mango, Coconut, Cashew, Banana, Papaya, Citrus, Ber, Jackfruit and Mid-Central Table Land (Sukinda Block) which is ideal for cultivation of Cashew, Mango, Guava and Citrus. Area and production of major vegetable and fruit crops in the district during 2023-24 are as follows:

Brinjal with an area of 4456.50 hectares has the highest production at 74592.72 metric tons in the district. Tomato farming covers 2321 hectares resulting in a production of 32561.46 metric tons. Cabbage is grown on 1302 hectares with a total production of 35811.22 metric tons. Okra occupies the largest area at 4602 hectares yielding 40451 metric tons. Cauliflower is cultivated across 1254.80 hectares producing 22449.97 metric tons. Chilli (Green) occupies 3520 hectares and yields a significant 30210 metric tons.

Mango cultivation spans 1882 hectares resulting in a production of 5194 metric tons. Banana is grown on 425 hectares contributing 6800 metric tons to the harvest. Citrus fruits occupy 441 hectares and produce 6808.04 metric tons. Watermelon is grown on 612 hectares resulting in a production of 13244.11 metric tons.

During the last three FY the GLC to the sector is steadily increasing with flow of ₹ 3.57 crore, ₹ 35.86 crore and ₹ 55.36 crore respectively with a CAGR of 149.37%.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Department of Horticulture is the nodal department to promote the sector in the district. They have three nurseries to produce quality planting materials of mango, lime and coconut.

The local KVK at Badchana supports the sector through technology dissemination and demonstration. There is sizeable production of vegetables in various pockets. There is a plan to increase the number of pack houses/ poly houses/ onion godowns in the district. Non availability of adequate and quality planting materials hindering commercialization of horticulture sector.

There is no accredited nursery in the district. Neighboring districts cater to the need of planting materials. Quality seed is not available for vegetables. Farmers depend on private dealers for the same. There is a huge scope for processing and value addition for expansion in horticulture sector.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total forest cover of the district (309 sq. km) is only 10.68% of the total Geographical area. It consists of 6 sq. km of very dense forest, 72 sq. km is moderately dense forest, & 232 sq. km is open forest.

Over the years the forest cover has undergone fast depletion due to increasing demand for timber fuel wood fodder and land. As per Wasteland Atlas of India-2019 the total wasteland of the district is

224.31 sq. km. the major categories of wasteland being land with or without scrub and degraded notified forest land. At present institutional finance to the sector is negligible.

During the last three FY the GLC to the sector is steadily increasing with flow of ₹3.12 crore ₹24.75 crore and ₹4.47 crore respectively with a CAGR of 12.73 %.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Department of Forest is the nodal agency for promotion of the sector. The Soil Conservation Department has been supporting plantation of economically important species like Cashew nuts Eucalyptus etc. on wastelands.

They have been motivating farmers to take up plantation in their backyard / farmyard so that farmers can supplement their income. However, supply of quality planting material is an issue.

NABARD has prepared model projects for development of wasteland and raising of commercial forest species and circulated the same among bankers and entrepreneurs. There is need to create a awareness on the remunerative aspect of farm forestry.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming plays a crucial role in supplementing farm income and providing nutritional security in most rural households of the district. As per the 19th livestock census the district has about

4.79 lakh cattle and 3858 buffaloes with only 3.43 of cows being crossbred below the state average of 8.55. The district hosts 102 commercial dairy farms. Its cattle density is 1.20 animals per hectare compared to the state average of 0.67. Despite this per capita milk availability is 210 grams/day lower than the ICMR recommendation of 280 grams mainly due to low cow productivity. The breedable population is around 2.57 lakh cows and 0.013 lakh buffaloes.

Indigenous livestock populations have decreased while crossbred and upgraded animals have increased in geometric progression over the last three years. Milk production has significantly improved with Binjharpuri cattle producing 3 liters per day and crossbred cows reaching 7 liters. Major production clusters are located in Rasulpur block, Haripur and Sujanpur. While pasture areas remain unchanged fodder cultivation has progressively increased.

Commercial cattle feeds from Patanjali, Kapila, Surabhi and others are readily available and OMFED supplies feeds through its network including during natural calamities. The flow of GLC to the sector has steadily grown over the last three fiscal years with ₹36.77 crore ₹115.79 crore and ₹163.10 crore achieving a CAGR of 64.31%.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The veterinary Department headed by CDVO and assisted by 159 VDs and 82 LIs is the nodal department to promote the sector through implementation of various promotional schemes. The available infrastructure are one veterinary hospital, 18 veterinary dispensaries, one district diseases diagnostic lab, 97 existing livestock aid centers (51 new planned), 109 artificial insemination centers and 34 private artificial insemination workers known as Gomitras assisting in livestock management.

The Milk Union under OMFED is operating in the district and 55 dairy co-op societies are functioning in 5 blocks (viz. Jajpur, Dasarathpur, Binjharpur, Rasulpur and Bari) with 55 milk collection centers. Out of the 10 blocks, 7 blocks have been covered under milk route. The milk route of Badachana block is covered under Mahanga of Cuttack district. Seven bulk coolers with a total capacity of 11000 liters are existing in the district. One bulk cooler with a capacity of 1000 liters has started functioning in Kuakhia & Jaraka (Dharmashala) recently.

Commercial milk production is recent trend in the district. Under DES in MKUY, 40 projects have been sanctioned and establishment of 4 commercial units approved. Rare industrial activities on milk processing is observed in the district. One milk processing unit is established in Bari block to cater the need of the area. Further 03 NABARD supported FPOs are undertaking Dairy as their major activity.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The district's poultry sector has grown significantly, particularly in egg and broiler production. In 2013-14, per capita egg availability was just 50 compared to the national average of 101. Efforts to raise this to 80 by 2022-23 through poultry entrepreneurship have made progress, but the district still relies on backyard and small-scale farms. Only one large-scale layer farm exists in Badachana Block along with 90 small-scale layer units and 9 semi-commercial duckery units.

As per 19th livestock census, the district has 266008 poultry birds producing 335.77 lakh eggs and 9.72 lakh MT of meat annually. Credit support is still focused on small-scale units limiting growth. In broiler farming, 1060 small-scale and 420 medium-scale farms were established with Govt. assistance while 400 private farms also contributed. EC broiler farming, supported by schemes like MKUY, is increasingly popular.

Backyard poultry has expanded to support 3706 farmers with 236 more helped through the Farm Pond Plus Scheme. Popular breeds like Rainbow Rooster, Kuroiler and Giriraja are supplied by both government and private sectors. The district has one Govt. and 3 private hatcheries producing over four lakh chicks per week and 10 mini feed mills. The district has 376 commercial poultry farms with 326435 birds (2019 census). Credit flow to the sector grew steadily from ₹ 35.17 crore in 2021-22 to ₹ 78.93 crore during 2023-24, achieving a 49.81% CAGR.

Jajpur, PLP 2025-26**2.1.7.2 Infrastructure and linkage support available, planned and gaps**

The veterinary Department headed by CDVO and assisted by 15 VDs and 82 LACs is the nodal department to promote the sector through implementation of various promotional schemes.

The CPDO at Bhubaneswar and other private agencies supply the Day-Old Chicks. Private companies also provide backward and forward linkages to entrepreneurs under various business models.

In order to give a boost to this sector, Govt. of Odisha has taken a number of initiatives viz. (a) Poultry is declared as Agriculture (b) OERC has reduced the power tariff for poultry farms (c) Finance Department has issued VAT exemptions on poultry feed supplements and additives (d) State Level Apex Committee on poultry development formed to ensure better co-ordination. Under MKUY, special thrust is given to promote establishment of layer units.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery**2.1.8.1 Status of the Sector in the District**

Animal husbandry has been practiced by farmers rearing livestock like cattle, buffalo, sheep, goats, pigs and poultry for sustenance. The district is particularly rich in small animals especially goats which are popular among tribal communities in Sukinda, Danagadi and Korei blocks.

As per the 20th Livestock census the sheep, goat and pig population of the district was 13208, 181488 and 2354 respectively. However, there is a very limited demand for pork. Local variety of sheep, goats and pigs available in local markets are very small in size due to continuous inbreeding depression. The local Black Bengal variety, though short and of less weight has the local preference.

The meat production in the district was about 1390 mt. Considering the upcoming major industries and SSI units in and around Kalinga Nagar, it is expected that the demand for meat will rise further, which will attract a number of entrepreneurs to this sector.

The flow of GLC to the sector over the last three fiscal years was ₹ 793.20 crore, ₹ 115.7512.81 crore and ₹ 861.63 crore achieving a CAGR of 4.22%.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The veterinary Department is the nodal department to promote the sector through implementation of various promotional schemes and also administers the central program of NMPS for protein supplement and herd improvement.

The Mukhyamantri Krushi Udyoga Yojana (MKUY) provides financial support for establishing large broiler layer goateries, piggery and dairy units offering subsidies up to ₹ 50 lakhs. The district also benefits from support provided by the Orissa Livestock Resources Development Society (OLRDS) for livestock development boosting meat and egg production.

The state government has been promoting goat farming through various schemes. The "30+2 Goat under WSHG" scheme has consistently achieved targets with 137 targets set for 2023-24 out of which 112 were achieved. The Black Bengal breed of goats is highly valued for its meat quality and frequent kidding.

Majority of animals available in the district local breed and mostly reared at subsistence level. The present production level is inadequate to meet its own demand.

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2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Being a landlocked district fishery sector in Jajpur is confined to capture and culture in freshwater resources in the form of 2598 ha ponds/ tanks, 376 ha waterlogged areas, 300 ha reservoirs/MIPs and 351 km length of rivers and canals.

Against the estimated potential of 16126 mt, the present production is only 8263 mt (51.24 percent) and it is grossly inadequate to meet its demand resulting import of fish from other district/states.

As per last census, the district has 82000 fishermen living in 313 villages. Due to rapid industrialization and changes in feeding habit, the present demand supply gap may increase in the days to come. The present institutional credit support is showing an increasing trend. But it is mostly restricted to composite fish farming and business activity.

Availability of unutilized/underutilized potential water bodies has the potential to expand the sector in the district.

The flow of GLC to the sector over the last three fiscal years was ₹ 107.80 crore, ₹ 41.39 crore and ₹100.43 crore with a CAGR of -3.48 %.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Department of Fishery headed by DFO is the nodal agency to facilitate all round development of the sector through implementation of various subsidy linked schemes supply of critical inputs and providing training and other extension services.

The district has 277 operational units of boats and nets for fishing. Despite an estimated potential production of 16126 MT, the current output is only 8263 MT covering just 51.24% of the demand. This shortfall results in the importation of fish from other districts and states. The local KVK at Badachana supports the sector through their promotional activities. Against the demand of 330 lakh fish seed, production in the district is negligible.

The district has two hatchery units at Kalakala and Dharmashala. The fishermen population of the district is about 82000, living in 313 villages comprising of 15000 households (census 2011). There are 63 PFCSs in the district of which 38 are dormant. The total seed demand of the district is around 330 lakh nos while production is negligible.

Sector specific schemes of both GoI & GoO are Pradhana Mantri Mashya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (Mo Machha Pokhari) MKUY Matsyajibi Unnayana Yojana etc are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology Cage/Pen culture of GIFT Tilapia need to be encouraged.

Bankers may finance fisheries activities under KCC scheme.

2.1.10 Farm Credit – Others**2.1.10.1 Status of the Sector in the District**

Two wheeler loans to Farmers/milk/vegetable vendors for mobility support is essential for transportation/marketing of the agriculture commodities. All new and existing farmers engaged in Agriculture and / or agriculture allied activities having repayment capacity based on crops grown / allied activities / other sources are eligible.

The Government of India through schemes like the PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan), provides substantial subsidies and financial support for the solarization of agricultural pumps. This scheme offers farmers the opportunity to install solar pumps with up to 60 % government subsidy, 30% as a bank loan and only 10% as the farmers contribution making solar power highly affordable.

Under Component C of PM-KUSUM, farmers are encouraged to solarize their grid-connected agricultural pumps. In Jajpur, this could be a major boost for farmers who rely on power for irrigation especially in the off-season. As renewable energy is one of the priority area to achieve net zero carbon emission by India 2070 (PARIS agreement on climate change), the sector has emerging potential in the district.

Separate data however is not captured in the present reporting system for the sub sector. However, there is a sizeable credit flow to the sector.

The flow of GLC to the sector is uneven. GLC over the last three fiscal years was ₹342.92 crore, ₹5.69 crore and ₹10.93 crore.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Considering the fact that the district is highly dependent on agriculture and the growing need for transportation and the accessibility of credit, there is substantial potential for two-wheeler loans specifically tailored for agriculture purposes in the district. These loans can help farmers improve their access to markets services and inputs thus boosting their productivity and income.

There is substantial potential for loans aimed at solarizing grid-connected agricultural pumps and off-grid rooftop solar systems in Jajpur district. The combination of government incentives increasing energy needs and financial institutions willingness to offer loans under favorable terms makes this an attractive option for farmers. By embracing solar energy, farmers in Jajpur can reduce their operational costs, enhance productivity and contribute to sustainable agriculture.

2.1.11 Sustainable Agricultural Practices**2.1.11.1 Status of the Sector in the District**

Sustainable agriculture is essential for long-term agricultural productivity and environmental health. It promotes practices that reduce chemical use and conserve resources benefiting both the environment and local communities. In Jajpur district, organic farming is gaining momentum focusing on soil health and reducing synthetic inputs.

Crop rotation maintains soil fertility and minimizes pests and diseases. Integrated Pest Management (IPM) uses biological controls to limit pesticide use. Agroforestry integrates trees with crops enhancing biodiversity and providing additional income. Vermicomposting turns organic waste into nutrient-rich compost reducing reliance on chemical fertilizers. Integrated Farming Systems (IFS) combine crops livestock and trees to boost productivity and sustainability. Livestock integration improves nutrient recycling and soil fertility. Community-based farming encourages resource sharing and collaboration. Conservation agriculture emphasizes minimal soil disturbance to improve soil health. Agri-tourism helps farmers diversify income and raise awareness of sustainable practices.

These methods contribute to environmental preservation and enhance farmers economic resilience. Farmers in Jajpur are increasingly adopting sustainable agriculture to ensure future food security.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Presently ATMA is implementing Integrated Farming System in all GPs of 10 blocks in the district. The programme envisages sustainable growth potential of agriculture horticulture livestock and fisheries. Potential integration models, viz., Paddy with pulses/oilseeds, Fishery with Poultry/Dairy/Horticulture, farm-forestry with pulses/spices, etc., can be popularized in the district.
- The State Government through the Department of Agriculture is implementing Integrated Farming system in four different blocks of the district. SHGs under OLM are also undertaking IFS by adopting floriculture, vegetable cultivation, fish, and duck rearing.
- The nutri-garden programme being implemented by OLM, provides good scope for IFS model farming in the district.

2.2 Agriculture Infrastructure**2.2.1 Construction of Storage and Marketing Infrastructure****2.2.1.1 Status of the Sector in the District**

Adequate scientific storage and marketing infrastructure is essential for development of an agrarian district like Jajpur as the farmers are constrained to dispose-off their produce at a very low price immediately after the harvest.

Creation of storage facilities for surplus grains and seasonal vegetables like onion, potato, tomato, cabbage and tamarind, etc., is indispensable to arrest the trend. Further, pledge loan facility to the farmers against their stored produce will bring down distress sale to a great extent.

Production of rice, groundnut, vegetables and fruits in the district are estimated at 309150 MT, 42960 MT, 295490 MT and 20200 MT, respectively. Other products that require storage are potato, onion and chilly. For the Kharif Marketing Season (KMS) 2021-22 in Jajpur district, number of Registered Farmers who Sold Paddy are 39388 (Total Paddy Purchased: 154510 MT & Total MSP Paid: ₹299.76 Crores). The credit flow to the sector for the last three years was ₹8.51 cr. ₹166.28 cr. and ₹123.63 cr. respectively with CAGR of 281.18 %.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 3 Cold Storage units in operation in the district.

The major items of storage in these cold storages are potato/fruits. Private millers and traders have their storage godowns. The existing storage capacity of FCI, CWC, SWC, OSMF and OAIC is optimally utilized.

- There are 03 Regulated Marketing Committees (RMC)/Market Yards in the district, in addition to 03 number of GP/main/daily Haats or markets. Vyasagar (Jajpur Road) is well linked by road/ rail to various trade centers and various important towns of Odisha and there is a good fleet of vehicles for transportation.

With Warehousing Infrastructure Fund (WIF) of NABARD, godowns have been constructed for PACS in the entire State. Out of it, 02 such warehouses/godowns has been constructed in 02 PACS in the district.

NABARD has been implementing AMI scheme for construction of Agricultural infrastructure in the district. PACS are being

encouraged and supported to work as Multi Service Centers.

- The Agriculture Infrastructure Fund (AIF) under 'Aatmanirbhar Bharat initiative' of GoI is under implementation.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land Development consists of various activities which are mainly land leveling, drainage development, treatment of saline/alkaline/acid soils and land reclamation, soil and water conservation, watershed development/rain fed & dry land farming, waste land development, etc. The district has extensive water-logged areas due to occurrence of floods and inadequate drainage facility due to which crop productivity is adversely affected.

Keeping in view its extent of rain fed area and of SF/MF with low capital base, land development activities in the district assume utmost importance. But the present activities are low and credit flow to the sector is poor.

The land utilization pattern in Jajpur district for the year 2021-22 is Forest Area- 72000 hectares, Miscellaneous Trees & Groves- 4000 hectares, Permanent Pasture- 4000 hectares, Culturable Wastelands - 4000 hectares, Land Put to Non-Agricultural Use- 51000 hectares, Barren & Uncultivable Land - 5000 hectares, Current Fallow- 2000 hectares, other Fallow - 5000 hectares and Net Area Sown- 143000 hectares.

The credit flow to the sector for the last three years is uneven and the same stands at is ₹0.62 lakh, ₹15.60 lakh and ₹59.29 lakh respectively.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Soil Conservation Department along with Departments of Agriculture, Horticulture, Forest, Animal Husbandry, Odisha Agro Industries Corporation (OAIC) and Krishi Vigyan Kendra are the agencies available to disseminate technical knowledge ensure supply of inputs linking farming with off-farm activities etc. Several government schemes like Rashtriya Krishi Vikas Yojana (RKVY) and National Watershed Development Project for Rainfed Areas (NWDPA) have been instrumental in promoting land and water management practices in all the blocks of the district.

ATMA is also functioning in the district and taking steps for technology transfer holding demonstration programmes organizing exposure visits etc. On completion of various RIDF assisted MIP /lift irrigation/ bore well projects, additional areas have been brought under irrigation.

Jajpur district has made substantial progress in land development, soil conservation and watershed development, contributing to sustainable agriculture and improved land productivity. However, there is room for expansion and better maintenance of these initiatives particularly in regions that are vulnerable to soil erosion and water scarcity. Continued government support, community involvement and increased awareness among farmers are key to achieving long-term sustainability in the districts agriculture sector.

Jajpur, PLP 2025-26**2.2.3 Agri. Infrastructure – Others****2.2.3.1 Status of the Sector in the District**

With an aim to support soil health management among others, use of organic manure and bio-pesticide is encouraged in the district. Vermi-compost provides the nutrients and growth enhancing hormones necessary for plants.

Fruits, flowers, vegetables and other plant products grown using Vermi-compost are reported to be better in quality. A growing number of individuals and institutions are taking interest in the production and marketing of Vermi-compost. Some of them have ventured into commercial production as well.

The present bank support to the sector is negligible. The credit flow to the sector over the last three years has shown a fluctuating trend. From ₹11.68 crore in FY 2021-22 it declined to ₹2.31 crore in FY 2022-23 and then increased to ₹3.28 crore in FY 2023-24. The Compound Annual Growth Rate (CAGR) for this period is approximately -50.60% indicating a significant overall decrease in credit flow despite the slight recovery in the last year.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Various departments are engaged in supporting the sector. Some of the farmers have taken up organic farming in low scale.
 - With the growth in horticulture activities in the district the required vermi composting materials is being met from outside. Of the 20 vermin hatcheries and 85 vermi-compost units present in the district, majority are defunct.
 - The availability of huge agro-biomass is an advantage to go for production of organic manure on commercial scale.

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

Agro-processing is now regarded as the sunrise sector in view of its large potential for growth, employment, income enhancement, value addition and marketability.

Jajpur district is basically agrarian in economy with diversified plant species. There is sufficient production of cereals, pulses, oilseeds and vegetables. However, there is dearth of processing units in the district resulting in low price realization from farming.

Based on raw material availability in the district, an indicative list of processing activities that hold potential in the district are Flour Mill/Atta Processing, Groundnut decortivating/processing, Jam, Jelly, Sauce, Pickle making, Cashew Processing, Mango Pulp Extraction and other products, viz., Potato Chips, Bakery, Masala making, Banana processing, Watermelon drinks/RTS, Fried Ground nut, Oil Mill, Leaf cup/plate making, broom making, Dry fish, papad making, milk & other dairy products.

The credit flow to the sector over the past three financial years shows significant changes with ₹30.55 crore in FY 2021-22 ₹114.81 crore in FY 2022-23 and ₹78.40 crore in FY 2023-24. The Compound Annual Growth Rate (CAGR) for this period is approximately 60.20% indicating a substantial overall increase in credit flow to the sector despite some fluctuations.

Chapter 3

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- The District Industries Centre is looking after the agro and food processing industries sector. The district has 13 rice mills, 2 major food processing industries and numerous small food processing units. The district is the leading producer of vegetables.
- The major crops Paddy and groundnut are cultivated in 1.12 lakh ha and 0.33 lakh ha, respectively; thereby creating scope for processing of these products.
- Groundnut is the item/crop under One District One Product (ODOP) for Jajpur district by Govt of India.

The district has small agro processing units, viz., rice mills, flour mills, flatten rice mills, edible oil expeller, bakery units, animal/poultry feed making, groundnut decertification unit, milk processing and milk products, dry fish making etc.

- The department concerned viz. the DIC in collaboration with line departments of Agriculture, Horticulture, Fisheries and AH Department may help create awareness amongst the potential entrepreneurs for setting up agro processing units.
- The Ministry of Food processing Industries has issued detailed guidelines relating to 6 promotional schemes in the sector. The Govt. of India has set up a Food Processing Fund (FPF) in NABARD with a corpus of ₹ 2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein.
- Various micro food processing units have been set up after successful completion of MEDP & LEDP by NABARD.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

- Ancillary activities supplement the agricultural production process by adding value to the entire supply chain management. Post-harvest technology and management plays a crucial role in value addition to agriculture.
- It not only creates employment opportunities but also improves the rural economy. In terms of Priority Sector Lending, it includes lending for activities associated with food/agro processing and lending of banks to MFIs for on-lending to Agriculture sector.
- The establishment of AEZs Food Parks and efforts made under contract farming are steps towards popularization of Agro/ Food processing sector in India.

2.3.2.2 Infrastructure and linkage support available, planned and gaps Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MEME sector plays a significant role in country's economic growth contributing to output employment and exports. It provides employment to over 11 crore people in more than 6 crore units contributing 29% to the GDP of India and accounting for 95% of total industrial units. MSMEs help in industrializing rural and backward areas reducing regional imbalances and serving as ancillary units to large industries. The sector has immense potential in value addition, employment generation, export promotion and the overall development of state economies. The RBIs revised guidelines classify all loans to MSMEs under priority sector lending. MSMEs in the Khadi Village Industries and artisans sectors are also eligible for this classification. Benefits to MSME units are extended up to three years after they grow out of the MSME category. Since July 2020, MSMEs are classified based on investment in plant and machinery or equipment and annual turnover. Government initiatives like Skill India, Make in India, PMEGP and MUDRA aim to boost MSME enterprises. State's Development Policy for MSMEs (2016) focuses on ease of doing business, skill development, cluster development, credit flow infrastructure and export promotion. Over 5.36 lakh MSMEs have been established in Odisha with investments totaling ₹25656 crore and employing 1.9 million people as of March 2022.

In Jajpur district, 2976 MSME units were established in 2019-20 with an investment of ₹209.67 crore employing 7244 people. Udyog Aadhaar Registration shows 3926 units of which 3029 are micro 868 are small and 29 are medium enterprises. The district has an industrial land bank available for immediate and future industrial use. The credit flow to the sector over the past three financial years has shown significant growth with ₹1262.40 crore in FY 2021-22 ₹2092.87 crore in FY 2022-23 and ₹3330.99 crore in FY 2023-24 achieving a Compound Annual Growth Rate (CAGR) of approximately 61.03%.

3.2 Infrastructure and linkage support available, planned and gaps

Chapter 3

- District Industries Centre (DIC) headed by a General Manager at Kalinganagar with supporting staff located at Jagatpur Cuttack to look after industrial development of the district.
- Jajpur district is uniquely gifted with three valuable mineral resources, viz., Chromite, Iron ore and Quartzite and is home to 18 major industries utilizing the rich mineral resources in and around Kalinga Nagar area.
- The Govt. of India and Odisha are taking a number of steps to develop ancillary industries under SPV mode. Of the 3926 units registered in Udyog Adhar, 3029 (77) come under Micro-enterprise category.
- There are 29 large/ medium industries, 3562 MSME units in operation in the district. Besides local skilled workers/ artisans in different pockets of the district are engaged in production of various types of handicraft items, stone carving, handloom/ power loom fabrics and other products.
- The district has a variety of industries, mainly, iron ore based at various places. The district has a number of handicrafts and rural artisan cluster.
 - A self-employment training institute named State Bank Rural Self Employment Training Institute (SBRSETI) has been set up by State Bank at Pankapal which has been imparting skill training to the unemployed youth in various trades and providing escort services for grounding of units by the trainees. NABARD support the sector through conduct of various MEDP and LEDP programmes.
 - Chaka-Gopalpur in Jajpur district famous for its GI tag Tasar silk has been proposed to be developed as a craft cluster under the Scheme of Fund for Upgradation and Regeneration of Traditional Industries (SFURTI) an initiative by the Ministry of Micro Small and Medium Enterprises (MSMEs). One Off-Farm Producer Company named 'Biraja Handloom Producer Company Ltd' is operational in the area with support from NABARD.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export credit is crucial for economic growth and banks play a vital role in this regard. Export credit has been part of the Priority Sector since 2015-16 with specific criteria for inclusion.

NABARD provides 100% refinance to client institutions meeting certain criteria. Odisha ranks tenth among top exporting states mainly in minerals, metallurgy, marine, textiles, chemicals and allied sectors. State Governments export policy aims to boost exports from Odisha and increase its national share to 2.5% by 2025.

Potential export sectors in the state include Handicrafts, Handloom, Silver Filigree, Spices, Fertilisers and making agriculture export-competitive can enhance farmer incomes and create agro-based employment opportunities.

The credit flow to the sector for the last three financial years has been recorded as zero indicating no disbursement of funds during FY 2021-22, FY 2022-23 and FY 2023-24.

4.1.2 Infrastructure and linkage support available, planned and gaps

- The district has a huge natural resource in the form of mines (Iron/Chromium / Tin). It has seen a rapid industrialization.
- Further agriculture sector particularly groundnut, vegetables, cashew nut etc. have potential to support export of the state. It is observed that though the export products are sourced from the district the Export Credit disbursement is not getting reflected in the GLC of the district.

4.2 Credit Potential for Education**4.2.1 Status of the Sector in the District**

Jajpur district has a rich educational history dating back to the 3rd century with institutions like Pushpagiri Vihara. The district can expand higher and technical education to meet the needs of industrialization particularly in the Kalinga Nagar area. As of the 2011 Census, the literacy rate of Jajpur district in Odisha is 80.44% with male literacy at 88.68% and female literacy at 72.15%.

Investment in education is crucial for sustainable development and empowerment aligning with the Right to Education Act and Sustainable Development Goal. India is becoming a significant knowledge economy with a large pool of talented individuals seeking higher education.

RBI identifies education as a priority sector for financing raising the education loan threshold to ₹ 20 lakh.

Government of Odisha offers the Kalinga Siksha Sathi Yojana to provide low-interest education loans to financially disadvantaged students with interest subsidies to make loans more affordable. Progress is monitored at the state and district levels. Educational loan progress monitored by SLBC at the State level and DCC at the District level.

The distribution of Government schools in Jajpur district is 1049 Primary Schools (Enrolment: 64919 students & Number of Teachers: 3115), 936 Upper Primary Schools (Enrolment: 127473 students & Number of Teachers: 6028) and 493 Secondary Schools (Enrolment: 116872 students & Number of Teachers: 4757).

The credit flow to the sector over the last three financial years has increased significantly from ₹5.23 crore in FY 2021-22 to ₹18.17 crore in FY 2022-23 and further to ₹18.54 crore in FY 2023-24 achieving a Compound Annual Growth Rate (CAGR) of approximately 88.27%.

4.2.2 Infrastructure and linkage support available, planned and gaps

The district has 2693 Govt. educational institutions (School- 2521, College-172) along with schools, technical and vocational colleges set up by private sector catering to the educational needs of the students.

However, good number of technical colleges, Engineering Colleges and Medical Colleges may come up in the district particularly in the area of mines and mineral. In this scenario, the demand for education loans from banks will increase.

Banks prefer extending loans to students enrolled in government owned/approved institutions. There is the need for customization of loan products to suit the requirements of the students and that of courses; margin money requirements; collateral security; proof of appropriateness of the University College and Course applied for; timely approval of loan to meet the admission related deadlines; post disbursement issues etc. All these constraints need to be addressed so as to make India an educational hub.

4.3 Credit Potential for Housing**4.3.1 Status of the Sector in the District**

Housing is essential for survival and has economic implications creating employment and income opportunities.

Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) aims to provide housing with basic facilities to needy rural households aligning with the 'Housing for all goal' by 2022. Odisha's Biju Pucca Ghar Yojana (BPGY) also prioritizes providing pucca houses to rural families in kutcha houses.

RBI has expanded loan eligibility for low-cost housing in rural areas allowing loans up to ₹25 lakh for dwellings not exceeding ₹30 lakh.

NABARD provides loans and refinance to various entities including Housing Boards, State Housing Corporations, RRBs, Cooperative Banks, NBFCs, HFCs and MFIs to support the housing sector. Industrialization and agriculture sector of the district offer opportunities for equitable development including housing and commercial real estate; but credit flow to the sector is uneven.

In Jajpur district, during FY 2022-23, under the PMAY-G and BPGY/NSPGY schemes, a total of 8381 housing units were targeted. Out of these, 4515 units were completed achieving 53.87% of the target. The district still has 3866 incomplete units.

The credit flow to the sector over the past three financial years has increased significantly from ₹36.38 crore in FY 2021-22 to ₹113.90 crore in FY 2022-23 and further to ₹143.76 crore in FY 2023-24 achieving a Compound Annual Growth Rate (CAGR) of approximately 98.79%.

4.3.2 Infrastructure and linkage support available, planned and gaps

Around 27% of the population of the district live in kutcha house and some have no house at all. As per vision 2025, only Kalinganagar area will be inhabited by around 5 lakh population. The State Government should formulate scheme to provide affordable housing through PPP mode to those families covered under Rural Urban and EWS schemes of Government of India which will help in generating additional credit demand and employment in the rural areas. Town Planning Authority should put focus on planned development.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Adequate infrastructure is crucial for unlocking the development potential of Jajpur district. Key components include irrigation, roads, water supply, housing, rural electrification, and telecom services. Given the district's agrarian economy infrastructure, in sectors like health, education and communication is essential for growth. Roads, power and irrigation are vital as they drive development. Both public and private investments in infrastructure lead to increased production, productivity and poverty reduction. However, inadequate infrastructure remains a significant challenge for sustained growth in agriculture and allied sectors in the district. As on 31 March 2024, 1471 projects (small projects aggregated at block level) involving RIDF loan of ₹ 238314.44 lakh have been commissioned in the district. They include 1191 irrigation projects (TWs, RLIPs, individual captive STWs/ BWs DWs), 71 Flood Protection & System Improvement Projects, 98 rural roads, 89 rural bridges and 02 Drinking Water Projects.

5.1.2 Infrastructure and linkage support available, planned and gaps

Critical infrastructure gaps in Jajpur district impact agriculture, animal husbandry, horticulture, fisheries and the non-farm sector. To improve crop production, setting up soil testing labs, seed farms, cold storage, and rural godowns is essential. Water conservation techniques like drip and sprinkler irrigation are needed and canal systems require desilting for optimal irrigation. In plantation and horticulture, nurseries and food processing units should be established and cashew processing units to be promoted. Animal husbandry infrastructure needs strengthening with more veterinary dispensaries, milk routes and hatcheries for poultry. For inland fisheries, hatcheries and fish landing centers are essential. Finally, in the non-farm sector, power supply and revamping cooperative societies are needed to encourage entrepreneurship along with strengthening training institutes like R-SETI.

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

The execution of the above projects has a potential to benefit/protect/bring 4.44 Lakh ha under irrigation create 1174 km of roads & 10.19 km of bridge in the district. Further, the projects related to agriculture has benefited 481 villages and drinking water projects to 618 villages in the district. As a result, there has been significant reduction in the distance travelled from villages to marketing centers or to the block/district headquarters due to improved access. With an aim to strengthen rural infrastructure various road and bridge projects are under pipeline.

Projects under RIDF have provided rural connectivity which is crucial for providing forward and backward market linkages and has created/ envisaged creation of irrigation potential which will play a decisive role for increasing cropping intensity food security and general wellbeing of the farming community.

With an aim to improve the potential created under RIDF

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- Implementing agencies to complete the projects in time to avoid cost overrun.
- Land acquisition process should be expedited to facilitate completion of the projects in time.
- Under Tube Well and River Lift Irrigation Projects, efforts must be made to complete all the distribution tanks and underground piping system to ensure optimum utilization of the potential created.
- The nodal Departments concerned may identify suitable projects keeping in view the infrastructure bottlenecks local requirements- National/State priority and arrange to pose the same to NABARD as per the policy framework of RIDF.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

- As per revised Priority Sector lending guidelines “Social Infrastructure” covering schools health care facilities drinking water and sanitation facilities in tier II to tier VI centers are covered under the ambit of Priority sector lending.
- With increased focus on human development and for attainment of Millennium Development Goals these have gained greater focus in the overall development process.
- This policy change would enhance private participation in the sector. The present credit support to the sector has seen an increasing trend.

5.2.2 The credit flow to the sector increased from ₹23 lakh in FY 2021-22 to ₹ 550 lakh in FY 2023-24 achieving a Compound Annual Growth Rate (CAGR) of 489.49 %.

5.2.3 Infrastructure and linkage support available, planned and gaps

- Changes in living standard and urbanization has resulted in increasing demand for this infrastructure. More and more private participation with bank finance are seen in urban and semi-urban areas.
- The twin sectors- health and education are considered as sunrise sector in the Jajpur district as it is envisaged that by 2025 around 6 lakh population would reside in and around Kalinganagar area alone.
- Further the urbanization of block headquarters and communication facility improvements due to RIDF projects (roads, bridges, flood protection) has pushed the engine of growth in rural areas.

5.3 One medical college cum hospital is being constructed in Jajpur planned to commensurate during 2024-25.

5.4 Renewable Energy
5.4.1 Status of the Sector in the District

- “Striving for Affordable and Clean Energy for all its Citizens through harnessing Renewable energy” is a part of India’s Sustainable Development Goal (SDG No. 7).
- Energy in general and specifically in the form of electricity is an essential input into most modern productive activities and an integral part of quality of life. It not only acts as a vital determinant of economic growth but also is directly or indirectly linked to several aspects of modern life as well as ecology. With the initiatives of GOI and the State Govt., renewable energy has been witnessing substantial growth in the last five years.
- The Renewable Energy policy of 2016 of Odisha aims at augmenting the generation of renewable energy with relative emphasis on solar energy. As of 2021-22, contracted capacity of renewable power by GRIDCO from various sources was 1460.7 MW, out of which 109.2 MW is from 8 small Hydro-electric Projects, 1010 MW from Solar PV Projects including 25 MW from roof-top solar, 20 MW from one Biomass Power Project, and 321.5 MW from wind sources.
- In the 2022 “Make in Odisha Conclave”; power, renewable energy and the green energy sector fetched investment proposals worth ₹ 2.4 lakh crore.
 - Odisha Renewable Energy Development Agency has developed an online portal to facilitate the submission of online applications for Solar Roof top installation. Options like availing government subsidy and application solar net-metering to the respective distribution utility are also available on the portal.

The credit flow to the sector over the last three financial years was zero in FY 2021-22 and FY 2023-24 with a small disbursement of ₹ 8.49 lakh in FY 2022-23.

Infrastructure and linkage support available, planned and gaps

- As per the revised Master directions of the RBI, following are considered under the priority sector lending:
- Loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps.
- Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer.
- Bank loans for solar rooftop systems are being treated as part of home loans with eligible tax benefits.

Bank loans up to a limit of ₹ 30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants, and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification etc. For individual households, loan limit of ₹ 10 lakh per borrower is considered under the priority sector lending.

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Other opportunities for financing include:

- Solar Mini Cold rooms / Stores
- Solar Aerators in Fishery projects
- Solar fencing and solar power based farm implements
- Solar powered Electric vehicle charging stations - unit cost is approx. ₹ 40.00 lakh
- Wind Mills
- Biomass Gasification pellets and briquettes
- The major potential sources of Renewable Energy in Jajpur are solar energy and biomass.

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	22334	1532.73	1218.16
B	Ongoing tranches	1193	1658.50	1095.68
	Total (A + B)	23527	3191.24	2313.84

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	23329	1080.178	802.15
B	Rural roads & bridges	196	1567.78	1200.14
C	Social Sector	2	543.29	311.55
	Total (A + B + C)	23527	3191.25	2313.84

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
A	Irrigation	1196	444201	ha
B	Rural roads	1969	1174	km
C	Bridges	187	10191	m

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture related	76	villages benefited	Number	481
2	Drinking Water	2	villages benefited	Number	618

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG Bank Linkage program launched by NABARD in 1992 is one of the world's largest financial inclusion initiatives, integrating rural women into the formal banking system through group-based microcredit fostering micro-enterprise development. The second phase of the program, i.e., SHG-2, places particular emphasis on promoting livelihood activities within SHGs to empower impoverished women to create sustainable income streams with significant bank credit allocated to this sector.

The Micro Finance Profile of the district highlights strong infrastructure and linkage support for Self Help Groups (SHGs). All 10 blocks in the district have SHGs and all are credit linked. The district has 55 NGOs with 13 working as Self Help Promoting Institutions (SHPIs). There are a total of 209 bank branches including 157 Commercial Banks (CBs), 40 Odisha Grameen Bank (OGB) branches and 12 Central Cooperative Bank (CCB) branches with most participating in the SHG linkage programme. Notably OGB and CCB along with 122 PACS act as SHPIs supported by government agencies such as Mission Shakti, Odisha Livelihood Mission (OLM) and TRIPTI. Agencies like DWO, Fishery and DFO are expected to join as SHPIs filling remaining gaps in support.

The credit flow to the sector over the last three financial years stands at ₹ crore in FY 2021-22, ₹ 237.49 crore in FY 2022-23 and ₹ 289.29 crore in FY 2023-24.

Infrastructure and linkage support available, planned and gaps

The status of SHG-Bank Linkage in the district has shown consistent growth from 2020 to 2024. The number of SHGs promoted and credit-linked increased from 15964 in 2020 to 19500 by 2024. The amount of bank loans availed by SHGs also saw a significant rise from ₹ 35388.76 lakh in 2020 to ₹ 84330.64 lakh in 2024. Additionally the average loan per SHG increased steadily from ₹ 1.14 lakh in 2020 to ₹ 4.20 lakh by 2024. Notably 100 of the SHGs linked were women SHGs throughout this period reflecting strong financial inclusion for women in the district. The recovery of loans under SHG portfolio is satisfactory in case of CCB and RRBs.

JLG financing offers an alternative credit delivery mechanism for unbanked small marginal tenant farmers or leasees and sharecroppers. With an estimated 3.33 lakh small and marginal farmers in the district, there is potential for financing up to 33331 JLGs. The ongoing BALARAM scheme aims to integrate landless farmers into the formal banking system providing financial opportunities to this segment.

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Promote crop diversification including fruits, vegetables, dairy, poultry and micro-irrigation systems. Emphasize hybrid varieties and high-value cash crops like oilseeds and pulses.

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- 2 Increase the Seed Replacement Ratio (SRR) to 20-25% to enhance cereal crop productivity. Prioritize post-harvest management for higher value addition and farmer income.
- 3 Foster the growth of Farmers Producer Organizations (FPOs) in the district, supporting them in operating Multi-Service Centers (MSCs)/Farmers Service Centers. Ensure timely short-term credit availability.
- 4 Ensure comprehensive coverage of farmers under the Kisan Credit Card (KCC) scheme as per the Government of India directive. Adhere to RBI guidelines allocating 10% for household consumption and post-harvest expenses, 20% for farm asset maintenance/repair and insurance costs in addition to the Scale of Finance.
- 5 Focus on issuing KCC/ATM-enabled Rupay KCC to all eligible farmers in the district.
- 6 Strengthen partnerships with banks insurance companies agricultural input suppliers and buyers of agricultural produce.

2. Water Resources

- 1 Promote sprinkler and drip irrigation among farmers.
- 2 Address issues related to delayed energization of irrigation units and unstable power supply hindering irrigation scheme implementation.
- 3 Raise awareness among farmers about shifting to less water-intensive high-value crops using individual irrigation sources.
- 4 Utilize discharge from major rivers and surplus discharge from canals and mega lift irrigation projects for the development of the Lift Irrigation sector.
- 5 Combat waterlogging in the coastal belt to enhance agricultural production by prioritizing drainage improvements including the renovation of major and lateral drains and regular dredging of outfall points.
- 6 Encourage banks to provide credit for water management activities such as farm pond creation, desilting and rejuvenation of dug wells and the adoption of micro-irrigation systems like drip and sprinkler irrigation.

3. Farm Mechanization

- 1 Banks can offer credit for buying agricultural implements via KCC, JLG or Farmers Producers Organizations including financing for replacements.

- 2 Encourage custom hiring centers for farm equipment, leveraging PACs to alleviate the burden on small and marginal farmers.
- 3 Mechanize vegetable crop production covering all stages from seedbed preparation and planting to harvesting, irrigation, spraying, transplanting, inter-cultivation, picking and digging.

4. Plantation and Horticulture

- 1 Encourage new nurseries in both private and government sectors for adequate planting material supply. RSETI of SBI can train rural youth in horticulture activities supported by timely bank credit for technology adoption.
- 2 Promote private nurseries established by unemployed youth to meet the demand for quality planting materials. Currently there is a lack of intensive farming practices for horticultural crops necessitating the promotion of scientific practices and the demonstration of multi-tier or intercropping systems.
- 3 Introduce alternative horticultural crops like lime, guava, papaya, drumstick and aonla, suitable for the district.
- 4 Encourage beekeeping, mushroom cultivation and sericulture as alternate livelihood activities for rural women.
- 5 Promote nurseries through SHG members, SHG Federations and Farmers Clubs to ensure the supply of quality seedlings as there is a shortage of quality planting materials.
- 6 Support bamboo cultivation with subsidies under the National Bamboo Mission.

5. Forestry/ Waste Land Development

- 1 Critical gaps requiring attention include lack of quality planting materials, block-level extension services and forest-based industries.

6. Animal Husbandry - Dairy

- 1 Improving breed quality is pivotal for promoting the dairy sector. Expanding milk routes, establishing additional BMCs, processing crop waste as cattle feed and propagating green fodder are key strategies. The scarcity of quality milch animals hampers dairy expansion emphasizing the need to promote the unique local Binjharपुरi breed and ARDDs program for heifer rearing.
- 2 Banks should encourage farmers in dairy and animal husbandry by offering KCC for working capital needs. Addressing feed and fodder shortages requires private investment in technologies like hydroponics, improved crop cultivation, silage making and alkali treatment of crop residues.

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- 3 Tackling shrinking pastures and scarce green fodder in summer milk unions can use common property resources to establish silvi-pasture systems. To overcome market access issues and low profits, Farmer Producer Organizations specialized in dairy may be formed. They can engage as aggregators in modern electronic marketing infrastructure initiated by the government.

7. Animal Husbandry – Poultry

- 1 Promote commercial layer units especially under MKUY. Private agencies should provide Banraj and Giriraj bird varieties for backyard poultry. Establish hygienic chicken meat outlets in key towns or consumption centers in collaboration with local bodies.
- 2 Set up air-conditioned counters (400-500 sq ft.) in block headquarters for selling various value-added chicken products. Develop village-level poultry producers cooperative societies through SHGs with marketing coordinated by OPOLFED. Supply district-produced eggs to the Mid-Day Meal Program in local schools.
- 3 Encourage maize cultivation for poultry feed. Provide training and essential inputs to SHGs for commercial backyard poultry. Integrated farming systems can incorporate poultry, meeting the districts demand for traditional breed birds for meat production.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 The Animal Resources Department may prioritize breed improvement to boost production and farmer returns. Promote stall feeding for goats to alleviate land pressure. Establish quality slaughterhouses in urban/consumption centers and encourage stall-fed goat rearing. Support the formation of farmers cooperatives or producer groups through NGOs.
- 2 Develop livestock market yards with facilities for weighing, cleaning and transparent auctions. Finance goat rearing units under JLG on a cluster basis with banks participating in area development schemes. OLM should prioritize this sector in livelihood development plans.
- 3 There is a demand for 20+1 and 40+2 goat rearing units particularly among small farmers and marginalized sections. Increase institutional credit for sheep and goat rearing. Building a 100 MT cold storage plant at Panikoili may be considered to ensure a continuous meat supply to nearby markets.

9. Fisheries

- 1 To ensure quality fish seed availability activate the Kalakala fish seed hatchery in Badchana block and encourage fish seed rearing in seasonal tanks. Enhance production and productivity by desilting and scientifically managing all GP ponds. Establish more seed rearing units and introduce soil and water testing facilities.

10. Construction of Storage and Marketing Infrastructure

- 1 Construct small scientific storage godowns (100 to 1000 MT) in each revenue village or Panchayat. Accredited these godowns to enable registration with the Warehousing Development and Regulatory Authority allowing the issuance of Negotiable Warehouse Receipts (NWR). NWRs help farmers secure bank loans with a 3 interest subvention for pledge loans through KCC up to ₹ 3 lakh per farmer for six months.
- 2 Promote the use of Negotiable Warehouse Receipts to prevent distress sales immediately after harvest.
- 3 Motivate PACS in the district to build additional godowns utilizing assistance from the Agriculture Infrastructure Fund (AIF) of the Government of India and PACS as MSC Scheme of NABARD where there is demand for more space.

11. Land Development, Soil Conservation and Watershed Development

- 1 The major crops of the district have lower-than-potential yields possibly due to declining soil organic matter and fertility. Promote the use of organic inputs among farmers to address this issue.
- 2 Prioritize the promotion of farm ponds and Integrated Farming System (IFS) models in the district.
- 3 Banks should support the establishment of biofertilizer, bio-pesticide production units, vermi-composting units, coir pith composting units etc. through credit-linked subsidy schemes.
- 4 Banks should also promote and popularize subsidy schemes for establishing soil testing labs under the National Project on Organic Farming (NPOF).

12. Agriculture Infrastructure: Others

- 1 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.
- 2 Department or the Institutions in the district may start tissue culture units for supplying quality seedlings.
- 3 Promotion of bio fertilizer and pesticide units through entrepreneurs and unemployed youth.

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

- 1 DIC may prepare technology-based project profiles for prospective entrepreneurs and bankers guidance. Conduct awareness programs at production hubs to inform entrepreneurs about government incentives for the agro and food processing sector.
- 2 Banks should actively finance and assist new entrepreneurs in implementing their projects. Cooperative banks can diversify their credit portfolio by increasing disbursements to food and agro processing industries in the district.
- 3 Organize capacity building and extension outreach programs for farmers on simple primary processing techniques at the farm level which can yield higher returns. Educate farmers about the support available under Agriculture Infrastructure Fund (AIF) and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) schemes.
- 4 Promote activity-based clusters with common facility centers for primary processing among SHGs/JLGs/FIGs/FPOs in the district. Expedite the establishment of a Mega food park which will create employment opportunities. Encourage processing units for paddy, pulses, groundnut, banana and milk.

14. Agri. Ancillary Activities: Others

- 1 Banks should provide credit facilities to agriculture graduates for establishing Agri Clinics and Agri Business Centers.
- 2 State Government Departments should offer support to the existing 30 FPOs in the district providing them with necessary handholding assistance.
- 3 Banks should actively promote the Joint Liability Group (JLG) financing mode for small marginal tenant and landless farmers.
- 4 Establish a monitoring and reporting mechanism at the district level to oversee MFIs operating in the district ensuring compliance with the Lead Bank Scheme and NABARD guidelines.
- 5 Banks can finance eligible candidates under the ACABC scheme which falls under MUDRA. Arrange exposure visits for bankers to successful agripreneurs supported under ACABC to enhance their understanding of the credit needs of such entrepreneurs.
- 6 PACS in the district should assess agricultural infrastructure gaps in their villages and finance them under the PACS as MSC scheme and Agriculture Infrastructure Fund. PACS can also serve as Business Correspondents for Commercial banks/DCCBs to boost their income.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Technology Transfer Centres may be established in the district for

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providing guidance technical know-how etc. to entrepreneurs.

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

16. Export Credit

- 1 Departments have to adopt cluster approach in enhancing production and productivity of potential agro produce that may support the export of the state.
- 2 Export Credit Guarantee Corporation Branch may be opened at district HQ.
- 3 Freezer units may be established to store Shrimp and Prawn and other marine products.
- 4 Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.

17. Education

- 1 There is a need to spread awareness on the Central Sector Interest Subsidy

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scheme for studies in India by students from the economically weaker sections with parental income of up to ₹ 4.50 lakh.

- 2 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.
- 3 Private sector should make investment in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages research faculty etc.

18. Awareness creation of schemes at the grass root level.

19. Housing

The major constraints in rural housing finance are the absence of clear land title in rural areas and systematic income flow of rural borrowers. Housing finance institutions have limited reach in rural areas.

20. Social Infrastructure

Banks may fund for setting up of schools, health care facilities and basic household needs of sanitation & drinking water facilities and achieve their priority sector targets.

21. Renewable Energy

- 1 There is need to attract investors through appropriate incentives/subsidies to set up renewable source, power generation/biomass/solid waste processing units in the district. DRDA and OREDA may conduct awareness camps for popularizing solar energy devices like solar cooker, solar lantern, etc.
- 2 Steps need to be taken to improve the awareness among the rural masses about alternative sources of energy, its cost, technology transfer, after sales service etc.
- 3 Banks which have financed Dairying under DEDS in a big way may also extend loans for setting up domestic biogas plants with KVIC.

22. Informal Credit Delivery System

- 1 Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises.
- 2 Bankers must utilize the services of OLM/ Mission Shakti appointed Cluster Level Facilitators, Panchayat Level Facilitator, Community Bank Coordinators etc. in the district effectively in credit disbursement and recovery.
- 3 Banks may extend credit to SF/MF/landless under JLG mode. PMJDY account holders may be sensitized to make transactions in the accounts so that they become eligible for availing the Overdraft facility of ₹10000.

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- 4 SHG and JLG members should use their loan amount to start enterprise after getting training provided by various institution like SBI RSETI, NABARD MEDP and LEDP programs and PMKVY.
- 5 While continuing with its goal of spreading its outreach SHG-BLP needs to address issues such as dormancy / disintegration of SHGs convergence of SHG-BLP with the developmental programmes of government / development agencies reduction of NPA levels etc.
- 6 Financial Literacy and Credit counselling to SHG members to wean them away from over indebtedness and usurious lenders. The banking sector needs to improve the services being provided to these SHGs and look at them more as a business client and provide quick services.
- 7 SHGs in group mode (GPLF or SHG Federation) should be supported technically and financially by the concerned development department of the State Government.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

Latest initiatives by Ministry of Cooperation (MoC), GoI

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

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

1. In Odisha cooperatives are crucial to various sectors. Out of 7651 cooperative institutions PACS dominate with 3345 societies (43.72%) supporting agricultural credit. Dairy cooperatives (13.66) and LAMPS (12.55%) are also significant contributors. Fishery cooperatives account for 10.05% while handloom and credit & thrift societies represent 4.48% and 4.38% respectively, highlighting their role in the states rural economy.
2. To enhance efficiency and transparency, OSCB and all DCCBs have migrated to the CBS platform for their operations. PACS in Odisha are being computerized using "ROOTS" software developed by Odisha State Cooperative Bank. Out of 2705 PACS, 2600 have been computerized. The state plans to complete the remaining PACS computerization under the CSS-PACS Computerization Scheme of GoI.
3. The Government of Odisha is forming 1510 new PACS at the Gram Panchayat (GP) level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) have been established to strengthen and expand the cooperative movement to the grassroots level.
4. An initiative to open branches or extension counters in GPs without existing brick-and-mortar branches is underway involving cooperation between commercial and cooperative banks. CCBs have applied to the RBI for approval to open new branches/extension counters.
5. The State has adopted Model Bye Laws for PACS to standardize operations and ensure effective governance.

4. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 35% of crop loans disbursed in the district. The DCCB in the district is profit making. The long term cooperative credit structure is non-operational.
2. The number of PACS in the district is 122 and all of them have adopted the model bye Laws (for making them multipurpose multidimensional and transparent entities).
3. There are no defunct / non-functional PACS in the district.
4. Approximately 12 PACS have registered profits during the past years. Audit of all the PACS for 2022-23 is over and it is ongoing for FY 2023-24 for all the PACS.
5. The CBS operations of DCCB and functional PACS are run under two soft-wares viz. 'Wings' and 'Roots' respectively; the CBS software may require improvement as of the standards followed by commercial banks and for PACS as per the standard followed in Centrally Sponsored PACS Computerisation scheme (Strengthening of PACS through Computerization).
6. Under 'Sahakar-se-Samridhi' the Govt of India has approved plan to establish

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new multipurpose PACS Dairy Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem.

7. The number of Gram Panchayats (GP) in the district is 311.
8. Number of GPs covered by existing PACS is 311
9. Number of new MPACS which can be formed in underserved GPs is 52
10. Number of dormant or defunct PACS in the district is nil
11. Target for liquidation of Dormant/Defunct PACS is nil.
12. 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.
13. Another GoI initiative is PACS as Common Service Centers (CSCs) for better access to e-services such as banking insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket etc. through PACS. So far, PACS have started providing CSC services to rural citizens in the district which will also increase the income of these PACS.
14. 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.

5. Potential for formation of cooperatives

1. There is fair potential for cooperatives to upscale credit in the agriculture sector including allied sectors, such as animal husbandry and fishery etc. There is a good potential for formation of new PACS in all 10 blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.
2. Potential source of data: National Cooperative Union of India Publications-2018 District Cooperation Office/ DCCB/ District offices of various sectors & activities like AH Fisheries Handloom etc.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collective sation	Maa Biraja FPCL	Jaipur	Formation of FPO		532	Benefit of Collectives Input supply and marketing linkages.
2	Collective sation	Taradevi FPCL	Jaipur	Formation of FPO		510	Benefit of Collectives Input supply and marketing linkages.
3	Collective sation	Siddheswar FPCL	Korei	Formation of FPO		540	Benefit of Collectives Input supply and marketing linkages.
4	Collective sation	ShibaShakti FPCL- Allied Activity FPO	Korei	Formation of FPO		300	Benefit of Collectives Input supply and marketing linkages.
5	Collective sation	AdyaShakti FPCL-Allied Activity FPO	Jaipur	Formation of FPO		400	Benefit of Collectives Input supply and marketing linkages.
6	Collective sation	Chasi Bharasa FPCL - CSS FPO	Dharmasala	Formation of FPO		350	Benefit of Collectives Input supply and marketing linkages.
7	Collective sation	Anata Basudeb FPCL-CSS FPO	Danagadi	Formation of FPO		220	Benefit of Collectives Input supply and marketing linkages.
8	Collective sation	Biraja Handloom Producers Company Ltd.	Rasulpur	Formation of OFPO		350	Weavers company revival of traditional weaving.

9	Financial Inclusion	CFL to SBI (implemented by Dhan foundation and MOTHER)	All 10 blocks of Jajpur district	Financial Literacy awareness		10	Financial inclusion activities in all blocks of Jajpur
10	Skill Training	CAPEX support to RSETI Jajpur	Danagadi	CAPEX support to RSETI for training			Livelihood development
11	Skill Training	SDP to Dalmia Bharat Foundation	Bari	Skill training to rural Youth		120	Entrepreneurship Livelihood development increase in income.
12	Women Empowerment	18 MEDPs across the district (since 2018-24)	Korei Sukinda & Badachana	Micro enterprise development by SHG members		540	Members taking up off farm activities resulting in average increase of ₹5000 per month 18 units set-up
13	Women Empowerment	9 LEDP across the district	Sukinda	Livelihood development		800	Members taking up off farm activities resulting in average increase of ₹8000 per month
14	Women Empowerment	WSHG- Additional Interventions programmes	Korei & Bari	Micro enterprise development by SHG members		200	Entrepreneurship Livelihood development increase in income.

Success Stories

Success Story 1: Weaving Success: How NABARD Empowered Tassar Handloom Weavers to Thrive in Jajpur



1. Scheme : Off Farm Producers Organisation -Biraja Tassar Handloom Producers Company Ltd.
2. Project Implementing Agency : Netaji Jubak Sangha
3. Duration of the project : 3 years
4. Beneficiary :

No. of beneficiaries :	350
Community :	Weavers
State :	Odisha
District :	Jajpur
Block :	Rasulpur
Village :	Chaka Gopalpur

Jajpur, PLP 2025-26

1.1 Support provided

Grant assistance of ₹50.00 lakh has been provided by NABARD for formation of the Tassar Handloom Producer Company and related support thereof which include the following:

- Support towards Establishment and registration of the OFPO various overheads of OFPO support towards overheads of the Promoting agency Training and capacity building of the BoD CEO and members Credit support in the form of working capital Infrastructure CFC equipment and tools.
- Training and capacity building of the BoD CEO and Skill training to weavers/members on various designs.
- Financial support through Working capital
- Interaction meet with different online marketing Agencies
- Awareness and training on management of OFPO
- Special meeting with line department to include OFPO with major players in handloom marketing viz. Bayanika, Utkalika and Serified.
- Product diversification training cum new design products
- Exposure visit to successful units within and outside the State.
- Support for marketing of the products through different Exhibitions, with special arrangement for Stall in Mall Programme
- Provided required infrastructure support for practical training on different designs, Bandha and new products.
- Credit support in the form of working capital.

1.2 Pre-implementation status

- The weavers in Chaka Gopalpur village have been into Tussar Handloom weaving occupation for generations together. However, due to lack of knowledge on Modern technology, the weavers were following traditional methods of weaving resulting in higher turnaround time for finishing the product/s.
- Lack of Market Knowledge: Weavers often lack exposure to larger markets limiting their ability to see the benefits of collective efforts.
- Financial Constraints: Limited access to credit and working capital makes it difficult for weavers to invest in collective initiatives.
- Low Organizational Skills: Weavers require training in organizational management which was lacking.
- Competition from Power Looms: Competition from large-scale producers was reducing the motivation to join OFPO.
- Hence despite high value of the end product the monthly average income of each family member was only ₹ 5000/- to ₹ 6000/-. Further lower income was a hinderance for availability of modern infrastructure.

1.3 Challenges faced

- The major challenges faced by the promoting agency was mobilization of weavers for the formation of the OFPO due to their inhibition to change as many weavers stick to traditional methods making it difficult to introduce new ideas.
- Weavers were lacking exposure to larger markets limiting their ability to see the benefits of collective efforts.

1.4 Impact

- Due to training imparted by NABARD the weavers have now diversified their product, i.e., from saree to dress material, lungi, chadar, bedsheet, shawl, dupatta, etc. Two days exposure visit to the Productions units at Bargarh was conducted for the weavers; which helped them in learning advanced bandha designs.
- Setting up of a design studio in the OFPO premises is under implementation which is expected to give high quality photographs of the products with proper background; thereby fetching higher price of the product.
- Sourcing of raw material from SERIFED has been approved due to intervention of NABARD facilitating the weavers in getting the raw materials in a cheaper rate.
- Marketing arrangement of OFPO products by NABARD in form of Exhibition/melas in and outside the State has resulted in better returns for the company.
- Recently NABARD in association with KOSHA has supported the OFPO in a project on Handloom authentication and traceability.
- Due to the above efforts by NABARD in strengthening of the OFPO the income of the weavers has been increased substantially.

Success Story 2: Cultivating Change: Siddheswar Farmers Producers Company Limited Korei



1. Scheme : Farmers Producers organisation

2. Project Implementing Agency : Netaji Jubak Sangha

3. Duration of the project : 3+2 years

4. Beneficiary :

540.00

No. of beneficiaries
:

Community : Farmers community

State : Odisha

District : Jajpur

Block : Korei

Village : Karda Ranigoda Tandra

2.1 Support provided

Grant assistance of Rs. 16.44 lakh has been provided by NABARD to the FPO for the following major interventions:

(i) Formation & Establishment including Registration of the FPO and Business Plan preparation.

(ii) Support has been extended by NABARD for Training & Capacity Building for members mobilisation training to Board members and training to CEO.

(iii) Incentive to POPI for handholding of the FPO and Business Development Assistance are the other supports extended by NABARD for strengthening of the FPO.

2.2 Pre-implementation status

- SF/MF in the region primarily engaged in various agricultural activities faced hurdles stemming from a lack of knowledge on modern technology and limited access to diverse agricultural practices.
- Consequently, crop production fell short of its potential, compounded by farmers limited understanding of various marketing channels.
- The prevalent exploitation by middlemen meant that farmers were unable to secure fair market prices for their produce.
- Moreover, although there was an operational farmers club in place, it was not yielding collective benefits for its members.
- This underscored the need for strategic interventions to enhance knowledge, promote sustainable agricultural practices and create a more equitable and beneficial environment for the SF/MF.
- Despite the area's considerable potential to promote agricultural marketing facilities, the existing knowledge gap hindered optimal utilization.

2.3 Challenges faced

- Many farmers were unaware of the benefits and structure of FPOs. Further, Farmers were often skeptical of collective organizations due to past negative experiences with cooperatives. Hence, it was difficult for the implementing agency for mobilisation of farmers at the initial stage.

2.4 Impact

- Key business activities of the FPO include supplying inputs like seeds, fertilizers and pesticides to both FPCL and its members as well as procuring and marketing mushrooms, vegetable and grocery items.
- The organization is actively engaged in wheat milling and marketing along with the preparation and marketing of various processed food items.
- Mushroom cultivation is a consistent activity maintaining over 500 beds. The FPCL holds two licenses for seeds and fertilizers with plans for a food license and linkage with the E-Nam platform.
- A distinct focus on dal and spice processing coupled with value addition in food products underscores the organizations commitment to innovation and convergence.

The following points illustrates the noteworthy improvements in various parameters after the implementation of the FPO :

- Post implementation, FPO has utilised fallow land of more than 50 Acres during Rabi for both Paddy and Pulses with new High Yielding Variety.
- Number of Mandays engaged in farming activity improved to 180 from 120 during the pre-implementation phase.
- Members are now well aware about need assessment, market demand, and facilities available in e-NAM portal. At present the marketing of products like Mushroom, Vegetable Seed etc. is being done by the BOD members and FIG Leaders.

Success Story 3: Taradevi Farmers Producers Organisation



1. Scheme : Farmers Producers Organisation
2. Project Implementing Agency : Saheli 3+2
3. Duration of the project : years
4. Beneficiary :

No. of beneficiaries :

Community : Farming community

State : Odisha

District : Jajpur

Block : Jajpur

Village : Kabirpur

3.1 Support provided

- Grant assistance of ₹ 16.44 lakh was provided by NABARD to the FPO for an initial period of 03 years. The project has since been extended by another 02 years with grant assistance of ₹5.16 lakh. Major interventions by NABARD include:

(i) Formation & Establishment including Registration of the FPO and Business Plan preparation.

(ii) Support has been extended by NABARD for Training & Capacity Building for members mobilisation training to Board members and training to CEO.

(iii) Incentive to POPI for handholding of the FPO and Business Development Assistance are the other supports extended by NABARD for strengthening of the FPO.

3.2 Pre-implementation status

- The Small and Marginal farmers of the project area are mostly involved in different agricultural activities. However, due to lack of knowledge on modern technology and limited access to different skill of agricultural practices crop production was not desirable.
- Though there were some viable areas available to implement different income generation activities but due to lack of coordination and integration among the farmers the same could not be explored.
- Farmers had limited knowledge on different marketing channels thereby unable to get real market price from the middleman.

3.3 Challenges faced

Many farmers were unaware of the benefits and structure of FPOs. Further, Farmers were often skeptical of collective organizations due to past negative experiences with cooperatives. Hence, it was difficult for the implementing agency for mobilisation of farmers at the initial stage.

3.4 Impact

- The FPCL has taken a Patch of 12 acres land on lease for 15 years where they are able to implement different activities like Poultry, Duckery, Dairy, Mushroom, Fishery as well as other vegetable and horticultural activities.
- More than 50 members of the FPCL are directly involved in allied activities and some members of this FPCL have also availed benefits through different Govt. schemes.
- Post implementation of the FPO, farmers/members are using fallow land with an area of 60 Acres during Rabi for growing Sunflower and Pulses cultivation in contrast to the pre-implementation period which was merely 20 acres.
- Further, members are involved in integrated farming, i.e., Pulses and Sunflower with Poultry, Dairy, Goatery, Mushroom, Fishery and vegetable cultivation.
- Income of farmers has increased from ₹80000 during pre- implementation to ₹120000 during post implementation period.
- Convergence with GoI and GoO schemes- The FPO has availed support for Dairy, Poultry, Goatery, farming Mushroom cultivation and Ponds under 'Mo Pokhari Scheme' of Govt. of Odisha.
- At present, the marketing of the products like Milk, Mushroom, Vegetable and other items are being done by the BOD members as well as Leading members of the company which was previously being done by middleman.
- Common infrastructure created by the FPO include Office cum storage facility centre with Office accessories. Dairy farm. Goatery farm. Poultry unit, one Pond, Mushroom unit, Oil extraction unit, Wheat processing unit, Spices and Dal processing unit.
- The FPCL has recently received delaership for marketing and distribution of cattle feed.

Appendix 1a

Climate Action & Sustainability

Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

- 2 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv)

Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

Any specific Climate Change initiative in the District by

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

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

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

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

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

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a Odisha is one of the most climate-vulnerable states in India exposed to rising temperatures, erratic rainfall, cyclones and floods. Jajpur district is also affected by these climate-related issues which pose risks to its agriculture, water resources and overall socio-economic stability.
 - b The district has the potential to implement various climate adaptation and mitigation measures particularly in the sectors of agriculture, water management and disaster preparedness. Key actions include adopting water-efficient irrigation methods, promoting climate-resilient crop varieties and improving water conservation practices. The establishment of seed farms and the promotion of agroforestry are other viable options that can enhance agricultural productivity while building climate resilience.
- 3.2 Any specific Climate Change initiative in the District by NABARD

a. Odisha's State Action Plan on Climate Change (SAPCC) for 2021-2030 is aligned with India's National Action Plan on Climate Change (NAPCC). The plan includes sector-specific actions focusing on renewable energy disaster management and agriculture. Under the National Adaptation Fund for Climate Change (NAFCC), projects like the promotion of climate-resilient crops and groundwater recharge initiatives are being implemented. The National Mission for Sustainable Agriculture (NMSA) supports sustainable agriculture practices including efficient irrigation and the use of organic farming methods.

b. The Indian Council of Agricultural Research (ICAR) has been promoting climate-smart agricultural practices in the district by introducing crop varieties that can withstand adverse weather conditions. This includes adaptive measures such as crop diversification and soil conservation techniques. The Krishi Vigyan Kendra located at Badachana imparts training on climate smart agriculture and different adaptation and mitigation techniques to the farmers.

The State's SAPCC highlights promotion of water conservation irrigation projects like the Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCR) and afforestation efforts. In addition, the state's focus on renewable energy is evidenced by the implementation of the Biju Gram Jyoti Yojana and Saura Jananidhi for promoting solar irrigation.

As a leading financier for rural projects, NABARD through the Green Climate Fund (GCF) is executing a project on groundwater recharge and solar micro-irrigation benefitting over 5.2 million households across vulnerable districts in Odisha. This project aims to enhance resilience in agriculture by reducing dependency on erratic rainfall and promoting sustainable water use. Few NGOs in the district are involved in awareness and capacity building of farmers in climate change.

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, preserving traditional knowledge/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 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. Gopalpur a village situated in Jajpur is renowned for its production of Tussar (Tasar) fabrics. This handicraft was granted the prestigious Geographical Indication (GI) tag by the Government of India in 2009. Tussar textiles encompass a range of traditional items including dhotis, jodas, shawls, stoles, scarves and sarees. Notably, our Off-Farm Producer Organization (OFPO) also specializes in Tasar handloom products engaging over 350 skilled weavers in the area.

Annexure 1

District-Jajpur

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badchana	Bari	(₹ lakh)	Binjharpur
	I.Agriculture								
	A. Farm Credit								
	A.1 Crop Production, Maintenance, Marketing								
1	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani	100	Acre	15000	Phy	1273	710	603	
					BL	190.95	106.50	90.45	
2	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	7657	12597	1235	
					BL	2450.24	4031.04	395.20	
3	Horse Gram/ Kulthimah/ Hurali/ Kollu	100	Acre	14000	Phy	1273	710	603	
					BL	178.22	99.40	84.42	
4	Maize/ Makka_Irrigated	100	Acre	37000	Phy	321	173	321	
					BL	118.77	64.01	118.77	
5	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	10062	4812	24092	
					BL	1660.23	793.98	3975.18	
6	Other Vegetables_	100	Acre	35000	Phy	10127	12844	8892	
					BL	3544.45	4495.40	3112.20	
7	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	33063	18698	28274	
					BL	13225.20	7479.20	11309.60	

Dahrmasala	Danagadi	Dasarathapur	Jajpur	Korei	Rasulpur	Sukinda	District Total
1032	670	9	1487	482	670	2460	9396
154.80	100.50	1.35	223.05	72.30	100.50	369.00	1409.40
18525	11362	15314	1235	19019	8645	8645	104234
5928.00	3635.84	4900.48	395.20	6086.08	2766.40	2766.40	33354.88
1032	670	7	1487	482	670	2460	9394
144.48	93.80	0.98	208.18	67.48	93.80	344.40	1315.16
494	1161	173	445	321	173	865	4447
182.78	429.57	64.01	164.65	118.77	64.01	320.05	1645.39
8043	3144	9929	6808	2648	2747	2896	75181
1327.10	518.76	1638.29	1123.32	436.92	453.26	477.84	12404.88
18031	12103	15067	12103	15808	14326	32110	151411
6310.85	4236.05	5273.45	4236.05	5532.80	5014.10	11238.50	52993.85
28274	13609	31823	25082	42863	18698	14365	254749
11309.60	5443.60	12729.20	10032.80	17145.20	7479.20	5746.00	101899.60

8	Sugarcane/ Ganna_Irrigated	100	Acre	70000	Phy	2075	1729	173
					BL	1452.50	1210.30	121.10
9	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash/ Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	7434	12449	3557
					BL	1226.61	2054.09	586.91
						24047.17	20333.92	19793.83
	Post-harvest/HH Consumption (10%)					2404.72	2033.39	1979.38
	Repairs & maintenance of farm assets (20%)					4809.43	4066.78	3958.77
	Sub Total					31261.32	26434.09	25731.98

543						2025	124	8398
380.10						1417.50	86.80	5878.60
7455	3379	1423	7825	1778	1778	4819	51897	
1230.08	557.54	234.80	1291.13	293.37	293.37	795.14	8563.04	
26967.79	15015.66	24842.56	18884.68	29752.92	17682.14	22144.13	219464.80	
2696.78	1501.57	2484.26	1888.47	2975.29	1768.21	2214.41	21946.48	
5393.56	3003.13	4968.51	3776.94	5950.58	3536.43	4428.83	43892.96	
35058.13	19520.36	32295.33	24550.09	38678.79	22986.78	28787.37	285304.24	

Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badchana	Bari	Binjharpur
	A.2 Water Resources							
1	Bore Well-New-150 mm dia x 60.0 m depth	85	No.	110000	Phy	120	60	54
					BL	112.20	56.10	50.49
2	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	65000	Phy	180	90	84
					BL	99.45	49.73	46.41
3	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	60	30	28
					BL	73.95	36.98	34.51
4	Dug Well-New-3.0 m dia x 10 m depth	85	No.	103400	Phy	78	34	34
					BL	68.55	29.88	29.88
5	Electric Pump Sets--Submersible 5.0 HP	85	No.	56100	Phy	112	75	84
					BL	53.41	35.76	40.06
6	Solar PV Pump Sets (AC)--1.5 HP Pumpset, 1800 WP	85	No.	323700	Phy	48	10	16
					BL	132.07	27.51	44.02
7	Sprinkler Irrigation -Mini-0.4 ha (Spacing 10 m x 10 m)	85	ha	82548	Phy	65	33	23
					BL	45.61	23.15	16.14
	Sub Total					585.24	259.11	261.51

Dahrmasala	Danagadi	Dasarathapur	Jajpur	Korei	Rasulpur	Sukinda	District Total
98	83	53	120	120	75	60	843
91.63	77.61	49.56	112.20	112.20	70.13	56.10	788.22
90	96	105	105	96	225	150	1221
49.73	53.04	58.01	58.01	53.04	124.31	82.88	674.61
30	32	35	35	32	75	50	407
36.98	39.44	43.14	43.14	39.44	92.44	61.63	501.65
102	90	45	78	78	45	34	618
89.65	79.10	39.55	68.55	68.55	39.55	29.88	543.14
90	90	75	84	90	84	62	846
42.92	42.92	35.76	40.06	42.92	40.06	29.56	403.43
38	34	18	34	38	18	18	272
104.56	93.55	49.53	93.55	104.56	49.53	49.53	748.41
61	44	51	61	59	58	59	514
42.80	30.87	35.78	42.80	41.40	40.70	41.40	360.65
458.27	416.53	311.33	458.31	462.11	456.72	350.98	4020.11

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
A.3 Farm Mechanisation								
1	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy121 BL 141.52	67 78.36	56 65.50	
2	Other machinery-Other Machinery & Equipments-Transplanter (Riding)	85	No.	1339300	Phy52 BL 591.97	39 443.98	35 398.44	
3	Power Tiller--Power Tiller 1285 Hp	1285	No.	211800	Phy75 BL 135.02	58 104.42	44 79.21	
4	Thresher-Multicrop Power Threshers-operated Multicrop Thresher	85	No.	252100	Phy210 BL 450.00	172 368.57	143 306.43	
5	Tractor-Without Implements & Trailer-PTO 34-36 Hp Tractor	85	No.	686500	Phy98 BL 571.85	61 355.95	61 355.95	
	Sub Total					1890.36	1205.53	
A.4 Plantation & Horticulture								
1	Dryland Horticulture crops--1 Acre (6.0 m x 6.0 m) Indian Gooseberry (Amla)	85	Acre	149141	Phy BL	8 10.14	2 2.54	2 2.54
	Mushroom Cultivation-Paddy				Phy	60	58	48

2	Straw Farming -Paddy mushroom	Mushroom-Mushroom straw	85	1000 Kg. per Cycle	129960	66.28	64.07	53.02
3	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Papaya		85	Acre	179751	Phy 5 BL 7.64		

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
94	98	64	115	90	92	67	864
109.94	114.62	74.85	134.50	105.26	107.60	78.36	1010.51
45	45	35	53	48	49	40	441
512.28	512.28	398.44	603.35	546.43	557.82	455.36	5020.35
45	36	52	51	51	44	36	492
81.01	64.81	93.62	91.82	91.82	79.21	64.81	885.75
232	243	172	260	240	240	170	2082
497.14	520.71	368.57	557.14	514.28	514.28	364.28	4461.40
73	98	61	61	61	73	61	708
425.97	571.85	355.95	355.95	355.95	425.97	355.95	4131.34
1626.34	1784.27	1291.43	1742.76	1613.74	1684.88	1318.76	15509.35
Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
5	5	4	10	7	4	13	60
6.34	6.34	5.07	12.68	8.87	5.07	16.48	76.07

39	56	42	47	57	39	31	477
43.08	61.86	46.40	51.92	62.97	43.08	34.24	526.92
7	10		6	12	8	30	78
10.70	15.28		9.17	18.33	12.22	45.84	119.18

4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.5 m x 1.5 m) - Banana tc	85	Acre	212155	Phy62 BL 111.81	82	80
5	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - Banana tc	85	Acre	182414	Phy66 BL 102.33	89	87
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy21 BL 42.74	10	10
7	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (3.0 m x 6.0 m)	85	Acre	167748	Phy15 BL 21.39	5	9
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy130 BL 192.27	130	130
9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (2.5 m x 2.5 m)	85	Acre	239234	Phy61 BL 124.04	80	68
10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (3.0 m x 4.0 m)	85	Acre	209493	Phy61 BL 108.62	80	78
11	Nursery -Horticulture Nursery-1 acre upto 25000 plants per year	85	Acre	1200000	Phy3 BL 30.60	1	1
12	Nursery -Vegetables and Flowers- Trellis cultivation of Pointed Gourd	85	Acre	13645	Phy10 BL 11.60	7	5
						8.12	5.80

[illegible]

80	62	64	62	64	78	76	710
144.27	111.81	115.41	111.81	115.41	140.66	137.05	1280.37
70	88	66	66	75	85	82	774
108.54	136.45	102.33	102.33	116.29	131.79	127.14	1200.10
15	13	14	25	15	14	13	150
30.53	26.46	28.49	50.88	30.53	28.49	26.46	305.28
10	9	12	10	9	17	14	110
14.26	12.83	17.11	14.26	12.83	24.24	19.96	156.84
110	120	120	120	110	101	105	1176
162.69	177.48	177.48	177.48	162.69	149.38	155.30	1739.31
68	61	63	61	63	66	74	665
138.28	124.04	128.11	124.04	128.11	134.21	150.48	1352.27
78	61	63	61	63	76	74	695
138.89	108.62	112.18	108.62	112.18	135.33	131.77	1237.56
3	1	1	2	1	1	2	16
30.60	10.20	10.20	20.40	10.20	10.20	20.40	163.20

10	17	5	25	12	20	10	121
11.60	19.72	5.80	29.00	13.92	23.20	11.60	140.36
19	29	10	7	21	21	21	186
36.04	55.00	18.97	13.28	39.83	39.83	39.83	352.78
20	13	13	20	20	13	5	148
30.72	19.97	19.97	30.72	30.72	19.97	7.68	227.34

14	Other Plantation Crops--Sweet Corn	85	Acre	4887 8	Ph y	10	2
	Sub Total				BL	4.15	0.83
						940.92	938.51
							881.64

Sr. No.	Activity	Ban k Loan Facto r (%)	Unit Size	SoF Unit Cost (Rs)	Distri ct Tota l	Bari	Binjharp ur
A.5 Working Capital - Bee Keeping							
	Sub Total						
Sr. No.	Activity	Ban k Loan Facto r (%)	Unit Size	SoF Unit Cost (Rs)	Badchana	Bari	Binjharp ur
A.6 Forestry							
1	Plantation--Avenue plant-18 month old seedling-spacing 4 m * 2.5m-500 no	85	No.	274154	Phy7 BL 16.31	16.31	23.30
4	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy13 BL 15.14	11.65	12.81
5	Plantation-Casuarina-water hole based watering system 0-3 year 85 - 1 ha	85	ha	344536	Phy10 BL 29.29	29.29	26.36
2	Plantation--Cost for block plantations for 04 year-18 month 1000 plant	85	No.	251904	Phy24 BL 51.39	27.84	34.26
3	Plantation--Urban plantation (18 months old)- 3 year- 1000 saplings	85	No.	588435	Phy6 BL 30.01	20.01	20.01
	Sub Total				142.14	105.10	116.74

5	5	7	10	5	2	2	48
2.08	2.08	2.91	4.15	2.08	0.83	0.83	19.94
908.62	888.14	790.43	860.74	864.96	898.50	925.06	8897.52

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
9	15	9	7	9	10	15	98
20.97	34.95	20.97	16.31	20.97	23.30	34.95	228.34
11	23	17	8	12	12	18	135
12.81	26.79	19.80	9.32	13.98	13.98	20.96	157.24
9	15	8	10	10	7	14	102
26.36	43.93	23.43	29.29	29.29	20.50	41.00	298.74
13	32	13	9	20	12	25	177
27.84	68.52	27.84	19.27	42.82	25.69	53.53	379.00
7	12	4	7	10	6	10	70
35.01	60.02	20.01	35.01	50.02	30.01	50.02	350.13
122.99	234.21	112.05	109.20	157.08	113.48	200.46	1413.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
A.7 Animal Husbandry - Dairy								
1	Crossbred Cattle Farming-- Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy336 BL	240 702.58	240 501.84	276 577.12
2	Indigenous Cattle Farming--Dairy – Indigenous cows (Sahiwal/Gir) – 10 LPD	85	1+1	277000	Phy70 BL	30 164.82	30 70.64	10 23.55
3	Indigenous Graded Cattle Farming-- Graded/Improved cows(non descri cross with indigen)8 LPD	85	5+5	1038000	Phy70 BL	50 617.61	50 441.15	100 882.30
4	Integrated Dairy Farming-With Bio- gas & Vermi-Compost- Integrated Dairy Farming – 12 LPD (5+5)	85	No.	1452000	Phy15 BL	12 185.13	148.10	16 197.47
	Sub Total					1670.14	1161.73	1680.44
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
A.8 Working Capital - AH - Dairy/Drought animal								
1	Heifer Rearing_Others_	100	Per Animal	40000	Phy300 BL	220 120.00	220 88.00	300 120.00
	Sub Total Working Capital					120.00	88.00	120.00

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
264	228	264	264	228	288	202	2590
552.02	476.75	552.02	552.02	476.75	602.21	422.38	5415.69
40	80	10	10	40	30	80	400
94.18	188.36	23.55	23.55	94.18	70.64	188.36	941.83
80	70	90	90	70	85	75	780
705.84	617.61	794.07	794.07	617.61	749.96	661.73	6881.95
18	14	10	25	15	18	17	160
222.16	172.79	123.42	308.55	185.13	222.16	209.81	1974.72
1574.20	1455.51	1493.06	1678.19	1373.67	1644.97	1482.28	15214.19
Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
210	450	310	417	340	340	240	1250.8
84.00	180.00	124.00	166.80	136.00	136.00	96.00	1250.80
84.00	180.00	124.00	166.80	136.00	136.00	96.00	1250.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana Bari	Binjharpur
A.9 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- Hybrid Broiler (Chicken) (85 Deep litter system) - 1000 units	85	1000	647000	Phy50 BL	32 175.98	32 175.98
2	Commercial Broiler Farming-- Hybrid Broiler (Chicken) (EC)85 - 10000 units	85	1000	3876500	Phy22 BL	15 494.25	8 263.60
3	Commercial Layer Farming-- Hybrid Layer (Cage (1+1+5 housing)	85	50000	48578000	Phy1 BL	1 412.91	1 412.91
4	Duck rearing-Dual purpose-Duck Rearing-Semi Inten Deep litter - 1000 units	85	500+75	440000	Phy24 BL	16 59.84	14 52.36
	Sub Total					1502.567	904.85
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Distri ct Total	
A.10 Working Capital - AH - Poultry							
	Sub Total Working Capital						

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	Distri ct Tota l
32	45	32	45	32	32	45	377
175.98	247.48	175.98	247.48	175.98	175.98	247.48	2073.30
15	15	8	14	8	8	8	121
494.25	494.25	263.60	461.30	263.60	263.60	263.60	3986.96
1		1	2	1	1		8
412.91		412.91	825.83	412.91	412.91		3303.29
14	8	16	22	22	22	8	166
52.36	29.92	59.84	82.28	82.28	82.28	29.92	620.84
1135.50	771.65	912.33	1616.89	934.77	934.77	541.00	9984.39

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
	A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	40+2	63300	P h y BL	1257	722	578
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	132300	P h y BL	5	3884.72	3109.93
	Sub Total					56.23	56.23	56.23
						6819.52	3940.95	3166.16
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Distri ct Total		
	A.12 Working Capital - AH - Others/SR							
	Sub Total Working Capital							

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
1146	1550	697	1083	1558	1337	1744	11672
6166.05	8339.78	3750.21	5827.08	8382.82	7193.73	9383.59	62801.20
4	8	2	5	9	6	6	55
44.98	89.96	22.49	56.23	101.21	67.47	67.47	618.50
6211.03	8429.74	3772.70	5883.31	8484.03	7261.20	9451.06	63419.70

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badchana	Bari	Binjharpur
A.13 Fisheries							
1	Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy18 BL 77.27	18 77.27	30 128.78
2	Composite Fish Culture-0.4	85	ha	355000	Phy54 BL 162.95	54 162.95	90 271.58
3	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy25 BL 63.75	12 30.60	14 35.70
4	Fish marketing-Freezer Vans- Insulated trucks of minimum 6 tonne capacity	85	No.	1500000	Phy2 BL 25.50		
5	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy9 BL 16.91	8 15.03	11 20.66
6	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy54 BL 82.62	54 82.62	90 137.70
7	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy11 BL 46.75	10 42.50	10 42.50
8	Integrated Pisciculture - With Duckery-0.4	85	ha	648000	Phy12 BL 66.10	12 66.10	12 66.10
9	Integrated Pisciculture - With Poultry-0.4	85	ha	645000	Phy14 BL 76.76	12 65.79	13 71.27

10	Intensive Fish farming- Biofloc technology-7	85	No.	75000 0	Phy 9 BL 57.38	5	9
	Sub Total				675.99	574.74	831.67

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
37	20	30	45	38	27	9	272
158.82	85.85	128.78	193.16	163.12	115.90	38.63	1167.58
111	60	90	135	114	81	27	816
334.94	181.05	271.58	407.36	344.00	244.42	81.47	2462.30
23	13	24	25	18	13	11	178
58.65	33.15	61.20	63.75	45.90	33.15	28.05	453.90
		3	2			7	
		38.25	25.50				89.25
10	3	13	22	9	7	2	94
18.79	5.64	24.42	41.33	16.91	13.15	3.76	176.60
111	60	90	135	114	81	27	816
169.83	91.80	137.70	206.55	174.42	123.93	41.31	1248.48
10	12	12	15	13	12	5	110
42.50	51.00	51.00	63.75	55.25	51.00	21.25	467.50
12	12	12	24	12	10	2	120
66.10	66.10	66.10	132.19	66.10	55.08	11.02	660.99
10	13	14	10	8	5	4	103
54.83	71.27	76.76	54.83	43.86	27.41	21.93	564.71

13	8	18	14	12	15	10	113
82.88	51.00	114.75	89.25	76.50	95.63	63.75	720.40
987.34	636.86	970.54	1277.67	986.06	759.67	311.17	8011.71

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
A.14 Working Capital - Fisheries								
1	Fish Culture in Pond Polyculture (Composite Fish Culture) - Indian Minor Carps	100	Acre	180000	Phy 159	114	114	114
	Sub Total Working Capital				BL 286.20	205.20	205.20	205.20
A.15 Farm Credit								
1	Solar Energy-Solarisation of Grid Connected Agri. Pump-Per KW Off- Grid Rooftop Solar Power System (RSPS)	85	No.	102935	Phy 14	15	15	15
2	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/Vegetable Vendors-Mobility Support 2 wheeler	85	No.	100000	BL 12.25	13.12	13.12	13.12
	Sub Total				Phy 144	153	153	153
	Total Farm Credit (sum of A.1 to A.15)				BL 122.40	130.05	130.05	130.05
					134.65	143.17	143.17	143.17

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
137	57	148	182	305	182	116	1514
246.60	102.60	266.40	327.60	549.00	327.60	208.80	2725.20
246.60	102.60	266.40	327.60	549.00	327.60	208.80	2725.20
Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
12	15	15	15	11	13	12	137
10.50	13.12	13.12	13.12	9.62	11.37	10.50	119.84
117	153	151	153	106	126	115	1371
99.45	130.05	128.35	130.05	90.10	107.10	97.75	1165.35
109.95	143.17	141.47	143.17	99.72	118.47	108.25	1285.19
							417035.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
	B. Infrastructure							
	B.1 Storage Facilities							
1	Cold Storage-For Dairy Products - 7ft X7 ft X8 ft	85	No.	500000	Phy 65 BL 276.25	45	191.25	30 127.50
2	Cold Storage-Mini Unit-	85	No.	400000	Phy 1 BL 340.00	1	340.00	1 340.00
3	Godown-Medium -1000mt	85	No.	500000	Phy 44 BL 1870.00	20	850.00	30 1275.00
	Sub Total				2486.25	1381.25		1742.50

Dahrmasala	Danagadi	Dasarathapur	Jajpur	Korei	Rasulpur	Sukinda	District Total
40	40	60	50	50	50	30	460
170.00	170.00	255.00	212.50	212.50	212.50	127.50	1955.00
1	1	1	1	1	1	1	10
340.00	340.00	340.00	340.00	340.00	340.00	340.00	3400.00
19	21	30	32	31	21	21	269
807.50	892.50	1275.00	1360.00	1317.50	892.50	892.50	11432.50
1317.50	1402.50	1870.00	1912.50	1870.00	1445.00	1360.00	16787.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
	B.2 Land Development							
1	Biofertilizers --200 ton per annum	85	No.	16000000	Phy2	1	1	1
					BL	272.00	136.00	136.00
2	Bunding-Contour Bunding-4-6 % Slope, AV Slope 5%, V.I- 1.12 m & H.I - 25 m	85	ha	51585	Phy84	51	68	68
					BL	36.83	22.36	29.82
3	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond I-10x10x3m in weathered/hard rock	85	No.	74000	Phy202	149	145	145
					BL	127.06	93.72	91.21
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II- 15x15x3 m in weathered/ hard rock	85	No.	171420	Phy168	124	121	121
					BL	244.79	180.68	176.31
5	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 % Slope (medium) A V slope 3.0%	85	ha	186160	Phy40	50	44	44
					BL	63.29	79.12	69.62
	Sub Total					743.97	511.88	502.96

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
1	1	1	2	2	2	1	14
136.00	136.00	136.00	272.00	272.00	272.00	136.00	1904.00
96	72	89	62	76	80	88	766
42.09	31.57	39.02	27.19	33.32	35.08	38.59	335.87
286	145	212	158	202	202	215	1916
179.89	91.21	133.35	99.38	127.06	127.06	135.24	1205.18
238	121	177	132	168	168	179	1596
346.78	176.31	257.90	192.33	244.79	244.79	260.82	2325.50
52	43	36	28	36	52	32	413
82.28	68.04	56.96	44.31	56.96	82.28	50.64	653.50
787.04	503.13	623.23	635.21	734.13	761.21	621.29	6424.05

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
	B.3 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-10ft x 6ft x 3ft	85	No.	27200	Phy 117 BL	90 27.05	20.81	81 18.73
2	Compost/ Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy 234 BL	180 71.60	55.08	162 49.57
3	Seed Processing-All Seed Types-1 Ton per hour only p.a	85	No.	3500000	Phy 2 BL	1 59.50	29.75	1 29.75
4	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants per year	85	No.	25000000	Phy 1 BL	212.50		
	Sub Total					370.65	105.64	98.05
	Total (B.1+B.2+B.3)							

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
90	81	117	117	90	144	63	990
20.81	18.73	27.05	27.05	20.81	33.29	14.57	228.90
180	162	234	234	180	288	126	1980
55.08	49.57	71.60	71.60	55.08	88.13	38.56	605.87
2	2	1	3	2	2	2	18
59.50	59.50	29.75	89.25	59.50	59.50	59.50	535.50
1				1			3
212.50				212.50			637.50
347.89	127.80	128.40	187.90	347.89	180.92	112.63	2007.77
							25219.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Cottage Industry-Masala Making-5HP	85	No.	200000	Phy 10 BL 170.00	6	102.00	8 136.00
2	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	20000	Phy 10 BL 17.00	6	10.20	8 13.60
3	Dal/ Pulses Mill-Mini-5HP	85	No.	20000	Phy 12 BL 20.40	7	11.90	10 17.00
4	Oil Extraction-Oil Mill-Semi Automatic 70-80 Kg/hour only plant and machi	85	No.	50000	Phy 11 BL 46.75	15	63.75	10 42.50
5	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	300000	Phy 4 BL 102.00	6	153.00	6 153.00
	Sub Total				356.15	340.85		362.10

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
4	14	12	16	10	14	6	100
68.00	238.00	204.00	272.00	170.00	238.00	102.00	1700.00
4	14	12	16	10	14	6	100
6.80	23.80	20.40	27.20	17.00	23.80	10.20	170.00
5	17	14	19	12	17	7	120
8.50	28.90	23.80	32.30	20.40	28.90	11.90	204.00
12	9	15	18	12	10	8	120
51.00	38.25	63.75	76.50	51.00	42.50	34.00	510.00
6	6	6	4	6	4	2	50
153.00	153.00	153.00	102.00	153.00	102.00	51.00	1275.00
287.30	481.95	464.95	510.00	411.40	435.20	209.10	3859.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
C.2 Ancillary Activities -								
1	Agri Clinic & Agri Business Centers-Small-acabc	85	No.	2500000	Phy1 B L	21.25	1 21.25	1 21.25
2	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy8 B L	204.00	5 127.50	4 102.00
3	Loan to MFIs for Onlending to for Agri. Purposes--Loan to MFI	85	No.	3000000	Phy2 B L	510.00	1 255.00	1 255.00
	Sub Total					735.25	403.75	378.25
	Total (C.1+C2)							
	Total (A+B+C)							

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
1	1	1	1	1	1	1	10
21.25	21.25	21.25	21.25	21.25	21.25	21.25	212.50
4	3	9	10	10	9	10	72
102.00	76.50	229.50	255.00	255.00	229.50	255.00	1836.00
2	1	2	2	2	1	2	16
510.00	255.00	510.00	510.00	510.00	255.00	510.00	4080.00
633.25	352.75	760.75	786.25	786.25	505.75	786.25	6128.50
							9987.50
							452242.67

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	25000000	Phy 3	2	2	2
					BL	6375.00	4250.00	4250.00
	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy 265	213	213	
					BL	11262.50	9052.50	9052.50
	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	5000000	Phy 32	11	11	
					BL	13600.00	4675.00	4675.00
	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	5000000	Phy 5	4	4	
					BL	2125.00	1700.00	1700.00
	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy 358	239	333	
					BL	3651.60	2437.80	3396.60
	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy 29	12	21	
					BL	2465.00	1020.00	1785.00
	Sub Total					39479.10	23135.30	24859.10
Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF Unit Cost	/	Danagadi	District Total	

		Rate (%)		(Rs)		
	III. Export Credit					
1	Export Credit -Post Shipment Export Credit-	85	No.	300000 00	Ph 1 y BL 255.00	1 255.0 0
	Total Export Credit				255.00	255.0 0

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
5	4	5	8	7	5	6	47
10625.00	8500.00	10625.00	17000.00	14875.00	10625.00	12750.00	99875.00
234	191	106	170	181	192	192	1957
9945.00	8117.50	4505.00	7225.00	7692.50	8160.00	8160.00	83172.50
43	21	32	48	32	43	43	316
18275.00	8925.00	13600.00	20400.00	13600.00	18275.00	18275.00	134300.00
7	7	8	9	8	7	7	66
2975.00	2975.00	3400.00	3825.00	3400.00	2975.00	2975.00	28050.00
299	240	153	246	240	247	242	2597
3049.80	2448.00	1560.60	2509.20	2448.00	2519.40	2468.40	26489.40
48	24	47	53	24	47	53	358
4080.00	2040.00	3995.00	4505.00	2040.00	3995.00	4505.00	30430.00
48949.80	33005.50	37685.60	55464.20	44055.50	46549.40	49133.40	402316.90

Sr. No.	Activity	Banking Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
IV. Education								
1	Education Loans- vocational Education-	85	No.	1200000	Phy 29	29	29	31
	Total Education			0	BL	295.80	295.80	316.20
						295.80	295.80	316.20
Sr. No.	Activity	Banking Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
V. Housing								
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy 64	51	51	57
				0	BL	1088.00	867.00	969.00
2	Repair of Dwelling Units--	85	No.	200000	Phy 10	7	7	6
				0	BL	17.00	11.90	10.20
	Total Housing					1105.00	878.90	979.20

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
34	29	49	44	62	42	39	388
346.80	295.80	499.80	448.80	632.40	428.40	397.80	3957.60
346.80	295.80	499.80	448.80	632.40	428.40	397.80	3957.60
Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
140	64	95	152	102	89	76	890
2380.00	1088.00	1615.00	2584.00	1734.00	1513.00	1292.00	15130.00
21	5	16	16	8	10	6	105
35.70	8.50	27.20	27.20	13.60	17.00	10.20	178.50
2415.70	1096.50	1642.20	2611.20	1747.60	1530.00	1302.20	15308.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana	Bari	Binjharpur
VI. Social Infrastructure								
1	Drinking Water--	85	No.	1000000	Phy3 BL	25.50	25.50	17.00
2	Healthcare-Diagnostic Clinic	Lab-85	No.	1000000	Phy2 BL	17.00	8.50	8.50
3	Healthcare-Nursing Home-Small, 10 beds	85	No.	10000000	Phy2 BL	170.00	85.00	85.00
4	Loans to MFIs for Onlending--	85	No.	10000000	Phy BL			
	Total Social Infrastructure					212.50	119.00	110.50
VII. Renewable Energy								
1	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy37 BL	18.87	23.46	10.20
2	Solar Energy-Solar Pump Sets-5HP	85	No.	30000	Phy14 BL	35.70	17.85	22.95
	Total Renewable Energy					54.57	41.31	33.15

Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpu r	Sukinda	District Total
5	4	2	6	5	2	4	36
42.50	34.00	17.00	51.00	42.50	17.00	34.00	306.00
1	1	2	2	3	1	1	15
8.50	8.50	17.00	17.00	25.50	8.50	8.50	127.50
1	1	2	2	2	1	1	14
85.00	85.00	170.00	170.00	170.00	85.00	85.00	1190.00
			1				1
			850.00				850.00
136.00	127.50	204.00	1088.00	238.00	110.50	127.50	2473.50
Dahrmasa la	Danagadi	Dasaratha pur	Jajpur	Korei	Rasulpur	Sukinda	District Total
23	23	18	23	50	46	57	343
11.73	11.73	9.18	11.73	25.50	23.46	29.07	174.93
5	7	8	9	5	5	3	72
12.75	17.85	20.40	22.95	12.75	12.75	7.65	183.60
24.48	29.58	29.58	34.68	38.25	36.21	36.72	358.53

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF Unit Cost (Rs)	/	Badchana Bari	Binjharpur
	VIII. Others						
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy 101 BL 202.00	58 116.00	58 116.00
2	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy 2750 BL 5500.00	1760 3520.00	2200 4400.00
	Total Others					5702.00	4516.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)						

Dahrmasala	Danagadi	Dasarathapur	Jajpur	Korei	Rasulpur	Sukinda	District Total
58	58	58	79	104	72	58	704
116.00	116.00	116.00	158.00	208.00	144.00	116.00	1408.00
1870	2200	2860	2310	1650	2200	1650	21450
3740.00	4400.00	5720.00	4620.00	3300.00	4400.00	3300.00	42900.00
3856.00	4516.00	5836.00	4778.00	3508.00	4544.00	3416.00	44308.00
							921220.7

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	63298.65	39083.19	60932.14	61157.89	68177.85	65801.25	137760.68	
RCBs	55642.39	89245.73	87031.00	99548.74	86677.28	118250.69	88701.85	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	2761.01	5219.07	12021.00	8759.08	12976.70	10937.33	14504.26	
Others	0.31	0.00	316.00	0.00	545.21	0.00	866.23	
Sub total (A)	121702.36	133547.99	160300.14	169465.71	168377.04	194989.27	241833.02	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	39090.67	155392.07	76394.30	124789.51	142142.92	170896.08	127880.50	
RCBs	3955.36	0.00	579.00	0.00	874.55	16.00	1314.08	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

RRBs	2478.06	70.90	4899.00	239.82	6153.20	1365.69	3639.23
Others	435.18	1940.02	397.00	3099.06	1136.70	4470.87	18991.48
Sub total (A)	45959.27	157402.99	82269.30	128128.39	150307.37	176748.64	151825.29

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	102389.32	194475.26	137326.44	185947.40	210320.77	236697.33	265641.18
RCBs	59597.75	89245.73	87610.00	99548.74	87551.83	118266.69	90015.93
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	5239.07	5289.97	16920.00	8998.90	19129.90	12303.02	18143.49
Others	435.49	1940.02	713.00	3099.06	1681.91	4470.87	19857.71
Sub total (A)	167661.63	290950.98	242569.44	297594.10	318684.41	371737.91	393658.31

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	91340.14	122007.16	285176.00	198210.81	315006.54	183927.45	342848.41
RCBs	1362.69	0.00	73.00	0.00	1938.12	0.00	2221.25
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2936.70	4232.83	10170.00	11076.25	13636.26	6902.37	11024.91
Others	0.47	0.00	1481.00	0.00	2519.07	40.55	3705.45
Sub total (A)	95640.00	126239.99	296900.00	209287.06	333099.99	190870.37	359800.02

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	62008.36	35115.69	64320.80	22219.20	75684.89	30057.05	50292.37
RCBs	239.04	0.00	72.00	709.84	465.65	1207.88	959.59
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2037.62	12685.77	4124.00	14038.46	3276.31	14252.83	13740.55
Others	0.29	62.54	336.00	48.97	605.24	191.16	1705.69
Sub total (A)	64285.31	47864.00	68852.80	37016.47	80032.09	45708.92	66698.20

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	255737.82	351598.11	486823.24	406377.41	601012.20	450681.83	658781.96
RCBs	61199.48	89245.73	87755.00	100258.58	89955.60	119474.57	93196.77
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10213.39	22208.57	31214.00	34113.61	36042.47	33458.22	42908.95
Others	436.25	2002.56	2530.00	3148.03	4806.22	4702.58	25268.85
Sub total (A)	327586.94	465054.97	608322.24	543897.63	731816.49	608317.20	820156.53

Annexure 3												
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25												
Table 1: Crop Loan												
Particulars	2021-22					2022-23						
	CBs	RCBs	SCAR DB	RRBs	Other s	Total	CBs	RCBs	SCAR B	RRBs	Other s	Total
C L	39083.19	89245.73	0.00	5219.07	0.00	133547.99	61157.89	99548.74	0.00	8759.08	0.00	169465.71

Table 1: Crop Loan												
Particulars	2023-24					2024-25						
	CBs	RCBs	SCAR B	RRBs	Other s	Total	CBs	RCBs	SCAR B	RRBs	Other s	Total
C L	65801.25	118250.69	0.00	10937.33	0.00	194989.27	137760.68	88701.85	0.00	14504.26	866.23	241833.02

Table 2: Term Loan												
Particulars	2021-22					2022-23						
	CBs	RCBs	SCAR DB	RRBs	Other s	Total	CBs	RCBs	SCAR B	RRBs	Other s	Total
W S	734.00	0.00	0.00	0.00	0.00	734.00	1884.87	0.00	0.00	0.00	0.00	1884.87
L D	62.00	0.00	0.00	0.00	0.00	62.00	1559.62	0.00	0.00	0.00	0.00	1559.62
F M	15379.00	0.00	0.00	0.00	0.00	15379.00	14368.16	0.00	204.86	0.00	0.00	14573.02
P & H	357.00	0.00	0.00	0.00	0.00	357.00	2461.93	0.00	0.00	0.00	1124.69	3586.62

AH -D	3637.57	0.00		10.04	29.39	3677.00	11515.65	0.00		6.24	57.30	11579.19
AH -P	2135.81	0.00		39.82	1341.37	3517.00	4240.17	0.00		4.50	1520.66	5765.33
AH - S G & P	79318.00	0.00		0.00	2.00	79320.00	51259.21	0.00		0.00	22.14	51281.35

F D	10776.72	0.00		0.53	2.75	10780.00	4135.93	0.00		2.38	0.50	4138.81
F & W	312.00	0.00		0.00	0.00	312.00	2475.28	0.00		0.00	0.00	2475.28
S G & M F	851.00	0.00	0.00	0.00	0.00	851.00	16625.05	0.00	0.00	0.00	3.00	16628.05
A & F	3055.00	0.00	0.00	0.00	0.00	3055.00	11481.06	0.00	0.00	0.00	0.00	11481.06
OTH	38773.97	0.00	0.00	20.51	564.52	39359.00	2782.58	0.00	0.00	21.84	370.77	3175.19
Sub total	155392.07	0.00	0.00	70.90	1940.02	157402.99	124789.51	0.00	0.00	239.82	3099.06	128128.39
Grand Total (I +II)	194475.26	89245.73	0.00	5289.97	1940.02	290950.98	185947.40	99548.74	0.00	8998.90	3099.06	297594.10

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Other s	Total	CBs	RCBs	SCAR DB	RRBs	Other s	Total
W S	1804.30	0.00		0.00	0.00	1804.30	3085.99	43.86		46.52	125.70	3302.07
L D	5928.46	0.00		0.00	0.50	5928.96	2858.71	37.86		0.00	8.25	2904.82
F M	17775.62	2.00		242.43	1.43	18021.48	16208.36	56.94		442.67	93.39	16801.36
P & H	5459.95	0.00		0.00	93.80	5553.75	3331.73	54.20		68.63	290.30	3744.86
AH -D	15843.45	2.00		415.52	49.59	16310.56	9850.09	44.92		552.12	2396.31	12843.44
AH -P	4890.99	7.00		345.27	2649.64	7892.90	6466.42	60.29		815.88	1545.14	8887.73
AH - S G & M P	84128.15	5.00		361.86	1667.68	86162.69	40669.54	167.85		1543.82	13845.76	56226.97
F D	10042.19	0.00		0.61	0.00	10042.80	5025.67	55.92		74.31	270.56	5426.46
F & W	447.38	0.00		0.00	0.33	447.71	1245.76	26.38		0.00	0.00	1272.14
S G & M F	12363.09	0.00	0.00	0.00	0.00	12363.09	17768.70	36.96	0.00	0.00	7.81	17813.47
A & F	7833.15	0.00	0.00	0.00	7.40	7840.55	13827.96	388.75	0.00	0.00	111.68	14328.39
OTH	4379.35	0.00	0.00	0.00	0.50	4379.85	7541.57	340.15	0.00	95.28	296.58	8273.58
Sub total	170896.08	16.00	0.00	1365.69	4470.87	176748.64	127880.50	1314.08	0.00	3639.23	18991.48	151825.29
Grand Total (I+II)	236697.33	118266.69	0.00	12303.02	4470.87	371737.91	265641.18	90015.93	0.00	18143.49	19857.71	393658.31

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small	acabc	No.	2500000
2	Bioferlizers		200 ton per annum	No.	16000000
3	Bore Well	New	150 mm dia x 60.0 m depth	No.	110000
4	Bunding	Contour Bunding	4_6 % Slope, AV Slope 5%, V.I. 1.12 m & H.I. 25 m	ha	51585
5	Cold Storage	For Dairy Products	7ft X7 ft X8 ft	No.	500000
6	Cold Storage	Mini Unit		No.	40000000
7	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system) – 1000 units	1000	647000
8	Commercial Broiler Farming		Hybrid Broiler (Chicken) (EC) – 10000 units	1000	3876500
9	Commercial Layer Farming		Hybrid Layer (Cage (1+1+5 housing)	50000	48578000
10	Composite Fish Culture	Composite Fish Culture	New Tanks_0.4	ha	505000
11	Composite Fish Culture	Composite Fish Culture	0.4	ha	355000
12	Compost/ Vermi Compost	Compost	NADEP Compost_10ft x 6ft x3ft	No.	27200
13	Compost/ Vermi Compost	Vermi Compost	10 ft x 6ft x 2.5 ft	No.	36000
14	Cottage Industry	Masala Making	5HP	No.	2000000

15	Cottage Industry	Papad, Chips, Badi making	Pickle,	No.	200000
16	Crossbred Cattle Farming			1+1	246000
17	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
18	Dal/ Pulses Mill	Mini		No.	200000
19	Drinking Water			No.	1000000
20	Drip Irrigation			ha	65000
21	Drip Irrigation			ha	145000
22	Dryland Horticulture crops			Acre	149141
23	Duck rearing	Dual purpose		500+75	440000
24	Dug Well	New		No.	103400
25	Education Loans	vocational Education		No.	1200000
26	Electric Pump Sets			No.	56100
27	Export Credit	Post Shipment Export Credit		No.	30000000
28	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	74000

29	Farm Ponds/ Structures	Water Harvesting	Dugout Pond	Farm Pond II in 15x15x3 m weathered/ hard rock	No.	171420
30	Fish marketing		Autorickshaw with Ice Box	Ice Box	No.	300000
31	Fish marketing		Freezer Vans	Insulated trucks of minimum 6 tonne capacity	No.	1500000
32	Fish Seed Rearing		Fry to Fingerling in New Pond	0.2	ha	221000
33	Fish Seed Rearing		Fry to Fingerling in Seasonal Pond	0.2	ha	180000
34	Fishing craft		Non Mechanised Boat/Traditional without OBM	Plank Boat_18 ft long boat	No.	500000
35	Goat		Rearing Unit	New Shed_Sheep and Goat Rearing	40+2	633000
36	Godown		Medium	1000mt	No.	5000000
37	Healthcare		Diagnostic Lab	Clinic	No.	1000000
38	Healthcare		Nursing Home	Small, 10 beds	No.	10000000
39	Indigenous Cattle Faming			Dairy – Indigenous cows (Sahiwal/Gir) – 10 LPD	1+1	277000
40	Indigenous Farming	Graded Cattle		Graded/Imroved cows (non descri cross with indigen) 8 LPD	5+5	1038000
41	Integrated Dairy Farming		With Bio	gas Vermi_Compost_Inte gr ated Dairy Farming –	& No.	1452000

			12 LPD (5+5)		
42	Integrated Pisciculture	With Duckery	0.4	ha	648000
43	Integrated Pisciculture	With Poultry	0.4	ha	645000
44	Intensive Fish farming	Biofloc technology	7	No.	750000
45	Loan to MFIs for Onlending to for Agri. Purposes		Loan to MFI	No.	30000000
46	Loans to MFIs for Onlending			No.	100000000

47	Manufacturing Sector	Term Loan	Medium_Plant & Machinery	No.	250000000
48	Manufacturing Sector	Term Loan	Micro_Plant & Machinery	No.	5000000
49	Manufacturing Sector	Term Loan	Small_Plant & Machinery	No.	50000000
50	Manufacturing Sector	Working Capital	Medium_Production units	No.	50000000
51	Manufacturing Sector	Working Capital	Micro_Production units	No.	1200000
52	Manufacturing Sector	Working Capital	Small_Production units	No.	10000000
53	Mushroom Cultivation	Paddy Mushroom Straw	Mushroom Farming _Paddy straw mushroom	1000 Kg. per Cycle	129960
54	New Orchard	Tropical/ Sub Tropical Fruits	_1 Acre (1.5 m x 1.5 m) _ Papaya	Acre	179751
55	New Orchard	Tropical/ Sub Tropical Fruits	_1 Acre (1.5 m x 1.5 m) _ Banana tc	Acre	212155
56	New Orchard	Tropical/ Sub Tropical Fruits	_1 Acre (1.8 m x 1.8 m) _ Banana	Acre	182414

			tc		
57	New Orchard	Tropical/ Sub Tropical Fruits	_1 Acre (3.0m x 3.0m) – Lime and Lemon	Acre	239430
58	New Orchard	Tropical/ Sub Tropical Fruits	Guava_1 Acre (3.0 m x 6.0 m)	Acre	167748
59	New Orchard	Tropical/ Sub Tropical Fruits	Mango_1 Acre (10.0 m x 10.0 m)	Acre	174000
60	New Orchard	Tropical/ Sub Tropical Fruits	Mango_1 Acre (2.5 m x 2.5 m)	Acre	239234
61	New Orchard	Tropical/ Sub Tropical Fruits	Mango_1 Acre (3.0 m x 4.0 m)	Acre	209493
62	Nursery	Horticulture Nursery	1 acre upto 25000 plants per year	Acre	1200000
63	Nursery	Vegetables and Flowers	Trellis cultivation of Pointed Gourd	Acre	136450
64	Oil Extraction	Oil Mill	Semi Automatic 70_80 Kg/hour only plant and machi	No.	500000
65	Other machinery	Other Machinery & Equipments	Rotavator	No.	137600
66	Other machinery	Other Machinery & Equipments	Transplanter (Riding)	No.	1339300
67	Other Plantation Crops		Cashewnut	Acre	223130
68	Other Plantation Crops		Sweet Corn	Acre	48878
69	Other Plantation Crops	Coconut	Coconut	Acre	180697
70	Pig Breeding Unit	New Shed	Pig Breeding	20+4	1323000

71	Plantation		Avenue plant_18 month seedling_Spacing 4 m * 2.5m_500 no	No.	274154
72	Plantation		Cost for block plantations for 04 year_18 month1000 plant	No.	251904
73	Plantation		Urban plantation (18 months old)_3year_1000 saplings	No.	588435
74	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)_3 year 1 ha	ha	137017
75	Plantation	Casuarina	water hole based watering system 0_3 year _1 ha	ha	344536
76	Power Tiller		Power Tiller 12 Hp	No.	211800
77	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
78	Repair of Dwelling Units			No.	200000
79	Rice Processing	Puffed Rice	400 Kg per hour	No.	3000000
80	Seed Processing	All Seed Types	1 Ton per hour only p.a	No.	3500000
81	SHGs/ JLGs	Others	JLGs, Group loan	No.	200000
82	SHGs/ JLGs	Others	SHGs, Group Loan	No.	200000

83	Soil Conservation Activities/ Erosion Control activities	Land Leveling	2.0 to 4.0 %, Slope (medium) A V slope 3.0%	ha	186160
84	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
85	Solar Energy	Solar Pump Sets	5 HP	No.	300000
86	Solar Energy	Solarisation of Grid Connected Agri. Pump	Per KW Off_Grid Rooftop Solar Power System (RSPS)	No.	102935
87	Solar PV Pump Sets (AC)		1.5 HP Pumpset, 1800 WP	No.	323700
88	Sprinkler Irrigation	Mini	0.4 ha (Spacing 10 m x 10 m)	ha	82548
89	Thresher	Multicrop Power Threshers	Tractor operated Multicrop Thresher	No.	252100
90	Tissue Culture	Tissue Culture Plant Production and Sale	25 lakh plants per year	No.	25000000
91	Tractor	Without Implements & Trailer	PTO 34_36 Hp Tractor	No.	686500
92	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	Mobility Support 2 wheeler	No.	100000

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	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani	Acre	15000
2	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Minor Carps_	Acre	180000
3	Groundnut/ Moongfali	Irrigated	Acre	32000
4	Heifer Rearing	Others_	Per Animal	40000
5	Horse Gram/ Kulthimah/ Hurali/ Kollu		Acre	14000
6	Maize/ Makka	Irrigated	Acre	37000
7	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed	Acre	16500
8	Other Vegetables		Acre	35000
9	Rice/ Chaval/ Dhan	HYV	Acre	40000
10	Sugarcane/ Ganna	Irrigated	Acre	70000
11	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed	Acre	16500

Abbreviations

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

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FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
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 Area 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
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA Ltd.	Micro Units Development & Refinance Agency
NABARD	National Bank for Agriculture and Rural 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

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NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation
Programme PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima 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
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
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
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group
AH	Animal Husbandry
APC	Agriculture Production Commissioner
APICOL	Agricultural Promotion and Investment Corporation of Odisha Limited

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ARD	Animal Resources Development
BFL	Backward and Forward Linkages
BNPL	Buy Now Pay Later
BSBY	Biju Swasthya Bima Yojana
CAGR	Compound Annual Growth Rate
CBF	Community Based Farming
CD	Credit Deposit Ratio
CGWB	Central Ground Water Board
CSR	Corporate Social Responsibility
FCI	Food Corporation of India
FICCI	Federation of Indian Chambers of Commerce and
Industry FIG	Farmer Interest Group
GDP	Gross Domestic Product
GIZ	German International Cooperation
HRMS	Human Resource Management System
IRDAI	Insurance Regulatory and Development Authority of
India IT	Information Technology
KVIC	Khadi and Village Industries Commission
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee
Act MSME	Micro Small and Medium Enterprises
MT	Metric Ton
NHB	National Horticulture Board
NSDC	National Skill Development Corporation
NSSO	National Sample Survey Office
ODOP	One District One Product
OMBADC	Odisha Mineral Bearing Areas Development
Corporation ORMAS	Odisha Rural Development and Marketing Society
PDS	Public Distribution System
PMAY	Pradhan Mantri Awaas Yozana
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
PRA	Participatory Rural Appraisal
PRI	Panchayati Raj Institutions
PSB	Public Sector Bank
RIPF	Rural Infrastructure Promotion Fund
RWSS	Rural Water Supply and Sanitation
SBI	State Bank of India
SCB	Scheduled Commercial Bank
SCP	Special Component Plan
SFAC	Small Farmers Agribusiness Consortium

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SGP	Sheep-Goat-Pig
SIDBI	Small Industries Development Bank of India
SPMU	State Project Management Unit
SPV	Special Purpose Vehicle
ST	Scheduled Tribe
WBCIS	Weather Based Crop Insurance Scheme
WIF	Warehouse Infrastructure Fund



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



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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉ : ho@nabfins.org 🌐 : www.nabfins.org	



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A wholly owned Subsidiary of NABARD

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 - 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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



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

Name and address of DDM

Name	Shipalini Das
Designation	DDM, NABARD
Address 1	c/o Shri Subhasis Bose At- Rameswarpur (Unit-6 Govind Jew Nagar)
Address 2	Post-
Debidwar	Post Office
	Debidwar S.O
District	JAJPUR
State	Odisha
Pincode	755007
Telephone No.	
Mobile No.	8861511630
Email ID	jajpur@nabard.org



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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