



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



झारसुगुड़ा जिला
Jharsuguda District

ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District : Jharsuguda

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

Jharsuguda, PLP 2025-26

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PLP Document finalized by: Odisha Regional Office

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

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1. Introduction

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

2. District characteristics

1	Location	The district of Jharsuguda is situated in Western Odisha covering a geographical area of 2114 Sq.Km. The district is surrounded by Sundargarh district in the North Sambalpur district in the East Bargarh district in the South and Chhattisgarh state in the West.
2	Type of soil	The soil types are characterized by red laterite mixed red and yellow mixed red and black & deltaic alluvial soil categories.
3	Primary occupation	The economy of the district predominantly depends on MSME and Agriculture.
4	Land holding structure	Out of the entire Net Sown Area of 87783 Ha it consists of High land (58%) Medium Land (28%) and Low Land (14%).

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Overall ACP Target for previous FY 2023-24 was ₹2690.49 Crore and Achievement was ₹3901.85 Crore (145%). Crop Loan Target was ₹575.81 Crore out of which Achievement was ₹435.51 Crore (76%).
2	CD Ratio	258.34%

3	Investment credit in agriculture	Agriculture Term Loan Target in FY 2023-24 was ₹281.40 Crore and Achievement was ₹930.18 Crore (331%).
4	Credit flow to MSMEs	MSME Loan Target in FY 2023-24 was ₹1586.92 Crore and Achievement was ₹2015.83 Crore (127%).
5	Other significant credit flow, if any	Other Priority Sector Loan Target was ₹246.36 Crore out of which Achievement was ₹228.80 Crore (93%).

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Overall ACP Target for the next FY 2025-26 is projected to ₹6000.59 Crore.
2	Projection for agriculture and its components	For FY 2025-26 Crop Loan projection has been set to ₹755.15 Crore and Total Agriculture as ₹1974.21 Crore.
3	Projection for MSMEs	MSME Target for the next FY 2025-26 is projected to ₹3614.41 Crore.
4	Projection for other purposes	Other Priority Sector (including Export Education Housing Social Infrastructure Renewable Energy Others - SHG/ JLG Loans etc.) is projected to ₹411.97 Crore.

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5. Developmental Initiatives

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

6. Thrust Areas

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

7. Major Constraints and Suggested Action Points

1. Raising infrastructure like completion of irrigation projects development of soil testing facility veterinary infrastructure etc. are required to be taken by the State Govt. on priority.
2. The banks are required to open brick and mortar branches in viable unbanked GPs and facilitate financing through JLGs and SHGs.
3. The investment credit for horticulture and allied activities like poultry, goatery, dairy, fisheries and storage infrastructure needs to be increased and accelerated with the benefits from subsidy and interest subvention schemes of GoI and State Govt.

8. Way Forward

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

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;

		<ul style="list-style-type: none"> - 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 draught 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

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		- 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 40% calving, 50:50 sex ratio, 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality for Indigenous cows. - 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 Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and

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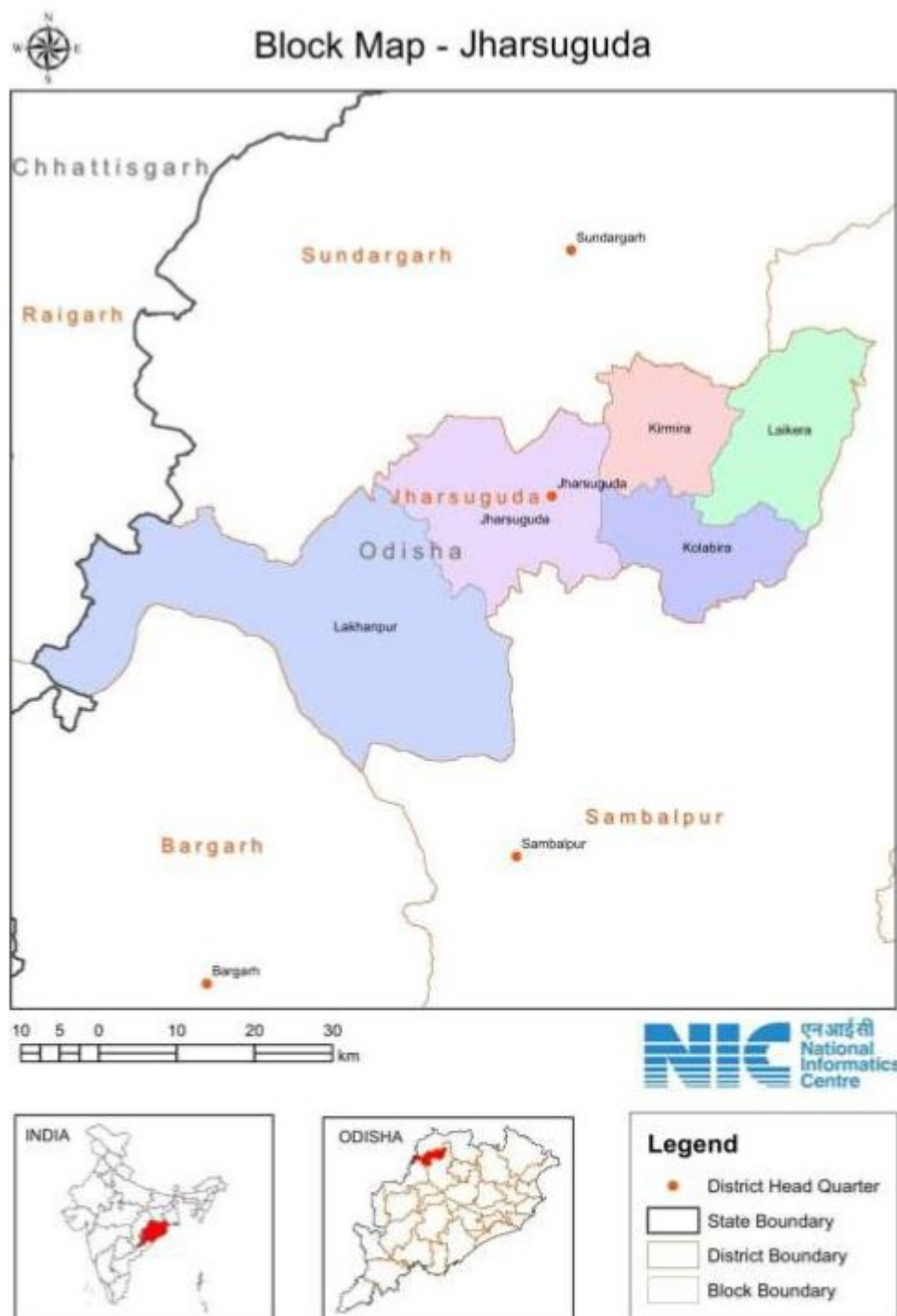
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	118416.35
1	Crop Production, Maintenance and Marketing	75514.61
2	Term Loan for agriculture and allied activities	42901.74
B	Agriculture Infrastructure	55770.12
C	Ancillary activities	23234.75
I	Credit Potential for Agriculture (A+B+C)	197421.22
II	Micro, Small and Medium Enterprises	361441.25
III	Export Credit	510.00
IV	Education	2006.00
V	Housing	18343.00
VI	Social Infrastructure	8287.50
VII	Renewable energy	1900.26
VIII	Others	10150.00
	Total Priority Sector	600059.23

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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	75514.61
2	Water Resources	2690.06
3	Farm Mechanisation	24031.32
4	Plantation & Horticulture with Sericulture	3462.46
5	Forestry & Waste Land Development	319.52
6	Animal Husbandry - Dairy	3500.19
7	Animal Husbandry - Poultry	2499.73
8	Animal Husbandry - Sheep, Goat, Piggery	4701.56
9	Fisheries	1500.10
10	Farm Credit- Others	196.80
	Sub total	118416.35
B	Agriculture Infrastructure	
1	Construction of storage	53027.25
2	Land development, Soil conservation, Wasteland development	1200.63
3	Agriculture Infrastructure - Others	1542.24
	Sub total	55770.12
C	Ancillary activities	
1	Food & Agro. Processing	9537.00
2	Ancillary activities - Others	13697.75
	Sub Total	23234.75
II	Micro, Small and Medium Enterprises	
	Total MSME	361441.25
III	Export Credit	510.00
IV	Education	2006.00
V	Housing	18343.00

Note : Details indicated at Annexure 1 at page 113

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VI	Social Infrastructure	8287.50
VII	Renewable energy	1900.26
VIII	Others	10150.00
	Total Priority Sector	600059.23

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)	2114.00
2	No. of Sub Divisions	1
3	No. of Blocks	5
4	No. of revenue villages	353
5	No. of Gram Panchayats	78

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha

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2	District	Jharsuguda
3	Agro-climatic Zone 1	North Western Plateau
4	Agro-climatic Zone 2	West Central Table
5	Climate	Extreme
6	Soil Type	Red Laterite Mixed red & yellow Black Mixed red & black

Sr. No.	Particulars	Nos.
1	Total Geographical Area	211400
2	Forest Land	20000
3	Area not available for cultivation	39000
4	Barren and Unculturable land	17000
5	Permanent Pasture and Grazing Land	20000
6	Land under Miscellaneous Tree Crops	6000
7	Cultivable Wasteland	15000
8	Current Fallow	29000
9	Other Fallow	3000

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	4
2	Semi Critical	1
	Total	5

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	30509	73	17653	40
2	>1 to <=2 ha	8135	19	13411	30
3	>2 to <=4 ha	2538	6	7258	16

4	>4 to <=10 ha	564	1	3361	8
5	>10 ha	79	0	2340	5
6	Total	41825	99	44023	99

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	46.59
2	Of the above, Small/ Marginal Farmers	39.12
3	Agricultural Labourers	56.81
4	Workers engaged in Household Industries	15.84
5	Workers engaged in Allied agro activities	
6	Other workers	134.20

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	579.51	297.00	282.00	361.79	217.13
2	Scheduled Caste	105.00	53.00	52.00	72.36	32.57
3	Scheduled Tribe	176.00	88.00	88.00	141.10	34.74
4	Literate	457.23	501.85	409.71	437.53	486.20
5	BPL					

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	118.00
2	Rural Households	69.00
3	BPL Households	80.00

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

Sr. No.	Particulars	Nos.
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1	Having brick/stone/concrete houses	58.73
2	Having source of drinking water	18.94
3	Having electricity supply	81.43
4	Having independent toilets	33.23

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	347
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	86
4	Villages having Banking Facilities	
5	Villages having Primary Schools	311
6	Villages having Primary Health Centres	17
7	Villages having Potable Water Supply	
8	Villages connected with Paved Approach Roads	

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Census of India 2011 District Census Hand Book 2011
1.a Additional Information	NITI Aayog Ministry of Home Affairs - National Policy To Combat LWE 2024 RBI - Master Directions 2024 – Priority Sector Lending (PSL) – Targets and Classification
2. Soil & Climate	CDAO Jharsuguda
3. Land Utilisation [Ha]	District at a glance Odisha 2023
4. Ground Water Scenario (No. of blocks)	Ground Water Resource Assessment of Odisha - 2023 report by DoWR GoO and DoWR GoI
5. Distribution of Land Holding	Agriculture Census 2015-16 Odisha

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6. Workers Profile [In '000]	Census of India 2011 District Census Hand Book 2011
7. Demographic Profile [In '000]	Census of India 2011 District Census Hand Book 2011
8. Households [In '000]	Census of India 2011 District Census Hand Book 2011
9. Household Amenities [Nos. in '000 Households]	Census of India 2011 District Census Hand Book 2011
10. Village-Level Infrastructure [Nos.]	District at a glance Odisha 2023

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	689
2	Primary Health Centres	15
3	Primary Health Sub-Centres	66
4	Dispensaries	13
5	Hospitals	6
6	Hospital Beds	430

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	115
2	Registered FPOs	9
3	Agro Service Centres	32
4	Soil Testing Centres	1
5	Approved nurseries	5
6	Agriculture Pumpsets	1920
7	Pumpsets Energised	369

8	Krishi Vigyan Kendras	1
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13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Ha
1	Area Available for Irrigation (NIA + Fallow)	46106.00
2	Irrigation Potential Created	39150.00
3	Net Irrigated Area (Total area irrigated at least once)	21106.00
4	Area irrigated by Canals/ Channels	4650.00
5	Area irrigated by Wells	2900.00
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	6000.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	31820.00

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	648
2	Railway Line [km]	94
3	Public Transport Vehicle [Nos]	276
4	Goods Transport Vehicles [Nos.]	18215

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	15	178122
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)	8	
4	Spices (Masala Powders/ Pastes)	6	20
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	4	120
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	20	15

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8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	22	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	8	
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	20155	4361	15794
2	Cattle - Indigenous	445849	73733	372116
3	Buffaloes	1524	473	1051
4	Sheep - Cross bred	20		
5	Sheep - Indigenous	6936		
6	Goat	57052	20343	36709
7	Pig - Cross bred	71		
8	Pig - Indigenous	1259		
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved	142920		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	9
2	Veterinary Dispensaries	9
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	38
5	Animal Breeding Farms	
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	37
9	Milk Collection Centres	

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10	Fishermen Societies	4
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	35
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	12379.00	MT	59	gm/day
2	Egg	30.50	Lakh Nos.	5	nos/p. a.
3	Milk	20420.00	MT	96	gm/day
4	Meat	2310.00	MT	11	gm/day
5	Wool		MT		

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	43.00	32.00	32.00
2	Land Holdings - SF (%)	19.00	19.00	19.00
3	Land Holdings - MF (%)	73.00	73.00	73.00
4	Rainfall -Normal (mm)	1226	1226	1226
5	Rainfall - Actual (mm)	974	1133	1489
6	Cropping Pattern	Paddy pulses groundnut Maize ginger chilly and vegetables	Paddy pulses groundnut maize ginger chilly and vegetables	Paddy pulses groundnut maize ginger chilly and vegetables

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	48122.41	85918.98	136569.29

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	45.84	155.72	3397.03	47.10	122.25	2595.54	47.50	124.40	2618.95
2	Maize	2.13	5.81	2727.70	2.54	7.20	2834.65	1.80	5.70	3166.67
3	Finger Millet	1.00	0.47	470.00	1.20	0.62	516.67	2.10	2.40	1142.86
4	Mungbean	1.25	0.67	536.00	2.10	1.07	509.52	2.00	1.00	500.00
5	Groundnut	2.46	3.64	1479.67	0.84	1.28	1523.81	1.00	1.60	1600.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.09	1.14	1.13
2	Net sown area (lakh ha)	0.85	0.88	0.88
3	Cropping intensity (%)	128.24	129.55	128.41

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	95.07	81.02	98.24
2	Fertilizer consumption - Rabi (kg/ha)	76.58	54.70	41.20
3	Total (kg/ha)	171.65	135.72	139.44

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	51265	52780	51344
2	GLC through KCC (₹ lakh)	33699.62	42536.99	43551.26

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	1124	900	4799

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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1	Crop Insurance Coverage (No.)	292753	618938	666135
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Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Dept. of Agri.
Table 2: GLC under Agriculture	LDM
Table 3: Major Crops, Area, Production, Productivity	Dept. of Agri.
Table 4: Irrigated Area, Cropping Intensity	Dept. of Agri.
Table 5: Input Use Pattern	Dept. of Agri.
Table 6: Trend in procurement/ marketing	DRCS
Table 7: KCC Coverage	Dept. of Agri.
Table 9: Soil testing facilities	Dept. of Agri.
Table 10: Crop Insurance	Dept. of Agri.

Water Resources
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	80.23	210.00	1464.17

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	40	39	41
2	Net Irrigated Area ('000 ha)	15	15	15
3	Gross Irrigated Area ('000 ha)	50	54	56

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3815.00	8269.00	8239.91

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	150	196	172
2	Power Tillers		526	134
3	Threshers/Cutters		97	106

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	3	3	32
2	Other minor repair & service centers (No.)			

Sources

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

Plantation & Horticulture including Sericulture Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	132.81	1503.00	2745.40

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Odisha	Jharsuguda	Jharsuguda	Safe	Safe	Semi-critical
2	Odisha	Jharsuguda	Kirmira	Safe	Safe	Safe
3	Odisha	Jharsuguda	Kolabira	Safe	Safe	Safe
4	Odisha	Jharsuguda	Laikera	Safe	Safe	Safe
5	Odisha	Jharsuguda	Lakhanpur	Safe	Safe	Safe

Sources

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

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	51.40	157.00	247.04

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)			20
2	Waste Land ('000 ha)			17

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana					0.41	9.32
2	Guava					0.47	4.13
3	Jackfruit					0.27	6.14
4	Mango					3.50	11.82
5	Lemon					0.95	7.70
6	Cashew					1.08	0.54
7	Watermelon					0.38	7.49
8	Chilli					1.78	12.36
9	Ginger					0.76	9.40

Sources

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

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)	1120.74	5283.93	3098.75

Sources

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

Animal Husbandry - Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	974.42	1071.41	1922.69

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Hatcheries (No.)	1	1	1
2	Popular breeds	Sonali, Aseel	Sonali, Aseel	Sonali, Aseel

Sources

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

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	59.72	2677.11	4329.38

Table 2: Popular Breed(s)

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

Sources

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

Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	34.62	499.21	1127.64

Table 1: GLC**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	1305	1305	1305
2	Reservoirs (No.)	48	48	48
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)	2	2	2

Sources

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

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1169.00	152.37	155.27

Sources

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

Agri. Infrastructure Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2392.52	11479.32	53015.41
4	Loans for Other Agri Infrastructure (₹ lakh)	186.00	27.20	19.04

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	2
2	Cold Storages (Capacity - '000 MT)	7	7	7
3	Storage Godowns (No.)	6	6	6
4	Storage Godowns (Capacity - '000 MT)	20	20	20
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	4	4	4
6	Market Yards [Nos] / Wholesale Market (No.)	5	5	5

7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	3	3	3
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Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	18.27	522.82	1151.28

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	8	8	8
2	Watershed Projects - Area treated ('000 ha)	8	8	8
3	Wadi Projects (No.)	1	1	1
4	Wadi Projects - Area of plantation ('000 ha)		0.071	0.071

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 3: NABARD's interventions	DDM NABARD

District Profile Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	186.00	27.20	19.04

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	13225.90	8245.80	2362.96

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bio-Fertilizers ('000 kg)		20	24
2	Vermi Compost ('000 kg)		4683	5000

Sources

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

Agri Ancilliary Activities - Food & Agro Processing & Others

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3974.00	11660.50	16586.28

Table 1: GLC

Jharsuguda, PLP 2025-26

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	62795.35	96577.62	201583.20
2	No. of units financed	8784	11474	9649

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			58
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	3	6

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 5: Skill Development Trainings	DDM NABARD

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	25.47
2	GLC under Education (Rs. lakh)	836.41	930.91	1652.45
3	GLC under Housing (Rs. lakh)	5452.13	13489.58	14113.42

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned			14303

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 3: Progress under SBM	SBM-G, DoDW&S, Ministry of Jal Shakti

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 (Rs. lakh)	1396.48	13.50	0.30

56

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

Renewable Energy**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	1510.74

Sources

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

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	4818.30	12541.16	17469.03

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	5	5	5
2	No. of SHGs formed	7460	7460	7460
3	No. of SHGs credit linked (including repeat finance)	3029	4710	5163
4	Bank loan disbursed (₹ lakh)	4818.30	12541.16	17469.03
5	Average loan per SHG (₹ lakh)	1.59	2.66	3.38
6	Percentage of women SHGs %			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 3: Status of SHGs	OLM

Status and Prospects of Cooperatives**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	20	20	20
2	Housing Societies (No.)	1	1	1
3	Labour Societies (No.)	1	1	1
4	Others (No.)	5	5	5
5	Total (No)	27	27	27

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.)	34	34	44

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	National Cooperative Database, Ministry of Cooperation
Table 2: Details of credit cooperative societies	National Cooperative Database, Ministry of Cooperation

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/JL Gs	BCs/BFs	Village s	House holds	
Commercial Banks	23	85	30	55	0	0					
Regional Rural Bank	1	13	11	2	0	0					
District Central Coop. Bank	1	5	3	2	0	0					
Coop. Agr. & Rural Dev. Bank		0									
Primary Agr. Coop. Society	32	32	32								
Others		0									
All Agencies	57	135	76	59	0	0	0	0			

2. Deposits Outstanding

	No. of accounts	Amount of Deposit [₹ lakh]
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Agency	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	598939.00	657497.00	681621.12	3.7	90.92
Regional Rural Bank				0	0	24347.00	26245.00	31031.00	18.2	4.14
Cooperative Banks				0	0	31554.00	34073.00	37081.00	8.8	4.95
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	654840.00	717815.00	749733.12	4.4	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	36754	70469	91024	29.2	66.0	511544.00	472026.00	1894574.52	301.4	97.82
Regional Rural Bank	4955	8036	9447	17.6	6.8	6457.00	7616.00	10351.00	35.9	0.53
Cooperative Banks	31949	36523	37460	2.6	27.2	28084.00	31531.00	31945.00	1.3	1.65
Others				0	0.0				0	0.00
All Agencies	73658	115028	137931	19.9	100.0	546085.00	511173.00	1936870.52	278.9	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	85.4	71.8	278.0
Regional Rural Bank	26.5	29.0	33.4
Cooperative Banks	89.0	92.5	86.1
Others	0	0	0
All Agencies	83.4	71.2	258.3

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	0	0	0

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	350761.71	18.5	105185.91	5.6	23566.61	1.2		0.0
Regional Rural Bank	15024.46	145.1	6983.82	67.5	5586.49	54.0		0.0
Cooperative Banks	24399.56	76.4	24399.56	76.4	0.00	0.0		0.0

Others		0		0		0		0		0
All Agencies	390185.73	20.1	136569.29	7.1	29153.10	1.5	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [₹lak h]	Ach'ment [₹ lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'me nt [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'me nt [%]				
Commercial Banks	133268.53	103217.56	77.5	204651.00	209142.88	102.2	223488.46	350761.71	156.9	112.2			
Regional Rural Bank	11165.60	6420.24	57.5	12882.00	12391.99	96.2	10345.07	15024.46	145.2	99.6			
Cooperative Banks	24608.00	22985.89	93.4	36929.00	23661.63	64.1	35215.86	24399.56	69.3	75.6			
Others			0			0			0	0.0			
All Agencies	169042.13	132623.69	78.5	254462.00	245196.50	96.4	269049.39	390185.73	145.0	106.6			

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	49381.72	33699.62	68.2	54800.00	42536.99	77.6	57581.67	43551.26	75.6	73.8

Term Loan (Agri.)	27594.31	14422.79	52.3	28000.00	43381.99	154.9	28140.00	93018.03	330.6	179.3
Total Agri. Credit	76976.03	48122.41	62.5	82800.00	85918.98	103.8	85721.67	136569.29	159.3	108.5
MSME	77911.25	62795.35	80.6	151134.00	96577.62	63.9	158692.00	201583.20	127.0	90.5
Other Priority Sectors*	14154.85	21705.93	153.3	20529.00	62699.80	305.4	24635.72	52033.24	211.2	223.3
Total Priority Sector	169042.13	132623.69	78.5	254463.00	245196.40	96.4	269049.39	390185.73	145.0	106.6

9. NPA Position (Outstanding)

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

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

Source(s)	
1	Lead Bank & SLBC

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD 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.

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

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

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

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

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small

and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize womenspecific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related to Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Rural Infrastructure Development Fund (RIDF):

5.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.

6. 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

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

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

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

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

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

7. Financial Inclusion

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

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

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

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

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

8. 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.

9. 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).

10. Off Farm Sector Development

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

10.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.

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11. 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.

12. 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.

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2.2. Highlights related to Agriculture & Farm Sector

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

Revolving fund allocated for paddy procurement operations by OSCSC.

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

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

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

Jharsuguda district has a total geographical area of around 211400 ha. The Gross Cropped Area is 114180 ha out of which Net Sown Area is 87783 ha. Gross irrigated area is 56000 ha whereas Net irrigated area is 15000 ha. The normal annual rainfall of the district is 1363 mm which is received mainly through south west monsoon. Paddy is the main crop grown in the district. Other important crops grown in the district are groundnut maize ginger sugarcane and pulses. As per Agriculture Census 2015-16 there are 41825 nos. of farm holdings in the district out of which 38644 holdings (i.e.92 percent) belong to small and marginal farmers.

Crop production in the district is mostly dependent on monsoons and/or lift irrigation points, bore wells, dug wells, rain water harvesting structures, tanks, ponds and this is reflected in the cropping pattern in the district. The district receives average 1226 mm rainfall and has a Cropping Intensity of 128. The credit flow under this sector during 2021-22, 2022-23 and 2023-24 are ₹33699.62 lakh, ₹42536.99 lakh and ₹43551.26 lakh respectively.

Potential for 2025-26 estimated at ₹75514.61 lakh, sector and subsector wise detail potentials indicated in the Annexure-1.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

KCC: Crop Loan Achievement as on 31.03.2024 is ₹435.51 Crore (76%) against Target ₹574.40 Crore by Banks to 51344 farmers. All Banks have been advised to implement Scale of finance and maximize Crop Loans to eligible farmers. PMFBY: As on 31.03.2024 Coverage has been done for 35616 farmers 376900 Loanee applications 289235 Non loanee applications and 39870 Ha as Area insured. There are 32 LAMPCS in the district which not only provide credit to farmers but also act as paddy procurement centres and provide marketing support to the farmers. There is 1 Regulated Market Committee (RMC) at Jharsuguda with 5 Sub Market Yards (Sarbahal Regali Chamradihi Rengalbedha Kolabira) across the district. There is 1 KVK in the district that provides advisory-cum-extension services and training/exposure visits to farmers and thus helps in agri-technology transfer based on lab-to-farm approach. There is 1 soil testing laboratory operating in the district. There are 9 Farmer Producer Organisations (FPOs) across the district out of which 5 are promoted by NABARD. There are 3 godowns/warehouses and 1 cold storage in the district for storage of food grains/agriculture produce/vegetables.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Minor Irrigation plays an important role in the planned development and increase in irrigation is the essential input for increasing agricultural production and productivity. Out of the total cultivable area of 87783 ha gross irrigated area is 56000 ha whereas net irrigated area is 15000 ha. The normal rainfall of the district is 1363 mm. The district is traversed by major rivers like Mahanadi (Hirakud Dam project) IB Bheden and Telen and nallas like Hatia and Machida. These water sources support surface irrigation covering 5800 ha in the district by means of minor irrigation projects. Lift Irrigation points bore wells dug wells rain water harvesting structures tanks ponds and bandhas are the other different irrigation structures for providing irrigation water to the farmers field. As per CWGB Report 2023 the stage of Ground Water extraction in the district is 51.44% and hence characterized as 'Safe' (less than 70%).

2.1.2.2 Infrastructure and linkage support available, planned and gaps

A. Infrastructure available -

1. There are 10 Minor Irrigation projects financed by NABARD (RIDF) in the district 2 completed 4 ongoing 4 withdrawn.
2. Community Lift Irrigation Points (CLIP) under RIDF NABARD - There are 204 CLIPs (OLIC) and 12 CLIPs (OAIC).
3. There are 23 irrigation projects under Agri Dept financed by RIDF including Bore Well Dug Well River Lifts Micro Rivet Lift Irrigation Projects.
4. The OLIC/ OAIC is implementing following lift irrigation projects under State and Central sector schemes in the district like (i) Biju Krushak Vikas Yojana (BKVY) (ii) BKVY Deep Borewell Secha Karyakram (BKVY-DBSK) (iii) Jalanidhi II (iv) Revival of defunct LI projects (v) RKVY.
5. During 2022-23 625 Water Harvesting Structures (WHS) and 91 Farm Ponds have been created by Soil Conservation Dept.
6. OAIC also undertakes the supply of pump sets. Drip and Sprinkler irrigation projects are being implemented by the Horticulture Department.

B. Critical gaps -

1. Unsteady and erratic supply of electricity in the villages lack of maintenance and service network.
2. Lack of awareness about sprinkler and drip irrigation systems.
3. Inadequate number of Water Harvesting Structures (WHS) and reservoirs.
4. Lack of awareness amongst farmers for change in cropping pattern and adoption of high value crops for optimum use of irrigation facility.

C. Govt Schemes –

1. Mission Amrit Sarovar (GOI)
2. Matsya Pokhari Yojana (GOO)
3. Ama Pokhari (GOO)

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2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization envisages use of modern machinery and equipment for various agricultural operations and mechanization of selected farm operations. Mechanizing the agricultural operations especially during peak labour demand periods will enable timely completion of various operations resulting in increase in farm output. Farm mechanization facilitates adoption of multiple cropping use of improved agricultural technology and profitable crop rotation. Due to industrialization there is a pressure on supply of labour to agriculture. Farm mechanization facilitates adoption of multiple cropping use of yield increasing technology and profitable crop rotation.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

1. Odisha Agro Industries Corporation (OAIC) has 1 agriculture implement manufacturing factory at Sambalpur nearby district. They have 1 branch office at Jharsuguda and 2 sales centres one each at Jharsuguda and Kolabira. Tractors are also supplied by the private dealers. Besides repair facility is being provided by private parties.
2. The Agriculture Department plays an important role in popularizing the use of agricultural implements. Government subsidy is available on small tractors and power tillers. Subsidy from APICOL is also available for establishment of Agro Service Centre.
3. Sale of tractor and power tiller is quite encouraging in the district. However sale of other implements like rotavator power weeder thresher etc. has to be augmented taking into account the low availability of agri-labour.
4. Existing dealer network – There are 10 Tractor dealers supplying to the district.
5. Number of Tractors sold by OAIC Jharsuguda division (with govt. provided subsidy) in the last 3 years is 79.
6. Govt of Odisha has supported subsidy under DBT Farm mechanization during the year 2023-24 in the district for the following categories:- 18 tractors, 344 power tillers, 26 reapers, 97 transplanter, 5 combined harvester, 102 rotavators, 320 pump sets, 47 threshers, 176 weeders, 53 mini rice mills.

Critical gaps -

1. There are no major manufacturing centers in the district thus affecting the after-sale services for farm equipments.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

All the blocks of Jharsuguda district fall under the Western Central Table Land Agro Climatic Zone except Kirmira block which falls under the North-Western Plateau Agro Climatic Zone. Mango and banana are the two major fruit crops in the district. There is good demand for flowers in the industrial towns of Belpahar Brajaraj Nagar Jharsuguda etc. As big cities like Kolkata Mumbai Nagpur Jamshedpur Bhubaneswar and Ranchi etc. are well connected with the district there exists a very good market for flowers. This provides a better opportunity for floriculture.

2.1.4.2 Infrastructure and linkage support available, planned and gaps
A. Infrastructure available -

1. The Office of the Asst. Director of Horticulture is located at Jharsuguda. In addition to the block offices there is 1 central nursery 12 block level nurseries and 1 transit nursery which cater to the need of fruit and flower seedlings of the people of the district.
2. There are 2 existing private cold storages of 1500 MT and 5000 MT capacity.
3. The KVK Jharsuguda has come forward to produce mushroom spawn in a PPP mode and provide the same to interested farmers.

B. Critical gaps -

1. More number of cold storages are required in the district to bridge the seasonal gaps in demand and supply.
2. There is a good scope for floriculture like Rose/ Marigold etc. which needs to be harnessed.

C. Govt Schemes -

1. Scheme for Post-harvest management and Marketing support in Horticulture has been launched by State Govt. vide Cir.no.1746 dated 15.02.2023. Individual farmers FPOs and SHGs can avail the benefits.
2. FPOs can avail maximum upto 70 subsidy and the TFO can go upto ₹50 lakh for Processing units/ Branding Packaging and Marketing.
3. FPOs with minimal paperwork can avail the subsidy against transport cost of horticulture produce from farmer's door steps to aggregation point for storage of vegetables and for setting up processing plant.

2.1.5 Forestry & Waste Land Development
2.1.5.1 Status of the Sector in the District

In order to maintain ecological balance at least 33 of the geographical area should be covered by forest. However in recent past due to unplanned exploitation of our forest land the forest cover is decreasing year after year. Jharsuguda district has 20000 Ha of recorded forest area comprising around 15.86 percent of the total geographical land as per the India State Forest Report 2021. The vast area of waste land not suitable for cultivation offers scope for development of agro forestry. It may also be undertaken on bunds of the farms and as backyard plantation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps
A. Infrastructure available -

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

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

B. Critical gaps -

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

2. Lack of land availability to commence any plantation project.
3. Non-availability of forest based industries.
4. Low value addition in NTFPs (Non Timber Forest Products)

C. Govt Schemes -

1. The State Govt. is implementing various programmes which have wasteland development as focus component like Integrated Wasteland Development Programme (IWDP) Watershed Development Programme under IWDP River Valley Projects (RVP).
2. Forest Dept (VSS) and ITDA (VDVK) are providing Sal Leaf Plate making machines to SHG women. Tribal Development Co-operative Corporation (TDCC) is collecting Tamarind from tribals. Such initiatives may be promoted to maximize the coverage of NTFP products from tribal areas under assured marketing mechanism.

2.1.6 Animal – Dairy Husbandry

2.1.6.1 Status of the Sector in the District

Development of dairy is important considering the nutritional importance of the human diet. Agro-climatic conditions of the district occupational pattern socio economic condition of the people of the district are suitable for the activities. Many parts of the district that are industrially developed and urbanized have good demand for milk and milk products. The per capita availability of milk (taking into account the production within the district only) is a meagre 96 gm/day as against the state average of 145 gm/day and national average of 427 gm/day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

A. Infrastructure available -

1. The affairs of Animal Husbandry are looked after by the CDVO of the district. There is one Veterinary Hospital at Jharsuguda eight Veterinary Dispensaries one each at Arda Bagdehi Belpahar Brajarajnagar Kolabira Laikera Lakhanpur and Kanaktora.
2. One District Diagnostic Laboratory is functioning at Jharsuguda for various pathological sample examination and animal disease surveillance.
3. There are 9 Veterinary hospitals 35 Livestock Aid Centres and 38 AI Centres in the district. Gomitras are trained and supported by the department to conduct regular vaccination and de-worming programmes.
4. Mobile Veterinary units (5) are operational in five blocks of the district. They provide basic health care facilities like treatment castration vaccination deworming minor surgical intervention artificial insemination on the spot pathological sample examination in the remote and farthest villages of the district where availability of veterinary services is poor due to natural barriers.
5. Veterinary Dispensaries (2) and Livestock Aid Centres (7) which have come up with RIDF assistance are to be made operational to increase the outreach of the service. With the infusion of new veterinary staff the strength of the department has been increased.

B. Govt Schemes - KCC facility to AHDF (Animal Husbandry Dairy and Fisheries) farmers for KCC limit up to ₹2 lakh with Prompt Repayment Incentive (PRI) of 3% & Interest Subvention of 2%.

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2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry is an important economic activity in the district. Besides having a commercial value the activity is an important allied activity which provides supplementary income to the rural house hold. Agro climatic condition in the district is suitable for poultry rearing. Production of eggs in 2023-24 for the district is 3.31 million eggs (Source: DAH&V Odisha). Per capita consumption of eggs in the district is around 10 against the national average of 92 which indicates that there is scope for development of this activity. Rapid growth of Industrial Township at Brajrajnagar Belpahar and Lakhanpur will further increase demand for eggs as well as meat in the district. Government of Odisha accorded agriculture status to poultry and included it in the midday meal scheme for school children. The total number of poultry birds in the district is 2,24,912 as per 2019 livestock census. The State Government has now set on to enhance egg production. Accordingly the department has been directed to pursue outcome oriented policies to ramp up egg production in the State through proactive measures. It has also been decided that since poultry has been recognized as an agricultural activity by the Government it will be treated at par with agriculture with regard to land use and power tariff matters.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

A. Infrastructure available -

1. For the improvement of poultry and propagation of improved and graded breeds throughout the district a district poultry hatchery has been set up at Arda village 13 kilometers from Jharsuguda to cater to the need of providing day-old improved chicks to the rural farmers.
2. Several poultry demonstration units have been established in the district with financial assistance from CDVO Watershed KVK etc. to promote indigenous poultry breeds.

B. Critical gaps -

1. The people of the district rear poultry for personal consumption and also for sale. But these are not good layers when compared to improved breed. Generally they keep country breeds as they are easy to rear and are available throughout the district.
2. The district is not self-sufficient in production of day-old chicks due to the lack of production units.
3. There is a dearth of Poultry feed mixing plants in the district despite the fact that Jharsuguda is one of the maize producing districts. The poultry farmers are depending on poultry feed supply from outside the district.

C. Govt Schemes - KCC facility to AHDF (Animal Husbandry Dairy and Fisheries) farmers for KCC limit up to ₹2 lakh with Prompt Repayment Incentive (PRI) of 3% & Interest Subvention of 2%.

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

Sheep Goat and Pig rearing are important subsidiary activities normally taken up by the SC & ST population in the district. As per animal census 2019 Goat population in the district is 57052 (20343 males 36709 females) Sheep population is 6956 and that of Pig is 1330. Goats and Pigs are prolific breeders and do not require much care in comparison to other livestock. They can be easily fed on farm waste and household waste. These animals are generally available in the local market. Mostly Black Bengal / Cross Bred goats are reared in the district. The per capita consumption of mutton in the district has gone up along with the purchasing power of the people. As the district has some industrial townships that increases the demand base for taking up the activity.

2.1.8.2 Infrastructure and linkage support available, planned and gaps**A. Infrastructure available –**

1. There is one registered slaughter house and nearly 100 unregistered slaughter houses in the district. They need to be modernized.
2. The crossbred pigs are available at State Livestock Breeding Farm Chipilima in nearby Sambalpur district. Concentrate feed and feed ingredients are also available in the district.
3. Livestock Development Cooperative Society (LDCS) is already functional at Deopan Kirmira. One goat rearing unit may be developed in that area.

B. Critical gaps –

1. Commercial Goat rearing farms are not present.
2. Goat rearing is a general house hold activity. Though the activity is widely prevalent throughout the district credit flow to this sector has been low.
3. Inadequate supply of quality breeding bucks grazing land and veterinary infrastructure are the major constraints in goatery sector.
4. Sheep rearing is done in few pockets of Lakhanpur block where fallow land is available near back waters of Mahanadi reservoir. Animal Husbandry dept may explore the potential and think of liasoning these farmers with Banks.

C. Govt Schemes - KCC facility to AHDF (Animal Husbandry Dairy and Fisheries) farmers for KCC limit up to ₹2 lakh with Prompt Repayment Incentive (PRI) of 3% & Interest Subvention of 2%.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fishery sector in Jharsuguda district is associated with culture and capture activities in potential freshwater resources in the form of 2223 ha ponds/tanks 9547 ha of reservoir/MIPs and stretches of rivers and canals. The total fish production of 9700 MT (2019-20) is adequate to meet its own demand. In terms of per capita annual fish consumption (45.86kg) the district is above the average consumption in the State. There are 5841 households of fishermen community and most of them belong to BPL category. Considering the change in feeding habits and increase in purchasing power of people the demand for fish in the district is increasing. The traditional activities for which banks support in the sector includes fish farming in new and renovated ponds capture fisheries and seed rearing. Activities like integrated fish farming with horticulture/poultry/duckery fish seed rearing in seasonal tanks fish vending etc. are gaining popularity. In recent years institutional credit flow to the sector in the district has seen an increasing trend. On account of the gap in demand and supply introduction sector friendly policies thrust accorded and above all availability of unutilized/underutilized resources the sector has potential for further development.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

A. Infrastructure available -

1. Department of Fisheries headed by the District Fisheries Officer is the nodal agency to ensure all round development of the sector through implementation of various subsidy oriented programmes arranging need based skilling and ensuring availability of critical inputs.
2. The KVK (1) supports the sector through its promotional activities.
3. There are 8 Primary Fishermen Cooperative Society (PFCS) – 7 (Banrepat Chaurasi Mahadev Jamunallah Thebra Lachipali Samaleswari PFCS) in Lakhanpur block and 1 (Hatia Nallah PFCS) in Laikera block engaged in capture fishery and marketing. Out of the above the department had undertaken fingerling stocking programme in 2022-23 in each of the 7 PFCS of Lakhanpur block located near backwaters of Hirakud Reservoir.

B. Critical gaps -

1. In the absence of fish hatchery the district depends on outside supply of spawns and fry fish.
2. The Government seed rearing units at Ektali (Jharsuguda block) & Bagmunda (Lakhanpur block) are defunct repair work is underway.

C. Govt Schemes -

1. KCC facility to AHDF (Animal Husbandry Dairy and Fisheries) farmers for KCC limit up to ₹2 lakh with Prompt Repayment Incentive (PRI) of 3% & Interest Subvention of 2%.
2. Sector specific schemes of both GoI and GoO - Pradhana Mantri Matsya Sampada Yojana (PMMSY) Matsya Pokhari Yojana (MPY) Mukhyamantri Krushi Udyog Yojana(MKUY) Matsyajibi Unnayana Yojana etc are under implementation.

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

Of the total landholdings in the district 90 percent are less than 2 ha size of which more than 70 percent is less than 1 ha size mostly belonging to small and marginal farmers. Notwithstanding the availability of tractors and power tillers most of the small and marginal farmers depend on bullocks for ploughing. Bullock driven carts which form an inseparable part of rural transport system are used for transportation of farm yard manure to the field transporting agricultural produce to the market transport of construction materials etc. As per 2019 livestock census bullock population in the district was approximately 60000.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

1. Farm mechanization is slowly replacing bullocks in the agricultural operations. The total number of operational holdings is 63146. Of these land holdings of size less than 2 ha. are 56805 which are suitable for cultivation by bullocks. District administration may provide all ancillary facilities of feeding sanitation rest shed etc. in the cattle markets. Cartman carts carts with pneumatic tyres may be financed which would relieve stress on bullocks to a great extent.
2. Bullocks available in the district are of local variety. The demand for bullock is met partly from the neighbouring state of Chhattisgarh. Availability of good quality animal is required for exploiting the potential. Market for exchange of animals may be thought of.
3. Farmers involved in agriculture/ dairy operations may be supported through bank loans for two wheelers which play a crucial role to carry their produce to market place and fetch suitable prices at the right time.

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

At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. The various components of Integrated Farming System (IFS) are crops live stocks birds and trees. The crops may have subsystem like mixed/intercrop multi-tier crops. The livestock components may be milch animals goat sheep poultry and the tree components include fruits timber fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type rainfall its distribution and length of growing season.

Few state specific models that have been developed by Indian Council of Agricultural Research (ICAR) which has also been included in the state plans in many states. During 2019-20 under IFS 90 families were provided 90 cows i.e. 30 farmers each from 3 villages from Sulei GP (Kirmira block) and Durlaga GP (Jharsuguda block) covered under Rainfed Area Development Programme (RAD) Central Govt scheme. Dairy based FPO may be explored in Sulei GP (Kirmira block).

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The district has good scope for integrated farming especially in the wake of reverse migration due to covid 19 pandemic and uncertainty in income and employment. The Govt. of Odisha has given ample thrust on developing Integrated Farming System

models for all 10 agro-climatic zones with support from KVK/ RRTTS (OUAT) under its State Agriculture Policy 2020. For Jharsuguda district following 2 models may be considered:-

1. Integrated Farming for deep-water areas 1 Ha model having paddy fish and horticulture along with the model poultry of 25 birds can be included. This would result in a net income of ₹1.30 lakh/ year thereby generating employment of 450 man days.
2. Integrated Farming for 1 Ha rainfed low lands model having paddy and fish along with the model livestock of 03 goats 100 ducks & 75 birds can be included. Cultivation of Oyster mushroom can also be included. This would result in a net income of ₹1.50 lakh/ year thereby generating employment of 400 man days.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Despite growth in agriculture in the post green revolution era the farming community is yet to find a consistent mechanism to ensure a reasonable rate of return due to market fluctuations. In the absence of suitable and adequate storage infrastructure the farmers are constrained to dispose off their produce at a very low price immediately after the harvest. Therefore creation of storage facilities for storing surplus grains and seasonal vegetables like onion potato tamarind mahua etc. through construction of grain godowns onion godowns in rural areas will greatly benefit the farmers.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

A. Infrastructure available -

1. There is a cold storage of 1500 MT capacity in the private sector in the district. A new cold storage of 5000 MT capacity in private sector constructed under NHM has started functioning from 2016.
2. There is one Regulated Market Committee (RMC) at Jharsuguda which is not yet registered with eNAM.

B. Critical gaps -

1. There is a Potato Growers' Storage and Marketing Cooperative Society in the district which is almost defunct. Necessary steps through Government intervention need to be taken for the revival of the cold storage.
2. The need for storage facility has been felt by farmers & FPOs every quarter. But the dearth of entrepreneurs in the field has been the biggest stumbling block. Establishment of cold storage or any other storage on standalone basis may not be a viable proposition. It must be accompanied by the efforts of other departments so that continuous utilization of these infrastructures is ensured.
3. More cluster based programmes have to be promoted by Agriculture and Horticulture departments which will encourage farmers to adopt commercial farming activities which in turn will require the usage of such storage facilities.

C. Govt Schemes -

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

2.2.2 Land Development, Soil Conservation and Watershed Development**2.2.2.1 Status of the Sector in the District**

Total Geographical Area is 211400 ha Gross Cropped Area is 114180 ha & Net Sown Area is 87783 ha. One major concern is that there are chances of crop land getting reduced due to industrialization and expansion of mining activities. Land Utilization Pattern records Forest Land as 20000 ha Area not available for cultivation as 17000 ha. Cultivable wasteland as 15000 ha may be drawn towards agriculture in order to increase the Area cultivated more than once from the present status of 26397 ha. Soil types in the district are red laterite mixed red yellow and mixed red and black. The soil is acidic in nature in most part of the district. Normal level of rainfall is 1363 mm and average landholding size is 1.003 ha. Topography of the land in the district is generally undulating. Fluctuation in rainfall acidity and low fertility of soil and moisture deficit of the area calls for implementation of various land development activities and soil conservation measures for increasing fertility preventing erosion and increasing water retention capacity of the soil.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

1. The District Watershed Mission Agriculture department Horticulture department etc. look after the land development works. Activities like stone packing and field bunding have been widely done to conserve soil and moisture.
2. The horticulture and soil conservation departments are imparting training on production and use of vermi compost. Capital subsidy is being provided by the Agriculture department for setting up of vermi compost units.
3. There are 8 Micro Watershed Projects (MWPs) being run by NABARD in the district. NABARD has completed 3 MWPs (PIA: SEWA) in Laikera block covering an area of 3298.19 ha. Additional 3 MWPs (PIA: SEWA) have been sanctioned in Laikera block they are ongoing. Two MWPs (PIA: AJKA) at Kuhakunda and Badimal in Lakhanpur block are also ongoing. The response has been quite encouraging from the villagers.
4. NABARD has initiated 1 Climate Proofing (CP) project in the completed Banadurga Watershed Laikera (PIA: SEWA).
5. Natural farming has been started in 2023 under pilot phase of NABARD - JIVA project at Maa Andheri Watershed Laikera wherein the phasing of main project is over and the ground water table has already increased due to its after effect. (PIA: SEWA).

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

About 70 percent of the cultivable area is dry land and contribute little towards the economy of the district. Due to high dependence on chemical fertilizers and pesticides soil health in the district is deteriorating considerably resulting in diminishing productivity. Different water and soil conservation measures need to be taken up for restoration of soil fertility with a special focus on organic farming which should be done in a war footing.

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2.2.3.2 Infrastructure and linkage support available, planned and gaps

1. There is assistance from the State Government under Odisha State Agriculture Policy-SAMRUDHI 2020 for acid soil management vermi compost units etc.
2. Organic compost reduces cost of purchased inputs while improving soil health. However it takes 2-3 years to achieve optimum yield. Thus some farm income scheme may have to be integrated for small and marginal farmers so that their farm income loss is off-set during this period.
3. Odisha Millet Mission is providing Seed Processing Units for Millets to farmers in its operational blocks.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The revised priority sector norms has classified financing to Food & Agro processing under Agriculture. For promotion and development of food processing sector in the state State Food Processing Development Council has been constituted to interface between MoFPI State Govt. & others. The National Mission on Food Processing (NMFP) launched during 2012-13 intends to provide better support system to organized food sector with funding pattern of GoI:GoO :: 75:25.

The State Food Processing Policy of 2016 aims to catalyze the development of competitive Food Processing Industry by facilitating creation of an enabling environment and related infrastructure for sustainable equitable and inclusive growth of the sector with a view to add value & reduce wastage and thereby maximizing employment opportunity and increase income of farmers. Capital investment subsidy @25 of capital investment made in Plant & Machinery limiting to ₹2.00 crore for General Food Processing Enterprise and @33 of capital investment made in Plant & Machinery limiting to ₹3.00 crore for SC ST Women Enterprise & Enterprise set up in Industrially Backward Districts including KBK is available.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

1. Agro processing adds value to agriculture products. But this has not been adequately harnessed in the district so far.
2. Odisha Small Industries Corporation (OSIC) has planned to set up a mega food park in Jharsuguda district. The park proposed to come up over 58 acres of land will process chilly and sweet water fish.
3. Government of India set up a Food Processing Fund (FPF) in 2014-15 in NABARD with a corpus of ₹ 2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein. Financial assistance from FPF is available to state governments entities promoted by state governments joint ventures cooperatives federation of cooperatives SPVs Farmers' Producer Organizations corporates companies entrepreneurs etc.
4. The PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) launched under 'Atmanirbhar Bharat' envisages the development of Food Processing Sector in the country which is still largely unorganized with increased access to credit by existing micro food processing entrepreneurs FPOs Self Help Groups and Cooperatives. Individual micro food processing units would be provided creditlinked capital subsidy @35 of the eligible project cost with a maximum ceiling of ₹10.00 lakh per unit. Beneficiary contribution should be minimum of 10 of the project cost with balance being loan from Bank. (<https://mofpi.nic.in/pmfme>)

2.3.2 Agri Ancillary Activities – Others**2.3.2.1 Status of the Sector in the District**

Public extension in Agriculture is not adequate to serve the large and geographically scattered farmers. Agri-clinic and Agri-business Centres (ACABC) can supplement efforts of public extension agencies by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of 'agri-preneur' local needs and affordability of target group of farmers. Such ventures may include maintenance and custom hiring of farm equipment sale of inputs and other services in agriculture and allied areas including post-harvest management and market linkages for income generation and entrepreneurship development. Government of India has been implementing ACABC scheme since April 2002 which is a credit linked subsidy scheme.

PMJDY has invigorated the financial inclusion drive and has provided saving product to hitherto excluded population. As a sequel this eligible population is ready to absorb the credit if extended. To develop the credit habit a small overdraft of ₹10000/- per account has been envisaged under the PMJDY.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

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

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Jharsuguda district is one of the industrially developed districts in the state. The district has rich mineral deposits. The most important minerals of economic value are iron ore manganese lead limestone coal dolomite and quartz. Presence of large mineral and metal based industries in the district like Vedanta Alumina TRL Kryosaki Refractories OPGC etc. creates a favourable atmosphere for the growth of Medium Small and Micro industries as well. The growth of Service Sector also has been phenomenal in the district particularly in fields like retail hospitality and transportation. As per the 2016 Odisha MSME Development Policy engineering has been identified as potential MSME cluster for the district.

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

3.2 Infrastructure and linkage support available,

1. The General Manager DIC with the help of Industries Promotion Officers at block level provide necessary support services to the entrepreneurs and promote enterprises through PMEGP.
2. The KVIC Sambalpur is also providing subsidy support for establishment of industrial units.
3. Under State Employment mission the District Employment Officer organizes counseling camps every year. Skill development training is provided to educated unemployed youth of the district through the programme.
4. TRL-SBI RSETI at Belpahar imparts various skill development trainings on nonfarm activities.
5. Of the total 152 'Specialized MSME Bank Branches' in Odisha 7 are located in Jharsuguda (SBI (2) UBI Canara Bank IDBI ICICI and UCO Bank.
6. The required infrastructure viz rail roads and power etc. have been developed adequately. Further a coal corridor is being developed by the Indian Railways.
7. Jharsuguda has a fully operational Airport since June 2019 which is the second airport in the state.
8. Trade fairs are organised by the DRDA and industrial houses. The DSMS has been taking due interest in marketing and promotion of SHG products under NRLM by way of cluster development.

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

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

Under the "Districts as Export Hubs Initiative by the Ministry of Commerce & Industry Govt of India" products & services with export potential have been identified for all districts of the country. Jharsuguda occupies 24th rank in the list of top 30 exporting districts of India & is the only district of Odisha in the list. The top 5 Commodities of Export from Jharsuguda are: Engineering Goods Ceramic Glassware Organic & Inorganic Chemicals and Mica Coal & other ores. Products with export potential from Jharsuguda as mentioned in the list are Aluminium Products Chilly and Ginger. (Source: Press Information Bureau GoI 10 Dec 2021)

'Make in India' is expected to invigorate the export sector. Although Jharsuguda is a fast industrializing district with a number of mineral based industries the banking infrastructure has not been able to pick up the prospective exporters.

4.1.2 Infrastructure and linkage support available, planned and gaps

A. Infrastructure available -

1. Under the aegis of Container Corporation of India Ltd (CONCOR) a multi-modal logistic park (MMLP) is set up at Jharsuguda operational since June 2016. This forms a part of the dynamic Sagarmala project under the National Perspective Plan (NPP) of the Ministry of Shipping which has identified a total of 7 MMLPs in Chhattisgarh Madhya Pradesh Rajasthan Uttarakhand Odisha West Bengal and Telangana based on the container cargo movement across the country and their proximity to important industrial clusters.
2. Jharsuguda is the second Inland Container Depot (ICD) in Odisha after Balasore. This terminal will provide dedicated service to the logistics industry along with customs clearance and cargo consolidation facilities.
3. Air connectivity from Jharsuguda to a few major cities has commenced from June 2019. It may help in improving the Export potential of the district in near future.
4. As per Odisha Export Policy 2022 Odisha is currently the 7th largest exporting state of India and has an export target of ₹3.5 Lakh Crore by 2026-27.

B. Critical gaps -

1. Promotion of exporters and their tie up with other countries for export of selected goods will take time as it is a high risk zone for both bankers and exporters.
2. The number of AD (Authorised Dealer) Category 'B' branches in the district is 4. Banks may increase such branches in Jharsuguda to expand their Export Credit portfolio.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the primary need of individuals in the present day society. With increasing avenues of higher education rising cost of educational expenses and upwardly aspiring youth population the scope of Educational Loans is ever increasing in the present day scenario. Literacy Percentage of the district is 83.92 which is higher than the state average of 73.5. Population in the working age group of 15-59 is 60.13 percent. Further population with graduate degree and above constitutes 5.19 percent. The group reporting Matriculation/Secondary/Diploma as their level of education is 21.41 percent. Below primary group are 28.55 percent and those having primary and middle education are 28.98 and 13.77 percent respectively. This presents a favourable scope for lending for higher studies in the district.

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4.2.2 Infrastructure and linkage support available, planned and gaps

1. The district has several educational institutes especially those imparting technical education like Polytechnics (3) ITIs (5) and Degree Colleges (10).
2. With rapid industrialization in the district along with the setting up of large and medium mineral based industries as well as growing urbanization the demand for vocational training has also gone up. Lending for vocational education is also covered under priority sector.
3. Under Central Sector Interest Subsidy scheme interest subsidy is provided during the moratorium period (course period + 1 year) on the education loans taken by the students belonging to EWS category (having annual parental income up to ₹4.50 Lakh) for pursuing approved technical/professional courses in India after class XII.
4. Kalinga Sikhya Sathi Yojana (KSSY) offers nominal interest rate of 1 per annum for higher studies to students of lower income groups with annual family income up to ₹6 lakh. The balance amount of the interest will be borne by Government of Odisha Higher Education Department.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a basic necessity and one of the top most aspirational priority for individuals and households across all economic sections of the society. The following types of Housing Loans are included under priority sector as per RBI guidelines: 1. Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed ₹45 lakh and ₹30 lakh respectively.

2. Loans for repairs to damaged dwelling units of families up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres.

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3. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
4. Loans sanctioned by banks to HFCs (approved by NHB for their refinance) for onlending up to ₹20 lakh for individual borrowers for purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers subject to conditions.
5. Housing loans to banks' own employees will not be eligible for classification under the priority sector. (RBI Master Direction FIDD.CO.Plan.BC.5/04.09.01/202021 dated 4 September 2020)

4.3.2 Infrastructure and linkage support available, planned and gaps

- A. Critical gap - It is observed that normal housing finance by Commercial Banks RRBs and CCBs is practically not taking up in rural areas. The reason is that the title deed of the land is not clear and marketable in most of the cases. Further banks do not finance because of non-recovery of loans since it is difficult to dispose off mortgaged property in rural areas for want of takers. However the banks prefer to make housing finance in urban semi-urban areas or in commercial places. As per Census 2011 there are 1.36 lakh households in the district and the average household size is 5. Of the households 34.9 percent are occupying permanent houses 51.5 percent semipermanent houses and 13.6 percent temporary houses.
- B. Govt Schemes - PMAY/ PMAY-G/ Nirman Shramik Pucca Ghar Yojana are available.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

"Infrastructure is critical to sustained economic development and inclusive growth. Basically the needs of infrastructure in rural areas of the district could be categorised as (1) Infrastructure for basic needs like Housing, Food Supply and Management, Drinking Water etc. (2) Social Infrastructure like Education, Health and Hygiene, Sanitation, Domestic Energy Needs (Electricity, Lighting, Cooking), Security Systems, (3) Infrastructure for Development of (a) Agriculture (b) irrigation system (c) farm mechanisation (d) storage, warehousing and cold chain, (4) Infrastructure for development of allied sector like animal husbandry, inland fishery, rural connectivity, value addition and industrial development and other locally critical infrastructure. Infrastructure development in the district is mainly undertaken out of RIDF assistance being implemented by NABARD, WODC, BRGF, RKVY, TFC, etc. The human development index of the district is 0.722 as against the state index of 0.579.

5.1.2 Infrastructure and linkage support available, planned and gaps

"1. With effect from 01.04.2012, a project will henceforth be considered as nonstarter, if it is not grounded within a period of 12 months from the date of issue of sanction letter irrespective of availing of mobilisation advance. Sanction would lapse, if the department fails to ground the project within a period of 18 months from the date of sanction letter. Accordingly, concerned departments are expected to ground the sanctioned projects timely.

2. Immediate Commencement of all Non Starter projects
3. Prompt submission of expenditure claims to bridge the disbursement gap and enhance off take of drawals.
4. Need for submission of Quarterly Progress Report (QPR) within 15 days from end of quarter and Project Completion Report (PCR) within one month of completion of project.
5. Implementing departments are required to submit Project Completion Certificate (PCC) in a simple format as prescribed in the Annexure of NABARD Circular No. 125/SPD-05/2017 dated 24 May 2017, immediately upon completion of physical work, pending submission of final drawal application.
6. Within six months from the date of Project Completion Certificate, the implementing department shall submit the detailed Project Completion Report (PCR) in the prescribed format.

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

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. In India “Social Infrastructure” covering schools, health care facilities, drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of Primary sector lending norms. With increased focus on human development and for attainment of ‘Sustainable Development Goals’, the social sectors viz. health (SDG-3), education (SDG-4), Clean Water and sanitation (SDG-6) have gained greater focus in the overall development process.

5.2.2 Infrastructure and linkage support available, planned and gaps

"1. Sarva Siksha Abhiyan (SSA) is a national flagship programme and is being implemented in the district to achieve the constitutional goal of universalization of elementary education. The State Government aims at providing primary schools within 1 km and upper primary schools within 3 km of habitations having population of more than 300 and 500 respectively. There is potential for opening of 50 private primary/secondary schools in towns/block headquarters/marketing centers of the district out of which around 6 schools are expected to be started in 2021-22.

2. Sanitation is a big challenge for the district. The district does not have sufficient number of public toilets and pure drinking water facility. As per the Government of India Base Line Survey of 2012, about 68,000 households lacked modern toilet facility. However, under Swachha Bharat Mission the district has already achieved the ODF (Open Defecation Free) tag. With increased awareness and social upliftment, the demand for construction or repair of toilets is still expected to be there.

3. Health sector has been considered as one of the priority areas of the State Government. Health is a pre-requisite for human development and is an essential component for the wellbeing. NRHM seeks to provide effective health care to both the rural and urban population throughout the State. With comparatively better services from private health care providers, there is demand for opening of more such facilities in important towns and centers of the district. "

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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

To accelerate the share of renewable energy in the overall energy mix of the country, MNRE, GoI, in its National Energy Policy, has set ambitious target for installed capacity of 1,75,000 MW by the year 2022 in terms of cumulative achievement in renewable energy. Accordingly, the Government of Odisha, vide its gazette notification dated 26 November 2017, envisages to achieve the following targets for addition of renewable energy capacity in the State by the year 2022 vis-à-vis its potential in the state as estimated by OREDA: Solar Power - 10000 MW, Wind Power - 910 MW, Small Hydro - 120 MW, Biomass - 900 MW, Total - 11930 MW.

Infrastructure and linkage support available, planned and gaps

5.3.2

"1. No dependable agency is there in the district to take up solar lighting system. As such the activity is not picking up. Only OREDA is doing the Government programme in selected villages.

2. There is a demand for solar operated irrigation system on the river bank areas. Some demonstration units will have a positive impact on other farmers.

3. Creating awareness amongst rural population about solar lighting system and solar pumps for irrigation purpose under subsidy scheme through awareness campaign and use of ICT tools is required.

"

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	111	301.608900	251.918
B	Ongoing tranches	189	268.110000	210.9
	Total (A + B)	300	569.718900	462.818

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	258	235.007500	198.2443
B	Rural roads & bridges	42	334.712500	264.5791
C	Social Sector	0	0.000000	0
	Total (A + B + C)	300	569.720000	462.8234

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	258	Irrigation potential	ha	14882
B	Rural roads	20	Road length	km	84
C	Bridges	22	Bridge Length	m	1687

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

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

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

- 1- Potential of SHG (No.) = 7460
- 2- Nos of SHGs formed as on 31.03.2024 = 7460
- 3- Nos of SHGs credit linked as on 31.03.2024 = 5163
- 4- Amount of Bank loan availed during 2023-24 (₹ Lakh) = 17469.03
- 5- Average loan per SHG (Rs. Lakh) = 3.38
- 6- Percent NPA level = 5%
- 7- No. of intensive blocks of OLM = 5

6.2 Infrastructure and linkage support available, planned and gaps

"1. Sustaining the credit linkage: OLM and NGOs are involved in formation and credit linkage of SHGs. To sustain the momentum, there is need to take up refresher training and capacity building of staff of NGOs and banks. Many micro-finance agencies are also lending to the individual members of SHGs directly and charging very higher rate of interest as much as 25%.

2. Focus on micro-enterprise development and convergence: The existing groups should be graduated to develop micro-enterprises by providing higher quantum of loan, training and capacity building. The benefits of various programmes of Govt. Depts. should be converged for maximization of benefits and sustenance of groups.

3. Revitalizing dormant groups: Many groups have become dormant for various reasons. Efforts are required to study the reasons for their dormancy and to take corrective steps.

4. Overlapping and inaccurate database: The overlapping of SHGs data need to be resolved. Digitization of SHGs is required for better monitoring. Unique identification numbers involving promoting agencies, village, and group name may be created based on latest ICT platform.

5. Low per group lending: Despite the incentives of interest subvention, mostly banks are not purveying repeat dose of lending, thus restricting to one short exercise. As per Dept of Mission Shakti, Govt of Odisha Letter No.2602/MS dated 18.07.2024, all banks have been advised to increase the ticket size of SHG loans, as threshold of interest subvention benefit has been doubled from ₹5 Lakh to ₹10 Lakh w.e.f. 01 April 2023.

6. Low level of awareness: There is low level of awareness among the SHGs about the interest subvention benefits, interest rate charged, operation of cash credit system, various subsidy and promotional schemes.

"

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 There is a greater need to encourage farmers for diversification of crops and adopt non-paddy crops less water intensive crops like Millets and Arhar for cultivation especially in the dry high land and medium land of Jharsuguda.
- 2 Commercial Banks and Small Finance Banks should increase their share in financing of crop loans. Line Depts should also come forward to finance SHGs JLGs and FPOs (Farmer Producer Organizations) for collective efforts undertaken by groups of farmers for production aggregation storage transportation and marketing of various agricultural produce.

2. Water Resources

- 1 The borewells under cluster approach need to be energized soon after installation.
- 2 As ground water table is declining every year micro irrigation devices like drip and sprinkler are to be encouraged and farmers need to be educated.
- 3 The ground water mapping may be available at each block to encourage the farmers to take up borewell scheme under cluster approach.
- 4 Horticulture department may promote installation of water saving devices under PMKSY.
- 5 Drip kits may be popularized among the small and marginal farmers.
- 6 Low cost solar pumps may be financed in group/individual mode under Saurajalanidhi scheme of Govt. of Odisha.

3. Farm Mechanization

- 1 Introduction of SRI has led **Chapter** to increase 7 in production and productivity of rice. Farm implements like Cono weeder marker power-weeder transplanter and leveler have played crucial role during the cultivation and inter-cultural activities in SRI. As the farmers in the district have realized the advantage of SRI over traditional method of cropping popularization of these farm implements need to be taken up aggressively through NGOs farmer clubs & FPOs.
- 2 Need for promotion of on-farm and village level post-harvest technologies and agro-processing activities in the production catchments in order to reduce losses give better returns to farmers and to generate more employment opportunities.

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- 3 Popularisation of low cost farm implements through demonstration at farmer's field by KVK.

4. Plantation and Horticulture

- 1 As farmers have developed interest for raising plantation crops there is a need for producing quality planting materials like mango grafts litchi gooties citrus seedlings/grafts.
- 2 To avoid distress sale of vegetables during the Rabi Season when prices fluctuate sharply minimum support price to the farmers need to be guaranteed by the Government for encouraging the farmers.
- 3 Banks may take the help of FPOs to finance vegetable growers for enhancing credit under the sector.
- 4 Transit nurseries may be set up at GP level to facilitate supply of planting materials to the farmers.
- 5 Insurance cover may be extended to horticulture crops to minimize the grower's risk.

5. Forestry/ Waste Land Development

- 1 Despite a very marginal increase in forest cover it is a fact that Jharsuguda district has borne the brunt of rapid industrialization mining and construction work. It is high time that agro forestry is promoted as an economic activity in the district for the larger long term social good.
- 2 Leasing of Government wasteland to SHGs/ FPOs will help them in creation of farm forestry as a means of income to them.
- 3 Promotion of Bamboo cultivation with subsidy under National Bamboo Mission.

6. Animal Husbandry - Dairy

- 1 There is short supply of good quality milch animals in the district. Department may take steps to ensure the supply of animals of quality breed particularly of indigenous descript breeds like Gir Sahiwal Red-Sindhi etc. so that entrepreneurs will be encouraged.
- 2 Also there is a need for more veterinary dispensaries and AI centers.
- 3 The insurance companies have to improve their services to avoid inordinate delay in settling of insurance claims of farmers.
- 4 Banks need to finance Private milk processing units Feed mixing plants Heifer rearing.
- 5 Fodder cultivation may be encouraged intensively and fodder mini kits may be supplied to farmers by department.

7. Animal Husbandry – Poultry

- 1 Taking into account the increasing demand for poultry product in the district private entrepreneurship should be encouraged.
- 2 The Department of Animal Husbandry and KVK are expected to play an active role in popularization of backyard poultry through supply of chicks vaccination training of farmers promoting marketing linkage etc.
- 3 Outbreak of bird flu is a great threat to the poultry industry. Hence adequate insurance coverage should be provided by the insurer and the department has to take timely preventive measures.
- 4 As the cultivation of maize is increasing in the district with support from agriculture department there is need to set up a feed mixing plant in the district which will process the maize and ensure supply of poultry feed to the farmers.
- 5 Training to poultry farmers on scientific way of rearing common disease management etc. should be imparted through RSETI.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is need for setting up of modern abattoirs in municipalities/ consumption centres of the district to ensure hygiene and supply of quality meat to consumers.
- 2 There is need for development of livestock market yards with facility for weighing cleaning auctioning and other facilities for transparent sale and purchase of livestock.
- 3 The vaccination and deworming of all small ruminants is not possible due to lack of awareness and required supply of vaccines/medicines. KVK and ARD Department have a major role to play.
- 4 For sustained development goat farmers' cooperative or producer groups may be promoted by the Animal Resources Development Department by involving NGOs.

9. Fisheries

- 1 Fisheries Dept should liaison more with the Banks for identifying entrepreneurs timely sanction/disbursement and recovery of bank loan.
- 2 Productivity of large water bodies may be enhanced through stocking of yearlings and selective catch management.
- 3 Dept / KVK may identify interested young entrepreneurs and propagate new technology like Bio flock culture RSA GIFT Tilapia farming Integrated Fish farming.
- 4 Aqua shop in potential blocks may be encouraged in private sector.

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10. Construction of Storage and Marketing Infrastructure

- 1 All the godowns above 1000 MT capacity need to be registered with Warehousing Authority after due accreditation.
- 2 Private participation in construction of cold storages need to be encouraged in the district.
- 3 Being capital intensive banks need to finance for warehousing infrastructure in the district under AMI MIDH and AIF Schemes.

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

- 1 Private investment along with the support available under GoI/ GoO schemes like AIF PMFME and MKUY is required to set up more enterprises for the desired impact in the sector.
- 2 FPOs in the district need to be sensitized by Agriculture Dept/ APICOL to utilize Capital Investment Subsidy available under MKUY (50 of Project Cost limited to ₹1 Crore) to create modern processing units.

14. Agri. Ancillary Activities: Others

- 1 With the entry of suitably qualified personnel ACABCs may be set up in each of the 5 blocks of the district catering to the demand of agri extension centers in rural areas.
2. Presently there are in total 9 FPOs in Jharsuguda district formed under NABARD/ NCDC/ OLM. Support is required from both Line Depts and Bankers to adopt viable business development plans for their robust growth.

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20. Renewable Energy

- 1 There is a need to attract investors through appropriate incentives to set up renewable source power generation/biomass/solid waste processing units in the district. DRDA and OREDA may conduct awareness camps for popularizing solar energy devices like solar cooker solar lantern etc.

21. Informal Credit Delivery System

- 1 New bank branches in the district have to be instructed by LDM and OLM to participate in SHG bank linkage programme.
- 2 Anchor NGOs and OLM cell have to saturate the formation of SHGs in the district.
- 3 Bankers should continue to finance liberally to JLGs under BALARAM scheme as it is a collateral free loan following RBI's KCC guidelines. Such JLG applications may be given attention and not returned by Banks without proper justification.
- 4 Public awareness about the PMJDY account usage and JLG needs to be strengthened.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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- All these initiatives will create immense business potential from grassroots upward in times to come.

5. Status of Cooperatives in the District

1. Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 55 of crop loans disbursed in the district. The DCCB in the district is profit making. The long term cooperative credit structure is non-operational. There are nil Urban Cooperative Bank/s; nil are in profit.
2. The number of PACS in the district is 44 (32 Mother & 12 Child LAMPCS formed in 2023-24) out of which 44 have adopted the Model Bye Laws (for making them multipurpose multidimensional and transparent entities).
3. Nil number of PACS are defunct / non-functional.
4. Approximately 15 PACS have registered profits during the past years. Audit of 32 number of PACS are in arrears (Audit status 31.03.2024).
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-Samriddhi' the Govt of India has approved plan to establish new multipurpose PACS Dairy Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem.
7. The number of Gram Panchayats (GP) in the district is 78.
8. Number of GPs covered by existing PACS is 78.
9. Number of new MPACS which can be formed in underserved GPs is 14.
10. Number of dormant or defunct PACS in the district is Nil.
11. Target for liquidation of Dormant/Defunct PACS is Nil.

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/ Convergen c e etc.	No. of benefici aries
1	Watershed Developmen t	Watersheds (8) namely:- 1- Maa Andhari 2- Banadurga 3- Makarchuan 4- Bhalujore 5- Telen 6- Jamjore 7- Jharan 8- Badimal	Blocks (8) namely:- 1- Laikera 2- Laikera 3- Laikera 4- Laikera 5- Laikera 6- Laikera 7- Lakhanpur 8- Lakhanpur	NABARD Grant (₹Lakh):- 1- Maa Andhari - 115.86 2- Banadurga - 106.49 3- Makarchuan - 104.16 4- Bhalujore - 212.04 5- Telen - 122.76 6- Jamjore - 112.18 7- Jharan - 80.36 8- Badimal - 151.91 9- Total Grant - ₹889.93 Lakh AREA covered (Ha):- 1- Maa Andhari - 1060.72 2- Banadurga - 974.13 3- Makarchuan - 923.64 4- Bhalujore - 1072.41 5- Telen - 649.26 6- Jamjore - 539.47 7- Jharan - 1237.40 8- Badimal - 1775.00 Total area covered 8119.63 Ha	Convergen c e with Line Depts:- 1. OLM 2. Horticultu re 3. Agricultur e 4. Fisheries 5. OAIC / OLIC	13088
						Has achieved major objectives of conservation of soil and water resources enhancement of farm production productivity and improvement in overall socio- economic status of farmers women and landless labourers.

2	Tribal Development	Wadi (1) namely:- 1- Kirmira Wadi	Block:- 1- Kirmira	NABARD Grant (₹Lakh):- Kirmira Wadi - 334.99 AREA covered (Acre):- 1- Kirmira Wadi - 352	1- Convergence with Line Depts:- 1. Agriculture 2. Horticulture 3. PD 4. Watershed 5. CDVO 6. OLM 7. OAIC / OLIC 8. KVK	2000	Has created orchid and allied activities projects for livelihood support of tribal communities thereby providing sustainable sources of income for lifetime.
3	Collectivisation	FPOs (5) namely: 1- Jharsuguda FPCL 2- Kirmira FPCL 3- Bajaranga FPCL 4- Trimukhi FPCL 5- Sankalpa FPCL	Blocks (4):- 1- Jharsuguda 2- Kirmira 3- Laikera 4- Laikera 5- Lakhanpur	NABARD Grant (₹ Lakh):- 1- Jharsuguda FPCL - 18 2- Kirmira FPCL - 18 3- Bajaranga FPCL - 9.06 4- Trimukhi FPCL - 11.44 5- Sankalpa FPCL - 9.06 Total Grant - ₹ 65.56 Lakh	Convergence with Line Depts:- 1. Agriculture 2. Horticulture 3. OLM 4. ORMAS 5. OAIC / OLIC 6. KVK	3010	FPOs have helped the farmers/ SHG members/ shareholders in the following:- 1- quality input supply 2- more agri produce 3- aggregation 4- value addition 5- better access to market prices 6- increase in income level

4	Climate Change	JIVA - Natural Farming Project at Maa Andhari Watershed	Block - Laikera	NABARD Grant (₹ Lakh):- ₹1.5 Crore	Convergence with Line Depts:- 1. Agriculture 2. Horticulture 3- KVK	200	Natural farming (NF) embraces diversification of crop systems with extended crop cover for longer period integration of livestock and trees rejuvenation of biological processes natural methods of pest and nutrient management and efficient management of rainfall and soil moisture. JIVA envisions transforming about 200 ha arable area per watershed into NF methods.
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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 12 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 Samridhi Kendras (PMKSK) membership to National Level Multi-State Societies (Seed Organic farming Exports) etc. for diversification of business.

Success Stories

Success Story 1: Rise in water table Rise in income level !!



1. Scheme : Watershed Development Fund (WDF)

2. Project Implementing SEWA Agency :

3. Duration of the project : 5 years

4. Beneficiary :

No. of beneficiaries : 4056

Community : Tribal - Kisan Gond Munda Bhuiyan

State : Odisha

District : Jharsuguda

Block : Laikera

Village : Babuchipidihi Andharimunda Routbahal Jammal

1.1 Support provided 1.2 Pre-implementation status

- Low per capita income of farmers
- Few SHGs were present and not active.
- Most of the farmers did not have KCC not even bank account.
- Pre income of farmers was ₹20000-25000 per annum.

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1.3 Challenges faced

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

1.4 Impact

- Economic & Social condition of farmers improved.
- Before NABARD's Watershed farmers were cultivating only one crop i.e paddy in kharif but now about 100-150 acre of land is cultivated during Rabi with different vegetables and chilly is one of the major cash crops in this area now.
- Water table has raised due to the after effect of watershed. Now water level is reached at 9-10 feet of digging one well in hilly terrain whereas previously it could be seen at only 1520 feet below the ground.

One FPO namely Bajaranga Farmers Producer Company Ltd has been established for procurement/ value addition/ marketing of the agri produce.

- Post income of farmers have increased to ₹90000 to ₹1.5 Lakh per annum
- Maa Andhari Micro Watershed Project has been awarded as Best Watershed at state Level by NABARD RO Bhubaneswar.

Success Story 2: Empowering women farmers



1. Scheme : PRODUCE fund

2. Project Implementing AJKA
Agency :

3. Duration of the project : 5 years

4. Beneficiary :

No. of beneficiaries : 1252

Community : Tribal Women

State : Odisha

District : Jharsuguda

Block : Lakhanpur

Village : Bhikampali

2.1 Support provided

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

2.2 Pre-implementation status

- Intervention of Sahukar or Middleman minimises the profit margin of farmers.

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- There is no market linkage facility through which farmers' produce could be sold.
Pre project income of a member was around ₹20000 to ₹30000 per annum.

2.3 Challenges faced

- Previously farmers faced issues in credit linkage collective marketing value addition of produce and farm mechanization linkages.

2.4 Impact

- Reduction in cost of inputs
- Adoption of mechanisation due to custom hiring centre (CHC)
- Better access to markets
- Awareness generation on better farming practices
- Sankalpa PCL was awarded best FPO at the KRUSHI ODISHA program 2020 celebrated by the Agriculture department Govt of Odisha.

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Success Story 3: Back to JIVA - essence of life !!



1. Scheme : Natural Farming project under FSDD
2. Project Implementing Agency : SEWA
3. Duration of the project : 5 years
4. Beneficiary :

No. of beneficiaries :

Community : Tribal - Kisan Gond Munda Bhuiyan

State : Odisha

District : Jharsuguda

Block : Laikera

Village : Babuchipidihi Naik Karla Andharimunda Routbahal
Baragad Jammal

3.1 Support provided

- Maa Andhari WS is a successful watershed which was selected from Odisha amongst the 24 selected sites for JIVA Natural Farming projects across India when its phasing got over.

3.2 Pre-implementation status

- Farmers had a brief idea on NPM practice due to constant involvement of SEWA PIA.
- But they did not have a working knowledge on Natural Farming methods.

3.3 Challenges faced

- Farmers were doubtful whether the agricultural productivity of the crop would be affected or reduced.

3.4 Impact

Farmers were happy during the implementation of Maa Andhari WS and how their lives changed in a better way after the project.

- Continuing the same spirit the farmers who were identified for pilot phase (1 year) of JIVA - Natural Farming fully cooperated with PLA.
- Now they are able to prepare Ghana Jivamrut Dravya Jivamrut Bijamrut Neemastra Agneyastra Egg tonic Fish tonic and various NPM solutions mainly from cow dung cow urine and the required ingredients.
- In fact the pilot phase farmers have observed increase in crop yield like chilly tomato brinjal etc. using only NF methods and NPM solutions in the first year itself without using chemicals. So they have started developing habits not to use chemicals which is also one core JIVA objective.
- Pilot phase is over and the JIVA project has been extended for main phase (next 4 years).
- Natural farming embraces diversification of crop systems with extended crop cover for longer period integration of livestock and trees rejuvenation of biological processes efficient management of rainfall and soil moisture.
- JIVA is in the process of transforming about 200 ha arable area per watershed into NF methods.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level 2.1

State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the District by

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

a 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.

a 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.

a NABARD: NABARD is proactively working on climate change in collaboration with Department of water resources Government of Odisha. Following projects are being implemented for water conservation in tribal areas of Odisha. 1. “Ground water recharge and solar micro irrigation to ensure food security and enhance resilience in vulnerable tribal areas at Odisha” at Subarnapur Boudh Sambalpur Bolangir Bargarh Kandhamal Gajapati Kalahandi Nuapada

MalkangiriKoraputKheonjharRayagadaMayurbhanjNabrangpur. 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

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a Jharsuguda situated with 4 blocks in the North Western Plateau agro-climatic zone and 1 block in Western Central Table Land agro-climatic zone faces a dry sub-humid climate making it prone to erratic late rainfall and drought prone situation in few blocks. As a result agriculture in this district is heavily affected with farmers primarily focusing on monocropping.
 - b This extreme climatic condition has led to lower crop productivity and a rise in farmer migration to other areas or gaining employment as a daily wage earner in nearby industry. To mitigate these challenges to ensure sustainable productivity and income growth for farmers several climate action initiatives are being implemented across Jharsuguda. Being located in mineral-rich region and vulnerable to climate impacts the district requires focused efforts to balance development and environmental sustainability.
- 3.2 Any specific Climate Change initiative in the District by
 - a Odisha including Jharsuguda district has been implementing Odisha State Action Plan for Climate Change 2021-30 with strategies to mitigate and adapt to climate change impacts in the state in line with Ministry of Environment Forest and Climate Change guidelines and the National Action Plan on Climate Change.
 - a The Krishi Vigyan Kendras of Jharsuguda district viz. KVK at Badmal is actively promoting indigenous climate-resilient varieties of seeds and crops. Key activities include capacity building and awareness creation among farmers to adopt local resilient varieties promotion of sustainable practices and knowledge dissemination to enhance the districts adaptability to changing climate conditions.
 - a Govt of Odisha has undertaken Heat Island study for Talcher and Jharsuguda areas as part of mitigation measure under SAPCC 2021-30. The industrial agglomeration of Ib-valley in Jharsuguda faces the problem of Heat Island Effect which may be attributed to changes in land cover energy intensive industrial activities mining etc. Key measures recommended for the five open cast coal mining projects viz. Samleshwari Lakhanpur Lajkura Lilari and Belpahar include: a) Improved management of de-coaled areas through creation of water bodies in void spaces to reduce self-oxidation b) Setting up of more coal washeries which would reduce the ash content of coal thereby reducing its self-oxidation potential – an exothermic process which releases heat into the ambient atmosphere. In addition plantation of trees with higher LAI (Leaf Area Index) bordering along the pavements of national highways state highways and newly proposed roads have also been included under the urban planning section.

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a NABARD is implementing JIVA - Natural Farming (NF) project since March 2023 in Maa Andhari Watershed Laikera block Jharsuguda district. Natural farming embraces diversification of crop systems with extended crop cover for longer period integration of livestock and trees rejuvenation of biological processes natural methods of pest and nutrient management and efficient management of rainfall and soil moisture. JIVA envisions transforming about 200 ha arable area per watershed into NF methods. a

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 Jharsuguda district does not have any existing registered GI products or GI applications pending with DPIIT, GoI. The scope of such products is being explored.

Annexure 1

District-Jharsuguda

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirnira	Kolabira	Laikera	Lakhanpur	District Total
	I.Agriculture										
	A. Farm Credit										
	A.1 Crop Production, Maintenance, Marketing										
1	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	620	447	342	843	413	2665
					BL	310.00	223.50	171.00	421.50	206.50	1332.50
2	Coriander/ Dhaniya_Irrigated	100	Acre	20000	Phy	251	187	211	222	285	1156
					BL	50.20	37.40	42.20	44.40	57.00	231.20
3	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani	100	Acre	15000	Phy	711	567	529	567	1405	3779
					BL	106.65	85.05	79.35	85.05	210.75	566.85
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100	Acre	13000	Phy	409	1541	945	1890	116	4901
					BL	53.17	200.33	122.85	245.70	15.08	637.13
5	Ginger/ Adrak_Irrigated	100	Acre	10000	Phy	231	151	167	338	447	1334
					BL	231.00	151.00	167.00	338.00	447.00	1334.00
6	Groundnut/ Moongfali_Unirrigated/ Rainfed	100	Acre	28000	Phy	196	84	205	438	1456	2379
					BL	54.88	23.52	57.40	122.64	407.68	666.12
7	Horse Gram/ Kulthimah/ Hurali/ Kollu	100	Acre	14000	Phy	1209	1098	1120	1165	1454	6046
					BL	169.26	153.72	156.80	163.10	203.56	846.44

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8	Maize/ Makka_Irrigated	100	Acre	37000	Phy	227	120	133	142	200	822
					BL	83.99	44.40	49.21	52.54	74.00	304.14
9	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	1903	309	729	385	676	4002
					BL	475.75	77.25	182.25	96.25	169.00	1000.50
10	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	498	425	1105	1418	1000	4446
					BL	82.17	70.13	182.33	233.97	165.00	733.60
11	Onion/ Piyaz/ Kanda	100	Acre	45000	Phy	349	300	311	340	411	1711
					BL	157.05	135.00	139.95	153.00	184.95	769.95
12	Other Vegetables	100	Acre	35000	Phy	11375	6047	4475	3219	14272	39388
					BL	3981.25	2116.45	1566.25	1126.65	4995.20	13785.80
13	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Unirrigated/ Rainfed	100	Acre	17000	Phy	589	124	236	158	1116	2223
					BL	100.13	21.08	40.12	26.86	189.72	377.91
14	Potato/ Aloo_Irrigated	100	Acre	7000	Phy	307	245	258	267	325	1402
					BL	214.90	171.50	180.60	186.90	227.50	981.40
15	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	678	478	500	534	811	3001
					BL	250.86	176.86	185.00	197.58	300.07	1110.37
16	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	3000	Phy	20447	13651	17544	22088	31862	105592
					BL	6134.10	4095.30	5263.20	6626.40	9558.60	31677.60
17	Sesame/ Til/ Sesamum/ Gingelly_Unirrigated/ Rainfed	100	Acre	13000	Phy	522	2087	1549	2065	445	6668
					BL	67.86	271.31	201.37	268.45	57.85	866.84
18	Turmeric/ Haldi_Irrigated	100	Acre	9000	Phy	173	22	42	78	240	555
					BL	155.70	19.80	37.80	70.20	216.00	499.50

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19	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_ Unirrigated/ Rainfed	100	Acre	16500	Phy	120	180	587	542	791	2220
					BL	19.80	29.70	96.86	89.43	130.51	366.30
						12698.72	8103.30	8921.54	10548.62	17815.97	58088.15
	Post-harvest/HH Consumption (10%)					1269.87	810.33	892.15	1054.86	1781.6	5808.82
	Repairs & maintenance of farm assets (20%)					2539.74	1620.66	1784.31	2109.72	3563.19	11617.63
	Sub Total					16508.33	10534.29	11598	13713.2	23160.76	75514.61

Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
A.2 Water Resources										
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	100	100	100	100	500
					BL	112.20	112.20	112.20	112.20	561.00
2	Diesel Pump Sets--BIS 10804/86 Diesel 1.5 to 2.0 HP	85	No.	14410	Phy	150	150	150	150	750
					BL	18.37	18.37	18.37	18.37	91.85
3	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	150	150	150	150	750
					BL	46.28	46.28	46.28	46.28	231.40
4	Drip Irrigation--1 ha/ 2.5 acre (Spacing 1.2 M X 0.6M)	85	ha	145000	Phy	50	50	50	50	550
					BL	61.63	61.63	61.63	61.63	677.90
5	Drip Irrigation--1 ha/ 2.5 acre (Spacing 6 M X 6M)	85	ha	40000	Phy	50	50	50	50	550
					BL	17.00	17.00	17.00	17.00	187.00
6	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	100	100	100	100	500
					BL	138.38	138.38	138.38	138.38	691.90
7	Electric Pump Sets--Submersible 1.5 HP	85	No.	35310	Phy	50	50	50	50	250
					BL	15.01	15.01	15.01	15.01	75.05
8	Lift Irrigation Schemes--Electric 3.0 HP	85	No.	242110	Phy	10	10	10	10	50
					BL	20.58	20.58	20.58	20.58	102.90
9	Sprinkler Irrigation--Micro-0.4 ha (Spacing 3 m x 3m)	85	ha	44002	Phy	50	50	50	50	190
					BL	18.70	18.70	18.70	18.70	71.06
	Sub Total					448.15	912.42	440.67	448.15	2690.06

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
A-3 Farm Mechanisation										
1	Combine harvester-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2660200	Phy BL	100 2261.17	100 2261.17	100 2261.17	100 2261.17	500 11305.85
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill	85	No.	51000	Phy BL	50 21.68	50 21.68	50 21.68	50 21.68	250 108.40
3	Other machinery-Other Machinery & Equipments-Oil Mill	85	No.	197300	Phy BL	20 33.54	20 33.54	20 33.54	20 33.54	100 167.70
4	Other machinery-Other Machinery & Equipments-PHM-Mini Dal Mill (Dal mill with Grader and Aspirator)	85	No.	157300	Phy BL	20 26.74	20 26.74	20 26.74	20 26.74	100 133.70
5	Other machinery-Other Machinery & Equipments-Pulverizer	85	No.	46800	Phy BL	50 19.89	50 19.89	50 19.89	50 19.89	250 99.45
6	Other machinery-Other Machinery & Equipments-Rice Flattening Machine	85	No.	171900	Phy BL	20 29.22	20 29.22	20 29.22	20 29.22	100 146.10
7	Other machinery-Other Machinery & Equipments-Rice Puffing Machine	85	No.	161000	Phy BL	50 68.43	50 68.43	50 68.43	50 68.43	250 342.15
8	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy BL	100 116.96	100 116.96	100 116.96	100 116.96	500 584.80
9	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	386800	Phy BL	50 164.39	50 164.39	50 164.39	50 164.39	250 706.87
10	Power Tiller-Power Tiller 12 Hp	85	No.	211800	Phy BL	500 900.15	500 900.15	500 900.15	500 900.15	2500 4500.75
	Thresher-Multicrop Power				Phy	200	200	200	200	1000
11	Threshers-Tractor operated Multicrop Thresher	85	No.	252100	BL	428.57	428.57	428.57	428.57	2142.85

12	Tractor-With Implements & Trailer- PTO 27-30 HP Tractor	85	No.	800000	Phy	50	50	50	50	50	80	280
				0	BL	340.00	340.00	340.00	340.00	340.00	544.00	1904.00
13	Tractor-With Implements & Trailer- PTO 46-49 Tractor	85	No.	1100000	Phy	50	30	32	40	50	202	202
					BL	467.50	280.50	299.20	374.00	467.50	1888.70	1888.70
	Sub Total					4878.24	4609.05	4644.18	4718.98	5180.87	24031.32	24031.32
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total	
A.4 Plantation & Horticulture												
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	2	2	2	2	2	10	10
					BL	5.19	5.19	5.19	5.19	5.19	25.95	25.95
2	Dryland Horticulture crops-Ber-1 Acre (6.0 m x 6.0 m)	85	Acre	149359	Phy	1	1	1	1	1	5	5
					BL	1.27	1.27	1.27	1.27	1.27	6.35	6.35
3	Dryland Horticulture crops-Pomegranate-1 Acre (5.0 m x 5.0 m)	85	Acre	211536	Phy	1	1	1	1	1	5	5
					BL	1.80	1.80	1.80	1.80	1.80	9.00	9.00
4	Medicinal & Aromatic Crops-Lemon Grass-Lemon Grass	85	Acre	176715	Phy	10	10	10	10	10	50	50
					BL	15.02	15.02	15.02	15.02	15.02	75.10	75.10
5	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming -Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	200	100	100	100	200	700	700
					BL	220.93	110.47	110.47	110.47	220.93	773.27	773.27
6	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (1.8 m x 1.8 m) - papaya	85	Acre	150010	Phy	5	5	5	5	5	25	25
					BL	6.38	6.38	6.38	6.38	6.38	31.90	31.90
	New Orchard - Tropical/ Sub Tropical				Phy	30	30	30	30	30	150	150
7	Fruits--1 Acre (1.8 m x 1.8 m) - Banana	85	Acre	182414	BL	46.52	46.52	46.52	46.52	46.52	232.60	232.60
8	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239430	Phy	3	3	3	3	3	15	15
					BL	6.11	6.11	6.11	6.11	6.11	30.55	30.55

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10	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149903	Phy	10	10	10	10	10	10	10	50
					BL	12.74	12.74	12.74	12.74	12.74	12.74	12.74	63.70
11	New Orchard - Tropical/ Sub Tropical Fruits-Jack Fruit-1 Acre (10 X 10)	85	Acre	150010	Phy	2	2	2	2	2	2	2	10
					BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	12.75
9	New Orchard - Tropical/ Sub Tropical Fruits-Litchi 1 Acre (7.5 m x 7.5 m)	85	Acre	185265	Phy	1	1	1	1	1	1	1	5
					BL	1.57	1.57	1.57	1.57	1.57	1.57	1.57	7.85
12	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy	70	70	70	70	70	70	70	350
					BL	103.53	103.53	103.53	103.53	103.53	103.53	103.53	517.65
13	Other Plantation Crops--Cashewnut	85	Acre	223130	Phy	50	40	40	40	40	40	50	220
					BL	94.83	75.86	75.86	75.86	75.86	94.83	94.83	417.24
14	Pandals--Dragon fruit	85	Acre	415800	Phy	1	1	1	1	1	1	1	5
					BL	3.53	3.53	3.53	3.53	3.53	3.53	3.53	17.65
15	Perennial Vegetables -Drumstick- Moringa (PKM1/PKM2)	85	Acre	63207	Phy	1	1	1	1	1	1	1	5
					BL	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.70
16	Protection Structure--Cold storage (130Sq mt)	85	sq.m.	1501500	Phy	5	5	5	5	5	5	5	25
					BL	63.81	63.81	63.81	63.81	63.81	63.81	63.81	319.05
17	Protection Structure--Onion Storage	85	sq.m.	282975	Phy	2	2	2	2	2	2	2	10
					BL	4.81	4.81	4.81	4.81	4.81	4.81	4.81	24.05
18	Protection Structure-Poly/ Green Housing-Rose under Naturally Ventilated Poly house	85	sq.m.	1717	Phy	4000	4000	4000	4000	4000	4000	4000	20000
					BL	58.38	58.38	58.38	58.38	58.38	58.38	58.38	291.90
19	Spices--Ginger	85	Acre	150181	Phy	50	50	50	50	50	50	50	250
					BL	63.83	63.83	63.83	63.83	63.83	63.83	63.83	319.15

20	Spices--Turmeric	85	Acre	133676	Phy	50	50	50	50	50	250
	Sub Total				BL	56.81	56.81	56.81	56.81	56.81	284.05
						770.15	640.72	640.72	640.72	770.15	3462.46
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total					
	A-5 Working Capital - Bee Keeping										
	Sub Total										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	A.6 Forestry										
1	Nursery/ Propagation unit- Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	38596	Phy	30	30	30	30	30	150
					BL	9.84	9.84	9.84	9.84	9.84	49.20
2	Plantation--Avenueplant-18 month old seedling-spacing 4 m * 2.5m-500 no	85	No.	274154	Phy	20	11	20	20	20	91
					BL	46.61	25.63	46.61	46.61	46.61	212.07
3	Plantation-Bamboo-Bamboo plantation under OBDP (State Plan Scheme)-3 year 1 ha	85	ha	137017	Phy	10	10	10	10	10	50
					BL	11.65	11.65	11.65	11.65	11.65	58.25
	Sub Total					68.10	47.12	68.10	68.10	68.10	319.52
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	A.7 Animal Husbandry - Dairy										
1	Bulk Milk Cooling Unit--2000 litre	85	No.	1178000	Phy	5	1	1	2	3	12
					BL	50.07	10.01	10.01	20.03	30.04	120.16
2	Crossbred Cattle Farming--Dairy (CB cows) - 12 LPD	85	1+1	246000	Phy	100	100	100	100	200	600
					BL	209.10	209.10	209.10	209.10	418.20	1254.60

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3	Dairy Marketing Outlet/ Parlour-1	85	No.	100000	Phy	5	1	1	1	3	11
				0	BL	42.50	8.50	8.50	8.50	25.50	93.50
4	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo - 10 LPD	85	1+1	28800	Phy	50	50	50	50	50	250
				0	BL	122.40	122.40	122.40	122.40	122.40	612.00
5	Heifer Rearing--Heifer Rearing (CB Cows & ID Cows)	85	20	1040000	Phy	3	3	3	3	5	17
					BL	26.52	26.52	26.52	26.52	44.20	150.28
6	Heifer Rearing--Heifer Rearing CB Cows	85	5	26000	Phy	30	30	30	30	40	160
				0	BL	66.30	66.30	66.30	66.30	88.40	353.60
7	Indigenous Graded Cattle Farming--Graded/Improved cows(non descri cross with indigen) 8 LPD	85	5+5	1038000	Phy	15	15	15	15	20	80
					BL	132.35	132.35	132.35	132.35	176.46	705.86
8	Veterinary Clinic--Private Veterinary Clinic - 1 unit	85	No.	100000	Phy	1	1	1	1	1	5
				0	BL	8.50	8.50	8.50	8.50	8.50	42.50
	Sub Total					657.74	583.68	583.68	593.70	913.70	3332.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
A.8 Working Capital - AH - Dairy/Drought animal										
1	Buffalo Farming_Others_Murrah Buffalo	100	1+1	66350	Phy 10 BL 6.64	10 6.64	10 6.64	11 20	40.47	40.47
2	Cross bred Farming_Others_	100	1+1	60000	Phy 40 BL 24.00	40 24.00	40 24.00	42 30.00	127.2	127.2
	Sub Total Working Capital				30.64	30.64	30.64	32.50	43.27	167.69
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
A.9 Animal Husbandry - Poultry										
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	647000	Phy 30 BL 164.99	30 164.99	30 164.99	30 164.99	30 164.99	150 824.95
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	10731000	Phy 1 BL 91.21	1 91.21	1 91.21	1 91.21	1 91.21	4 364.84
3	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy 90 BL 91.80	90 91.80	88 89.76	90 91.80	100 102.00	458 467.16
	Sub Total				348.00	348.00	345.96	256.79	358.20	1656.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
A.10 Working Capital - AII - Poultry										
1	Broiler Farming_Others_	100	1000	208450	Phy	50	50	50	80	280
					BL	104.23	104.23	104.23	166.76	583.68
2	Desi Chicken/LIT birds Farming_Others_Semi Commercial	100	100	20000	Phy	50	50	50	50	250
					BL	10.00	10.00	10.00	10.00	50.00
3	Laver Farming_Semi-automated (Cage)_	100	10000	4182300	Phy	1	1	1	1	5
					BL	41.82	41.82	41.82	41.82	209.10
	Sub Total Working Capital					156.05	156.05	156.05	218.58	842.78
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
A.11 Animal Husbandry - SGP										
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Ph	300	300	300	310	1510
					BL	604.77	604.77	604.77	618.20	3037.28
2	Pig Breeding Unit-New Shed-Pig Breeding	85	20+4	1323000	Ph	10	10	10	14	54
					BL	112.46	112.46	112.46	157.44	607.28
3	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Ph	50	50	50	50	250
					BL	137.70	137.70	137.70	137.70	688.50
	Sub Total					854.93	854.93	854.93	913.34	4333.06

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	A.12 Working Capital - AH - Others/SR										
1	Fodder Development_10 metric ton	100	Acre	24697	Phy	3	3	3	3	3	15
					BL	0.74	0.74	0.74	0.74	0.74	3.70
2	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	80	80	80	80	80	400
					BL	44.50	44.50	44.50	44.50	44.50	222.50
3	Pig Farming_Rearing Unit_	100	10+1	284500	Phy	10	10	10	10	10	50
					BL	28.45	28.45	28.45	28.45	28.45	142.25
	Sub Total Working Capital					73.69	73.69	73.69	73.69	73.69	368.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	A.13 Fisheries									
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy 5 BL 21.46	5 21.46	5 21.46	5 21.46	5 21.46	25 107.30
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355000	Phy 40 BL 120.70	40 120.70	40 120.70	40 120.70	40 120.70	200 603.50
3	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	300000	Phy 5 BL 12.75	5 12.75	5 12.75	5 12.75	6 15.30	26 66.30
4	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	85000	Phy 10 BL 7.23	10 7.23	10 7.23	10 7.23	10 7.23	50 36.15
5	Fish Seed Rearing-Fry to Fingerling in New Pond-0.2	85	ha	221000	Phy 10 BL 18.79	10 18.79	10 18.79	10 18.79	10 18.79	50 93.95
6	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Boat-18 ft long boat	85	No.	500000	Phy 5 BL 21.25	5 21.25	5 21.25	5 21.25	5 21.25	30 127.50
7	Intensive Fish farming-Biofloc technology-	85	No.	750000	Phy 5 BL 31.88	5 31.88	5 31.88	5 31.88	5 31.88	25 159.40
	Sub Total				234.06	234.06	234.06	234.06	257.86	1194.10

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	A.14 Working Capital - Fisheries										
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_	100	Acre	180000	Phy	10	10	10	10	10	50
					BL	18.00	18.00	18.00	18.00	18.00	90.00
2	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	200000	Phy	10	10	10	10	10	50
					BL	20.00	20.00	20.00	20.00	20.00	100.00
3	Integrated Farming_Fisheries with Poultry_With Boiler-250 birds	100	Acre	232000	Phy	10	10	10	10	10	50
					BL	23.20	23.20	23.20	23.20	23.20	116.00
	Sub Total Working Capital					61.20	61.20	61.20	61.20	61.20	306.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	A.15 Farm Credit									
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles Mobility Support 4 wheeler- marketing	80	No.	100000 0	Phy BL 8.00	1 8.00	1 8.00	1 8.00	1 8.00	5 40.00
2	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1500000	Phy BL 12.75	1 12.75	1 12.75	1 12.75	1 12.75	5 63.75
3	Solar Energy-Solar Agriculture Pump 0.5 HP AC Submersible Pump with Solar PV	85	No.	86660	Phy BL 2.95	4 2.95	4 2.95	4 2.95	4 2.95	20 14.75
4	Solar Energy-Solar Agriculture Pump- 3HP DC submersible pump with Solar PV	85	No.	186632	Phy BL 4.76	3 4.76	3 4.76	3 4.76	3 4.76	15 23.80
5	Solar Energy-Solar Agriculture Pump 5HP DC submersible with Solar PV	85	No.	260602	Phy BL 6.65	3 6.65	3 6.65	3 6.65	3 6.65	15 33.25
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors Mobility Support 2 wheeler	85	No.	100000	Phy BL 4.25	5 4.25	5 4.25	5 4.25	5 4.25	25 21.25
	Sub Total				39.36	39.36	39.36	39.36	39.36	196.80
	Total Farm Credit (sum of A.1 to A.15)				32507.23	32507.23	32507.23	32507.23	32507.23	118416.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	B. Agriculture Infrastructure									
	B.1 Storage Facilities									
1	Cold Storage-For Fish Products-7 ft X7 ft X8ft	85	No.	500000	Phy 10 BL 42.50	8 34.00	10 42.50	10 42.50	20 85.00	58 246.50
2	Cold Storage-For Horticulture Produce-5MT	85	No.	150000	Phy 50 BL 63.75	38 48.45	40 51.00	40 51.00	50 63.75	218 277.95
3	Cold Storage-For Milk & Milk Products-7 ft X7ft X8 ft	85	No.	500000	Phy 1000 BL 4250.00	1000 4250.00	1000 4250.00	1000 4250.00	1000 4250.00	5000 21250.00
4	Cold Storage-For Poultry-Deep Fridge 1000ltr	85	No.	100000	Phy 10 BL 8.50	8 6.80	10 8.50	10 8.50	10 8.50	48 40.80
5	Cold Storage-Mini Unit-	85	No.	4000000	Phy 1 BL 340.00	1 340.00	1 340.00	1 340.00	1 340.00	5 1700.00
6	Godown-Large-5000mt	85	No.	2450000	Phy 2 BL 416.50	1 208.25	1 208.25	1 208.25	2 416.50	7 1457.75
7	Godown-Medium -1000mt	85	No.	500000	Phy 5 BL 212.50	5 212.50	5 212.50	5 212.50	5 212.50	25 1062.50
8	Godown-Small-100mt	85	No.	50000	Phy 72 BL 306.00	42 178.50	47 199.75	45 191.25	145 616.25	351 1491.75
9	Market Yard-Marketing Infrastructure-10 shops	85	No.	500000	Phy 100 BL 4250.00	100 4250.00	100 4250.00	100 4250.00	200 8500.00	600 25500.00
	Sub Total				9889.75	9528.50	9562.50	9554.00	14492.50	53027.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
B.2 Land Development										
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond II-15x15x3 m in weathered/ hard rock	85	No.	171420	Phy 70	45 65.57	46 67.03	50 72.85	70 101.99	281 409.43
2	Soil Conservation Activities/ Erosion Control activities-Land Leveling-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy 100	100 158.24	100 158.24	100 158.24	100 158.24	500 791.20
	Sub Total					223.81 260.23	225.27	231.09	260.23	1200.63
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
B.3 Agriculture Infrastructure - Others										
1	Compost/ Vermi Compost-Compost - NADEP Compost-10ft x 6ft x3ft	85	No.	27200	Phy 500	500 115.60	500 115.60	500 115.60	700 161.84	2700 624.24
2	Compost/ Vermi Compost-Vermi Compost-10 ft x 6ft x 2.5 ft	85	No.	36000	Phy 500	500 153.00	500 153.00	500 153.00	1000 306.00	3000 918.00
	Sub Total					268.60 15021.33	268.60	268.60	467.84	1542.24
	Total (B.1+B.2+B.3)					15021.33	15021.33	15021.33	15220.57	55770.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	C. Ancillary Activities									
	C.1 Food & Agro Processing									
1	Agro Processing Unit-Cashew Processing-1 ton per day	85	No.	1500000	Phy 12.75	12.75	12.75	12.75	12.75	63.75
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy 10	10	10	10	10	50
3	Cottage Industry-Masala Making-5HP	85	No.	200000	Phy 18	15	15	15	15	81
4	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy 50	50	50	50	50	250
5	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy 20	20	20	20	20	100
6	Fruit Processing -Pickle-	85	No.	100000	Phy 10	10	10	10	10	50
7	Oil Extraction-Oil Mill-Semi Automatic 7080 Kg/hour only plant and machi	85	No.	500000	Phy 20	20	20	20	20	100
8	Rice Processing -Puffed Rice-400 Kg per hour	85	No.	300000	Phy 50	50	50	50	50	250
9	Rice Processing -Rice Huller-0.4-0.5 ton per hour	85	No.	250000	Phy 106.25	106.25	106.25	106.25	106.25	531.25
	Sub Total				1938.00	1887.00	1887.00	1887.00	1938.00	9537.00

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
C.2 Ancillary Activities -											
1	Agri Clinic & Agri Business Centers-Small-acabac	85	No.	2500000	Phy	21.25	21.25	21.25	21.25	21.25	106.25
2	Custom Service Units/ Custom Hiring Centers-Large-CSU(Large)	85	No.	1000000	Phy	1	1	1	1	2	6
3	Custom Service Units/ Custom Hiring Centers-Small-CSU(Small)	85	No.	3000000	Phy	5	3	5	5	5	23
4	Loan to MFIs for Onlending to for Agri Purposes--Loan to MFI	85	No.	3000000	BL	127.50	76.50	127.50	127.50	127.50	586.50
	Sub Total				Phy	10	9	10	10	10	49
	Total (C.1+C2)				BL	2550.00	2295.00	2550.00	2550.00	2550.00	12495.00
	Total (A+B+C)					2783.75	2477.75	2783.75	2783.75	2868.75	13697.75
						4721.75	4415.75	4721.75	4721.75	4806.75	23234.75
						52449.55	52143.55	52449.55	52449.55	52534.55	197421.22
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
II. Micro, Small and Medium Enterprises (MSME)											
1	Entities Assisting Artisans, Village and Cottage Industries- Inputs SupplyKishore Loan (Mudra loan)	85	No.	300000	Phy	700	700	700	700	700	3500
2	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	200	200	200	200	200	1000
					BL	85.00	85.00	85.00	85.00	85.00	425.00

3	Entities Assisting Artisans, Village and Cottage Industries- Inputs Supply-Tarun (Mudra loan)	85	No.	500000	Phy	100	100	100	100	100	100	500
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	BL	425.00	425.00	425.00	425.00	425.00	425.00	2125.00
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	400	195	200	200	200	250	1245
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	BL	17000.00	8287.50	8500.00	8500.00	10625.00	10625.00	52912.50
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy	20	12	15	15	20	20	82
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	BL	8500.00	5100.00	6375.00	6375.00	8500.00	8500.00	34850.00
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	30	30	30	30	30	30	150
10	Service Sector - Term Loan-Medium-Turnover	85	No.	600000000	BL	10200.00	5100.00	5100.00	5100.00	5100.00	5100.00	30600.00
11	Service Sector - Term Loan-Micro-Turnover	85	No.	2000000	Phy	1200	499	500	500	800	800	3499
12	Service Sector - Term Loan-Small-Turnover	85	No.	80000000	BL	13600.00	10200.00	10200.00	10200.00	13600.00	13600.00	57800.00
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy	1	1	1	1	1	1	5
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	2000	499	500	500	1500	1500	4999
					BL	8500.00	2120.75	2125.00	2125.00	6375.00	6375.00	21245.75

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15	Service Sector - Working Capital- Small Service enterprises	85	No.	20000000 0	Phy	50	40	50	50	50	50	240
					BL	8500.00	6800.00	8500.00	8500.00	8500.00	8500.00	40800.00
	Sub Total					104550.00	56801.25	60010.00	60010.00	80070.00		361441.25

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VI. Social Infrastructure											
1	Drinking Water--	85	No.	1000000	Phy	20	20	20	20	20	100
				0	BL	170.00	170.00	170.00	170.00	170.00	850.00
2	Education-Schools-Secondary school	85	No.	30000000	Phy	1	1	1	1	1	5
				0	BL	255.00	255.00	255.00	255.00	255.00	1275.00
3	Healthcare-Hospital-	85	No.	5000000	Phy	1	20	20	20	20	1
				0	BL	425.00					425.00
4	Healthcare-Nursing Home-Small, 10 beds	85	No.	1000000	Phy	1	1	1	1	1	5
				0	BL	85.00	85.00	85.00	85.00	85.00	425.00
5	Loans to MFIs for Onlending--	85	No.	10000000	Phy	1	1	1	1	1	5
				0	BL	850.00	850.00	850.00	850.00	850.00	4250.00
6	Sanitation--	85	No.	250000	Phy	10	10	10	10	10	50
				0	BL	212.50	212.50	212.50	212.50	212.50	1062.50
	Total Social Infrastructure					1997.50	1572.50	1572.50	1572.50	1572.50	8287.50
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
VII. Renewable Energy											
1		85	No.	6000	Phy	40	36	40	40	40	196
	Solar Energy-Roof Top Solar PV System without Battery-			0	BL	20.40	18.36	20.40	20.40	20.40	99.96
2		85	No.	30000	Phy	150	136	140	140	140	706
	Solar Energy-Solar Pump Sets-5 HP			0	BL	382.50	346.80	357.00	357.00	357.00	1800.30
	Total Renewable Energy					402.90	365.16	377.40	377.40	377.40	1900.26

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Jharsuguda	Kirmira	Kolabira	Laikera	Lakhanpur	District Total
	VIII. Others										
1	Loans to Distressed Persons-Jan Dhan	100	No.	10000	Phy	200	200	200	200	200	1000
					BL	20.00	20.00	20.00	20.00	20.00	100.00
2	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	85	10	25	50	50	220
					BL	170.00	20.00	50.00	100.00	100.00	440.00
3	SHGs/ JLGs-Others-SHG, Group Loan	100	No.	200000	Phy	1295	590	630	630	1660	4805
					BL	2590.00	1180.00	1260.00	1260.00	3320.00	9610.00
	Total Others					2780.00	1220.00	1330.00	1380.00	3440.00	10150.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					141244.45	139684.45	139794.45	139844.45	141904.45	600059.23

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	20631.82	8828.03	14373.00	16434.76	20589.75	16900.30	35253.47	
RCBs	20249.90	22559.23	35449.00	23308.18	31618.16	23951.76	25025.23	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	8500.00	2312.36	4978.00	2794.05	5373.76	2699.20	4213.33	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	49381.72	33699.62	54800.00	42536.99	57581.67	43551.26	64492.03	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	21711.81	12381.00	25228.00	40458.83	26999.72	88285.61	47414.21	
RCBs	4059.60	303.16	1184.00	353.45	478.75	447.80	596.98	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	1822.90	1738.63	1588.00	2569.70	661.53	4284.62	536.52	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	27594.31	14422.79	28000.00	43381.98	28140.00	93018.03	48547.71	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	42343.63	21209.03	39601.00	56893.59	47589.47	105185.91	82667.68	
RCBs	24309.50	22862.39	36633.00	23661.63	32096.91	24399.56	25622.21	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	10322.90	4050.99	6566.00	5363.75	6035.29	6983.82	4749.85	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	76976.03	48122.41	82800.00	85918.97	85721.67	136569.29	113039.74	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	77440.55	62085.15	145877.00	95085.50	152261.54	199785.78	193042.03	
RCBs	100.00	0.00	148.00	0.00	2699.83	0.00	1334.64	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	370.70	710.20	5109.00	1492.12	3730.63	1797.42	9973.34	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

Sub total (A)	77911.25	62795.35	151134.00	96577.62	158692.00	201583.20	204350.01
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Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	13512.85	19923.38	19174.00	57163.77	23637.45	45790.01	35075.74
RCBs	181.20	123.50	148.00	0.00	419.12	0.00	594.18
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	460.80	1659.05	1207.00	5536.04	579.15	6243.22	1139.88
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	14154.85	21705.93	20529.00	62699.81	24635.72	52033.23	36809.80

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	133297.03	103217.56	204652.00	209142.86	223488.46	350761.70	310785.45
RCBs	24590.70	22985.89	36929.00	23661.63	35215.86	24399.56	27551.03
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RRBs	11154.40	6420.24	12882.00	12391.91	10345.07	15024.46	15863.07
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	169042.13	132623.69	254463.00	245196.40	269049.39	390185.72	354199.55

Annexure 3

Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C.L.	8828.03	22559.23	0.00	2312.36	0.00	33699.62	16434.76	23308.18	0.00	2794.05	0.00	42536.99

Table 1: Crop Loan

(₹ lakh)

		2023-24					2024-25					
Particulars	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
	16900.30	23951.76	0.00	2699.20	0.00	43551.26	35253.47	25025.23	0.00	4213.33	0.00	64492.03

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBS	RCBs	SCARD B	RRBs	Others	Total	CBS	RCBs	SCARD B	RRBs	Others	Total
CL	8828.03	22559.23	0.00	2312.36	0.00	33699.62	16434.76	23308.18	0.00	2794.05	0.00	42536.99
WS	80.23	0.00		0.00		80.23	210.00	0.00		0.00		210.00
LD	18.27	0.00		0.00		18.27	522.82	0.00		0.00		522.82
FM	3131.26	295.16		0.00		3426.42	8120.05	148.95		0.00		8269.00
P & H	132.81	0.00		0.00		132.81	1503.00	0.00		0.00		1503.00
AH-D	1120.74	0.00		0.00		1120.74	5283.93	0.00		0.00		5283.93
AH-P	972.42	2.00		0.00		974.42	1071.41	0.00		0.00		1071.41
AH - S G P	59.72	0.00		0.00		59.72	2677.11	0.00		0.00		2677.11
FD	34.62	0.00		0.00		34.62	499.21	0.00		0.00		499.21
F & W	45.40	6.00		0.00		51.40	157.00	0.00		0.00		157.00
S G & M F	2392.52	0.00		0.00		2392.52	11479.32	0.00		0.00		11479.32
A & F	1218.14	0.00		0.00		1218.14	2850.44	0.00		0.00		2850.44
OTH	3174.87	0.00		1738.63		4913.50	6084.54	204.50		2569.70		8858.74
Sub total	12381.00	303.16	0.00	1738.63		14422.79	40458.83	353.45	0.00	2569.70		43381.98
Grand Total (I + II)	21209.03	22862.39	0.00	4050.99	0.00	48122.41	56893.59	23661.63	0.00	5363.75	0.00	85918.97

Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBS	RCBs	SCARD B	RRBs	Others	Total	CBS	RCBs	SCARD B	RRBs	Others	Total	
CL	16900.30	23951.76	0.00	2699.20	0.00	43551.26	35253.47	25025.23	0.00	4213.33	0.00	64492.03	
WS	1464.17	0.00		0.00		1464.17	2591.57	37.40		32.52		2661.49	
LD	1151.28	0.00		0.00		1151.28	1039.75	13.89		0.00		1053.64	
FM	8152.61	87.30		0.00		8239.91	23694.87	85.31		12.80		23792.98	
P & H	2745.40	0.00		0.00		2745.40	1210.64	19.14		20.46		1250.24	
AH -D	3098.75	0.00		0.00		3098.75	2526.68	9.41		6.59		2542.68	
AH -P	1862.69	60.00		0.00		1922.69	2077.20	15.08		8.84		2101.12	
AH - S G P	4329.38	0.00		0.00		4329.38	931.92	2.92		2.88		937.72	
FD	1127.64	0.00		0.00		1127.64	745.30	9.67		15.55		770.52	
F & W	247.04	0.00		0.00		247.04	115.02	2.58		0.00		117.60	
S G & M F	53015.41	0.00		0.00		53015.41	2663.96	5.86		1.55		2671.37	
A & F	3272.14	0.00		0.00		3272.14	3309.52	97.80		0.00		3407.32	
OTH	7819.10	300.50		4284.62		12404.22	6507.78	297.92		435.33		7241.03	
Sub total	88285.61	447.80	0.00	4284.62		93018.03	47414.21	596.98	0.00	536.52		48547.71	
Grand Total (I +II)	105185.91	24399.56	0.00	6983.82	0.00	136569.29	82667.68	25622.21	0.00	4749.85	0.00	113039.74	

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	2500000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles	Mobility Support 4 wheeler	No.	1000000
3	Agro Processing Unit	Cashew Processing		No.	1500000
4	Agro Processing Unit	Leaf plate making		No.	300000
5	Bee Keeping	Boxes		No.	305232
6	Bore Well	New		No.	132000
7	Bulk Milk Cooling Unit			No.	1178000
8	Cold Storage	For Fish Products		No.	500000
9	Cold Storage	For Horticulture Produce		No.	150000
10	Cold Storage	For Milk & Milk Products		No.	500000
11	Cold Storage	For Poultry		No.	100000
12	Cold Storage	Mini Unit		No.	4000000
13	Combine harvester	Self propelled belt type	Combined Harvester 68	No.	2660200
14	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
15	Commercial Layer Farming			10000	10731000

16	Composite Fish Culture	Composite Fish Culture		ha	355000
17	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
18	Compost/ Vermi Compost	Compost	NADEP Compost	No.	27200
19	Compost/ Vermi Compost	Vermi Compost		No.	36000
20	Cottage Industry	Masala Making		No.	2000000
21	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
22	Crossbred Cattle Farming			1+1	246000
23	Custom Service Units/ Custom Hiring Centers	Large		No.	10000000
24	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
25	Dairy Marketing Outlet/ Parlour			No.	1000000
26	Dal/ Pulses Mill	Mini		No.	200000
27	Diesel Pump Sets			No.	14410
28	Diesel Pump Sets			No.	36300
29	Drinking Water			No.	1000000
30	Drip Irrigation			ha	145000
31	Drip Irrigation			ha	40000
32	Dryland Horticulture crops	Ber		Acre	149359
33	Dryland Horticulture crops	Pomegranate		Acre	211536
34	Dug Well	New		No.	162800
35	Education	Schools		No.	30000000

36	Education Loans	Study in Country	No.	1000000
37	Electric Pump Sets		No.	35310
38	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply	No.	300000
39	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply	No.	50000
40	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply	No.	500000

41	Export Credit	Post Credit	Shipment	Export	No.	30000000
42	Export Credit	Pre Shipment	Export	Credit	No.	30000000
43	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond II		No.	171420
44	Finance to FPOs/FPCs	Procurement & Marketing			No.	1500000
45	Fish marketing	Authorickshaw with Ice Box			No.	300000
46	Fish marketing	Motorcycle with Ice Box			No.	85000
47	Fish Seed Rearing	Fry to Fingerling in New Pond			ha	221000
48	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat		No.	500000
49	Fruit Processing	Pickle			No.	100000
50	Goat	Rearing Unit	New Shed		10+1	158000

51	Goat	Rearing Unit	New Shed	40+2	633000
52	Godown	Large		No.	24500000
53	Godown	Medium		No.	5000000
54	Godown	Small		No.	500000
55	Graded Buffalo Farming		Dairy	1+1	288000
56	Healthcare	Hospital		No.	50000000
57	Healthcare	Nursing Home		No.	10000000
58	Heifer Rearing			20	1040000
59	Heifer Rearing			5	260000
60	Indigenous Graded Cattle Farming			5+5	1038000

61	Indigenous Poultry Farming	Dual purpose		250	120000
62	Intensive Fish farming	Biofloc technology		No.	750000
63	Lift Irrigation Schemes			No.	242110
64	Loan for Affordable Housing Projects			No.	60000000
65	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
66	Loans to Distressed Persons	Jan Dhan		No.	10000
67	Loans to MFIs for Onlending			No.	100000000
68	Manufacturing Sector	Term Loan	Medium	No.	250000000
69	Manufacturing Sector	Term Loan	Micro	No.	5000000
70	Manufacturing Sector	Term Loan	Small	No.	50000000

71	Manufacturing Sector	Working Capital	Medium	No.	50000000
72	Manufacturing Sector	Working Capital	Micro	No.	1200000
73	Manufacturing Sector	Working Capital	Small	No.	100000000
74	Market Yard	Marketing Infrastructure		No.	5000000
75	Medicinal & Aromatic Crops	Lemon Grass		Acre	176715
76	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
77	New Orchard	Tropical/ Sub Tropical Fruits		Acre	150010
78	New Orchard	Tropical/ Sub Tropical Fruits		Acre	182414
79	New Orchard	Tropical/ Sub Tropical Fruits		Acre	185265
80	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430

81	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
82	New Orchard	Tropical/ Sub Tropical Fruits	Jack Fruit	Acre	150010
83	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
84	Nursery/ Propagation unit	Traditional Nursery		No.	38596
85	Oil Extraction	Oil Mill	Semi Automatic 70	No.	500000
86	Other machinery	Other Machinery & Equipments		No.	137600

87	Other machinery	Other Machinery & Equipments		No.	161000
88	Other machinery	Other Machinery & Equipments		No.	171900
89	Other machinery	Other Machinery & Equipments		No.	197300
90	Other machinery	Other Machinery & Equipments		No.	386800
91	Other machinery	Other Machinery & Equipments		No.	46800
92	Other machinery	Other Machinery & Equipments		No.	51000
93	Other machinery	Other Machinery & Equipments	PHM	No.	157300
94	Other Plantation Crops			Acre	223130
95	Pandals			Acre	415800
96	Perennial Vegetables	Drumstick		Acre	63207
97	Pig Breeding Unit	New Shed		20+4	1323000
98	Pig Rearing Unit	New Shed		3+1	324000
99	Plantation		Avenue plant	No.	274154

100	Plantation	Bamboo	Bamboo plantation under OBDP (State Plan Scheme)	ha	137017
101	Power Tiller			No.	211800
102	Protection Structure			sq.m.	1501500

103	Protection Structure					sq.m.	282975
104	Protection Structure				Poly/ Green Housing	sq.m.	1717
105	Purchase/ Construction of a Dwelling Unit (Individual)					No.	2000000
106	Rice Processing				Puffed Rice	No.	3000000
107	Rice Processing				Rice Huller	No.	250000
108	Sanitation					No.	2500000
109	Service Sector				Term Loan	No.	600000000
110	Service Sector				Term Loan	No.	2000000
111	Service Sector				Term Loan	No.	80000000
112	Service Sector				Working Capital	No.	30000000
113	Service Sector				Working Capital	No.	500000
114	Service Sector				Working Capital	No.	20000000
115	SHGs/ JLGs				Others	No.	200000
116	Soil Conservation Activities/ Erosion Control activities				Land Leveling	ha	186160
117	Solar Energy				Roof Top Solar PV System without Battery	No.	60000
118	Solar Energy				Solar Agriculture Pump	No.	186632
119	Solar Energy				Solar Agriculture Pump	No.	260602
120	Solar Energy				Solar Agriculture Pump	No.	86660
121	Solar Energy				Solar Pump Sets	No.	300000

122	Spices				Acre	133676
123	Spices				Acre	150181
124	Sprinkler Irrigation		Micro		ha	44002
125	Thresher		Multicrop Power Threshers		No.	252100
126	Tractor		With Implements & Trailer	PTO 27	No.	800000
127	Tractor		With Implements & Trailer	PTO 46	No.	1100000
128	Two Wheeler Loans		Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
129	Veterinary Clinic			Private Veterinary Clinic	No.	1000000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_	1000	208450
2	Buffalo Farming	Others_Murrah Buffalo		66350
3	Chilli/ Mirch	Irrigated		50000
4	Coriander/ Dhaniya	Irrigated		20000
5	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_		15000
6	Cross bred Farming	Others_		60000
7	Desi Chicken/LIT birds Farming	thers_Semi Commercial	100	20000
8	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed		13000
9	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Minor Carps_		180000
10	Fodder Development	Fodder Development_10 metric ton		24697
11	Ginger/ Adrak	Irrigated		100000
12	Goat Farming	Rearing Unit _ Semi_intensive_		35000
13	Goat Farming	Rearing Unit _ Semi_intensive_		90000
14	Groundnut/ Moongfali	Unirrigated/ Rainfed		28000
15	Horse Gram/ Kulthimah/ Hurali/ Kollu			14000

16	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
17	Integrated Farming	Fisheries with Poultry_With Boiler_250 birds		232000
18	Layer Farming	Semi_automated (Cage)_	10000	4182300

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19	Maize/ Makka	Unirrigated/ Rainfed		25000
20	Maize/ Makka	Irrigated		37000
21	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
22	Onion/ Piyaz/ Kanda			45000
23	Other Vegetables			35000
24	Pig Farming	Rearing Unit_		284500
25	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed		17000
26	Potato/ Aloo	Irrigated		70000
27	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
28	Rice/ Chaval/ Dhan	Irrigated		37000
29	Sesame/ Til/ Sesamum/ Gingelly	Unirrigated/ Rainfed		13000
30	Turmeric/ Haldi	Irrigated		90000
31	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Unirrigated/ Rainfed		16500

Abbreviations

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

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

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



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 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.

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

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

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