NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

NABARD

संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2025-26

मयूरभंज जिला
Mayurbhanj District

ओड़िशा क्षेत्रीय कार्यालय, भुबनेश्वर
Odisha Regional Office, Bhubaneswar

Potential Linked Credit Plan

Year: 2025-26

District: Mayurbhanj

State: Odisha

NABARD

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. Livelihood 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
23 October 2024

PLP Document Prepared by:
Smarak Kumar Mohanty
District Development Manager NABARD
Mayurbhanj
PLP Document finalized by: Odisha Regional Office

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Mayurbhanj, Odisha's largest district, spans 10,418 sq. km in the North Central Plateau zone with a sub-tropical climate. It has 26 blocks, 3,751 villages, and a population of 25.2 lakh, 92% rural. Scheduled Tribes make up 58.69%, and over 80% of the rural population falls below the poverty line.
2	Type of soil	The soil in Mayurbhanj district can broadly be classified into three major types: Matured Red & Lateritic Soils (Alfisols) Mixed Grey Soils (Inceptisols) and Unaltered Soils with coarse parent materials (Entisols).
3	Primary occupation	Approximately 70 of the total workforce is engaged in agricultural activities making it the dominant sector in the district.
4	Land holding structure	In Mayurbhanj, 80% of agricultural holdings are marginal (=1 hectare), with 321,283 farmers cultivating 54% of the total area. Small farmers (1-2 hectares) account for 15% of holdings and cover 28% of the area. Together, they make up 95% of holdings and 82% of the cultivated area.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Banks in Mayurbhanj district achieved 82.10% of their Annual Credit Plan (ACP) target by the end of FY 2023-24.
2	CD Ratio	58.14 as on 31 March 2024.
3	Investment credit in agriculture	The investment credit flowing into agriculture was 20 of total disbursement and stood at ₹ 857.66 crores.
4	Credit flow to MSMEs	An amount of ₹1508.04 crore was disbursed towards MSME sector which was 35.6% of the total disbursement.
5	Other significant credit flow, if any	The credit flow to Poultry and Education doubled during the FY 2023-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total projection for the year 2025-26 has been arrived at ₹659323.72 lakh

2	Projection for agriculture and its components	The Credit Potential for Agriculture in Mayurbhanj for FY 2025-26 is ₹301249.47 lakh with ₹268855.57 lakh for farm credit (crop production post-harvest mechanization animal husbandry). Agriculture infrastructure gets ₹7528.00 lakh and ₹24865.90 lakh is allocated to ancillary activities.
3	Projection for MSMEs	The Credit Potential for MSMEs in Mayurbhanj for FY 2025-26 is estimated at ₹224723.00 lakh.
4	Projection for other purposes	The other priority sectors in Mayurbhanj for FY 2025-26 include Education with ₹5950.00 lakh, Housing (₹27422.70 lakh), Social infrastructure (₹2371.50 lakh), Renewable energy (₹402. 05 lakh) and others (₹94400.00 lakh)

5. Developmental Initiatives

1. The OMBADC-funded Model Anganwadi Centres in Mayurbhanj enhance early childhood education and care especially in tribal areas. They provide preschool education nutrition and healthcare services to children along with support for pregnant and lactating women fostering holistic development.
2. The Mankidia tribe a Particularly Vulnerable Tribal Group (PVTG) gained habitat rights under the Forest Rights Act. This landmark initiative ensures their traditional access to forest resources strengthening their cultural practices and livelihoods?
3. 29 CSS FPOs in Mayurbhanj are securing licenses for seeds fertilizers and pesticides. They're also joining platforms like ONDC eNAM and obtaining Mandi licenses. This move enhances collectivization offering better price realization to member farmers through improved market access.
4. The Sankhabhanga to Bisoi Via Hatichat road sanctioned under NABARD RIDF XXIX which is nearing completion is providing an alternate route to the Bangiriposi Ghati road which is prone to frequent accidents.
5. Under Mission Similipal farmers of the similipal area are being motivated to grow agricultural crops such as scented paddy hybrid maize sweet corn and blackgram and the government is planning to establish 60 goat shelters to improve living condition of animals.
6. With support from NABARD over 600 weavers have come together under the Tanta Gatha OFPO. This collective has significantly improved their earnings with each weaver now making a steady ₹3000 per month which is three times what they earned before joining the organization.
7. A Community Hall cum Mushroom Processing Unit sanctioned by NABARD will be established in Pahadpur Kusumi. It will boost the local economy by offering a venue for community activities and generating income through mushroom processing thus improving livelihoods and employment opportunities.
8. Kai Chutney made with a blend of spices herbs and Weaver Red Ants received the Geographical Indication (GI) tag on January 2 2024. Known for its exceptional health benefits and nutritional value this chutney is a culinary delight adding cultural and nutritional significance to regional cuisine.
9. The Green Ag Project under GEF which is in the 6th year of implementation is striving to address land degradation climate change mitigation and sustainable forest management through organic & natural farming IFS models livestock management and landscape governance in Similipal forest area.
10. Agriculture Production Cluster project being implemented in 10 blocks in convergence with 9 departments and through 9 NGOs to cover 30000 households. The framework includes producer groups formation farm mechanisation irrigation agri enterprises livestock training and capacity building.

6. Thrust Areas

Focus on establishing cold storage facilities and pack houses for perishable produce while encouraging diversification through vegetable and fruit cultivation. Promote millet farming and indigenous paddy varieties to ensure agricultural sustainability and increase farmer incomes.

1. Expand income-generating activities by promoting goat rearing poultry farming and pisciculture. These initiatives will diversify livelihoods and offer supplementary sources of income for farmers enhancing economic resilience.

2. Invest in critical infrastructure including solar-powered borewells refrigerated vans and custom hiring centers that offer farm equipment on rental. Build greenhouses and integrated pack houses to extend growing seasons and improve post-harvest processes ensuring better marketability of crops.

3. Establish agro-processing units such as mushroom preservation centers mini dal mills and small oil extraction units. These facilities will help local farmers add value to their produce increasing profitability and providing market-ready products.

4. Promote sustainable farming practices by encouraging green manuring with Dhanicha vermi-composting and organic fertilizer production. These efforts will enhance soil fertility and boost crop productivity ensuring long-term agricultural sustainability.

5. Enhance farmer education through farmer field schools and exposure visits including international learning opportunities. These initiatives will equip farmers with modern agricultural practices making them more resilient to environmental and market challenges.

6. Promote mushroom cultivation as an additional income source by setting up commercial mushroom production units for group farming. This will help farmers tap into the increasing demand for mushrooms further diversifying their livelihoods.

7. Strengthen the FPO ecosystem by offering financial support, capacity-building, and market linkages. Foster collaboration between FPOs to boost bargaining power and scale operations. Leverage digital platforms to streamline market access, enhance supply chain efficiency, and improve price realization

8. Conduct value chain studies for key commodities like mango and cashew to identify gaps and improvement opportunities. Focus on enhancing post-harvest infrastructure, processing facilities, and market access to strengthen the farm-to-market chain and ensure higher returns for farmers.

9. Promote Public-Private Partnerships (PPP) for value chain development in key sectors like mango and cashew. Engage private players to invest in processing units, cold chains, and export infrastructure to boost competitiveness, improve quality control, and create a more resilient value chain.

7. Major Constraints and Suggested Action Points

1. A significant portion of the district consists of hilly and forested terrain making infrastructure development particularly roads and transport more difficult.

2. A large portion of farmland still depends on rain-fed agriculture limiting crop diversification and agricultural productivity. The area covered for agriculture crops under Kharif is nearly 3.5 times the area covered under Rabi showcasing the need to improve irrigation coverage during 2023-24.

3. With over 58 of the population belonging to Scheduled Tribes and a majority living in rural areas the district faces high poverty rates. Lack of education and skills in remote areas contributes to economic backwardness.

4. As per NITI Aayog's report - National Muti Dimensional poverty Index 30.57 are still multi dimensionally poor under Health education and standard of living.

5. As per the provisional report on basic statistics for local level development on Lack of access to nearby credit institutions 80 of villages are more than 5km away from cooperative credit institutions and 67 are more than 5km away from Financial institution.

6. As per the provisional report on basic statistics for local level development on Lack of access to nearby PHC, nearly 75 of villages have to travel more than 5km to nearest PHC.

8. Way Forward

1. Improve Healthcare Access: With 74 of villages over 5 KM from PHCs expanding healthcare infrastructure is critical. Build more PHCs deploy mobile units and improve road access. Focus on maternal and child healthcare especially in remote tribal areas for better outcomes.

2. Enhance Agricultural Productivity: Accelerate irrigation projects and promote micro-irrigation to reduce rain-fed dependency. Focus on climate-resilient practices for key crops like mango cashew and millets to improve yields and ensure better income for farmers in the district.

3. Strengthen FPO Ecosystem and PACS: Expand all FPOs to secure input licenses and access digital platforms like eNAM. Transform PACS into comprehensive service centers offering credit inputs and market access to strengthen smallholders productivity and income potential.

4. Focus on Livelihood Diversification: Encourage livelihood diversification into allied sectors such as mushroom cultivation poultry farming and pisciculture. Establish agro-processing units and expand them to ensure income security for rural households.

5. Develop Infrastructure: Improve road connectivity digital access and electrification in villages. Prioritize building better access to financial services markets and education by expanding co-operative bank and transportation facilities across the district.

6. Strengthen Education and Skill development: Enhance vocational training focusing on climate resilient farming and agro-processing. Expand access to secondary education and organize exposure visits and international training programs to modernize agricultural and trade practices.

7. Promote Public-Private Partnerships (PPP): Leverage PPP models to develop value chains for key crops like mango and cashew. Encourage investment in cold chains processing and marketing infrastructure to improve quality market access and income for local farmers.

8. Address Financial Inclusion: Expand co-operative societies and banking services in rural areas to provide better access to credit insurance and financial services. Strengthen and Upgrade SHGs to promote entrepreneurship, support small businesses and ensure economic inclusivity.

9. Focus on Climate Resilience: Promote climate-resilient agricultural practices through training programs on sustainable farming water use efficiency and soil conservation techniques like green manuring and vermi-composting ensuring long-term agricultural sustainability.

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 potential.

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 channelling 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 potential 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 endeavouring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- 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	- 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	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;
		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- 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.
		- Other support required to increase credit flow; and
		- Identification of sectors for government sponsored programmes.

5	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.
		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
6	Plantation and Horticulture	- 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.
7	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

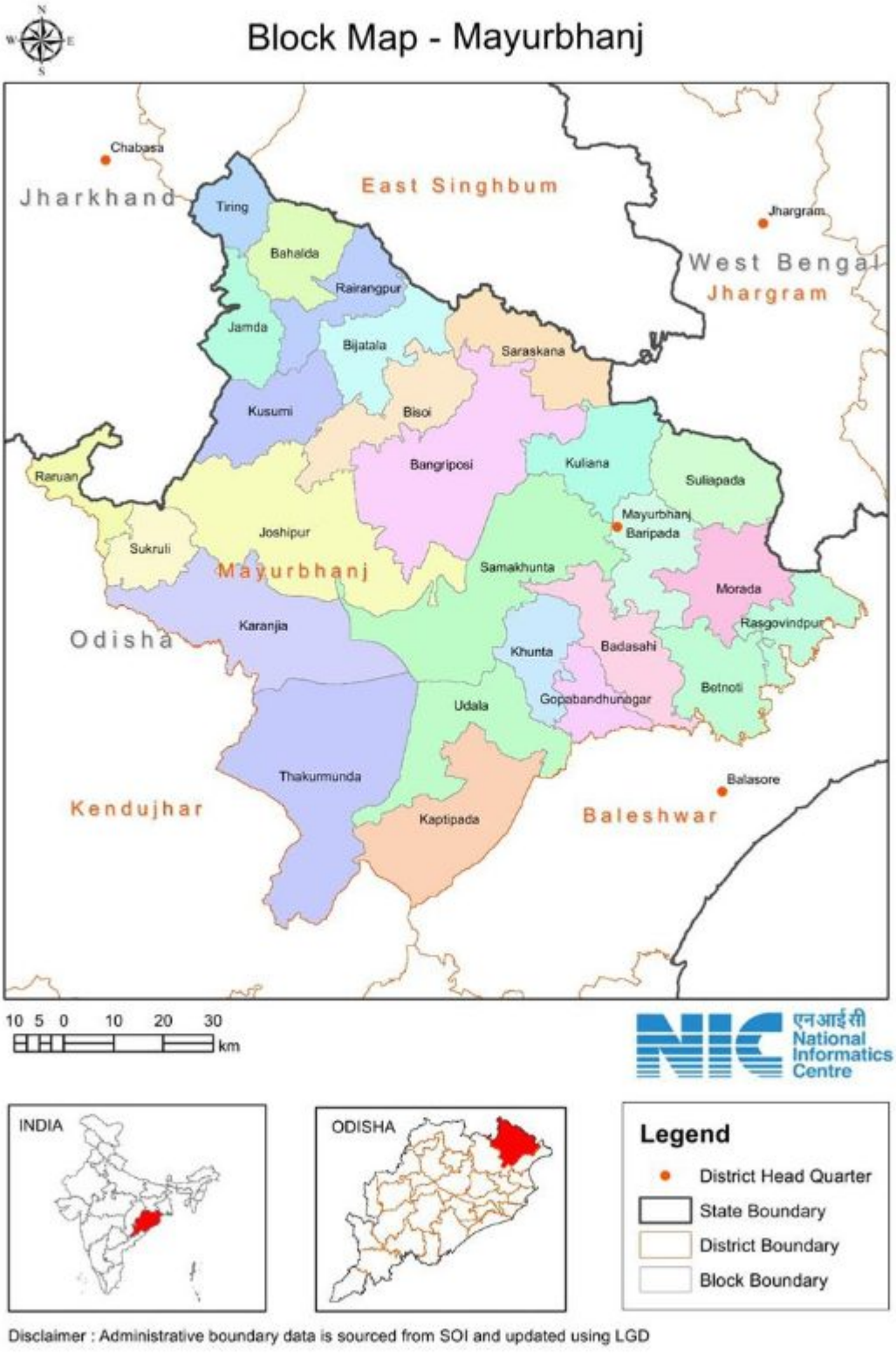
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required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

6. Limitations and constraints

Though concerted efforts are made to estimate the potential 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

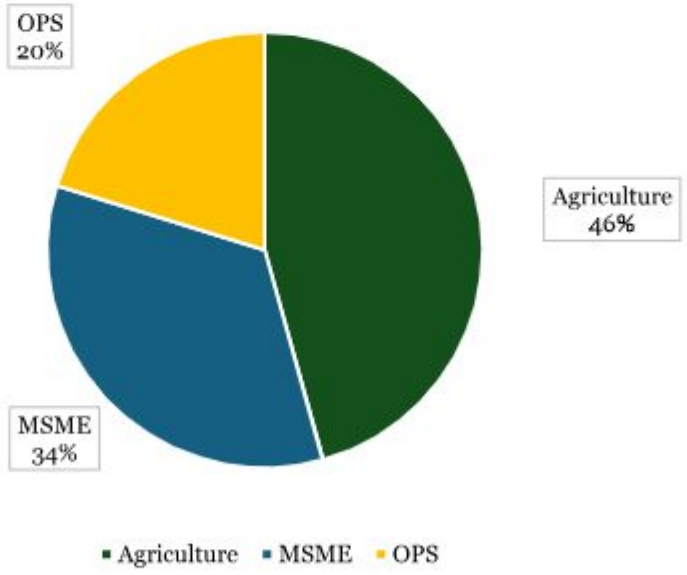


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

Broad Sector-wise PLP Projections – 2024-25

(₹ Lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	**268855.57**
1	**Crop Production, Maintenance and Marketing**	191026.03
2	**Term Loan for agriculture and allied activities**	77829.54
B	Agriculture Infrastructure	7528.00
C	Ancillary activities	24865.90
I	**Credit Potential for Agriculture A+B+C)**	**301249.47**
II	**Micro, Small and Medium Enterprises**	**224723.00**
III	**Export Credit**	**2805.00**
IV	**Education**	**5950.00**
V	**Housing**	**27422.70**
VI	**Social Infrastructure**	**2371.50**
VII	**Renewable energy**	**402.05**
VIII	**Others**	**94400.00**
	Total Priority Sector	**659323.72**



Summary of sector/Sub-Sector wise PLP Projections – 2024-25

(lakh)

Sr. No.	Particulars	Amount
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
1	Crop Production, Maintenance and Marketing	191026.03
2	Water Resources	6727.87
3	Farm Mechanisation	17451.76
4	Plantation & Horticulture with Sericulture	8269.54
5	Forestry & Waste Land Development	790.60
6	Animal Husbandry - Dairy	14305.14
7	Animal Husbandry - Poultry	7119.91
8	Animal Husbandry - Sheep, Goat, Piggery	13669.03
9	Fisheries	6887.59
10	Farm Credit- Others	2608.10
	Sub total	**268855.57**
B	**Agriculture Infrastructure**	
1	Construction of storage	4410.32
2	Land development, Soil conservation, Wasteland development	1118.73
3	Agriculture Infrastructure - Others	1998.95
	Sub total	**7528.00**
C	**Ancillary activities**	
1	Food & Agro. Processing	13356.90
2	Ancillary activities - Others	11509.00
	Sub Total	**24865.90**
II	**Micro, Small and Medium Enterprises**	
	Total MSME	**224723.00**
III	**Export Credit**	**2805.00**
IV	**Education**	**5950.00**
V	**Housing**	**27422.70**
VI	**Social Infrastructure**	**2371.50**
VII	**Renewable energy**	**402.05**
VIII	**Others**	**94400.00**
	Total Priority Sector	**659323.72**

Note: Details indicated at Annexure – 1 at Page - 117

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	10418.00
2	No. of Sub Divisions	4
3	No. of Blocks	26
4	No. of revenue villages	3751
5	No. of Gram Panchayats	404

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Odisha
2	District	Mayurbhanj
3	Agro-climatic Zone	North Central Plateau
4	Climate	Hot & Moist, Sub-Humid
5	Soil Type	Red Lateritic (Alfisols), Mixed Grey (Inceptisols)

3. Land Utilisation (Ha)

Sr. No.	Particulars	Area
1	Total Geographical Area	1041800
2	Forest Land	468000
3	Area not available for cultivation	16002
4	Barren and Unculturable land	16000
5	Permanent Pasture and Grazing Land	28546
6	Land under Miscellaneous Tree Crops	40608
7	Cultivable Wasteland	10000
8	Current Fallow	5488
9	Other Fallow	12916

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	26
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	26

5. Distribution of Land Holding

	Classification of Holding	Holding		Area	
Sr. No.	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	321283	80	190368	54
2	>1 to <=2 ha	60472	15	99805	28
3	>2 to <=4 ha	16654	4	47733	4
4	>4 to <=10 ha	2363	1	13090	1
5	>10 ha	86	0	2296	0
6	Total	400858	100	353292	87

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	238.77
2	Of the above, Small/ Marginal Farmers	67.39
3	Agricultural Labourers	568.76
4	Workers engaged in Allied agro activities	113.81
5	Other workers	302.19

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2519.73	1256.21	1263.52	2326.84	192.89
2	Scheduled Caste	184.67	92.12	92.55	163.23	21.44
3	Scheduled Tribe	1479.56	730.48	749.08	1439.00	148.96
4	Literate	1369.39	794.17	575.22	1220.42	148.96

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	586.25
2	Rural Households	542.72
3	BPL Households	386.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	110.00
2	Having source of drinking water	549.00
3	Having electricity supply	140.00
4	Having independent toilets	109.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	3472
2	Villages having Agriculture Power Supply	246
3	Villages having Post Offices	710
4	Villages having Banking Facilities	123
5	Villages having Primary Schools	2681
6	Villages having Primary Health Centres	82
7	Villages having Potable Water Supply	3746
8	Villages connected with Paved Approach Roads	3240

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	O/o CDAO, Mayurbhanj, GoO
1.a Additional Information	RBI|Census |NITI aayog|PIB
2. Soil & Climate	Directorate of Agriculture and Food Production
3. Land Utilisation [Ha]	O/o CDAO, Mayurbhanj, GoO
4. Ground Water Scenario (No. of blocks)	Central Ground Water Board, Mo Jal Shakti
5. Distribution of Land Holding	Directorate of Agriculture and Food Production
6. Workers Profile [In '000]	2011 Census
7. Demographic Profile [In '000]	2011 Census
8. Households [In '000]	2011 Census
9. Household Amenities[Nos. in'000 Households]	2011 Census
10. Village-Level Infrastructure [Nos.]	2011 Census|UDISE|DHS,GoO|Jal Jeevan Mission

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	5153
2	Primary Health Centres	82
3	Primary Health Sub-Centres	589
4	Dispensaries	89
5	Hospitals	9
6	Hospital Beds	826

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	852
2	Registered FPOs	58
3	Agro Service Centres	9
4	Soil Testing Centres	4
5	Approved nurseries	5
6	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	440.68
2	Irrigation Potential Created	244.25
3	Net Irrigated Area (Total area irrigated at least once)	181.07
4	Area irrigated by Canals/ Channels	62.51
5	Area irrigated by Wells	77.17
6	Area irrigated by Tanks	35.32
7	Area irrigated by Other Sources	6.07
8	Irrigation Potential Utilized (Gross Irrigated Area)	273.05

14. Infrastructure for Storage, Transport and Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	13976
2	Railway Line [km]	140
3	Public Transport Vehicle [Nos]	5320
4	Goods Transport Vehicles [Nos.]	31056

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	261
2	Sugarcane (Gur/ Khandsari/ Sugar)	10

Sr. No.	Type of Processing Activity	No. of units
3	Fruit (Pulp/ Juice/ Fruit drink)	166
4	Spices (Masala Powders/ Pastes)	72
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	143
7	Milk (Chilling/ Cooling/ Processing, etc.)	89
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	20
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	35

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	28636	4075	24561
2	Cattle - Indigenous	649292	372413	276879
3	Buffaloes	8569	5157	3412
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	98674	37520	61154
6	Goat	1039861	419965	619896
7	Pig - Cross bred	95	22	73
8	Pig - Indigenous	18215	8456	9759
9	Horse/Donkey/Camel	0	0	0
10	Rabbit	0	0	0
11	Poultry - Improved	111669		
12	Poultry - Indigenous	2529409		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	4
2	Veterinary Dispensaries	38
3	Disease Diagnostic Centres	2
4	Artificial Insemination Centers	264
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	31
7	Fodder Farms	6
8	Dairy Cooperative Societies	19
9	Milk Collection Centres	5
10	Fishermen Societies	12
11	Animal Husbandry Training Centres	1
12	Animal Markets	12
13	Fish Markets	0
14	Livestock Aid Centers (No.)	222
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	38200.00	MT	16	gm/day
2	Egg	1078.00	Lakh Nos.	58	nos/p.a.
3	Milk	72900.00	MT	92	gm/day
4	Meat	12905.00	MT	14	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	ICDS and Health Department Govt. of Odisha.
12. Infrastructure & Support Services for Agriculture[Nos.]	O/o CDAO Mayurbhanj, KVK, NHB Horticulture portal.
13. Irrigation Coverage ['000 Ha]	O/o CDAO Mayurbhanj
14. Infrastructure For Storage, Transport & Marketing	District Handbook 2023 Vaahan Portal
15. Processing Units	O/o DIC and UDYAM
16. Animal Population as per Census [Nos.]	O/o CDVO Mayurbhanj
17. Infrastructure for Development of Allied Activities [Nos.]	O/o CDVO Mayurbhanj
18. Milk, Fish, Egg Production & Per Capita Availability	O/o CDVO Mayurbhanj Odisha Economic Survey

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	Land Holdings - SF (%)			80.15
2	Land Holdings - MF (%)			15.09
3	Rainfall- Normal (MM)	1602	1602	1602
4	Rainfall - Actual (mm)	1601	1413	1375
5	Cropping Pattern	paddy- pulses-vegetables, paddy- oilseeds-vegetables, paddy- oilseeds, paddy- vegetables paddy-under irrigated conditions.		

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	104065.33	110666.14	123453.89

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	320.67	839.13	2616.80	319.23	872.62	2733.52	286.63	873.68	3048.11
2	Mungbean	1.21	0.56	462.81	0.53	0.23	433.96	23.02	12.07	524.33
3	Groundnut	0.63	1.37	2174.60	0.63	1.55	2460.32	3.93	7.96	2025.45
4	Maize	0.49	0.97	1979.59	0.19	0.38	2000.00	6.11	17.71	2898.53
5	Finger Millet	0.02	0.02	1000.00	0.07	0.07	1000.00	7.30	8.00	1095.89

Table 4: Irrigated area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	5.22	5.07	5.24
2	Net sown area (lakh ha)	4.00	4.04	4.00
3	Cropping intensity (%)	130.50	125.50	131.00

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	52.72	57.47	57.17
2	Fertilizer consumption - Rabi (kg/ha)	45.17	50.60	51.61

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	5	5	5

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	224009	207957	309208
2	GLC through KCC (₹ lakh)	104065.33	110666.14	123453.89

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	NA	NA	213585
2	State Govt Sponsored Schemes Coverage (No.)	NA	NA	227000

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	4	4	4
2	Soil Health Cards Issued (No.)	100	175	139

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	53535	79692	368302
2	Crop Loss Compensation, if any (₹ lakh)	0.00	0.00	0.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Finger Millet	89.00	93.00	95.00
2	Groundnut	78.00	82.00	85.00
3	Maize	92.00	95.00	98.00
4	Mungbean	58.00	62.00	68.00
5	Rice	11.00	12.50	14.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	CDAO, Mayurbhanj, Rainfall data by SRC, Agriculture Census, 2015
Table 2: GLC under Agriculture	ACP Achievement
Table 3: Major Crops, Area, Production, Productivity	O/o, CDAO, Mayurbhanj
Table 4: Irrigated Area, Cropping Intensity	O/o, CDAO, Mayurbhanj
Table 5: Input Use Pattern	O/o, CDAO, Mayurbhanj
Table 6: Trend in procurement/ marketing	O/o, DRCS, Mayurbhanj
Table 7: KCC Coverage	ACP Data on No of Loan accounts
Table 8: PM Kisan & Other DBTs	O/o, CDAO, Mayurbhanj
Table 9: Soil testing facilities	O/o, KVK and CDAO, Mayurbhanj
Table 10:Crop Insurance	PMFBY portal
Table 11: Seed Replacement Ratio %	O/o, CDAO, Mayurbhanj

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	445.78	1027.70	2527.35

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	164	181	181
2	Net Irrigated Area ('000 ha)	178	193	193
3	Gross Irrigated Area ('000 ha)	272	278	285

Table 3: Block level water exploitation status

Sr. No.	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Badasahi	Safe	Safe	Safe
2	Bahalda	Safe	Safe	Safe
3	Bangriposi	Safe	Safe	Safe
4	Baripada	Safe	Safe	Safe
5	Betnoti	Safe	Safe	Safe
6	Bijatala	Safe	Safe	Safe
7	Bisoi	Safe	Safe	Safe
8	Gopabandhunagar	Safe	Safe	Safe
9	Jamda	Safe	Safe	Safe
10	Joshipur	Safe	Safe	Safe
11	Kaptipada	Safe	Safe	Safe
12	Karanjia	Safe	Safe	Safe
13	Khunta	Safe	Safe	Safe
14	Kuliana	Safe	Safe	Safe
15	Kusumi	Safe	Safe	Safe
16	Morada	Safe	Safe	Safe
17	Tiring	Safe	Safe	Safe
18	Rairangpur	Safe	Safe	Safe
19	Raruan	Safe	Safe	Safe
20	Rasgovindpur	Safe	Safe	Safe
21	Samakhunta	Safe	Safe	Safe
22	Saraskana	Safe	Safe	Safe
23	Sukruli	Safe	Safe	Safe
24	Suliapada	Safe	Safe	Safe
25	Thakurmunda	Safe	Safe	Safe
26	Udala	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement
Table 2: Irrigated Area & Potential	CDAO Mayurbhanj
Table 3: Block level water exploitation status	CGWB GoI

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3047.65	7700.23	14730.87

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	294	281	301

2	Power Tillers	363	1431	879
3	Threshers/Cutters			251

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	NA	NA	35
2	Other minor repair & service centers (No.)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC and ACP Achievement data
Table 2: Mechanisation in District	CDAO and District Reports
Table 3: Service Centers	CDAO and District Reports

Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	779.57	6600.15	5989.62

Table 2: 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	Mango	153.60	51.56	154.21	51.59	159.41	53.89
2	Banana	1.55	36.17	1.58	36.18	1.61	36.51
3	Acid Lime	2.88	35.19	2.88	35.99	2.90	36.56
4	Jackfruit	0.87	21.84	0.87	21.85	0.88	22.18

Table 3: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	Jashipur, Karanjia, Khunta, Thakurmunda	Jashipur Karanjia Khunta Thakurmunda	Kusumi Sukruli Rairangpur Jamda Kaptipada Udala Jashipur Karanjia Khunta Thakurmunda

Table 4: Crop/Item Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Honey	Honey	Honey
2	Area cultivated (Ha)	NA	NA	NA

3	Processing Units (No.)	NA	NA	NA
4	Value of products (Rs.)	NA	NA	NA

Table 5: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	6248	6248	6248
2	Production - kg	14666	24062	24688

Table 6: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Tassar silk/Vanya Silk		
2	Weavers' population (No.)	2542	2542	2542
3	Reeling Units (No.)	3	3	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement
Table 2: Production and Productivity	Directorate of Horticulture GoO
Table 3: Production Clusters	APC Program GoO
Table 4: Crop Identified for One District-One Product	Honey is identified.
Table 5: Sericulture	AD Sericulture, Production in Kahans
Table 6: Weavers Clusters	Handlooms and Textile Department

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	486.69	1451.82	456.86

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)	468	468	468
2	Waste Land ('000 ha)	10	10	10
3	Degraded Land ('000 ha)	16	16	16

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	SHGs/ Producer Groups (No.)	Production (Kg)	SHGs/ Producer Groups (No.)	Production (Kg)	SHGs/ Producer Groups (No.)
1	Sabai Grass products	NA	15	NA	22	NA	22
2	Rockbee Honey	NA	6	NA	6	NA	6
3	Sal Leaf Plate	NA	6	NA	6	NA	6
4	Harida, Neem and Kusum Oil, Trifala	NA	11	NA	23	NA	23

Table 4: Nurseries

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data
Table 2: Area under Forest Cover & Waste Land	O/o CDAO Mayurbhanj
Table 3: NTFP	ORMAS
Table 4: Nurseries (No.)	Department Data

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry – Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1988.34	5164.38	11382.50

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	2	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement data.
Table 2: Processing Infrastructure	Office of CDVO Mayurbhanj

Animal Husbandry – Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1376.11	1592.18	6145.23

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Hatcheries (No.)	4	4	4
2	Popular breeds	Hansil, Dumasil	Hansil, Dumasil	Hansil, Dumasil

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement
Table 2: Poultry	Office of CDVO Mayurbhanj

Animal Husbandry – SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	712.46	14338.01	7295.77

Table 2: Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement
Table 2:Popular Breed(s)	Office of CDVO, Mayurbhanj

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	741.54	2621.57	4861.09

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	33686	33686	33686
2	Reservoirs (No.)	12	12	12
3	Cage Culture/ Bio-floc technology (No.)	3	3	3
4	Fish Seed Hatchery (No.)	9	9	9

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement
Table 2: Inland Fisheries Facilities	Fisheries Department

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	14349.87	24884.84	25198.91
2	Credit to bullocks (₹ lakh)			
3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)			

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	521.39	6049.63	618.40

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	19	19	19
2	Cold Storages (Capacity - '000 MT)	49	49	49
3	Storage Godowns (No.)	184	184	184
4	Storage Godowns (Capacity - '000 MT)	42	42	42
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	140	140	140
6	Market Yards [Nos] / Wholesale Market (No.)	6	6	6
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	22	22	22

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement
Table 2: Agri Storage Infrastructure	FCI website, OSCSCL, naPanta website and Horticulture dept

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)	27.88	318.24	422.06

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	0	1
2	Watershed Projects - Area treated ('000 ha)	0	0	0
3	Wadi Projects (No.)	0	1	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP achievement
Table 2: NABARD's interventions	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 (₹ lakh)	878.95	830.46	247.03

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	49.55	60.99	61.31
2	Pesticides Consumption ('000 kg)	9.50	10.30	11.20

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	1285	1351	1402
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)	125	375	550

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	8	8	8
2	Seed Processing Capacity ('000 kg)	13	13	13
3	Agri-Economic Zones (No.)	10	10	10
4	Cashew Processing Units (No.)	10	10	10

Sources

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

Agri Ancillary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2227.20	3321.12	4849.17

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	200220	190318	148804
2	Procurement through PACS and LAMPS (MT)	200220	190318	148804

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement
Table 2: Procurement	Centre Food Grain Procurement Portal

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	72963.63	124297.11	150804.49
2	No. of units financed	32534	78180	69856

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	20867	27232	31846
3	Small Units (No.)	141	226	264
4	Medium Units (No.)	3	4	5
5	Udyog Aadhar Registrations (No.)	21011	27462	32115

Table 3: Traditional activities

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

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	988	1460	472
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	22	12	7

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data
Table 2: MSME units - Cumulative	DIC and Udyam Portal
Table 3: Traditional activities	DIC and SFURTI
Table 4: Skill Development Trainings	ORMAS and GM, DIC Mayurbhanj

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	0.00	1427.71	24.35
2	GLC under Education (₹ lakh)	455.16	806.32	1214.00
3	GLC under Housing (₹ lakh)	4664.55	11033.59	11400.94

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC and ACP achievement data

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	9.39	43.66	196.60

Sources

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under other Renewable Energy Initiatives (₹ lakh)	1.34	47.00	0.00

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	33037.75	58821.78	69843.98
2	JLG Bank Linkage (₹ lakh)	2202.58	2538.52	3716.40

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)		144.35	2.10

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	21	21	21
2	No. of SHGs credit linked (including repeat finance)	17606	21004	21040
3	Bank loan disbursed (₹ lakh)	33037.75	58821.78	69843.98
4	Average loan per SHG (₹ lakh)	1.88	2.80	3.30
5	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Aajeevika Portal NRLM and DCCB
Table 2: Promotional Interventions	NA
Table 3: Status of SHGs	NRLM- Aajeevika Portal

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.)	32	32	32
2	Consumer Stores (No.)	12	12	12
3	Housing Societies (No.)	2	2	2
4	Weavers (No.)	26	26	26
5	Marketing Societies (No.)	6	6	6
6	Labour Societies (No.)	1	1	1
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	1	1	1
10	Others (No.)	39	39	40
11	Total (No)	119	119	120

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.)	52	200	200
2	Multi state cooperative societies (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Ministry of Cooperation and O/o DRCS
Table 2: Details of credit cooperative societies	Ministry of Cooperation and O/o DRCS

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs /mFOs	SHGs/ JLGs	BCs/BFs	Villages	Households
Commercial Banks	21	184	111	39	34	6	12335	372	21	2370
Regional Rural Bank	1	78	70	3	5	0	8705	92	44	4983
District Central Coop. Bank	1	15	9	3	3	0	0	0	226	25910
PACS / LAMPCS	200	200	196	4	0	0	0	0	200	7474
Others	2	2	2	0	0	0	0	0		13
All Agencies	225	479	388	49	42	6	21040	464	491	40750

2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	2949126	3135078	NA	1101399.00	1180608.00	1344909.00	13.9	83.51
Regional Rural Bank	1005714	1012316	NA	188501.00	198263.00	212867.00	7.4	13.22
Cooperative Banks	230809	228321	NA	45730.00	48493.00	52115.00	7.5	3.24
Others			NA	270.00	388.00	501.00	29.1	0.03
All Agencies	4185649	4375715	NA	1335900.00	1427752.00	1610392.00	12.8	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	353824	432468	464100	7.3	62.9	406960.00	492550.00	601427.00	22.1	64.23
Regional Rural Bank	77628	77841	78331	0.6	10.6	71093.00	83364.00	90598.00	8.7	9.68
Cooperative Banks	172329	175967	153957	-12.5	20.9	66718.00	72773.00	80731.00	10.9	8.62
Others	14833	28179	40922	45.2	5.6	96462.00	140474.00	163561.00	16.4	17.47
All Agencies	618614	714455	737310	3.2	100.0	641233.00	789161.00	936317.00	18.6	100.00

4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	36.9	41.7	44.7
Regional Rural Bank	37.7	42.0	42.6
Cooperative Banks	145.9	150.1	154.9
Others	35726.7	36204.6	32646.9
All Agencies	48.0	55.3	58.1

5. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial	412243.75	68.5	164616.75	27.4	79532.71	13.2	NA	0.0	NA	0.0

Banks										
Regional Rural Bank	82234.06	90.8	52239.06	57.7	9580.85	10.6	NA	0.0	NA	0.0
Cooperative Banks	75200.62	93.1	74748.06	92.6	0.00	0.0	NA	0.0	NA	0.0
Others	12202.55	7.5	8772.67	5.4	11666.28	7.1	NA	0.0	NA	0.0
All Agencies	581880.98	62.1	300376.54	32.1	100779.84	10.8	0.00	0.0	0.00	0.0

6. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh h]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	265082.25	152146.52	57.4	307845.50	274371.69	89.1	382321.46	303506.37	79.4	75.3
Regional Rural Bank	24224.42	30470.08	125.8	42758.99	44779.20	104.7	64366.68	36375.05	56.5	95.7
Cooperative Banks	71188.62	57342.33	80.5	67783.23	58726.66	86.6	62380.03	69780.72	111.9	93.0
Others	11.41	4413.81	38683.7	1504.84	8081.94	537.1	5868.09	13104.76	223.3	13148.0
All Agencies	360506.70	244372.74	67.8	419892.56	385959.49	91.9	514936.26	422766.90	82.1	80.6

7. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	144027.79	104065.33	72.3	157800.06	110666.14	70.1	168846.25	123453.89	73.1	71.8

Term Loan (Agri.)	77871.65	26704.48	34.3	78999.29	75069.86	95.0	79393.64	84477.83	106.4	78.6
Total Agri. Credit	221899.44	130769.81	58.9	236799.35	185736.00	78.4	248239.89	207931.72	83.8	73.7
MSME	66305.59	72963.63	110.0	95712.50	124297.11	129.9	162712.50	150804.49	92.7	110.9
Other Priority Sectors*	72301.67	40639.30	56.2	87380.71	75926.38	86.9	103983.87	64030.69	61.6	68.2
Total Priority Sector	360506.70	244372.74	67.8	419892.56	385959.49	91.9	514936.26	422766.90	82.1	80.6

8. 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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	71093.00	13246.00	18.6	83364.00	11781.00	14.1	90598.00	15722.00	17.4	16.7
Cooperative Banks	66718.00	4252.00	6.4	72773.00	4257.00	5.8	80731.00	4225.00	5.2	5.8
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Source(s)	
1	SLBC Data
2	ACP Achievement data, DCC data
3	Data collected from RRB and DCCB.

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 Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

xii.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.

xii.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.

xii.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 Indias 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 Rs,20 lakh from the current ₹10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The 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

i. 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.

ii. 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).

iii. 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.

iv. Credit-linked subsidy schemes of GoI

- 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.
- 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.

v. Interest Subvention Schemes of GoI

- NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to ₹3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public

Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

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

vii. 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:

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

viii. Financial Inclusion: Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes,

- Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of ₹3.67 crore for deploying 1631 micro ATM devices at PACS (440) and cooperative milk societies (1191).
- Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies.
- Incentive Scheme for BCs operating in NE States and hilly states

ix. Farm Sector Development

- 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.
- 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.
- 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
- 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.
- 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.

x. 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).

xi. Off Farm Sector Development

- 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.
- 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.

xii. 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.

xiii. 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 Jalanidhi for bringing more area under assured irrigation and State incentive for micro irrigation.
- CM Kisan Scheme (erstwhile KALIA Scheme) for exclusive agricultural growth.

2.2. Highlights related Agriculture & Farm Sector

- A total of ₹28,944 crore has been allocated under Agriculture Budget, 2024-25, which is 17% higher than the last year's allocation.
- Revolving fund allocated for paddy procurement operations by OSCSC.

- Corpus Fund for provision of Interest free loan for fertiliser and seed.
- Horticulture Development Programme for the promotion of horticultural crops and holistic growth of the horticulture sector.

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

- Start-up Odisha: To develop a world class "Start-up Hub" in Odisha. The incentives and exemptions over and above the Start-up policy of Government of India.
- Support to FPOs for production, aggregation, storage, processing, distribution, and marketing of agriculture & allied sector resources.

3. Govt Sponsored Programmes linked with Bank Credit

- State Govt. interest subvention for crop loans. The effective R.O.I. on crop loans up to ₹1.00 lakh at 0%, and 2% in respect of crop loans above ₹1.00 lakh, up to ₹3.00 lakh for prompt paying farmers, after taking into account prompt repayment incentive of 3% from Government of India.
- Mukhyamantri Krushi Udyog Yojana (MKUY) supports agri-entrepreneurs in setting up of Commercial Agri-Enterprises (CAE): Provision of Subsidy upto 40-50% for capital investments up to ₹1 crore.
- Bhoomihina Agriculturist Loan and Resources Augmentation Model (BALARAM) has been formulated in association with NABARD. To form 1 lakh Joint Liability Groups (JLGs) covering at least 5 lakh farmers/ sharecroppers.
- "Mission Shakti Loan" - Interest free loan for WSHGs for livelihood promotion of Women SHGs up to ₹3 lakh.
- Subsidy for capital investment for establishment of commercial Agri-enterprises & for popularization of agricultural implements and diesel pump sets.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture in the district is dominated by small and marginal farmers with fragmented land holdings. Over 70% of arable land is rain-fed, with a slow shift to cash crops. Challenges include degraded uplands, acidic soils, and low productivity. Out of total cultivated area on 4.22 lakh hectares, 40% falls under high land, 30% Medium and Lowland each. Paddy is the major crop of the district covering 57% of the gross cropped area, followed by vegetables (18%) and pulses (13%). The rainfall during the last 3 years has been erratic, during the last three years, i.e. 2021, 2022 and 2023, the rainfall was 1601.1mm, 1413.47mm and 1315.80mm respectively, showcasing a decline in rainfall. The norma Rainfall for the district is 1601.60mm.

Major cropping patterns are paddy-pulses in the rain-fed conditions and paddy-pulses-vegetables, paddy-oilseeds-vegetables, paddy-oilseeds, paddy-vegetables, paddy-paddy under irrigated conditions.

The cropping intensity has seen a minor increase from 130 to 131, which is due to the improvement in access to irrigation facility and release of water by Subarnarekha major irrigation project and Deo medium irrigation project.

The credit flow to the sector has been steadily on the rise. During the last three FY, the GLC to the sector was ₹1040 crore, ₹1106 crore and ₹1234 crore respectively with a CAGR of 5.87%.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The district has four Agriculture Department farms producing certified and foundation seeds, supplemented by a groundnut seed village project in Udala block. With a seed demand of 1945 MT annually, eight seed processing units (13.5 MT/hour capacity), 52 LAMPCS outlets, 21 private dealers, 852 fertilizer outlet and pesticide outlets support agriculture needs. Additionally, a soil testing lab and a mobile lab cater to soil health.

Two KVKs offer training and demonstrations, while 731 Krushak Sathis, 156 VAWs, and other field staff facilitate extension services, though manpower is insufficient given the district's crop diversity. 58 FPOs are active, yet only a few are credit or market-linked, highlighting the need for government support in infrastructure, licensing, and forward linkages.

2.1.1.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹191026.03 lakh. Details are indicated in Annexure I.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

As per CGWB data for 2023-24, Mayurbhanj's annual extractable groundwater resource is 1,38,181 ham, with groundwater extraction at 62,400 ham, reflecting a utilization of 45%. All 26 blocks in the district fall under the ""Safe"" category, highlighting significant potential for groundwater usage, emphasizing the need to boost credit flow to the sector.

According to the 6th MI Census, Mayurbhanj has 3,384 dug wells, 1,120 deep tube wells, 5,785 medium tube wells, 1,055 shallow tube wells, 413 surface flow structures, and 2,451 surface lift schemes in use. Efforts to improve water efficiency have led to 10,267 ha being brought under micro-irrigation between 2015 and 2023.

During Kharif 2023, only 45% (181,067 ha) of the 402,670-ha received irrigation, while the remaining 55% relied on rainfall. The district's yield rate is highly dependent on rainfall distribution, and with declining average rainfall over the past three years, the paddy yield, covering 57% of GCA, stands at 3,048 kg/ha, significantly below the state average of 4,449 kg/ha.
Following the release under the Subarnarekha project, the ayacut area has nearly doubled for Kharif 2024, with an additional 4,457 ha covered under the Deo project, increasing the irrigation potential to 58% for Kharif 2024.

The GLC has seen a CAGR of 77.91% over the past three years, with GLC of ₹448.78 lakh, ₹1,027.70 lakh, and ₹2,527.35 lakh, respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The Government of Odisha is implementing multiple schemes to enhance irrigation potential in Mayurbhanj district. Under Jalanidhi I, subsidies are provided for the installation of shallow tube wells and borewells. Through Soura Jalanidhi, solar pumpsets are promoted with 0.5 HP systems. Jalanidhi II focuses on river lift and solar river projects. Additionally, under OIIPCRA, solar borewells are being promoted in the district.

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

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

2.1.2.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹6727.87 lakh. Details are indicated in Annexure I.

2.1.3 Farm Mechanisation

2.1.3.1 Status of the Sector in the District

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

In Mayurbhanj district, considerable progress has been made in farm mechanization, with an extensive range of equipment utilized across various blocks. Currently, the district has 3,773 tractors and 1,359 trailers, indicating substantial mechanization in land preparation. In 2023, specialized equipment such as 38 power weeders, 35 rotavators, 251 threshers/cutters, 69 power tillers, 555 sprayers, and 35 multi-crop seeders were supplied.

Furthermore, the district aligns with the state government's sustainable energy initiatives. This includes the successful completion of 117 solar river lift projects and the installation of 64 solar pumps (0.5 HP), reducing its carbon footprint and also reducing dependence on traditional energy sources.

The GLC flow to the sector for last 3 years was ₹3047.65 lakh, ₹7700.23 lakh and ₹14730.87 lakh, with a CAGR of 69.08%.

2.1.3.2 Infrastructure and linkage support available, planned and gaps.

In Mayurbhanj district, there are 15 authorized dealers for diverse types of farm machinery located in Baripada, Rairangpur, Betnoti, and Udala. A resolute team, led by the Deputy Director of Agriculture (DDA) and the Assistant Agricultural Engineer, actively promotes farm mechanization and facilitates extension activities.

The Krishi Vigyan Kendras (KVKs) at Samakhunta and Jashipur are equipped with agricultural engineers responsible for demonstrating the use of new farm machinery to farmers. Additionally, the Government of Odisha has sanctioned four Agro Service

Centres for establishment in three LAMPCS—Sukruli, Badasahi, and Udala. These centers are being set up with financial support from NABARD and grants from the Government of Odisha and NABARD, aimed at providing easy access to farm equipment and services.

The Odisha Agro Industries Corporation Limited plays a vital role in implementing various subsidized schemes of the Agriculture Department, ensuring the farming community has access to farm mechanization tools, inputs, and Lift Irrigation Points at their doorstep. The Corporation has established Suravi outlets in all 26 blocks of the district, enabling the supply of subsidized agricultural implements to farmers.

However, the adoption of drones for agricultural purposes remains largely absent in the district, indicating an area of potential growth in the future.

2.1.3.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹17451.76 lakh. Details are indicated in Annexure I

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The North Central Plateau of Mayurbhanj, with its hot and moist sub-humid agro-climatic zone, is ideal for cultivating horticultural crops like mango, guava, banana, kagzi lime, vegetables, cashew, rubber, coconut, oil palm, flowers, spices, and medicinal plants. There is also potential for sericulture (Tassar), mushroom cultivation, and beekeeping.

Rubber plantations cover 541 hectares in areas like Badasahi, Khunta, Samakhunta, Morada, Bisoi, and Jashipur, with 275 hectares under production. While Zero Budget Natural Farming (ZBNF) and permaculture are rarely practiced, fertilizer use is gradually declining, with more focus on natural farming. NGOs are working on carbon footprint reduction, and vertical farming with trellis systems is promoted under government schemes, particularly for vegetable cultivation.
Tassar sericulture, classified as ""Vanya Silk,"" is a forest-based activity, with Mayurbhanj being the homeland of the Tassar silkworm. Over 90% of sericulture farmers in the district are tribal. There are 20268 registered Tassar farmers organized into 22 active Primary Tassar Rearers' Cooperative Societies (PTRCS). Five pilot project centers (PPCs) preserve up to 500,000 diapause seed cocoons, producing up to 10,000 Disease-Free Layings (DFLs), supporting synchronized seed and commercial crops for local farmers.

The GLC to the sector during last three years was ₹779.57 lakh, ₹6600.15 lakh and ₹5989.62 lakh with a CAGR of 97.32%. "

2.1.4.2 Infrastructure and linkage support available, planned and gaps.

In Mayurbhanj district, the Horticulture Department operates seven farms and nurseries located in Udala, Rairangpur, Karanjia, Jashipur, and Baripada blocks. Additionally, two private nurseries in Badasahi and Karanjia blocks, along with two nurseries run by the Cashew Development Corporation in Khunta block, supply essential planting materials to farmers. A Centre of Excellence for horticulture has also been established at the Krishi Vigyan Kendra (KVK) in Samakhunta to promote commercial horticulture.

The district is well-equipped with 19 large cold storages, offering a combined capacity of 49,424 MT, which supports post-harvest management. Mushroom spawn production is facilitated by three production units located in Baripada, Badasahi, and Amarda Road, with a daily capacity of 500 bottles.

In addition, the Horticulture Department is supporting the establishment of two cashew processing units in Morada and a lemongrass processing unit in Suliapada. NABARD has sanctioned a multi-purpose community hall and a mushroom processing unit in Pahadpur, Kusumi block, while training 81 beneficiaries to promote mushroom cultivation. In collaboration with APICOL, NABARD is also setting up 25 one-acre model nurseries to meet the district's sapling and plantation needs.

2.1.4.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹8269.54 lakh. Details are indicated in Annexure I.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Mayurbhanj district boasts a total forest cover of 468,000 hectares, which represents 39.35% of its geographical area. In addition, the district has 10,000 hectares of cultivable wasteland. The district's agro-climatic conditions are highly suitable for raising forest trees, making agroforestry a well-established practice. Agroforestry is defined as a sustainable land-use system that increases total yields by integrating food crops (annuals), tree crops (perennials), and/or livestock on the same land, using practices tailored to local social, cultural, economic, and ecological conditions.

During the year 2024-25, the government is aiming to plant 100,000 new trees, of which 20,000 have already been planted. For first-year maintenance, 50,000 trees are targeted, with 20,000 achieved, while the second-year maintenance targets 140,000 trees, with 60,000 completed. These efforts underscore the district's commitment to promoting agroforestry and sustainable land-use practices.

The GLC to the sector during last three years was, ₹489.69 lakh, ₹1451.82 lakh and ₹456.86 lakh showing a decline in credit flow.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department of Mayurbhanj has established 75 nurseries across district and block headquarters to ensure a steady supply of seedlings for key forest species. Technical guidance and support for farm forestry are readily available through the Baripada and Karanjia Territorial Divisions of the Forest Department, as well as from the Divisional Office of the Forest Development Corporation in Baripada. In a concerted effort to involve local communities in forest conservation and protection, 151 Van Suraksha Samitis (VSS) and 132 Village Forest Protection Committees (VFPC) have been formed, fostering greater participation and sustainable forest management practices at the grassroots level.

2.1.5.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹790.60 lakh. Details are indicated in Annexure I.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming is a crucial allied activity in Mayurbhanj district, with a total cattle population of 6,77,928, including 28,636 cross-bred milch cows and 6,49,292 Indigenous milch cows. Additionally, there are 8,569 milch buffaloes, as per the 20th Livestock Census, 2019. The district also has more than 2,43,284 breedable cows. The agro-climatic conditions of Mayurbhanj are favourable for rearing Cross-Bred Cattle (CBC) such as Jersey and Holstein Friesian (HF) breeds, along with Graded Murrah Buffaloes (GMB). Saraskana, Kaptipada, Betnoti, Thakurmunda, and Badasahi blocks have the highest cattle population.

There are over 20 private dairy farms and approximately 300 dairy enterprises established under various government schemes. Due to the unavailability of high-quality milch animals in the district, CBC and GMB breeds are sourced from other districts and states. Milk production has steadily increased, from 36.50 TMT in 2017-18 to 72.9 TMT in 2022-23. However, the district still faces a milk deficit, with per capita consumption at only 98 grams per day, significantly lower than the ICMR's recommendation of 280 grams, indicating a substantial gap in the supply of milk and milk products.

The GLC to the sector for the last three years was ₹1988.34 lakh, ₹5164.38 lakh and ₹11382.50 lakh with a CAGR of 78.89%. "

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In Mayurbhanj there are 4 veterinary hospitals, 38 dispensaries, 222 Livestock Aid Centres (LAC) and 26 mobile veterinary units. JK Trust has set up 37 Integrated

Livestock Development Centres for animal healthcare. Under RIDF, assistance was provided for constructing 105 LACs and 4 dispensaries. The district also has 264 artificial insemination centers managed by the Department, OMFED, and private agencies, along with 12 animal markets and 19 dairy cooperatives.

There are around 65 veterinary doctors and 104 Livestock Inspectors (LIs) in the district. Out of 9 Bulk Milk Cooling (BMC) plants with a total capacity of 8,000 liters per day (LPD), only 2—one in Pataliputra (Betnoti block) with a 2,000 LPD capacity and another in Badasahi with a 500 LPD capacity—are functional, while the rest are defunct. The district has 6 milk routes to Balasore dairy and 1 to Keonjhar dairy. A new 2,000 LPD bulk milk cooler has been set up in Jashipur with NABARD assistance under RIPF.

There are 15 private cattle feed manufacturing units in the district, and a district training center is established at the CDVO office in Baripada to train Gomitras, Livestock Inspectors, and farmers. Fodder development is supported by 6 departmental fodder farms in Thakurmunda, Chingdipokhari, Kathpal, Ambadali, Pratappur, and Baidyanath. The department is promoting fodder through schemes like RKVY, MGNREGS, and ITDA. Additionally, 2 disease diagnostic laboratories are operational in Baripada and Rairangpur.

2.1.6.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹14305.14 lakh. Details are indicated in Annexure I.

2.1.7 AH – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming is crucial in Mayurbhanj district, significantly enhancing rural livelihoods and boosting the local economy. It addresses nutritional needs by providing high-quality protein, as eggs and poultry meat are rich in essential minerals and vitamins.

With per capita annual egg consumption at 58 eggs—well below the recommended 182—there is a substantial opportunity to increase production. The district has about 1.11 lakh improved birds and 25 lakh indigenous birds. In 2023, approximately 2,338 large farms rear around 50 lakh broilers and 25 lakh desi breeds.

Government initiatives like the Green Ag project and the Special Programme for Promotion of Community Integrated Farming in Tribal Areas are supporting poultry farming by constructing night shelters and supplying chicks. The APC program focuses on backyard poultry to enhance rural livelihoods.

Additionally, NABARD supports the Pallishri Farmer Producer Company in Thakurmunda block by providing members with the ""Asal"" breed for backyard rearing.

These efforts aim to bridge the consumption gap and provide sustainable livelihoods and address nutritional security for the rural population in Mayurbhanj district.

The GLC to the sector for last three years was ₹1376.11 lakh, ₹1492.18 lakh and ₹6145.23 lakh with a CAGR of 64.68%."

2.1.7.2 Infrastructure and linkage support available, planned and gaps

M/s Eastern Hatchery Pvt. Ltd. in Jashipur produces 5.80 lakh commercial layer chicks (BV300) and 1.08 lakh broiler chicks (Vencob) per month. It also operates a broiler parent chick farm in Chhatna, Rasgovindpur block, producing 60,000 chicks daily. The company offers vaccination, de-beaking services, and extension support to farmers. Bharasa Hatchery at Astagadia, Rasgovindpur block, produces 30,000 broiler chicks weekly.

The Animal Resources Development Department runs hatcheries for Vanaraja birds in Baripada, Udala, Bahalda, and Karanjia, collectively producing 21,000 day-old chicks per week. Diamond Agro Vet in neighbouring Balasore district supplies Rainbow Rooster chicks to Mayurbhanj farmers. A poultry grower unit with a capacity of 1,500 birds at KVK, Samakhunta, supplies Vanaraja birds to beneficiaries.

M/s Eastern Hatchery has a poultry feed plant in Baripada with an annual capacity of 3,900 metric tonnes, and Diamond Agro Vet operates a feed plant in Rasgovindpur producing 6 tonnes per hour. Two disease diagnostic laboratories function in Baripada and Rairangpur. According to MSME data, 16 poultry feed units operate in Mayurbhanj.

To enhance the poultry sector, the Animal Resources Development Department and local bodies may establish hygienic chicken meat markets in key towns. Promoting the rearing of improved duck varieties like Khaki Campbell and White Pekin is recommended, with hatcheries established in each subdivision.

2.1.7.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹7119.91 lakh. Details are indicated in Annexure I.

2.1.8 AH – SGP

2.1.8.1 Status of the Sector in the District

Meat production is crucial for nutrition security in the tribal areas of Mayurbhanj district, providing a significant source of high-quality protein, essential vitamins, and minerals. It plays a vital role in the diets of the tribal population, who often have limited access to diverse nutritional sources.

Mayurbhanj is renowned for producing high-quality meat from improved germplasm of goats, particularly the native Black Bengal breed, celebrated for its excellent texture and flavor. According to the 2019 livestock census, the district has approximately 1,039,861 goats, 98,674 sheep, and 18,310 pigs. The total meat production, excluding poultry, was recorded at 12905 metric tonnes.

Farmers primarily rear Black Bengal goats, while local varieties of sheep and both local and crossbred pigs are also common. There are around 20 meat processing units operating in Mayurbhanj, supporting the meat industry's growth and providing employment opportunities.
The blocks of Kaptipada, Thakurmunda, Suliapada, Saraskana, and Bangiriposi have the highest number of goats. Raruan, Saraskana, and Kuliana lead in sheep population, while pig farming is predominantly found in Suliapada and Kaptipada blocks.

The GLC to the sector for last three years was ₹712.46 lakh, ₹14338.01 lakh and ₹7295.77 lakh with a CAGR of 117.16%.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The ARD Department in Mayurbhanj offers a strong network of technical staff and healthcare infrastructure to support small ruminant farming. Farmers receive essential healthcare services and management guidance for goats, sheep, and pigs. Local markets and villages supply adequate numbers of bucks, does, and lambs, making quality breeding stock accessible.
Crossbred pigs from the State Livestock Breeding Farm in Chipilima, Sambalpur district, enhance pig farming with superior genetics. Mayurbhanj's abundant natural vegetation provides ample grazing resources, promoting sustainable livestock rearing. Concentrated feeds and feed ingredients are readily available within the district to meet nutritional needs.

The department ensures a steady supply of vaccines and medicines crucial for disease prevention and animal health. However, gaps exist, particularly in veterinary facilities in remote tribal areas. Introducing mobile veterinary units could improve access to healthcare services. Strengthening market linkages and establishing organized marketing channels would help farmers secure better prices for their meat products.

Capacity-building programs on modern animal husbandry practices would empower farmers to increase productivity and income. Expanding extension services to educate farmers on advanced breeding techniques, disease management, and sustainable feeding can bridge existing gaps.

2.1.8.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹13669.03 lakh. Details are indicated in Annexure I.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Mayurbhanj district possesses extensive water resources ideal for fisheries development. These include 6,284-gram panchayat ponds covering 2,916.16 hectares, 984 government tanks spanning 649.19 hectares, 26,418 private ponds over 4,914.70 hectares, 12 reservoirs totalling 3,554 hectares, 58 minor irrigation tanks covering 599 hectares, and 569 kilometers of rivers and canals. Major rivers like the Budhabalanga, Deo, Sunei, and others flow through the district, contributing to a total fish culture area of 6,103 hectares.

Fish production has steadily increased from 30,321 metric tonnes in 2019-20 to 38,212 metric tonnes in 2022-23. Despite this growth, the district imports fish from Balasore and Bhadrak districts, as well as from Andhra Pradesh and West Bengal, to meet the local demand. The productivity from culture fisheries stands at 4.96 MT per hectare, and the per capita fish consumption is approximately 12.73 kg per annum among a fisher population of 7,500.

Fishery is crucial for nutrition security, providing an affordable source of high-quality protein, omega-3 fatty acids, vitamins, and minerals essential for health. Fish consumption helps combat malnutrition and supports overall well-being, especially in tribal and rural areas where dietary diversity may be limited.

The GLC flow to the district was ₹741.54 lakh, ₹2621.57 lakh and ₹4861.09 lakh with a CAGR of 87.15%

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Mayurbhanj district has significant fish hatchery infrastructure. The OPDC carp hatchery at Kathpal produces 150 lakh IMC spawn annually. Seven private carp hatcheries operate, including Astapura in Betnoti block (21,400 lakh spawn), and others at Kaptipada, Aldia-Jugpura, Salbani, Radho, N.B. Pokharia, and Pasuda, contributing substantially. Astapura also hosts a freshwater prawn hatchery producing 30 million post-larvae annually and seeds varieties like Magur, Pangasius, and Chitala. The Department runs eight fish seed rearing farms over 58.04 acres, leasing two to private entrepreneurs. There are 22 Primary Fishermen Cooperative Societies with 2,082 member families, and a fish farmers club in Betnoti block became a Producers' Company with NABARD's support. Government farms at Kathapal and Badjod sold about 37 lakh fish fry last year. Farmers are adopting Biofloc fish farming, using small tanks with probiotics. Cage culture is practiced in reservoirs; ten cages are installed, with three units in Kalo, Sunei, and Jambhira managed by PFCS. The government promotes Genetically Improved Farmed Tilapia (GIFT), focusing on male tilapia for better growth.

2.1.9.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹6887.59 lakh. Details are indicated in Annexure I.

2.1.10 Farm Credit – Others including Two Wheelers for farmers

2.1.10.1 Status of the Sector in the District

In Mayurbhanj district, small and marginal farmers constitute 82% of the net cultivable area, with most holdings being very small, upland, and undulated. These challenging terrains make it difficult for farmers to adopt conventional agricultural machinery. Despite the increasing availability of tractors and power tillers, the vast majority of these farmers continue to depend on bullocks for ploughing and other farm operations due to financial constraints and the unsuitability of large machinery on small, uneven plots.

To enhance productivity, there is a significant need for appropriate and affordable technologies. Solar energy-powered agricultural pumps, such as the 0.5 HP DC surface pump with Solar PV and the 5 HP DC submersible pump with Solar PV, offer sustainable irrigation solutions. These pumps are ideal for small-scale farmers as they reduce dependency on unreliable power supplies and eliminate fuel costs, making irrigation more accessible and cost-effective.

Furthermore, providing financial support to FPOs is crucial. Mayurbhanj district has 58 registered FPOs, which can play a pivotal role in empowering small and marginal farmers. Strengthening these FPOs can improve farmers' access to quality inputs, facilitate collective marketing, and enhance their bargaining power in the marketplace. Supporting FPOs leads to better income stability for farmers and promotes the adoption of modern agricultural practices. "

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The government is actively promoting these sustainable agricultural practices through programs like Jalanidhi and Sourya Jalanidhi. These initiatives provide subsidies and support for installing solar-powered irrigation systems, making them more accessible to small and marginal farmers in Mayurbhanj. By leveraging solar energy, farmers can reduce their dependence on unreliable grid power and decrease operational costs, thereby enhancing productivity and income.

To further strengthen the agricultural sector, NABKISAN Finance Limited, a subsidiary of NABARD, is providing affordable working capital and term loans to farmers and Farmer Producer Organizations (FPOs). Under the NABSANRAKSAN credit guarantee scheme, these loans come with credit guarantee cover, reducing financial risks for both lenders and borrowers. This financial support enables farmers and FPOs to invest in

modern agricultural equipment, irrigation facilities, and procurement and marketing infrastructure.

2.1.10.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹2608.10 lakh. Details are indicated in Annexure I.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District

Sustainable agriculture focuses on integrating various agricultural activities within a single unit to maximize returns, maintain soil fertility, and reduce pollution. This approach involves utilizing the by-products of one component, such as crop residues or animal waste, as inputs for another, fostering a system of supplementary and complementary enterprises that are interdependent and interrelated. By combining crops, livestock, and subsidiary enterprises, farmers create an interlocking production system that maximizes nutrient utilization and minimizes negative environmental impacts.

The district has been actively promoting these practices through initiatives like the Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA), the Agricultural Production Cluster (APC) Program, Green Agriculture Project. These programs aim to enhance climate resilience, improve livelihoods, and promote sustainable land management by encouraging farmers to adopt organic inputs and renewable energy sources. For instance, the use of solar-powered irrigation systems under the Jalanidhi and Sourya Jalanidhi schemes reduces dependency on conventional energy and lowers operational costs.

The KVK at Samakhunta and Jashipur play a pivotal role in disseminating knowledge about sustainable agriculture practices. They provide training and resources to farmers on adopting high-quality organic inputs, renewable energy, and diversified farming techniques.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The State Government is actively implementing model Integrated Farming Systems (IFS) in Mayurbhanj district, funded by the Agriculture Department's State Plan funds. These models serve as demonstrations to encourage replication across the region. Positive outcomes from current IFS projects have prompted plans to extend coverage to all blocks in the district. Organizing farmers into Farmer Producer Organizations (FPOs) is a priority to facilitate the collectivization of inputs and the marketing of produce, enhancing efficiency and profitability.

The IFS model aims to develop a holistic farming approach by integrating various components such as pisciculture (fish farming), poultry, Sheep/Goats/Pigs, vermicomposting, and crop production utilizing farm ponds. Incorporating improved milch cows enhances dairy production, while vermicompost contributes to soil fertility. By combining these enterprises, farmers can maximize resource utilization, increase income, and reduce environmental impact. To date, a total of 30 farm models under IFS have been supported by the Agriculture Department and the Krishi Vigyan Kendra (KVK) in Mayurbhanj district, showcasing the viability and benefits of this integrated approach.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Scientific storage infrastructure and cold chain are vital for minimizing post-harvest losses, preserving the nutritional quality of agricultural produce, and ensuring farmers receive fair and remunerative prices. By preventing the immediate sale of crops at lower prices due to spoilage risks, this infrastructure helps avoid distress sales. The Warehousing Development and Regulatory Authority (WDRA) scheme, which provides post-harvest loans against negotiable warehouse receipts, further supports farmers by offering access to financing during crucial periods.

In Mayurbhanj, expanding cold storage and godown capacities, as well as promoting warehouse registration under the WDRA, could significantly improve agricultural infrastructure. The Ground Level Credit (GLC) to the sector over the last three years has been ₹521.39 lakh, ₹6049.63 lakh, and ₹618.40 lakh.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Mayurbhanj has access to essential construction materials like cement, sand, steel, concrete, and roofing materials, readily available in district/block headquarters and marketing centers. Skilled masons are also available locally for construction work, ensuring smooth execution of projects. Additionally, the district is well-connected with a good road network, facilitating the transportation of goods to storage godowns and markets.

The district boasts 74 local markets, 6 regulated markets, 14 sub-markets, and 52 unregulated markets. It also has 174 godowns with a combined capacity of 21,500 MT, supported by schemes like WIF and RKVY, distributed across 52 LAMPCS. Furthermore, corporations such as FCI, OSCSC, and OSWC maintain 10 additional godowns with a total capacity of 42,000 MT, significantly contributing to the storage infrastructure.

2.2.1.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹4410.32 lakh. Details are indicated in Annexure I.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The district's soil is red (51.90%) and laterite (48.10%), both having low water-holding capacity. Of the total geographical area of 10.418 lakh hectares, 4.22 lakh hectares are cultivable. However, 40.5% of this cultivable land is upland, and 30% is medium land, both facing challenges such as undulating topography, soil erosion, acidic conditions, and low agricultural productivity. Approximately 70,000 hectares of upland are bunded, but soil erosion affects about 1,27,000 hectares of upland and 15,000 hectares of medium land, while 40,000 hectares are degraded by rills, gullies, ravines, and shifting cultivation.

The Soil Conservation Department has been actively addressing soil erosion issues through initiatives like cashew and sabai grass plantations, avenue plantations, and the construction of water management and harvesting structures. Integrated activities under watershed development projects are also being implemented to combat soil erosion and improve land productivity in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Two Soil Conservation Demonstration and Pasture Development Centres have been established, one at Chhenadhua (Bankisole) in Baripada block and another at Sirsa (Budhamara) in Saraskana block. The Soil Conservation Department is implementing plantation schemes under MGNREGS and conducting watershed development activities under PMKSY. Technical support for land development is provided by both the Soil Conservation and Agriculture Departments. A Resource Centre-cum-Training Hall has also been constructed at the office of the Project Director, Watersheds, Baripada, under the RKVY scheme.

The district's Agriculture Department operates a soil testing laboratory and a mobile soil testing unit, with two additional soil testing facilities and two automatic weather stations installed in Udala and Jashipur blocks under NABARD's kfW Soil project. The Project Director, Watershed, is leading initiatives such as Rainfed Area Development under RKVY, WDC-PMKSY 2.0 Watersheds in Badasahi and Saraskana, OMBADC-Watersheds in Jashipur, Bahalda, and Kusumi, and the GEF-funded GreenAg project. Additionally, the Agriculture Department has installed Automatic Weather Stations in 17 blocks across the district, improving weather data collection for better agricultural planning.

2.2.2.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹1118.73 lakh. Details are indicated in Annexure I.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

The district is emphasizing important agricultural infrastructure activities, including the production of bio-pesticides, bio-fertilizers (Azospirillum, Azotobacter, PSB, etc.), plant tissue culture, agri-biotechnology, seed production, and vermi-composting. Horticulture, particularly fruit and plantation crops, is being promoted on a large scale, though the district currently depends on external sources for tissue culture planting materials.

There is a clear need to establish local tissue culture units to meet the growing demand for disease-free, fast-growing plants like banana and pomegranate. Additionally, organic farming practices, using bio-fertilizers, bio-pesticides, and vermi-compost, are also needed for promoting sustainable agriculture and enhancing the productivity of horticultural crops in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

To support farmers in seed certification, a dedicated seed certification office is located in Baripada. The district also has eight seed processing units with a combined capacity of 13.5 tonnes per hour, aiding in efficient seed processing.

There is a pressing need to raise awareness among farmers about the benefits of using bio-fertilizers, bio-pesticides, and vermi-compost in both agriculture and horticulture. The Agriculture, Horticulture, and Soil Conservation Departments should focus on promoting these sustainable practices to enhance productivity and environmental sustainability. Additionally, there is a need for developing essential agricultural infrastructure such as pack houses, food parks, food quality testing labs, ripening chambers, and agri-economic zones.

These facilities will enhance post-harvest management, processing, and quality control. Furthermore, promoting agri start-ups will drive innovation in farming techniques and agricultural technology, boosting the district's overall agricultural productivity and economic growth.

2.2.3.2 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹1998.95 lakh. Details are indicated in Annexure I.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The agro-processing sector in Mayurbhanj has significant potential for growth, as evidenced by the existing 796 processing units across various categories as per Udyam portal data. There are 261 units processing food items like rice, flour, dal, oil, tea, and coffee, while 166 units are engaged in fruit pulp, juice, and fruit drink production. Additionally, the district has 72 units for spice processing, 143 for cotton ginning, spinning, and weaving, 89 for milk chilling and processing, and 35 units dedicated to animal feed production. However, there is a noticeable gap in the dry fruit processing sector, as the district has no units for processing cashew, almonds, raisins, or related products, indicating potential for expansion in this area.

Given the district's abundant raw materials, including cereals, pulses, oil seeds, and cashew nuts, there is considerable scope to further develop agro-processing industries.

Under the One District One Product (ODOP) initiative, several honey processing proposals by Self-Help Groups (SHGs) have been sponsored by the District Industries Centre (DIC) and are currently in various stages of approval. This initiative highlights the district's focus on diversifying its agro-processing sector and tapping into the economic opportunities these industries can provide, further promoting employment and income generation for the local population.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre (DIC) has identified several key agro and food processing industries for establishment under the MSME sector and the PMEGP schemes. These include modern rice mills, rice shellers, mini rice mills, roller flour mills, atta chakkis (flour mills), and chuda mills. These industries are crucial for adding value to the district's abundant agricultural produce and boosting local employment opportunities.

Additionally, the district has various supporting infrastructures in place for agro and food processing, though gaps remain that need to be addressed for full-scale development. Details on these gaps and opportunities for further infrastructure development are outlined in the chapter on MSMEs, emphasizing areas for improvement to foster the growth of these industries.

2.3.1.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹13356.90 lakh. Details are indicated in Annexure I.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Loans to Microfinance Institutions (MFIs) for on-lending to agriculture provide small farmers with access to affordable credit for inputs like seeds, equipment, and irrigation, helping bridge rural credit gaps. This enables farmers to adopt modern practices, improve productivity, and manage income fluctuations. These loans also support investments in post-harvest technologies and market access, improving price realization. MFIs often complement this with financial literacy and crop insurance, contributing to rural development, financial inclusion, and farming resilience.

Custom Service Units (CSUs) or Custom Hiring Centers (CHCs) offer small farmers affordable access to agricultural equipment on a rental basis, allowing them to use tools like tractors and seed drills without the cost of ownership. These centers promote farm mechanization, improving productivity while reducing labor. By enabling timely farm operations during critical periods, CSUs help minimize crop losses and support more efficient, sustainable farming practices.

Agri-Clinics provide farmers with advice on soil health, crop protection, and post-harvest practices, boosting productivity. Agri-Business Centres, run by trained professionals, offer services like equipment hiring and market linkages, promoting entrepreneurship. Together, these initiatives, under the Central Sector Scheme of Agri-Clinics and Agri-Business Centres (ACABC), support agricultural value chains and foster rural economic growth.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is a good network of banks in the district. There are MFIs like Spandana Sphoorty Financial Ltd., Bharat Financial Inclusion Ltd. (formerly SKS), Asmitha Micro Finance Ltd., People's Forum and Annapurna Microfinance in the district, who are availing credit facilities from private commercial banks like HDFC, AXIS Bank, ICICI bank, etc. Banks have potential to fund more such units in the district.

2.3.2.3 Credit Potential

The credit potential for the year 2025-26 for the sub sector has been assessed at ₹11509.00 lakh. Details are indicated in Annexure I.

Chapter 3

Credit Potential for Micro, Small and Medium Enterprises

3 Credit Potential for MSMEs

3.1 Status of the Sector in the District

Mayurbhanj district, rich in minerals like iron ore, china clay, quartzite, soap stone, and gemstones, offers significant potential for industrial development. With 42.16% forest cover, it abounds in forest and agro-based resources, facilitating the growth of micro, small, and medium industries. Paddy is the main agricultural produce, presenting opportunities in its value chain. The district boasts vibrant handicrafts and cottage industries, including pottery, stone carving, bamboo products, sal leaf plates, dhokra casting, sabai rope, and puffed rice making.

Industrial infrastructure includes three estates in Baripada and Rairangpur blocks with 61 industrial sheds, and proposals for two new estates in Nayapurusotampur and Gadadeulia. The State Government's policy for MSME Development y 2022, Food Processing 2022, and Export 2022 aim to attract new investments and support existing enterprises. The labour-intensive handloom sector supports weavers and ancillary workers, mainly in Chandanpur and Dihirakul, with 26 active Weavers' Cooperative Societies and 1,475 active looms.

Sixteen registered rice mills operate in the district. Approximately 25,000 Kahans of Tassar silk are produced, mostly sold without value addition, indicating scope to increase yarn production using wet reeling methods promoted by RTRS. NTFP clusters (leaf cup and plate), engineering and fabrication were identified as potential MSME clusters during 2016.

Recent data shows an increase in micro units from 20,867 in 2021-22 to 31,846 in 2023-24, small units from 141 to 264, and medium units from 3 to 5. During the last three years, investment to the tune of ₹42687.15 lakh has generated employment for 88052 workers.

The GLC to the sector for the past three years was ₹ 72963.63 lakh , 124297.11 lakh and ₹ 195370.01 lakh, with a CAGR of 38.86%.

3.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre (DIC) serves as the nodal agency for MSMEs, as well as handicrafts and cottage industries in the district. It is responsible for implementing self-employment programs such as the PMEGP, PMFME, Shilpi Unnati Yojana, and workshed-cum-housing schemes for handicraft artisans, targeting both educated and uneducated youth. The DIC offers various incentives, including interest subsidies, to MSMEs and provides extension and escort services to facilitate the establishment of

industrial units. It has identified 13 resource-based industries and 32 demand-based industries within the district, playing a crucial role in facilitating the necessary backward and forward linkages for industrial activities. KVIC and KVIB are actively involved in the district. PM Vishwakarma training is being provided by 3 identified agencies.

To support the development of MSMEs, the district boasts one-degree engineering college, three private engineering schools, two government Industrial Training Institutes (ITIs), and 42 private Industrial Training Centres (ITCs), which collectively produce the skilled manpower required for the sector. Additionally, schemes like CGTMSE and CLCSS are available from the Ministry of MSME to provide financial assistance. These financial instruments help entrepreneurs access the necessary capital to start and expand their businesses, fostering economic growth within the district.
To promote the sale of tribal products and handicrafts made from Sabai grass, the Tribal Development Cooperative Corporation (TDCC) and the DRDA have established modern outlets at the district headquarters. ORMAS provides training and facilitates the formation of producer groups to promote products based on Sabai grass and honey. These initiatives aim to strengthen the traditional crafts sector, enhance income opportunities for artisans, and stimulate economic development within the district by leveraging local resources and skills.

3.3 Credit Potential

The credit potential for the year 2025-26 for the sector has been assessed at ₹224723.00 lakh. Details are indicated in Annexure I.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Mayurbhanj district in Odisha holds significant export potential due to its rich array of resources and traditional industries. The district is endowed with mineral resources like iron ore, china clay, quartzite, soapstone, kyanite, fire clay, asbestos, copper ore, and gemstones, which can be exported for use in various industries, including steel manufacturing, ceramics, and electronics. Agricultural products, particularly paddy and processed rice, are major outputs, with significant potential for exports. Tassar silk, which is produced in large quantities, could also be a valuable export if further processed for higher value.

The district's vibrant handicrafts and cottage industries also offer strong export opportunities. Unique products such as sabai grass items (ropes, baskets, mats), dhokra metal casting, stone carvings, bamboo products, and sal leaf plates can attract international markets due to their eco-friendliness and cultural value. The handloom sector, with weavers producing distinctive textiles, offers further potential for global demand. Additionally, processed food items like puffed rice (mudhi), biscuits, and confectioneries can be packaged for export, while forest products like honey, medicinal plants, lac, and essential oils have rising demand due to their organic and natural origins.

Tassar silk yarn and fabrics, if enhanced through improved production methods, hold potential for export as high-quality silk products. Leather goods, footwear, and agricultural implements are other potential export items.

4.1.2 Infrastructure and linkage support available, planned and gaps

Three agencies are registered under APEDA, actively exporting agricultural commodities from the blocks of Udala, Rairangpur, and Karanjia. In the mining sector, the district is home to two operational mines of china clay, six iron ore mines, two quartzite mines, and one silica sand mine, reflecting its rich mineral resources and potential for export.

In agro-processing, the district hosts a mango pulp-making unit, established by the NGO "Dulal" in Digposhi, Jashipur, with a production capacity of 500 kg per day. Additionally, there are seven cashew processing units located in Karanjia and Jashipur, contributing to the export potential of processed nuts. The district benefits from the presence of major public and private sector banks, including SBI, IDBI Bank, and ICICI Bank, which have branches in Karanjia and Rairangpur, providing specialized expertise in export finance.

NABARD has taken proactive steps to further enhance the district's export capabilities by organizing workshops focused on exploring the potential for exporting vegetables. The Farmer Producer Organizations (FPOs) in Mayurbhanj, leveraging economies of scale, are well-positioned to tap into the export market. With the active support of the horticulture department, the district holds significant potential to emerge as a key exporter of fruits and vegetables.

4.1.3 Credit Potential

The credit potential for the year 2025-26 for the sector has been assessed at ₹2805.00 lakh. Details are indicated in Annexure I.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education loans up to ₹10 lakh for individuals, including vocational courses, are considered eligible for priority sector lending. With the rising costs of professional and technical education, especially in private institutions, the demand for educational loans has been steadily increasing. This demand extends beyond local colleges, as students seek loans to pursue education across India. Increased awareness through electronic and print media about the availability of these loans from both public and private sector banks has further fuelled this demand.

Mayurbhanj district has a strong educational infrastructure, including 91 degree colleges (84 private and 3 government), enrolling 40,168 students. Additionally, the district has three private diploma engineering schools, one engineering college, and three private technical degree colleges, with a combined enrolment of 1,054 students. The district also houses two Government ITIs and 42 private ITCs, contributing to technical and vocational education. The presence of North Odisha University and the Pandit Raghunath Murmu Medical College, operational since 2017-18, further strengthens the district's higher education landscape. This robust educational framework is driving the increasing need for educational loans, providing opportunities for students to pursue higher education and technical training.

4.2.2 Infrastructure and linkage support available, planned and gaps

In recent years, Odisha has seen the establishment of several prestigious national-level institutions, including IIT, IIM, NISER, IISER, and NLU, providing students with increased access to quality technical and higher education. For students from Mayurbhanj, a tribal-dominated district, this has expanded opportunities to pursue professional education both within and outside the district. With a strong network of public sector banks present in most blocks, students can access the financial resources needed to further their education.

The Government of Odisha has introduced the Kalinga Sikhya Sathi Yojana, an education loan scheme offering interest subvention. Under this scheme, poor and meritorious students from families with an annual income of up to ₹6 lakh can avail loans of up to ₹10 lakh at a highly subsidized interest rate of 1% per annum (for regular repayment) from scheduled banks. This initiative aims to make higher education more accessible and affordable, empowering students to pursue their academic goals without financial constraints.

4.2.3 Credit Potential

The credit potential for the year 2025-26 for the sector has been assessed at ₹5950.00 lakh. Details are indicated in Annexure I.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

With rapid urbanization, population growth, and the division of families, the demand for pucca dwelling units is increasing in both rural and urban areas. The housing sector is a key driver of economic growth, generating employment and stimulating various sectors. As an indicator of socio-economic development, improved housing conditions reflect better living standards. The Government of India's "Housing for All" initiative aimed to complete four crore houses in rural areas by 2022, ensuring that each home is equipped with basic amenities like water, sanitation, and road access.

In Odisha, the Odisha State Urban Housing Mission (AWAAS), launched in 2015, and schemes like Pradhan Mantri Awas Yojana (PMAY) and Biju Pucca Ghar Yojana (BPGY) focus on providing affordable housing for economically weaker sections and low-income groups. The BPGY targeted the completion of pucca houses for all rural households by 2019. In Mayurbhanj, where 92.34% of the population lives in rural areas, housing shortages and lack of civic amenities are significant challenges. Under PMAY(G), Mayurbhanj saw 13,846 houses constructed in 2021-22, 5,208 in 2022-23, and 65,084 in 2023-24, with a cumulative total of 306,002 houses since 2014.

For Regional Rural Banks (RRBs), loans up to ₹20 lakh for constructing or purchasing a dwelling unit, with a total cost not exceeding ₹25 lakh, are eligible for priority sector lending. Loans of up to ₹2 lakh for repairs of damaged dwellings also fall under this category. NABARD supports rural housing through refinance to eligible banks and has introduced three direct rural housing finance products: loans without grants, loan-cum-grant schemes, and composite loans that combine housing finance with income-generating activities. These schemes aim to address the housing needs of various segments of society, particularly in rural areas.

4.3.2 Infrastructure and linkage support available, planned and gaps

In Mayurbhanj district, retail outlets for essential construction materials such as steel, cement, sand, stone, glass, bricks, wood, and sanitary fittings are widely available across block and panchayat headquarters and key marketing centers. This ensures easy access to materials for housing and construction projects throughout the district. Both skilled and unskilled labor is readily available, supporting the growing demand for housing and infrastructure development.

However, there is a need to provide skill-based training in trades like masonry and carpentry to enhance the quality of work and meet the evolving needs of the construction sector. Training institutes such as Industrial Training Institutes (ITIs) and Rural Self Employment Training Institutes (RSETIs) can play a crucial role in offering these programs, ensuring that the workforce is well-equipped with modern construction skills. This would not only improve the quality of housing projects but also increase employment opportunities for local workers.

4.3.3 Credit Potential

The credit potential for the year 2025-26 for the sector has been assessed at ₹27422.70 lakh. Details are indicated in Annexure I.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Mayurbhanj district has created an irrigation potential of 2.44 lakh hectares during the Kharif season and 0.91 lakh hectares in Rabi, covering a net sown area of 4.22 lakh hectares through major, medium, and minor irrigation projects, including surface and lift systems.

The district's literacy rate is 63.2%, below the state average of 72.9%. There are 4,735 schools, including primary, upper primary, and secondary, enrolling 5.28 lakh students, along with 127 junior and 60 degree colleges.

Healthcare facilities remain inadequate for the district's population and area, with 8 hospitals providing 826 beds, 28 community health centers, 82 primary health centers, 589 sub-centers, and 20 mobile health units. Ayurvedic and homeopathic care is provided by 45 Ayurvedic and 44 Homeopathic hospitals/dispensaries, alongside 29 private hospitals with 165 beds.

All 3,750 villages in the district are electrified, and block headquarters are well connected to the district. The road network spans 13,976 km, including 12,848 km of rural roads, and a 140 km rail route.

Under the Jal Jeevan Mission, 67% of 5.58 lakh households now have potable tap water access. The district has 231 pipe water supply projects, 20,715 tube wells, and 684 solar-powered water projects. However, only 18.6% of households have access to toilets within their premises, highlighting a significant gap in sanitation infrastructure.

5.1.2 Infrastructure and linkage support available, planned and gaps

For the next year, Mayurbhanj should focus on key infrastructure improvements with an emphasis on renewable energy. Expanding Rabi irrigation through solar-powered lift systems will boost water efficiency. In education, enhancing school infrastructure and integrating solar energy will improve learning conditions, while vocational training in renewable energy can equip students with essential skills.

In healthcare, adding beds and upgrading primary centers with solar power will ensure reliable services, especially in remote areas. Expanding tap water coverage under Jal Jeevan Mission and increasing solar-powered water systems will improve access to clean water. Efforts to build more household toilets, particularly in rural areas, are crucial for sanitation.

Promoting renewable energy, like solar street lights and solar pumps for agriculture, will reduce costs and support sustainable growth.

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

Around 21 Rural drinking water supply projects were sanctioned in Mayurbhanj over the years, ensuring potable drinking water supply to around 30 villages.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

With increased focus on human development and for attainment of Sustainable Development Goals (SDG), the social sectors viz. education, health, sanitation etc. have gained greater focus in the overall development process. Further, social infrastructure covering schools, health care facilities, drinking water and sanitation facilities in tier II to tier VI centres have now been brought under the ambit of Priority Sector Lending norms.

5.2.2 Infrastructure and linkage support available, planned and gaps

Outlets for sale of construction materials i.e. steel, cement, sand, stone, glass, brick, wood, sanitary fittings, etc. are available in all block headquarters.

5.2.3 Credit Potential

The credit potential for the year 2025-26 for the sector has been assessed at ₹2371.50 lakh. Details are indicated in Annexure I.

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5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Odisha is advancing in renewable energy adoption through initiatives like rooftop solar projects aimed at meeting the power needs of 150 hospitals, supported by the Odisha Renewable Energy Development Agency (OREDA). These efforts are part of a larger strategy to diversify energy sources and reduce dependency on fossil fuels. The PM Surya Ghar Yojana further promotes rooftop solar installations for residential and institutional users, aligning with India's clean energy goals and helping lower electricity costs for consumers.

Odisha's Renewable Energy Policy 2022 underscores the state's commitment to decarbonizing its energy sector, with an emphasis on solar, wind, and hydro technologies. This policy seeks to meet growing energy demands while fostering sustainability, job creation, and investment in clean energy. Rooftop solar is a key focus, especially for public buildings, supporting both grid-based and captive consumption.

The PM Surya Ghar Muft Bijli Yojana is a central initiative promoting rooftop solar systems for households across India. It provides up to 300 units of free electricity per month through subsidies of 60% for systems up to 2 kW and 40% for systems between 2 to 3 kW, with low-interest loans available for the remaining costs. This program is expected to benefit one crore households, significantly reducing electricity bills while encouraging clean energy adoption nationwide."

5.3.2 Infrastructure and linkage support available, planned and gaps

In Mayurbhanj, there are approximately 19 solar solution shops, 50 inverter battery shops, and 100 electrical shops that cater to customers interested in solar energy systems. These outlets offer a variety of solar products, including off-grid and on-grid solar systems, as well as hybrid systems. Solar panel installations in the district range from ₹65,000 to ₹95,000 for 1 kW systems.

5.3.3 Credit Potential

The credit potential for the year 2025-26 for the sector has been assessed at ₹402.05 lakh. Details are indicated in Annexure I.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

Sr. No.	Closed Tranche	No. of projects	Fin.Outlay (₹Lakh)	RIDF Loan (₹ Lakh)
A	Closed Tranches	877	95561.54	68285.46
B	Ongoing tranches	865	97504.46	77970.29
C	**Total (A + B)**	**1742**	**193066.00**	**146255.75**

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as below:

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
A	Irrigation/ Agriculture	1502	83541.40	63955.45
B	Rural roads & bridges	219	107351.36	80534.62
C	Social Sector	21	2173.24	1765.68
	Total (A + B + C)	**1742**	**193066.00**	**146255.75**

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	1502	Irrigation potential	ha	141042
B	Rural roads	112	Road length	km	1045
C	Bridges	107	Bridge Length	m	6089

Details in respect of other RIDF projects are given below

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit
1	Rural Drinking Water Supply	21	30 Villages supplied with Protected Water Supply Scheme

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Microfinance has become a vital tool in supporting the government's efforts to address financial exclusion, enhance livelihoods, and empower vulnerable populations, particularly women. The Government of India's scheme for promoting Women SHGs (WSHGs) in backward and LWE (Left Wing Extremism) districts has been operational in Mayurbhanj since 2012-13. In addition, the Joint Liability Group (JLG) model, which consists of 4 to 10 individuals, offers tenant farmers, a collateral-free loan system, helping banks reach out to these farmers while improving credit discipline and adopting a cluster-based approach.

NABARD's livelihood programs, such as MEDP and LEDP, have facilitated capacity building and skills development in various sectors like Sabai Grass Craft, Jute Craft, Tassar Reeling, Jackfruit processing, and Green Leafy vegetable cultivation. As a result, SHG members have experienced a significant increase in income, with earnings rising from ₹2,000-3,000 to ₹5,000-6,000 per month. Support for CFCs and working capital from ORMAS, DIC, and the Textiles Department has helped create organized clusters under the MSME sector. ""Mission Shakti,"" launched in 2001, has empowered 70 lakh women through 6 lakh WSHGs across the state. ORMAS is working diligently in the field to form producer groups and support sale of NFTP products.

With over 2,62,523 small and marginal farmers in the district, there is potential to finance 37,503 JLGs. The BALARAM Yojana aims to provide crop loans to landless farmers, with a target of creating 1 lakh JLGs to benefit 5 lakh landless farmers over two years. This initiative, with a fund allocation of ₹1,040 crore, is being implemented through 7,000 bank branches and Primary Agricultural Cooperative Societies (PACS).

6.2 Infrastructure and linkage support available, planned and gaps

In recent years, the SHG-Bank Linkage program in Mayurbhanj has shown impressive growth. The number of SHGs credit-linked, including repeat finance, increased from 17,606 in the first period to 21,040 in the most recent period. Correspondingly, the bank loan disbursed rose from ₹33,037.75 lakh to ₹69,843.98 lakh over the same period. The average loan per SHG also saw significant growth, starting at ₹1.88 lakh and reaching ₹3.30 lakh, demonstrating the increasing financial support SHGs are receiving to scale up their activities.

The Joint Liability Group (JLG) Bank Linkage also progressed, with loans increasing from ₹2,202.58 lakh to ₹3,716.40 lakh over the analysed periods. These financial programs are supported across 21 intensive blocks in Mayurbhanj, showcasing the district's commitment to strengthening its microfinance infrastructure. There are 479 branches of various financial institution in the district catering to credit needs in

microfinance.

6.3 Credit Potential

The credit potential for the year 2025-26 for the sector has been assessed at ₹94400.00 lakh. Details are indicated in Annexure I.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

7.1 Farm Credit

- Ensure Universal Distribution of Soil Health Cards: It is essential to provide soil health cards to all farmers, enabling them to better manage soil nutrients and enhance overall productivity. (KVK and Agriculture Department)
- Focus on Reducing Yield Gaps: Encourage the adoption of best farming practices by educating farmers on modern agricultural techniques to achieve the maximum potential yield for major crops. (KVK and Agriculture Department)
- Promote Crop Diversification: Advise farmers to diversify their cropping patterns by incorporating high-value, market-oriented crops to improve their income and resilience to market fluctuations. (KVK and Agriculture Department)
- Increase Seed Replacement Ratio (SRR): Target an increase in SRR from the current 10-12% to at least 20-25%, by promoting the use of certified, high-quality seeds to improve both production and productivity, especially in cereal crops. (KVK and Agriculture Department)
- Strengthen Extension Services: Establish Farmer Service Centres in each panchayat that provide soil testing, advisory services, and real-time market information to equip farmers with essential knowledge and resources. (KVK and Agriculture Department)
- Improve Post-Harvest Management: Raise awareness among farmers about the benefits of scientific storage practices, and support the construction of modern godowns to ensure better storage of agricultural produce and inputs, minimizing post-harvest losses. (KVK, Horticulture Department and Agriculture Department)
- Integrate Climate-Smart Agriculture Practices: It is vital to incorporate climate-resilient agricultural practices such as drought-tolerant crop varieties, efficient water management, and agroforestry on a large scale. These will help reduce the vulnerability of farmers to climate-related risks while maintaining productivity and farm incomes. (KVK and Agriculture Department)

7.2 Water Resources

- Ensure Regular Power Supply: The Electricity Department must ensure a regular and uninterrupted power supply for the efficient operation of electrical pump sets and lift irrigation systems. Defunct irrigation structures like RLs and bore wells should be repaired by OLIC/OAIC and the Minor Irrigation Department. (Electricity, OLIC, Water Resources Department).
- Promote Low-Cost, Energy-Efficient Irrigation Solutions: Low-cost, energy-neutral technologies such as diversion-based irrigation systems and hydram water pumps need to be promoted for optimal utilization of available surface water. (Water Resources Department)
- Implement Micro Irrigation and Well Recharging: The use of micro-irrigation systems and the recharging of dug wells should be prioritized to enhance water use efficiency and ensure sustainable agricultural practices. (Horticulture Department).

- Adopt Climate-Resilient Water Management Practices: Integrating climate-smart solutions such as rainwater harvesting, the construction of farm ponds, and soil moisture conservation techniques is essential to mitigate the effects of climate change on agriculture and water resources. These practices will help enhance resilience to erratic rainfall and temperature fluctuations. (Agriculture, Horticulture and Watershed, Water Resources Department).

7.3 Farm mechanisation

- Establish More Agro-Service Centres: Setting up additional agro-service centres is crucial. The Agriculture Department, in collaboration with ATMA, NGOs, and VAs, should organize special campaigns with live demonstrations and agricultural fairs at the panchayat and block levels. These initiatives will promote the use of advanced farm implements and technologies to increase productivity and reduce labor intensity. (Agriculture Department, NGOs, ATMA)
- Skill Development for Youth and JLG Members: Provide comprehensive training to unemployed youth and members of Joint Liability Groups (JLGs) on the maintenance and repair of essential farm machinery, such as combine harvesters, tractors, power tillers, and threshers. Training institutions like RSETI, ITIs, and ITCs should take the lead in delivering these skill-building programs to create a skilled workforce for farm mechanization services. (RSETI, Skill Development, NABARD, NGOs, KVK)
- Promote Climate-Resilient Mechanization: Encourage the use of energy-efficient and water-saving machinery such as low HP tractors, solar-powered irrigation pumps, and no-till seeders. These technologies help conserve fuel, reduce greenhouse gas emissions, and promote soil conservation, making mechanized farming more resilient to the impacts of climate change. (Agriculture Department and OAIC)

7.4 Plantation and Horticulture

- Improve Marketing and Processing Facilities: There are no organized markets or processing units for crops like mango, lime, and oil palm. Setting up regulated markets and value-addition facilities is essential to boost farmer incomes and reduce post-harvest losses. (FPOs, Horticulture Department and ORMAS)
- Establish Market Linkages: Strong market linkages for all producers should be built with support from ORMAS and the Horticulture Department to ensure farmers get fair prices and better market access. (FPOs and ORMAS)
- Encourage Off-Season and High-Value Crop Cultivation: Promote the cultivation of off-season vegetables and high-value horticulture crops to increase farmers' earnings and reduce reliance on traditional crops. (Horticulture Department and APC Program, NGOs, FPOs)
- Introduce Climate-Resilient Farming Practices: To address the impacts of climate change, promote water-saving methods like micro irrigation, the use of biofertilizers, foliar fertilizer sprays, and mulching to conserve moisture and reduce the need for chemical inputs. (Agriculture and Horticulture Department)
- Support FPOs with Financing: Farmer Producer Organizations (FPOs) should be financed to engage in activities such as crop procurement, processing, and marketing,

which will strengthen collective bargaining power and add value to their produce. (Banks and NABKISAN)

7.5 Forestry and Wasteland Development

- Address Gaps in Quality Planting Materials and Extension Services: The non-availability of high-quality planting materials, along with limited extension services at the block level, is a major challenge. These gaps should be addressed to support sustainable forestry and agro-forestry practices. (Horticulture Department)
- Strengthen Extension Services for Commercial Forestry: Extension services should be enhanced to raise awareness among farmers and villagers about the benefits of commercial forestry. This can help boost income while contributing to environmental sustainability. (Horticulture Department)
- Promote Farm Forestry and Agroforestry: The Forest Department and Forest Development Corporation should identify suitable areas and farmers to encourage farm forestry and agroforestry. These practices provide economic benefits while also helping to mitigate climate change by increasing tree cover, which absorbs carbon dioxide and enhances biodiversity. (Horticulture Department)
- Adopt Climate-Resilient Forestry Practices: Climate-friendly forestry practices, such as planting drought-resistant tree species, using organic soil enhancers, and integrating agroforestry into farming systems, should be promoted to build resilience against climate impacts like erratic rainfall and rising temperatures. (Horticulture Department)

7.6 Animal-Husbandry

7.6.1 Dairy

- Encourage Calf Rearing for Quality Milch Animals: The Animal Resources Development Department should promote calf-rearing activities to ensure the availability of quality milch animals for dairy units. Providing animal health cards and adequate vaccination will help improve the health and productivity of dairy livestock. (AR Department)
- Leverage ICT for Livestock Management: The use of ICT tools like SMS services should be implemented by the Department or NGOs to provide timely information to farmers on insemination, vaccination schedules, and livestock health management. (AR Department)
- Facilitate Smart RuPay KCC for Dairy Farmers: Banks should issue smart RuPay Kisan Credit Cards (KCC) to dairy farmers, offering them easy access to credit for their dairy operations and enabling better financial inclusion in the sector. (ARD and Banks)
- Promote Climate-Resilient Dairy Farming: Climate-resilient dairy farming practices should be encouraged, such as using heat-resistant cattle breeds, improving fodder management, and integrating water-efficient systems in dairy units to cope with the increasing impact of climate change on livestock. (ARD)

7.6.2 Poultry

- Address Shortage of Technical Manpower in ARD Department: The shortage of technical manpower in the Animal Resources Development (ARD) Department should be resolved to ensure effective delivery of extension services and proper monitoring of livestock programs. (ARD)
- Establish Hygienic Poultry Marketing Outlets: Hygienic marketing outlets for the sale of poultry products should be set up in key towns and market centers across the district to ensure safe and accessible products for consumers. (ARD)
- Set Up Hatcheries for Improved Duck Varieties: The absence of hatcheries for supplying improved duck varieties like Khaki Campbell and White Pekin should be addressed by establishing hatcheries to meet the growing demand for quality ducklings.(ARD)
- Finance Egg and Broiler Cart Schemes: Banks should finance egg and broiler cart schemes in small towns and larger haats to facilitate better market access and income opportunities for poultry farmers. (Banks)
- Promote Cluster-Based Poultry Farming: Poultry broiler and layer farming should be organized on a cluster basis with the support of hatcheries, banks, and NGOs under the Area Development Scheme. This approach will enhance productivity and provide integrated support to farmers. (Banks and NGOs, APC Program)
- Incorporate Climate-Resilient Poultry Farming: Climate-resilient practices, such as improving ventilation systems, using energy-efficient poultry equipment, and managing waste in an eco-friendly way, should be adopted to make poultry farming more sustainable and reduce its impact on the environment (ARD).

7.6.3 Sheep/Pig/Goat

- Set Up Modern Abattoirs: The district lacks registered/licensed abattoirs. Modern abattoirs should be established in municipalities, NACs, and consumption centers to ensure hygiene and provide consumers with quality meat. (ARD).
- Develop Livestock Market Yards: Livestock market yards need to be developed with facilities for weighing, cleaning, auctioning, and other infrastructure to ensure transparent and efficient sale and purchase of livestock. (ARD)
- Finance Goat Rearing Units: Banks should finance more goat rearing units under the PMEGP scheme, providing farmers with access to credit and expanding livestock farming opportunities. (DIC and Banks)
- Ensure Supply of Vaccines and Medicines: The Animal Resources Development Department should ensure the timely availability of necessary vaccines and medicines to safeguard livestock health and productivity. (ARD)
- Promote Climate-Smart Livestock Management: Climate-resilient livestock practices, such as improved housing for extreme weather conditions, efficient waste management, and water conservation in livestock farming, should be encouraged to mitigate the effects of climate change on animal husbandry. (ARD)

7.7 Fisheries

- Establish Soil and Water Testing Facilities: Soil and water testing facilities should be set up in key blocks like Betnoti, Badasahi, Udala, and Rasgovindpur to enhance agricultural and aquaculture productivity. (KVK and Fisheries Department)
- Upscale Farmer Training on Scientific Fish Cultivation: Training programs for farmers should be expanded with a focus on the scientific cultivation of carp and commercially valuable species like freshwater prawn, Magur, and Chitala to improve yields and profitability. (Fisheries Department)
- Promote Cluster-Based Fish Farming and FPOs: Fish farming should be promoted in clusters, with the formation of FPOs to support commercial aquaculture. Bank financing and technology transfer will be key in developing this sector. (NABARD)
- Develop Modern, Hygienic Fish Markets: Modern and hygienic fish markets need to be established in the district to provide better infrastructure for fish sales and ensure quality for consumers. (Fisheries Department).
- Renovate Silted Dams and GP Ponds: Most dams and GP ponds in the district are silted and should be renovated to enhance water retention and improve aquaculture opportunities. (Water Resources).
- Popularize Advanced Fish Farming Techniques: The practice of multiple stocking and harvesting with advanced fingerlings (50 to 100 grams), stocking as per water body capacity, and using pelleted feed should be widely promoted among fish farmers for higher yields. (Fisheries Department)
- Develop Cage Culture in Reservoirs: Cage culture of fish in reservoirs should be developed through Producer Organisations, supported by the Fisheries Department, to boost fish production and livelihoods. (Fisheries Department)
- Renovate GP Ponds Under MGNREGS: GP ponds should be renovated under MGNREGS, and fish farming activities should be taken up by SHGs or JLGs. Promoting the culture of local fish varieties like Kou, Magur, and Chitala, which fetch high market prices, will boost farmers' incomes. (MGNREGS)
- Promote Climate-Resilient Aquaculture Practices: Climate-resilient practices such as efficient water management, eco-friendly feeds, and habitat restoration should be integrated into fish farming to reduce vulnerability to climate change impacts on aquaculture. (Fisheries Department).

7.8 Construction of Storage and Marketing Infrastructure

- Raise Awareness on Scientific Storage Practices: There is a general lack of awareness among farmers about the benefits of scientific storage practices. A mass awareness campaign should be launched to educate farmers on the importance of creating scientific storage structures at the village level and in major production centers to reduce post-harvest losses. (Agriculture Department, Banks, NABARD)
- Encourage Construction of Storage Facilities with Bank Support: Banks should collaborate with farmer clubs and FPOs to identify prospective farmers and encourage them to build dry storage godowns and onion storage structures. These can be funded through credit-linked, back-ended subsidies under schemes like AMI, AIF and MIDH, improving storage capacity and preserving crop quality. (Banks)

- Promote Climate-Resilient Storage Solutions: To address the challenges of climate variability, climate-resilient storage structures, such as moisture-controlled and energy-efficient storage facilities, should be promoted to safeguard produce during extreme weather conditions. (Agriculture Department and Banks)

7.9 Land Development, Soil Conservation and Watershed Development

- Promote Village-Level Soil Health Labs: The Agriculture Department should encourage entrepreneurs to establish soil health labs at the village level under the Soil Health Management Scheme of NMSA. This will ensure timely issuance of soil health cards and improve soil management practices among farmers. (Agriculture)
- Popularize Land Development Techniques: The Agriculture and Soil Conservation Departments should actively promote land development techniques by organizing demonstrations, agricultural fairs, field visits, and ensuring community participation. This will help farmers adopt sustainable practices for improving land productivity and conservation. (Agriculture and Soil Conservation)
- Incorporate Climate-Resilient Soil Management: Climate-smart soil management practices, such as organic farming, minimal tillage, and moisture conservation techniques, should be integrated into these efforts to help farmers adapt to changing climate conditions and ensure long-term soil health. (Agriculture, KVK and Soil Conservation)

7.10 Agriculture Infrastructure – Others

- Promote Commercial Production of Organic Inputs: Farmer collectives, such as PACS and Producer Companies, should take up the commercial production of organic inputs like biofertilizers, vermi-compost, vermi-hatcheries, and compost from vegetable and fruit waste. This will enhance soil fertility, reduce chemical input use, and provide an additional income source for farmers. (PACS/LAMPCS and FPOs)
- Encourage Use of Organic Soil Enhancers: The Agriculture and Soil Conservation Departments should actively promote the use of organic soil enhancers like tank silt and vermi-compost. SHGs, PRIs, and Pani Panchayats should be involved in these initiatives to ensure wider adoption at the grassroots level, improving soil health and water retention capacity. (Agriculture and Soil Conservation Department)
- Integrate Climate-Smart Organic Practices: Climate-resilient organic farming practices, such as the use of vermi-compost and biofertilizers, should be promoted to help farmers reduce reliance on chemical inputs, improve soil resilience, and mitigate the impact of climate change on agriculture. (FPOs, Agriculture, Soil Conservation and APC Program)

7.11 Food and Agro Processing

- Leverage the Food Processing Fund (FPF): The Government of India has established a ₹ 2000 crore Food Processing Fund (FPF) in NABARD to provide affordable credit for setting up food processing units in designated food parks. Entrepreneurs should be encouraged to take advantage of this fund to boost the food processing sector. (Entrepreneurs)

- Identify and Support Entrepreneurs in Food Processing: The DIC, in coordination with the Horticulture, Agriculture, and ARD Departments, should actively identify potential entrepreneurs. They should provide skill development and capacity-building programs to help these entrepreneurs establish agro and food processing units, thus enhancing value addition and generating local employment. (DIC)
- Leverage PMFME scheme to establish micro units at SHG/Producer Group/Individual level (Banks/DIC)

7.12 Agri. Ancillary Activities: Others

- Credit Facilities for Agri Graduates: Banks should extend credit to agriculture graduates for establishing Agri Clinics and Agri Business Centres, supporting entrepreneurship and improving agricultural advisory services in rural areas. (Banks)
- Utilize ACABC Nodal Training Institutes: Training institutes like NIST-Ganjam, KVK-Khordha, CUTM-Gajapati, and CYSD-Bhubaneswar offer programs for eligible candidates under the Agri Clinics and Agri Business Centres (ACABC) scheme. These institutes should be leveraged to build the capacity of aspiring agri-entrepreneurs. (Entrepreneurs)
- Establish Monitoring System for MFIs: There is currently no mechanism to monitor Microfinance Institutions (MFIs) operating in the district. A proper monitoring and reporting system should be established under the Lead Bank Scheme or NABARD to ensure transparent and effective financing by MFIs at the district level. (LDM and SaDhan)
- Assess and Finance Agricultural Infrastructure Gaps: LAMPCS in the district should conduct assessments of agricultural infrastructure needs in their villages. These gaps can be financed under the PACS as MSC scheme and the Agriculture Infrastructure Fund, improving village-level agri-infrastructure for better farming outcomes. (LAMPCS and Cooperation Department)
- Promote Climate-Smart Agri Business Initiatives: Encourage agri-business centres and Agri Clinics to adopt climate-smart practices such as precision farming, water-efficient technologies, and renewable energy solutions, ensuring sustainability and resilience in the agricultural value chain. (Banks)

7.13 Micro, Small and Medium Enterprises (MSME)

- Improve Power Supply in Rural Areas: Many rural-based units suffer from erratic power supply. It is essential to improve the power situation to ensure uninterrupted and steady electricity, which is crucial for the smooth operation of these units. (Electricity Department)
- Provide Training for Village Industries: Comprehensive training programs on processing technology, sorting and grading mechanisms, quality control, accounting, pricing, and marketing support should be organized for village industries. This will help enhance their productivity and competitiveness. (DIC, KVIC, KVIB, NABARD)
- Develop Organized Marketing Channels: There is a lack of organized marketing channels for cottage, village, and handicraft products in the district. Establishing a structured

marketing network is essential to provide better market access and fair prices for these products. (KVIC, KVIB, DIC, ORMAS)

- Explore Setting Up Rural Industrial Estates: The idea of setting up Rural Industrial Estates in all block headquarters should be explored. These estates would provide infrastructure and support services to small industries, fostering rural entrepreneurship and employment. (DIC)
- Integrate Energy-Efficient Practices: To address power issues and climate concerns, rural industries should be encouraged to adopt energy-efficient technologies, such as solar power or hybrid systems, to ensure a steady energy supply while minimizing environmental impact. (DIC & Energy Department)

7.14 Export Credit

- Raise Awareness on Export Potential: Awareness needs to be created about the export potential of agricultural products and Non-Timber Forest Products (NTFP). Organizing buyer-seller meets is essential to promote exports and connect local producers with international markets. (ORMAS)
- Organize Export Promotion Meetings: The DIC and Export Promotion Councils (EPC) should organize regular buyer-seller meets to facilitate market linkages. Bankers should also be sensitized to provide export credit to entrepreneurs to support the growth of export-oriented businesses. (DIC)
- Encourage Use of Export Credit Insurance: Exporters should be encouraged to make use of export credit insurance provided by ECGC to protect against risks associated with international trade, ensuring secure transactions and financial stability. (Banks)
- Promote Climate-Sensitive Export Practices: Encouraging sustainable and eco-friendly production methods for export-oriented agricultural products can enhance marketability, especially in environmentally-conscious global markets, while contributing to climate resilience. (DIC)

7.15 Education

- Increase Awareness of Subsidy Schemes: There is a strong need to raise awareness about the various subsidy schemes offered by the Central and State Governments in the education sector. This will ensure that farmers and entrepreneurs are well-informed and can take full advantage of these financial support programs. (Education department, Banks and BLBC)
- Organize Outreach Programs: Government agencies and financial institutions should organize outreach programs, workshops, and information campaigns at the village and block levels to educate farmers and small business owners on the available subsidy schemes and the application process. (Banks, BLBC and Education Department)
- Leverage Digital Platforms: Digital platforms, such as mobile apps, websites, and SMS alerts, should be used to disseminate information on subsidy schemes to a wider audience, ensuring accessibility and timely updates for beneficiaries. (Banks)

7.16 Housing

Promote Aggressive Financing under Mo Ghara Scheme: Banks should actively extend financing under the Mo Ghara Scheme to ensure that eligible beneficiaries can access affordable housing loans. This will contribute to improved housing infrastructure in rural areas and enhance overall living standards for the community. (Banks)

7.17 Social Infrastructure

- Provide Technical Support for Social Infrastructure Development: Line departments should offer the necessary technical expertise and capacity-building programs to encourage private investments in creating social infrastructure, such as health, education, and sanitation facilities, in rural areas. (Line Departments)
- Form Village Water and Sanitation Committees: Village Water and Sanitation Committees should be established under each Gram Panchayat to ensure better planning, utilization, and management of water and sanitation resources, improving community health and hygiene. (Rural Water Supply Department)

7.18 Renewable Energy

- Conduct Awareness Camps on Solar Energy Devices: DRDA and OREDA should organize awareness camps to promote the adoption of solar energy devices like solar cookers and solar lanterns. This will help rural communities shift towards cleaner, renewable energy sources and reduce dependence on conventional energy. (DRDA and OREDA)
- Increase Awareness and Uptake of PM-Surya Ghar Yozana Scheme: The low uptake of the scheme is primarily due to a lack of awareness among government staff and beneficiaries. Targeted efforts should be made to raise awareness and encourage more sanctions under the scheme, promoting solar-powered irrigation systems and renewable energy in agriculture. (DRDA, OREDA and Banks)

7.19 Informal Credit Delivery System

- Capacity Building for Livelihood Finance: To transition from microfinance to livelihood finance, it is essential to build the capacity of bank officers, NGOs, government functionaries, teachers, retired government staff, and PRI functionaries. This will strengthen the support system for sustainable livelihood financing. (Mission Shakthi and NABARD)
- Finance SHG Members for Income-Generating Activities: Banks should actively finance SHG members under the Joint Liability Group (JLG) model, enabling them to start income-generating activities or set up micro-enterprises, contributing to economic empowerment. (Banks, Mission Shakthi)
- Utilize Community-Level Facilitators for Credit Operations: Bankers should effectively leverage the services of OLM/Mission Shakti-appointed Cluster Level Facilitators, Panchayat Level Facilitators, and Community Bank Coordinators to streamline credit disbursement and ensure timely recovery of loans. (Banks and BLBC)

- Strengthen SHG-Bank Linkage Programme (SHG-BLP): The SHG-BLP needs to address key challenges such as dormancy or disintegration of SHGs, facilitate convergence with government developmental programs, and work towards reducing NPA levels to ensure long-term sustainability. (Mission Shakti ad Banks)
- Promote Financial Literacy and Credit Counselling: Financial literacy and credit counselling should be provided to SHG members to prevent over-indebtedness and protect them from falling prey to exploitative moneylenders, ensuring better financial health and resilience. (Banks and FLCs)

Chapter 8

Status and Prospects of Cooperatives

8.1 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.

8.2 Formation of Ministry of Cooperation by GoI

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

8.3 Latest initiatives by Ministry of Cooperation (MoC), GoI

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.

- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

8.4.1 In Odisha, cooperatives are crucial to various sectors. Out of 7651 cooperative institutions, PACS dominate with 3345 societies (43.72%), supporting agricultural credit. Dairy cooperatives (13.66%) and LAMPS (12.55%) are also significant contributors. Fishery cooperatives account for 10.05%, while handloom and credit & thrift societies represent 4.48% and 4.38%, respectively, highlighting their role in the state's rural economy.

8.4.2 To enhance efficiency and transparency, OSCB Ltd and all DCCBs have migrated to the CBS platform for their operations. PACS in Odisha are being computerized using "ROOTS" software developed by Odisha State Cooperative Bank. The state plans to complete the PACS computerization under the CSS-PACS Computerization Scheme of GoI. 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).

8.4.3 The Government of Odisha is forming 1510 new PACS at the Gram Panchayat (GP) level. The SCDC (State Cooperative Development Committee) and DCDC (District Cooperative Development Committee) have been established to strengthen and expand the cooperative movement to the grassroots level.

8.4.4 An initiative to open branches or extension counters in GPs without existing brick-and-mortar branches is underway, involving cooperation between commercial and cooperative banks. CCBs have applied to the RBI for approval to open new branches/extension counters.
The State has adopted Model Bye Laws for PACS to standardize operations and ensure effective governance.

8.5 Status of Cooperatives in the district

8.5.1 The cooperative societies in Mayurbhanj district are distributed across various sectors such as agriculture, dairy, marketing, credit, and women welfare. Blocks like Badasahi and Baripada show a strong presence with 24 cooperatives each, indicating active engagement in agriculture, credit, and marketing sectors. Badasahi has 13 Large

Area Multipurpose Society (LAMP) cooperatives and a notable presence of weaver cooperatives, contributing to its high total. Similarly, Baripada leads in consumer cooperatives, having six, and has a significant contribution from credit and thrift societies. Karanjia and Kaptipada also reflect diverse cooperative activities, each having 18 cooperatives, with strong engagement in marketing and women welfare cooperatives.

8.5.2 However, many blocks display lower cooperative activity, focusing more on a few key sectors. For instance, blocks like Kuliana, Bahalda, and Rairangpur have fewer cooperatives, primarily concentrated on marketing societies and some limited involvement in women welfare and dairy cooperatives. The cooperative movement in these areas could benefit from expanding to cover additional sectors such as credit, consumer, and agro processing.

8.5.3 Three tier short term cooperative credit structure is functional in the state/district. It plays an important role as it accounts for 56% of crop loans disbursed in the district. The DCCB in the district is profit making. The longterm cooperative credit structure is non-operational.

The number of PACS in the district is 200(52 old, 148 recently formed) out of which all have adopted the model bye Laws (for making them multipurpose, multidimensional and transparent entities). 29 PACS have registered profits during the past years.

8.5.4 Under 'Sahakar-se-Samriddhi' the Govt of India has approved plan to establish new multipurpose PACS, Dairy, Fishery Cooperative Societies covering all the Panchayats/ villages over a period of 5 years to saturate the rural landscape with cooperative ecosystem. The number of Gram Panchayats (GP)in the district is 404, Number of GPs covered by existing PACS is 404, Number of new MPACS which can be formed in underserved GPs is 0, Number of dormant or defunct PACS in the district is 0.

8.5.5 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. The PACS who have adopted model bye laws can take up other activities like Retail Petrol/ Diesel outlets, LPG Distributorship, PM Bharatiya Jan Aushadhi Kendra, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), membership to National Level Multi-State Societies (Seed, Organic farming, Exports) etc. for diversification of business.

8.6 Potential for formation of Cooperatives

8.6.1 AH Sector - Milk/ Fisheries/ Poultry

Bisoi: High potential due to strong agricultural performance and a high Kharif and Rabi crop achievement.

Jamda: Moderate potential, but significant fishery and poultry expansion possible with better market linkages.

Udala: Potential for dairy and poultry cooperatives due to high Rabi crop achievement.

Thakurmunda: Strong fishery and dairy potential, with good crop achievements across

Kharif and Rabi seasons.

8.6.2 Consumer Stores

Baripada: With a commercial center like Baripada, there's potential to develop consumer stores cooperatives to meet the needs of expanding population and tourism.
Rairangpur: Consumer stores could serve the growing demand for retail essentials and provide additional income streams for local SHGs.

8.6.3 Housing Societies

Baripada: As a growing administrative and economic center, housing cooperatives are essential to accommodate urban expansion.
Kaptipada: Potential to develop housing cooperatives, leveraging existing infrastructure and local employment generation.

8.6.4 Weavers

Badasahi: High potential due to the presence of multiple existing weaver cooperatives, can be further developed with access to modern tools and marketing support.
Baripada: Potential to expand the weaver sector through SHG participation and existing cooperative structures.
Suliapada: Already has existing weaver cooperatives, potential for growth by improving market linkages.

8.6.5 Marketing Societies

Karanjia: Strong potential for marketing cooperatives, particularly for agricultural and forest produce.
Thakurmunda: High agricultural performance makes this block ideal for marketing cooperatives, particularly to handle produce like vegetables and grains.
Raruan: Potential to develop marketing societies for the local agricultural and fishery produce.

8.6.6 Labour Societies

Bisoi: Potential for labor cooperatives to support agro-processing units and rural infrastructure projects.
Kaptipada: Moderate potential for labor societies, especially in construction and rural development activities.
Suliapada: Can benefit from labor societies supporting rural works, especially tied to MGNREGS projects.

8.6.7 Industrial Societies

Saraskana: Potential to develop industrial societies focused on agro-processing and

forest-based industries.
Rairangpur: Significant potential for industrial societies linked to forest products and agro-based industries.

8.6.8 Agro Processing Societies

Jamda: Strong potential for agro-processing cooperatives due to high agricultural production and crop achievement.
Bisoi: High agricultural productivity offers a good basis for developing agro-processing cooperatives, particularly for food processing.
Gopabandhunagar: Agro-processing societies can help add value to agricultural produce and support local SHGs.
Baripada: Strong commercial infrastructure makes Baripada ideal for agro-processing, particularly forest and horticultural products.
Kaptipada: Potential for agro-processing cooperatives due to good agricultural performance and proximity to markets.

8.6.9 Others

Baripada: With tourism and local handicrafts, craft-based cooperatives for products like dhokra art.
Udala: Scope for cooperatives focused on local produce like fruits and forest products.
Suliapada: Potential for non-agricultural cooperatives, especially around crafts and small-scale industries.

Chapter 9

NABARD Interventions in the district

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	No.of Beneficiaries	Likely impact/ Outcome
1	Watershed Development	Khaladi	Udala	Const.of Watershed	154	700.98 acres benefitted
2	Watershed Development	Tentala	Udala	Watershed Development	275	500.5 acres benefitted
3	Watershed Development	Ambikadeipur	Udala	Watershed Development	245	385.04 acres benefitted
4	Watershed Development	Barhampur	Udala	Watershed Development	100	274.33 acres benefitted
5	Watershed Development	Biratpat	Udala	Watershed Development	243	590.43 acres benefitted
6	Watershed Development	Chandrapur	Udala	Watershed Development	363	380.39 acres benefitted
7	Watershed Development	Tulsibani	Jashipur	Watershed Development	197	359.97 acres benefitted
8	Watershed Development	Podagarh	Jashipur	Watershed Development	233	719.67 acres benefitted
9	Watershed Development	Kasipal	Jashipur	Watershed Development	101	319.05 acres benefitted
10	Watershed Development	Handi Puhan	Jashipur	Watershed Development	116	528.5 acres benefitted
11	Watershed Development	Bhagabandi-Setajabe	Kusumi	Watershed Development	379	426.04 acres benefitted
12	Watershed Development	Bhuyabasa Asantankara	Kusumi	Watershed Development	414	422.744 acres benefitted
13	Watershed Development	Puranapani Kumurmura	Kusumi	Watershed Development	399	368.74 acres benefitted
14	Watershed Development	Jinkihudi, Dhapada-1	Kaptipada	Watershed Development	194	623.98 acres benefitted
15	Watershed Development	Birshamunda, Dhapada-2	Kaptipada	Watershed Development	175	525.69 acres benefitted
16	Watershed Development	Duarasuni, Tolgadia	Kaptipada	Watershed Development	228	748.98 acres benefitted
17	Watershed Development	Sunargadia, Mahulpankha-1	Kaptipada	Watershed Development	171	313.33 acres benefitted
18	Watershed Development	Swapneswar, Mahulpankha-2	Kaptipada	Watershed Development	205	425.71 acres benefitted
19	Watershed Development	Patharaghera	Kuliana	Watershed Development	355	684.65 acres benefitted
20	Watershed Development	Kalamagadia	Kaptipada	Watershed Development	298	651 acres benefitted
21	Tribal Development	Jashipur	Jashipur	Wadi	1000	1000 acres benefitted
22	Tribal Development	Jamda	Jamda	Wadi	1000	1000 acres benefitted

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	No.of Beneficiaries	Likely impact/ Outcome
23	Tribal Development	Thakurmunda	Thakurmunda	Wadi	1000	1000 acres benefitted
24	Tribal Development	Jashipur II	Jashipur	Wadi	657	500 acres benefitted
25	Tribal Development	Sukruli	Sukruli	Wadi	1063	1000 acres benefitted
26	Tribal Development	Karanjia	Karanjia	Wadi	1519	1000 acres benefitted
27	Tribal Development	Thakurmunda Phase-II	Thakurmunda	Wadi	600	500 acres benefitted
28	Tribal Development	Jashipur-III	Jashipur	Wadi	548	500 acres benefitted
29	Tribal Development	Raruan	Raruan	Wadi	1080	1000 acres benefitted
30	Tribal Development	Sukruli-II	Sukruli	Wadi	1080	1000 acres benefitted
31	Tribal Development	Udala	Udala	Wadi	1257	1000 acres benefitted
32	Tribal Development	Integrated Tribal Development programme through FPO embedded Goatery and Moringa Cultivation	Thakurmunda	Wadi	500	125 acres benefitted
33	Tribal Development	Kusumi	Kusumi	Wadi	500	500 acres benefitted
34	Collectivisation	Maa Durgadevi Producer Company Limited	Udala	FPO Promotion	2310	Benefit of Collectives, Input supply and marketing linkages.
35	Collectivisation	Kotharaja Producer Company Limited	Udala	FPO Promotion	512	Benefit of Collectives, Input supply and marketing linkages.
36	Collectivisation	Hingula Agri Producer Company Limited	Udala	FPO Promotion	1243	Benefit of Collectives, Input supply and marketing linkages.
37	Collectivisation	Thakurmunda Farmers' Producer Company	Thakurmunda	FPO Promotion	2163	Benefit of Collectives, Input supply and marketing linkages.
38	Collectivisation	Karanjia Farmers' Producer Company Ltd.	Karanjia	FPO Promotion	505	Benefit of Collectives, Input supply and marketing linkages.

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	No.of Beneficiaries	Likely impact/ Outcome
39	Collectivisation	Shaktimayee Producer Company Ltd.	Jashipur	FPO Promotion	168	Benefit of Collectives, Input supply and marketing linkages.
40	Collectivisation	Amrapalli Producer company Ltd.	Kusumi	FPO Promotion	505	Benefit of Collectives, Input supply and marketing linkages.
41	Collectivisation	Swayam Sampurna Producer Company ltd.	Bangiriposi	FPO Promotion	312	Benefit of Collectives, Input supply and marketing linkages.
42	Collectivisation	Matrushakti Producer Company Limited	Jamda	FPO Promotion	347	Benefit of Collectives, Input supply and marketing linkages.
43	Collectivisation	Maakichakeswari Producer Company Ltd	Sukruli	FPO Promotion	548	Benefit of Collectives, Input supply and marketing linkages.
44	Collectivisation	Similipal Producer Company Ltd	Jashipur	FPO Promotion	521	Benefit of Collectives, Input supply and marketing linkages.
45	Collectivisation	Kulamayur Farmers Producer Company Limited	Kuliana	FPO Promotion	328	Benefit of Collectives, Input supply and marketing linkages.
46	Collectivisation	Sosunum Agrofarmers Producer Company Limited	Suliapada	FPO Promotion	618	Benefit of Collectives, Input supply and marketing linkages.
47	Collectivisation	Baripada Agro Farmers producer company ltd.	Baripada	FPO Promotion	504	Benefit of Collectives, Input supply and marketing linkages.
48	Collectivisation	Maa Bhairabi Farmers Producer Company Ltd.	Badasahi	FPO Promotion	511	Benefit of Collectives, Input supply and marketing linkages.
49	Collectivisation	Bahalda Farmers Producer Company Limited	Bahalda	FPO Promotion	302	Benefit of Collectives, Input supply and marketing linkages.
50	Collectivisation	Suleipat Farmers Producer Company Limited	Bijatala	FPO Promotion	302	Benefit of Collectives, Input supply and marketing linkages.

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	No.of Beneficiaries	Likely impact/ Outcome
51	Collectivisation	Sabuja Bisoi Farmer Producer Company Limited	Bisoi	FPO Promotion	301	Benefit of Collectives, Input supply and marketing linkages.
52	Collectivisation	Sabuja Jamda Farmers Producer Company Limited	Jamda	FPO Promotion	224	Benefit of Collectives, Input supply and marketing linkages.
53	Collectivisation	Badampahar Farmers Producer Company Limited	Kusumi	FPO Promotion	314	Benefit of Collectives, Input supply and marketing linkages.
54	Collectivisation	Baba Buddheswar Farmers Producer Company Limited	Morada	FPO Promotion	307	Benefit of Collectives, Input supply and marketing linkages.
55	Collectivisation	Rairangpur Farmer Producer Company Limited	Rairangpur	FPO Promotion	310	Benefit of Collectives, Input supply and marketing linkages.
56	Collectivisation	Niladrinath Farmers Producer Company Limited	Raruan	FPO Promotion	360	Benefit of Collectives, Input supply and marketing linkages.
57	Collectivisation	Nabakalebar Farmers Producer Company Limited	Rasgovindpur	FPO Promotion	303	Benefit of Collectives, Input supply and marketing linkages.
58	Collectivisation	Chakanayan Farmers Producer Company Limited	Sukruli	FPO Promotion	305	Benefit of Collectives, Input supply and marketing linkages.
59	Collectivisation	Tiring Farmer Producer Company Limited	Tiring	FPO Promotion	301	Benefit of Collectives, Input supply and marketing linkages.
60	Collectivisation	Pallishri FPC Ltd.	Thakurmunda	FPO Promotion	586	Benefit of Collectives, Input supply and marketing linkages.

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	No.of Beneficiaries	Likely impact/ Outcome
61	Skill Training	Tanta Gatha Women Weavers' Producers Limited	Udala	OFPO Promotion	300	Weavers company, revival of traditional weaving.
62	Women Empowerment	12 MEDP across the district	Mayurbhanj	Micro enterprise development by SHG members	360	Members taking up off farm activities resulting in average increase of ₹ 3000 per month
63	Women Empowerment	9 LEDP across the district	Mayurbhanj	Livelihood development	800	Members taking up off farm activities resulting in average increase of ₹ 3000 per month
64	Financial Inclusion	Centre for Financial Literacy	Mayurbhanj	Financial Inclusion		Financial inclusion activities in all blocks of Mayurbhanj
65	Women Empowerment	Graduated Rural Income Project	Jashipur and Rairangpur	Income generation	500	The project is ongoing and aims to bring out households from abject poverty to micro enterprise level.

Success Story 1: Manasi Patra: Weaving Resilience and Leadership

1. Scheme : OFPO
2. Project Implementing Agency : Mauna Dhwani Foundation
3. Duration of the project : 3 years
4. Beneficiary : Manasi Patra
   No. of beneficiaries :300
   Community : Weavers
   State : Odisha
   District : Mayurbhanj
   Block : Khunta
   Village : Bhandagaon

1.1 Support provided

The foundation offered Manasi a lifeline through their weaving and dyeing training program. Eager to learn and adapt she embraced this new opportunity wholeheartedly. The skills she acquired not only provided her with a source of income but also reignited her sense of purpose. Her handwoven fabrics and dyed textiles soon became popular allowing her to earn a steady income and support her family effectively. She was selected as "Tanta Sathi" with the necessary skills and knowledge to effectively take up supervisory managerial and leadership roles within Tanta Gatha Women Weaver Producers Company Limited (TGWWPCL). NABARD provided grant under OFDD for promotion of OFPO cluster in Udala Mayurbhanj.

1.2 Pre-implementation status

Most of the tribal villages in Mayurbhanj are isolated places extremely backward areas without any road connection and proper electricity supply. Village Based Micro Industry is the Key to Integrated Rural Development and Empowerment for these People especially women.

The present socio-economical construction doesn't allow rural tribal women to live their life freely and forced them to confine in a closed periphery. There is a lack of empathy and belief in the society imposed on the skills and capabilities of rural women for income generation

activities and Manasi struggled against it.

1.3 Challenges faced

The entrenched societal norms in rural and tribal areas where women are often confined to traditional roles presented a major barrier to women like Manasi. There was a lack of belief in the capabilities of rural women for income-generating activities.

Although Manasi and others successfully learned weaving and dyeing the initial lack of such skills among the women likely posed a challenge. Introducing modern techniques to a community rooted in traditional methods required intensive training and adaptation.
As part of the leadership training women like Manasi were expected to take on managerial roles. However, the transition from being a worker to managing the entire production process along with quality control and mentoring new trainees required time and investment in capacity building.

1.4 Impact

Today Manasi holds a managerial position at the Mauna Dhwani Foundations training and production center. Her role involves overseeing operations mentoring new trainees and ensuring the quality of the products.

Manasi Patras story is a beacon of hope for many women in her community. Her success demonstrates that with the right support and opportunities it is possible to overcome adversity and achieve ones dreams.
Through her journey Manasi has not only changed her own life but also contributed to the empowerment of her community. Her story is a powerful reminder that with determination resilience it is possible to weave a future filled with hope and opportunities.

She is earning ₹6000 to 7000 in a month and supporting her family from the economic side as well. The vibrant colors and intricate patterns she creates not only reflect her cultural heritage but also symbolize her journey towards self-reliance.

Her leadership has brought significant improvements to the center fostering a collaborative and productive environment. Manasis journey from a determined graduate to a respected manager is a testament to her resilience and the transformative power of skill development and leadership training.

Manasi's journey from a determined graduate to a respected manager is a testament to her resilience and the transformative power of skill development and leadership training. She continues to inspire and mentor other women encouraging them to pursue their aspirations and believe in their potential.

Success Story 2: Suryamani Singh: Nature Based Resilience and Leadership

1. Scheme: FPO
2. Project Implementing Agency: SOOVA
3. Duration of the project: 5 years
4. Beneficiary: Suryamani Singh

No. of beneficiaries: 300
Community: Tribal
State: Odisha
District: Mayurbhanj
Block: Udala
Village: Nayarangaatia

2.1 Support provided

SOOVA offered Suryamani an opportunity by enrolling her as an FPO member and providing training in sal leaf stitching sal leaf plate making and honey processing. Eager to learn and adapt she embraced this opportunity wholeheartedly.

The skills she acquired not only provided her with a source of income but also reignited her sense of purpose. Her expertise in product quality became well-known among sal leaf and honey artisans enabling her to earn a steady income and effectively support her family

2.2 Pre-implementation status

At the age of 15 Suryamani was bound to marry Balaram Singh a 45-year- old with an intermediate education in Nayarangamatia Po-Nayarangamatia Via-Udala Mayurbhanj. At this young and immature stage, she was burdened with family responsibilities significantly altering the course of her life.

After marriage Suryamani faced many challenges in fulfilling the basic needs of herself and her family which included her father-in-law mother- in-law and two children. The family's income from their 1-acre agricultural land was very limited making it difficult to meet their daily requirements.

Despite her best efforts Suryamani struggled to manage the demands of personal life alongside her family obligations by working as a daily laborer. The pressure of balancing both worlds became overwhelming, leading her to seek alternative means of supporting her family.

2.3 Challenges faced

Suryamani's village Nayarangaatia in the Mayurbhanj district is remote and lacks proper road connections and electricity supply. This isolation made it challenging to access necessary infrastructure for the production and distribution of sal leaf products and honey.

The lack of belief in women's capabilities in rural business and leadership roles was another major barrier. Overcoming these deep-rooted biases requires consistent community engagement and awareness-building efforts.

While Suryamani eventually became proficient in sal leaf stitching and honey processing the initial challenge was the lack of prior skills or knowledge of modern business practices.
The training provided by SOOVA was crucial but the transition to adopting new techniques and entrepreneurial skills required time and effort.

2.4 Impact

Currently Suryamani earns up to ₹10000 monthly from her work as a sal leaf artisan and an additional ?3000 from her role as Director of MDPCL.
This economic independence allows her to provide a good education for her children with her 21-year-old son pursuing a BSc and her 22-year-old daughter pursuing GNM in Baripada town. She can also afford medical care for her 70-year-old father-in-law and 60-year-old mother-in-law.

Suryamani uses an Android mobile phone with the latest applications and business tools enhancing her efficiency and connectivity. Additionally, she is an active member of the village School Management Committee (SMC).

Her involvement in these roles highlights her dedication to community development and empowerment.

Recognizing her leadership potential, the FPO selected Suryamani as a Director. SOOVA provided her training in FPO promotion management legal compliance leadership development bookkeeping and business planning.

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[1] 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[2], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

1. 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 mobilizing 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 mobilizing green deposits by Res.

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2. Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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

2.2 Any specific Climate Change initiative in the state level by

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

ICAR Institutions: ICAR institutions play a vital role in climate change initiatives by conducting research providing training formulating policies and promoting sustainable agricultural practices to enhance resilience in the agricultural sector. Some key interventions undertaken in Odisha are: 1. ICAR-NRRI has recently introduced biofortified variety (CR

Dhan 324) and aromatic rice variety (CR Dhan 911) for Odisha. It has also introduced several climate resilient rice varieties in Odisha to promote sustainable agriculture. 2. ICAR-CIFA has launched "Amrit Catla" a genetically improved variety of Catla to enhance fish seed quality for India's growing fish farming community.

State Government: Odisha Governments has adopted a multi-faceted approach to address climate change promoting sustainability and resilience across various sectors. Some key initiatives are: 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. The 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 state's EV ecosystem encouraging sustainable transportation and reducing carbon emissions.

NABARD: NABARD is proactively working on climate change in collaboration with the Department of water resources Government of Odisha. The 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 Saharanpur Boudh Sambalpur, Bolangir, Bargarh, Kandhamal Gajapati Kalahandi Nuapada Malkangiri. Koraput, Kheonjhar, Rayagada, Mayurbhanj, Nabrangpur. This project is implemented under cofounding arrangements between GCF and Government of Odisha with TFO of ₹1077 crore. 2. Conserve water through the management of runoff in the river basin to improve GW recharge to reduce vulnerability and enhance resilience for traditional livelihood in Nuapada Odisha. ₹ 20 crore allotted under NAFCC of Government of India. 3. Two climate resilience projects for ₹2.00 lakh each implemented in Balasore and Bhadrak from NABARD's Climate Fund.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a. Mayurbhanj with its diverse topography ranging from the Similipal mountain range to undulating plains experiences a variety of climatic conditions. The district is prone to extreme heat during the summer months which has been exacerbated by climate change with temperatures frequently crossing 40°C during peak summer seasons. In addition it faces risks from unseasonal rainfall droughts and other extreme weather events that threaten the livelihoods of its largely agrarian population.

The district is heavily dependent on rain-fed agriculture which makes it vulnerable to climate variability. Forest degradation shifting cultivation practices and soil erosion contribute to the districts environmental challenges. Adaptation to these climate risks is crucial particularly for the vulnerable communities such as tribal populations who depend on natural resources for their sustenance.

b. Given the districts vulnerability to both gradual and sudden climate shocks there is a pressing need for a comprehensive climate action framework. This would involve enhancing water resources management promoting climate-resilient agriculture and ensuring the protection of biodiversity. Mayurbhanj's high forest cover and rich biodiversity especially in and around the Similipal Biosphere Reserve present opportunities for nature-based solutions to climate change such as reforestation and community-driven conservation efforts. Odisha has adopted the Climate Budget Tagging (CBT) an emerging approach that integrates climate-related expenditures within government budgeting processes. By identifying tracking and analysing climate-related financial flows CBT ensures that public resources are effectively allocated to address climate change mitigation and adaptation

There are several institutions who are working towards mitigation and adaption to the effects of climate change. NABARD OIIPCRA Department of Agriculture and Directorate of Soil Conservation are implementing various projects in the district.

3.2. Any specific Climate Change initiative in the District by

a. The Green-Ag Project aims to drive sustainable agricultural transformation in India while maintaining food security and farmers income. It integrates biodiversity conservation climate change mitigation and sustainable land management into agricultural practices. The project promotes coherence between Indias agricultural and environmental policies to support rural livelihoods and food security. Funded by the Global Environment Facility (GEF) the project has a total grant budget of USD 7.92 million (Rs 55.45 crore) and spans six years (2019-2026). It is being implemented in five high-conservation landscapes including Similipal Biosphere. The project emphasizes participatory governance and community-based natural

resource management for sustainable landscape management. Key stakeholders include the Department of Agriculture and Farmers Welfare FAO and the Directorate of Soil Conservation in Odisha.

b. ICAR-NRRI conducted study and published "Climate Smart Agricultural Technologies for Rice Production Systems : A Case of Odisha". They submitted recommendation for rice pulses oilseeds millets tuber crops and maize crop varieties suitable during Rabi and kharif season for High mid and low land areas. They have alos recommended IFS model of Crop (rice/maize-pulse/mustard) – dairy – goatery– poultry – apiculture-agroforestry for Mayurbhanj district.

c. Ground water recharge and solar micro-irrigation to ensure food security and enhance resilience in vulnerable tribal areas of Odisha has been sanctioned under GCF. To enhance water conservation and support sustainable agriculture the project involves constructing recharge structures in 10000 tanks along with the revival and restoration of these tanks. Solar pumps will be integrated for irrigation to promote renewable energy use. The initiative includes climate-resilient livelihood interventions aimed at adapting to climate change. Additionally there will be a focus on capacity building and knowledge management to ensure effective implementation and long-term sustainability. The funding agencies are GoO, World bank and GCF. In Mayurbhanj district rejuvenation of 1107 ponds have been taken up across all the blocks.

d. NABARD under its Watershed Development Fund (WDF), with an aim to focus on drought proofing and enhancing agricultural productivity promoting sustainable rural livelihoods and ensuring community participation in watershed management activities. It emphasizes capacity building among stakeholders and strives for promoting convergence with other government schemes. Additionally the fund aims to enhance climate resilience through conservation and sustainable practices in watershed areas. NABARD has sanctioned 20 watershed in the district covering around 4845 households and covering an area of around 4200 hectares.

e. Odisha Integrated Irrigation Project for Climate Resilient Agriculture (OIIPCRA)" is tank-based project assisted by World Bank. The project aims at demonstrating climate smart agriculture in irrigation command of about 56400 hectares of command area under 538 minor irrigation projects and about 70000 Ha of rain-fed area under the influence area of these Minor Irrigation Projects for augmenting the capacity and income of the farmers in the project area. They are covering around 112 ponds in Mayurbhanj. The other activities include green-manuring with dhanicha integrated farming system millet demonstration training on climate resilient practices establishment of custom hiring centres promulgation of solar borewells small oil extracting machines and millet processing units.

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. In Mayurbhanj district Similipal Kai Chutney received GI status during the year 2024. Around 500 tribal families have been eking out a living by collecting and selling these insects and a chutney made with them but none have been registered as authorised users. Further Mayurbhanj Sabai Products applied by OUAT Bhubaneswar and Mayurbhanj Sarees applied by Dihirakul Weavers Co-operative Society Limited are under Pre-Examination stage in Department of Promotion of Industry and Internal Trade GoI.

4. There is a potential for applying for puffed rice (mudhi) which is a staple in Mayurbhanj district. There is a cluster in Rasgovindpur where more than 500 women are involved in the trade. The cluster was sanctioned under SFURTI. DDM is in touch with UNNAYAN for preparing necessary documents and trace out the originality before forming a formal proposal for applying for GI tagging.

Annexure 1
District - Mayurbhanj

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruti	Suliapada	Thakurmunda	Tiring	Udala	District Total
	I.Agriculture																															
	A. Farm Credit																															
	A.1 Crop Production, Maintenance, Marketing																															
1	Castor/ Arenda/ Rendee/ Ricinus_ Unirrigated/ Rainfed	100	Acre	16000	Phy	74	25	111	49	62	74	111	37	25	222	37	86	62	62	49	37	62	62	62	62	62	37	49	37	12	25	1593
					BL	11.84	4	17.76	7.84	9.92	11.84	17.76	5.92	4	35.52	5.92	13.76	9.92	9.92	7.84	5.92	9.92	9.92	9.92	9.92	9.92	5.92	7.84	5.92	1.92	4	254.88
2	Chilli/ Mirch_Irrigated	100	Acre	50000	Phy	247	124	247	124	494	247	247	247	247	198	247	247	247	247	247	198	247	198	247	247	99	124	124	124	247	247	5759
					BL	123.5	62	123.5	62	247	123.5	123.5	123.5	123.5	99	123.5	123.5	123.5	123.5	123.5	99	123.5	99	123.5	123.5	49.5	62	62	62	123.5	123.5	2879.5
3	Cowpea/ Alasandalu/ Lobia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani__	100	Acre	15000	Phy	371	371	247	450	309	309	309	494	618	247	494	247	699	956	494	25	618	124	37	62	247	309	408	247	593	247	9532
					BL	55.65	55.65	37.05	67.5	46.35	46.35	46.35	74.1	92.7	37.05	74.1	37.05	104.85	143.4	74.1	3.75	92.7	18.6	5.55	9.3	37.05	46.35	61.2	37.05	88.95	37.05	1429.8
4	Finger Millet/ Ragi/ Nachani/ Madia/ Mandawa Unirrigated/ Rainfed	100	Acre	13000	Phy	63	507	494	49		618	618	618	568	247	67	185	44	111	724	618	494	247		12	49	815	618	309	954		9027
					BL	8.19	65.91	64.22	6.37		80.34	80.34	80.34	73.84	32.11	8.71	24.05	5.72	14.43	94.12	80.34	64.22	32.11		1.56	6.37	105.69	80.34	40.17	124.02		1173.51
5	Ginger/ Adrak_Irrigated	100	Acre	100000	Phy	49	25	49	49	49	49	49	49	49	49	49	49	49	49	49	49	74	49	49	74	49	49	49	49	49	198	1449
					BL	49	25	49	49	49	49	49	49	49	49	49	49	49	49	49	49	74	49	49	74	49	49	49	49	49	198	1449
6	Groundnut/ Moongfali_Irrigated	100	Acre	32000	Phy	371	37	247	173	74	131	99	235	62	208	158	247	257	494	37	168	62	173	49	49	74	371	247	222	49	86	4380
					BL	118.72	11.84	79.04	55.36	23.68	41.92	31.68	75.2	19.84	66.56	50.56	79.04	82.24	158.08	11.84	53.76	19.84	55.36	15.68	15.68	23.68	118.72	79.04	71.04	15.68	27.52	1401.6
7	Jute__	100	Acre	25000	Phy			25							49							49			25							148
					BL			6.25							12.25							12.25			6.25							37
8	Little Millet/ Sawa/ Sanw/ Samai__	100	Acre	12000	Phy		25	304			136	247		25	247		124				17		173				37	124	210	99		1768
					BL		3	36.48			16.32	29.64		3	29.64		14.88				2.04		20.76				4.44	14.88	25.2	11.88		212.16
9	Maize/ Makka_Irrigated	100	Acre	37000	Phy	494	185	494	494	148	136	383	494	124	494	494	494	494	494	161	741	141	371	99	395	346	371	222	519	222	222	9232
					BL	182.78	68.45	182.78	182.78	54.76	50.32	141.71	182.78	45.88	182.78	182.78	182.78	182.78	182.78	59.57	274.17	52.17	137.27	36.63	146.15	128.02	137.27	82.14	192.03	82.14	82.14	3415.84
10	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	25000	Phy	6		25	79						37											49						196
					BL	1.5		6.25	19.75						9.25											12.25						49
11	Mesta__	100	Acre	20000	Phy	42		111	86	37	99	99			49	37		84	86	106	49	99	49		111	49		10			297	1500
					BL	8.4		22.2	17.2	7.4	19.8	19.8			9.8	7.4		16.8	17.2	21.2	9.8	19.8	9.8		22.2	9.8		2			59.4	300
12	Mungbean/ Mung/ Moong/ Green Gram_Unirrigated/ Rainfed	100	Acre	16500	Phy	494	321	494	494	494	247	309	494	494	309	494	371	618	618	741	618	235	124	741	568	210	531	494	247	242	148	11150
					BL	81.51	52.97	81.51	81.51	81.51	40.76	50.99	81.51	81.51	50.99	81.51	61.22	101.97	101.97	122.27	101.97	38.78	20.46	122.27	93.72	34.65	87.62	81.51	40.76	39.93	24.42	1839.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
13	Nigerseed/ Ramtil__	100	Acre	14000	Phy		37				247	247		37	124		247			988		7	124				247		124	59		1698
					BL		5.18				34.58	34.58		5.18	17.36		34.58			27.72		0.98	17.36				34.58		17.36	8.26		237.72
14	Other Vegetables__	100	Acre	35000	Phy	618	247	494	865	988	371	247	371	371	247	371	247	247	247	247	247	247	124	247	247	247	247	371	371	371	988	9885
					BL	216.3	86.45	172.9	302.75	345.8	129.85	86.45	129.85	129.85	86.45	129.85	86.45	86.45	86.45	86.45	86.45	86.45	43.4	86.45	86.45	86.45	86.45	129.85	129.85	129.85	345.8	3459.75
15	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	20000	Phy	371	210	247	482	272	309	309	340	618	247	494	309	371	618	494	519	272	124	247	618	185	309	371	247	618	618	9405
					BL	74.2	42	49.4	99.4	54.4	61.8	61.8	59.2	123.6	49.4	98.8	61.8	74.2	123.5	98.8	103.8	54.4	24.8	49.4	123.6	37	61.8	74.2	49.4	123.6	39.6	1881
16	Rice/ Chaval/ Dhan_HYV	100	Acre	40000	Phy	452		865							1730		1730		82				1334			756			786			7745
					BL	180.8		346							692		692		32.8				533.6			302.4			314.4			3098
17	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37000	Phy	618	1359	772	339	62	568	667	443	556	371	988	247	408	865	865	407	556	568	469	899	2596	519	593	482	963	797	16695
					BL	228.65	468.05	266.64	125.43	22.94	210.36	246.79	164.65	205.72	137.27	366.56	91.39	150.96	320.05	320.05	187.59	190.92	236.16	180.93	332.63	849.52	192.03	219.48	178.34	367.41	109.89	6177.85
18	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	30000	Phy	19768	15062	12355	9884	22239	12355	15062	14826	15062	12355	19768	12358	13838	12361	18533	17297	12355	9884	14826	13838	13320	9884	12355	12355	11120	16469	371803
					BL	5930.4	4518.6	3706.5	2965.2	6671.7	3706.5	4518.6	4447.8	4518.6	3706.5	5930.4	4151.4	4151.4	3706.5	5559.6	5189.1	3706.5	2965.2	4447.8	4151.4	3996	2965.2	3706.5	3706.5	3336	4940.7	111540.9
19	Sesame/ Til/ Seasamum/ Gingelly_Unirrigated / Rainfed	100	Acre	13000	Phy	546	124	346	495	111	383	482	395	106	185	568	309	238	741	457	432	185	124	519	185	297	247	519	235	49	161	8351
					BL	70.98	16.12	44.98	52.65	14.43	49.79	62.62	51.35	13.78	24.05	73.84	40.17	29.9	96.33	59.41	56.16	24.05	16.12	67.47	24.05	38.61	33.41	67.47	30.55	6.37	20.93	1085.43
20	Sorghum/ Jowar_Irrigated	100	Acre	20000	Phy																							25	82			107
					BL																							5	16.4			21.4
21	Sunflower/ Surajmukhi Unirrigated/ Rainfed	100	Acre	25000	Phy	147	25	247			37		74				82	69														654
					BL	36.75	6.25	61.75			9.25		18.5				15.5	15.6														163.5
22	Turmeric/ Haldi_Irrigated	100	Acre	90000	Phy	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	74	49	49	74	49	49	49	49	49	309	1354
					BL	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	66.6	44.4	44.4	66.6	44.4	44.4	44.4	44.4	44.4	278.1	1435.6
23	Ube/ Purple Yam/ Ratalu__	100	Acre	200000	Phy	84	25	22	25	25	25	99	47	25	185	49	124	49	25	99	74	49	163	74	25	25	185	25	185	25	49	1787
					BL	84	25	22	25	25	25	99	47	25	185	49	124	49	25	99	74	49	163	74	25	25	185	25	185	25	49	1787
24	Urdbean/ Udid/ Bin/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed	100	Acre	16500	Phy	741	371	371	593	309	309	358	494	432	309	371	247	531	618	741	581	272	124	346	384	185	309	309	247	210	99	9838
					BL	122.27	81.22	81.22	97.85	50.99	59.09	59.07	81.51	71.28	50.99	81.22	40.75	87.69	101.97	122.27	95.87	44.88	20.46	57.09	59.57	30.53	50.99	50.99	40.76	34.65	16.34	1623.56
						7929.55	5923.79	5315.53	4258.69	7748.98	4802.17	6103.82	5726.31	5930.38	5867.07	7136.2	5107.43	5365.91	5337.08	6981.14	6516.82	4730.96	4469.08	5360.76	5371.58	5113.35	4270.57	4842.47	5235.83	4612.26	6556.39	146943.1
	Post-harvest/HH Consumption (10%)					792.96	592.38	531.35	425.87	774.9	480.22	610.38	572.63	593.04	586.71	713.62	510.74	536.59	533.71	698.11	651.68	473.1	446.91	536.08	537.16	511.34	427.06	484.25	523.58	461.23	655.64	14694.31
	Repairs & maintenance of farm assets (20%)					1585.91	1184.76	1063.11	851.74	1549.8	960.43	1220.76	1145.26	1186.08	1121.41	1407.24	1021.49	1073.18	1067.42	1396.23	1303.36	946.19	893.82	1073.15	1074.32	1022.67	854.11	968.49	1047.17	922.45	1311.28	29388.60
	Sub Total																															190026.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Soft / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.2 Water Resources																															
1	Bore Well-New-150 mm dia x120.0 m depth	85	No.	132000	Phy	30	30	30	30	30	30	100	100	100	100	100	100	30	30	100	100	30	30	100	100	30	50	50	50	50	50	1580
					Fin.	33.66	33.66	33.66	33.66	33.65	33.56	112.2	112.2	112.2	112.2	112.2	112.2	33.66	33.66	112.2	112.2	35.46	33.56	112.2	112.2	33.66	56.1	56.1	56.1	56.1	56.1	1772.76
2	Diesel Pump Sets--BIS 10804/86 Diesel 5.0 HP	85	No.	36300	Phy	50	50	100	100	100	50	40	40	50	50	50	100	30	75	35	50	100	50	60	75	75	40	50	30	50	50	1550
					Fin.	15.43	15.43	30.86	30.86	30.85	15.43	12.34	12.34	15.43	15.43	15.43	30.86	9.26	23.14	10.8	15.43	30.86	15.43	18.52	23.14	23.14	12.34	15.43	9.26	15.43	15.43	478.3
3	Drip Irrigation--0.4 ha/1 Acre (spacing 1.2 M X 0.6 M)	85	ha	69000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	520
					Fin.	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	287.3
4	Dug Well-New-4.5 m dia x 10 m depth	85	No.	162800	Phy	20	30	30	20	20	20	20	20	20	20	20	20	20	20	30	20	20	20	20	30	25	30	20	30	20	40	605
					Fin.	27.68	41.51	41.51	27.68	27.58	27.68	27.68	27.58	27.68	27.68	27.68	27.68	27.68	27.58	41.51	27.68	27.58	27.68	27.68	41.51	34.6	41.51	27.58	41.51	27.68	55.35	837.25
5	Sprinkler Irrigation - Micro-1 ha (Spacing 5 m x 5m)	85	ha	74867	Phy	100	100	100	100	100	50	50	100	50	50	50	50	50	50	50	50	100	100	100	50	100	100	50	100	50	200	2050
					Fin.	63.64	63.64	63.64	63.64	63.64	31.82	31.82	63.64	31.82	31.82	31.82	31.82	31.82	31.82	31.82	31.82	63.64	63.64	63.64	31.82	63.64	63.64	31.82	63.64	31.82	127.27	1904.61
6	Tube Well-Shallow-150 mm dia x 45.0 m depth	85	No.	132000	Phy	50	50	50	50	50	50	50	50	50	50	40	50	45	50	50	40	100	100	50	100	100	100	100	100	100	200	1825
					Fin.	56.1	56.1	56.1	56.1	56.1	55.1	56.1	56.1	56.1	56.1	44.88	56.1	50.49	56.1	56.1	44.88	112.2	112.2	56.1	112.2	112.2	112.2	112.2	112.2	112.2	224.4	2047.65
	Sub Total																															6727.87

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Koliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.3 Farm Mechanisation																															
1	Combine harvestor-Self propelled belt type-Combined Harvester 68-72 Hp	85	No.	2160200	Phy	4	1	2	2	2	1		1	1	1	1	1	4	2	1	1	1	1	2	1	1	1	1	1	1	4	39
					Fi.	90.45	22.61	45.22	45.22	45.22	22.61		22.61	22.61	22.61	22.61	22.61	90.45	45.22	22.61	22.61	22.61	22.61	45.22	22.61	22.61	22.61	22.61	22.61	22.61	90.45	881.82
2	Other machinery-Other Machinery & Equipments-Rotavator	85	No.	137600	Phy	10	20	10	10	10	10	10	10	10	10	10	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	430
					Fi.	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	23.39	479.55
3	Other machinery-Other Machinery & Equipments-Transplanter	85	No.	368800	Phy	4	4	2	4	4	1	1	2	1	2	3	2	2	1	2	1	2	1	1	2	2	2	2	2	1	4	56
					Fi.	13.15	13.15	6.58	13.15	13.15	3.29	3.29	9.86	3.29	6.58	9.86	6.58	6.58	3.29	6.58	3.29	6.58	3.29	3.29	6.58	6.58	6.58	6.58	6.58	3.29	13.15	184.17
4	Others-Maize Sheller-PHM- Maize sheller (Motor)	85	No.	143900	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	200
					Fi.	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	317.96
5	Power Tiller--Power Tiller 7 Hp	85	No.	173900	Phy	150	150	100	150	100	100	100	150	100	100	150	150	150	150	150	150	150	150	150	150	100	150	100	100	150	150	3550
					Fi.	223.13	223.13	148.75	223.13	298	148.75	148.75	223.13	148.75	148.75	223.13	223.13	223.13	223.13	223.13	223.13	223.13	223.13	223.13	223.13	223.13	148.75	223.13	148.75	148.75	223.13	5221.21
6	Reapers, Binders and Balers-Self Propelled-Paddy Reaper cum binder, 3 wheel 10 Hp	85	No.	429900	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	200
					Fi.	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	35.86	932.36
7	Thresher-Multicrop Power Threshers-Tractor operated Multicrop Thresher	85	No.	252100	Phy	10	10	10	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	490
					Fi.	21.43	21.43	21.43	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	42.86	1050.07
8	Tractor-Without Implements & Trailer-Mini Tractor (12.5 PTO HP)	85	No.	286000	Phy	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	40	60	1540
					Fi.	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	145.86	97.24	145.86	3743.74
9	Tractor-Without Implements & Trailer-PTO 42-44 Hp Tractor	85	No.	758300	Phy	25	25	30	30	30	20	15	25	25	25	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	720
					Fi.	161.14	161.14	193.37	193.37	193.37	128.91	96.68	161.14	161.14	161.14	128.91	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	193.37	4640.86
	Sub Total																															17451.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.4 Plantation & Horticulture																															
1	Bee Keeping-Boxes-50 Boxes	85	No.	305232	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	390
					Rs.	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	38.92	1011.92
2	Mushroom Cultivation-Paddy Straw Mushroom-Mushroom Farming - Paddy straw mushroom	85	1000 Kg. per Cycle	129960	Phy	40	40	40	80	80	40	40	40	40	40	40	40	40	40	40	40	40	40	80	40	40	40	40	40	40	40	1160
					Rs.	44.19	44.19	44.19	88.37	88.37	44.19	44.19	44.19	44.19	44.19	44.19	44.19	44.19	44.19	44.19	44.19	44.19	44.19	88.37	44.19	44.19	44.19	44.19	44.19	44.19	44.19	1281.48
3	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (2.0 m x 2.0 m) - Banana Sucker	85	Acre	163500	Phy	80	35	80	80	80	35	80	35	35	80	35	35	35	160	35	35	35	35	35	80	150	35	30	35	35	35	1450
					Rs.	111.18	48.64	111.18	111.18	111.18	48.64	111.18	48.64	48.64	111.18	48.64	48.64	48.64	220.36	48.64	48.64	48.64	48.64	48.64	111.18	208.46	48.64	41.69	48.64	48.64	48.64	2029.01
4	New Orchard - Tropical/ Sub Tropical Fruits--1 Acre (3.0m x 3.0m) - Lime and Lemon	85	Acre	239439	Phy	5	2	30	5	5	2	5	3	2	2	5	2	5	110	2	3	5	5	2	10	10	5	5	4	2	5	230
					Rs.	10.18	4.07	61.05	10.18	10.18	4.07	10.18	6.11	4.07	4.07	6.11	4.07	10.18	223.87	4.07	6.11	10.18	10.18	4.07	20.35	20.35	10.18	10.18	8.14	4.07	10.18	486.45
6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-1 Acre (6.0 m x 6.0 m)	85	Acre	149503	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	260
					Rs.	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	331.24
5	New Orchard - Tropical/ Sub Tropical Fruits--Litchi- 1 Acre (10.0m x 10.0m)	85	Acre	179317	Phy			5	5	5	4	4		4	6	4	4		5	4			4		5			4	4		4	72
					Rs.			7.62	7.62	7.62	6.1	6.1		6.1	9.15	6.1	6.1		7.62	6.1			6.1		7.62			6.1	6.1		6.1	109.78
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-1 Acre (10.0 m x 10.0 m)	85	Acre	174000	Phy	20	20	100	30	30	20	100	20	20	80	20	20	100	20	20	20	20	20	20	100	20	100	20	100	20	100	1160
					Rs.	29.58	29.58	147.9	44.37	44.37	29.58	147.9	29.58	29.58	118.32	29.58	29.58	147.9	29.58	29.58	29.58	29.58	29.58	29.58	147.9	29.58	147.9	29.58	147.9	29.58	147.9	1715.64
8	Other Plantation Crops--Cashewnut	85	Acre	223139	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	520
					Rs.	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	986.18
9	Other Plantation Crops-Coconut-Coconut	85	Acre	180697	Phy	20	5	5	10	20	5	5	10	5	5	5	5	5	10	5	10	5	5	15	5	5	5	5	5	5	5	190
					Rs.	30.72	7.68	7.68	15.36	30.72	7.68	7.68	15.36	7.68	7.68	7.68	7.68	7.68	15.36	7.68	15.36	7.68	7.68	23.04	7.68	7.68	7.68	7.68	7.68	7.68	7.68	291.84
	Sub Total																															8243.54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Sarasakana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.5 Working Capital - Bee Keeping																															
1	Apiculture_Others_	1	10 boxes	50000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	52
					BL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	26
	Sub Total																															26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Sarasakana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.6 Forestry																															
1	Nursery/ Propagation unit-Traditional Nursery-Raising bamboo seedlings and plantations (18 month old) 1000	85	No.	58596	Phy	100	100	120	200	150	100	120	60	60	125	120	125	125	125	75	75	75	75	75	60	75	50	60	50	55	55	2410
					BL	32.81	32.81	39.37	65.61	49.21	32.81	39.37	19.68	19.68	41.01	39.37	41.01	41.01	41.01	24.6	24.6	24.6	24.6	24.6	19.68	24.6	16.4	19.68	16.4	18.04	18.04	790.6
	Sub Total																															790.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Sarasakana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.7 Animal Husbandry - Dairy																															
1	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	1+1	246000	Phy	280	143	295	107	335	196	153	180	100	207	339	251	130	195	177	195	108	150	154	114	340	175	147	290	65	253	5000
					BL	585.48	299.01	470.48	244.65	700.49	265.47	319.69	376.38	209.1	432.84	708.85	462.11	271.83	407.75	359.65	407.75	225.81	313.38	322.01	238.37	710.64	261.38	516.48	608.04	135.92	529.02	10445.03
2	Crossbred Cattle Farming--Dairy (CB cows) – 12 LPD	85	5+5	1119000	Phy	10	5	5	10	10	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	5	7		5	133
					BL	104.47	52.23	52.23	104.47	104.47	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	52.23	31.34	31.34	52.23	20.89		52.23	1580.35
3	Graded Buffalo Farming--Dairy - Graded Murrah Buffalo – 10 LPD	85	1+1	288000	Phy	2	2	5	3	3		2	2	3		3	2	3		3		3	4		3						4	37
					BL	4.9	4.9	19.34	7.34	7.34		7.34	7.34	7.34		7.34	7.34	7.34		7.34		7.34	9.79		12.24						9.79	137.56
4	Heifer Rearing--Heifer Rearing CB Cows	85	5	260000	Phy	20	20	20	10	30	10	10	10	10	10	10	10	10	20	10	10	10	10	20	10	10	10	10	10	10	10	350
					BL	44.1	44.1	44.1	22.1	110.5	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1	44.1	22.1	22.1	22.1	22.1	44.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1	773.5
	Sub Total																															9745.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.8 Working Capital - AH - Dairy/Drought animal																															
1	Cross bred Farming_Others_	100	1+1	60000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	2600
					BL	60	60	60	60	60	60	50	60	60	60	60	60	60	60	60	60	60	60	50	50	60	60	60	60	60	50	1560
	Sub Total																															1560

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.9 Animal Husbandry - Poultry																															
1	Commercial Broiler Farming--Hybrid Broiler (Chicken) (Deep litter system) - 1000 units	85	1000	547000	Phy	25	25	25	25	25	15	25	30	15	30	15	30	30	30	25	30	30	15	60	30	30	15	25	15	25	25	630
					BL	137.49	137.49	137.49	137.49	137.49	82.49	82.49	164.99	82.49	164.99	82.49	164.99	164.99	164.99	82.49	164.99	164.99	82.49	274.98	164.99	164.99	82.49	82.49	82.49	137.49	137.49	3464.73
2	Commercial Layer Farming--Hybrid Layer (Cage) (1+2 housing)	85	10000	1073200-0	Phy	1			1	1					1		1	1	1		1	1		2		1					1	13
					BL	91.21			91.21	91.21					91.21		91.21	91.21	91.21		91.21	91.21		182.45		91.21					91.21	1185.74
3	Duck rearing-Dual purpose-Duck Rearing-Semi Intensive (100+15) units	85	100 +15	134000	Phy	10	10	10	11	10	10	10	10	10	10	10	10	10	10	10	10	10	40	50	20	50	10	20	40	10	40	453
					BL	9.69	9.69	9.69	10.66	9.69	9.69	9.69	9.69	9.69	9.69	9.69	9.69	9.69	9.69	9.69	9.69	9.69	38.76	48.45	19.38	48.45	9.69	19.38	38.76	9.69	38.76	437.01
4	Indigenous Poultry Farming-Dual purpose-CPDO developed breeds like Vanraj, Giriraj etc.	85	250	120000	Phy	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	624
					BL	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	24.48	636.48
	Sub Total																															5723.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopaban dhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairungpur	Raruan	Rasgovindpur	Samakhunta	Sarashana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.10 Working Capital - AH - Poultry																															
1	Broiler Farming_Others_	100	1000	208450	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	520
					BL	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	1083.94
2	Desi Chicken/LIT birds Farming_Others_Semi Commercial	100	100	26000	Phy	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	1560
					BL	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	312
	Sub Total																															1395.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopaban dhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairungpur	Raruan	Rasgovindpur	Samakhunta	Sarashana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.11 Animal Husbandry - SGP																															
1	Goat - Rearing Unit-New Shed-Sheep and Goat Rearing	85	10+1	158000	Phy	354	160	454	184	163	346	350	219	169	398	530	561	975	339	320	265	934	137	219	452	180	185	500	509	198	306	8000
					BL	475.49	350.57	589.86	247.11	353.31	464.68	445.88	294.19	226.97	534.57	711.79	484.89	369.53	455.26	429.76	355.9	314.76	183.99	294.19	607.04	376.04	248.46	671.5	683.59	171.9	410.96	10744.07
	Goat - Rearing Unit-New shed-Sheep and Goat Rearing	85	40+2	633000	Phy	5	10	20	5	10	10	20	10	10	20	10	10	20	10	10	10	10	10	20	10	10	19	20	10	20	10	250
					BL	26.9	53.81	53.81	26.9	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	1345.24
2	Pig Rearing Unit-New Shed-Pig Rearing	85	3+1	324000	Phy		3	6	6	3	3	3		3	6	3	3	3	3	3				6	3	3		3	5	5	5	78
					BL		8.26	16.52	16.52	8.26	8.26	8.26		8.26	16.52	8.26	8.26	8.26	8.26	8.26				16.52	8.26	8.26		8.26	13.77	13.77	13.77	314.77
	Sub Total																															12304.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopaban dhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairungpur	Raruan	Rasgovindpur	Samakhunta	Sarashana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.12 Working Capital - AH - Others/SR																															
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10+1	35000	Phy	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	3900
					BL	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	1365
	Sub Total																															1365

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.13 Fisheries																															
1	Composite Fish Culture-Composite Fish Culture - New Tanks-0.4	85	ha	505000	Phy	5	5	5	5	75	7	5	5	5	5	5	5	5	5	5	10	10	5	10	10	10	5	5	5	5	90	252
					BL	21.46	21.46	21.46	21.46	321.94	30.05	21.46	21.46	21.46	21.46	21.46	21.46	21.46	21.46	21.46	42.93	42.93	21.46	42.93	42.93	42.93	21.46	21.46	21.46	21.46	128.78	1081.7
2	Composite Fish Culture-Composite Fish Culture-0.4	85	ha	355600	Phy	5	2	4	5	30	2	5	3	3	4	4	4	6	8	3	5	4	3	5	4	5	3	5	4	4	5	135
					BL	15.09	6.04	12.07	15.09	90.53	6.04	15.09	9.05	9.05	12.07	12.07	12.07	18.11	24.14	9.05	15.09	12.07	9.05	15.09	12.07	15.09	9.05	15.09	12.07	12.07	15.09	407.39
3	Fish marketing-Autorickshaw with Ice Box-Ice Box	85	No.	330000	Phy	5	5	5	5	1	1	1	1		1	1	1	1	1	1	1	1	1	1	2	1		2	2	2	2	45
					BL	19.75	19.75	19.75	19.75	3.55	3.55	3.55	3.55		3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	5.1	3.55		5.1	5.1	5.1	5.1	114.75
4	Fish marketing-Motorcycle with Ice Box-Motorcycle	85	No.	87000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	130
					BL	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	93.86
5	Fish Seed Rearing Fry to Fingerling in Seasonal Pond-0.2	85	ha	180000	Phy	4	4	4	4	10	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	2	4	4	2	4	100
					BL	6.12	6.12	6.12	6.12	15.3	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	3.06	6.12	6.12	3.06	6.12	159.18
6	Fishing craft-Non Mechanised Boat/Traditional without OBM-Plank Built Keel-18 ft long boat	85	No.	320000	Phy	1	1	1	1	1	1	1	1		1	1	1	1	1	1	1	1	1	1	2	1		2	2	2	2	29
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25		4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	8.5	4.25		8.5	8.5	8.5	8.5	123.25
7	Integrated Pisciculture -With Duckery-0.4	85	ha	648000	Phy	7	7	7	3	20	7	7	7	7	5	7	6	4	7	7	7	3	7	3	3	7	7	7	7	7	10	96
					BL	11.02	11.02	11.02	16.52	110.16	11.02	11.02	11.02	11.02	27.54	11.02	33.05	22.03	11.02	11.02	11.02	16.52	11.02	16.52	16.52	11.02	11.02	11.02	38.56	11.02	55.08	528.82
8	Integrated Pisciculture -With Poultry-0.4	85	ha	645000	Phy	2	2	2	4	10	2	2	3	3	2	2	2	5	8	2	5	5	1	5	5	5	2	2	3	2	5	91
					BL	10.97	10.97	10.97	21.93	54.83	10.97	10.97	16.45	16.45	10.97	10.97	10.97	27.41	43.86	10.97	27.41	27.41	5.48	27.41	27.41	27.41	10.97	10.97	16.45	10.97	27.41	698.96
9	Intensive Fish farming-Biofloc technology-7	85	No.	750000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	26
					BL	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	165.89
10	Ornamental Fish Hatchery-Backyard-0.06 acre	85	No.	275000	Phy	2		2	10	5					2		2		2			5		2	2						3	37
					BL	3.83		3.83	19.13	9.56					3.83		3.83		3.83			9.56		3.83	3.83						5.74	70.8
	Sub Total																															3247.59

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopaban dhunagar	Jamda	Joshipur	Kapti pada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairang pur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.14 Working Capital - Fisheries																															
1	Integrated Farming_Fisheries with Poultry & Horticulture_	100	Acre	200000	Phy	70	70	100	70	40	40	40	70	70	70	70	100	70	70	70	70	100	40	70	50	100	30	100	100	20	120	1820
					FL	140	140	200	140	80	80	80	140	140	140	140	200	140	140	140	140	200	80	140	100	200	60	200	200	40	240	3640
	Sub Total																															3640

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopaban dhunagar	Jamda	Joshipur	Kapti pada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairang pur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	A.15 Farm Credit																															
1	Finance to FPOs/FPCs-Procurement & Marketing-	85	No.	1360000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25
					FL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	331.5
2	Solar Energy-Solar Agriculture Pump-0.5 HP DC surface Pump with Solar PV	85	No.	64218	Phy	50	75	75	50	50	75	75	40	90	70	80	65	75	70	80	65	70	70	80	80	80	75	75	80	80	80	1855
					FL	26.02	39.03	39.03	26.02	26.02	39.03	39.03	20.81	46.83	36.42	41.63	33.82	39.03	36.42	41.63	33.82	36.42	36.42	41.63	41.63	41.63	39.03	39.03	41.63	41.63	41.63	965.27
3	Solar Energy-Solar Agriculture Pump-5HP DC submersible with Solar PV	85	No.	260602	Phy	24	20	23	40	31	18	20	13	14	40	45	25	20	25	20	20	25	12	25	12	15	20	20	20	20	25	592
					FL	53.16	44.3	59.05	88.6	68.67	39.87	44.3	28.8	31.01	88.6	99.68	55.38	44.3	55.38	44.3	44.3	55.38	26.58	55.38	26.58	33.23	44.3	44.3	44.3	44.3	55.38	1311.33
	Sub Total					91.93	96.08	102.73	127.37	107.44	91.61	96.08	62.36	90.59	137.77	154.05	101.95	96.08	104.55	98.68	99.87	104.55	75.75	109.76	80.96	87.61	96.08	96.08	98.68	98.68	109.76	2608.8
	Total Farm Credit (sum of A.1 to A.15)																															2688555.57

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Sulipada	Thakurmunda	Tiring	Udala	District Total
	B. Agriculture Infrastructure																															
	B.1 Storage Facilities																															
1	Cold Storage- For Horticulture Produce- 5MT	85	No.	150000	Phy	15	15	15	15	15	15	15	14	14	15	15	15	15	15	15	14	15	14	15	14	14	14	15	15	15	15	389
					BL	19.13	19.13	19.13	19.13	19.13	19.13	19.13	15.3	15.3	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	15.3	19.13	15.3	15.3	15.3	15.3	19.13	19.13	19.13	19.13	479.57
2	Godown-Medium - 1000mt	85	No.	3100000	Phy				2	2			1					2					2		1					2		2	14
					BL				85	85			42.5					85					85		42.5					85		85	595
3	Godown-Small-1000mt	85	No.	3000000	Phy	10	10	10	15	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	13	267
					BL	42.5	42.5	42.5	63.75	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	57	1134.75
4	Godown-Small-500mt	85	No.	2500000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3	104
					BL	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	63.75	106.25	2210
	Sub Total																															4410.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Sulipada	Thakurmunda	Tiring	Udala	District Total
	B.2 Land Development																															
1	Bunding-Contour Bunding-2-4 % Slope, AV Slope 3%,V.I - 0.90 m & H.I - 30m	85	ha	39744	Phy	20	20	15	15	20		3	15			35	5	5	15	25	10			10	20	10		15		2	10	272
					BL	6.65	6.65	4.99	4.99	6.65		1.66	4.99			11.65	1.66	1.66	4.99	8.32	3.33			3.33	6.65	3.33		4.99		0.67	3.33	90.49
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -Farm Pond 1-100cmgm in weathered/hard rock	85	No.	74000	Phy	20	15	15	15	25	10	10	10	10	40	15	25	15	15	25	20	35	15	20	15	15	35	15	35	20	10	500
					BL	12.58	9.44	9.44	9.44	15.73	6.29	6.29	6.29	6.29	15.16	9.44	15.73	9.44	9.44	15.73	12.58	22.02	9.44	12.58	9.44	9.44	22.02	9.44	22.02	12.58	6.29	314.58
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling 0.0 to 4.0 %, Slope (medium) A V slope 3.0%	85	ha	186160	Phy	1	30	30	20	10	20	20	20	20	20	20	20	20	10	20	10	10	20	20	10	20	10	20	10	20	20	451
					BL	1.58	47.47	47.47	31.65	15.82	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	15.82	15.82	31.65	31.65	15.82	31.65	15.82	31.65	15.82	31.65	31.65	723.66
	Sub Total																															1118.73

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	B.3 Agriculture Infrastructure - Others																															
1	Compost/ Vermi Compost-Vermi Compost-10 ft x 5ft x 2.5 ft	85	No.	38000	Phy	30	15	22	42	62	22	22	21	20	30	50	50	50	40	30	20	40	40	40	42	42	40	42	40	40	45	977
					Bl.	9.58	4.59	6.73	12.85	18.97	6.73	6.73	6.43	6.12	15.3	15.3	15.3	15.3	12.24	15.3	6.12	12.24	12.24	12.24	12.85	12.85	12.24	12.85	12.24	12.24	13.77	298.95
2	Tissue Culture-Tissue Culture Plant Production and Sale-25 lakh plants per year	85	No.	95000000	Phy	1		1	1	1						1						1							1		1	8
					Bl.	212.5		212.5	212.5	212.5						212.5						212.5							212.5		212.5	1700
	Sub Total																															1998.95
	Total (B.1+B.2+B.3)																															7528

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	C. Ancillary Activities																															
	C.1 Food & Agro Processing																															
1	Agro Processing Unit-Cashew Processing-1 mtn per day	85	No.	1500000	Phy	4	4	4	4	4	5	4	4	4	5	6	5	4	4	4	4	4	4	4	4	5	4	5	4	5	5	99
					Bl.	12.75	12.75	12.75	12.75	12.75	63.75	12.75	12.75	12.75	63.75	12.75	63.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	63.75	12.75	63.75	12.75	637.5
2	Agro Processing Unit-Leaf plate making-200 per hr	85	No.	300000	Phy	5	5	18	5	5	5	18	5	5	18	18	5	5	5	5	5	5	18	5	5	5	5	5	18	5	15	218
					Bl.	12.75	12.75	45.9	12.75	12.75	12.75	45.9	12.75	12.75	45.9	45.9	12.75	63.75	12.75	12.75	12.75	12.75	45.9	12.75	12.75	12.75	12.75	12.75	45.9	12.75	38.25	535.9
3	Cottage Industry-Mosaic Making-5HP	85	No.	2000000	Phy	30	15	15	30	30	15	15	15	25	25	30	25	25	25	25	25	30	25	25	25	25	15	18	20	25	15	608
					Bl.	510	255	255	510	510	255	255	255	425	425	510	425	425	425	425	425	510	425	425	425	425	306	340	425	255	510	10336
4	Cottage Industry-Papad, Pickle, Chips, Badi making-	85	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	520
					Bl.	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	884
5	Dal/ Pulses Mill-Mini-5HP	85	No.	200000	Phy	10	10	10	10	15	10	10	10	10	10	15	10	15	10	10	10	15	10	10	15	15	10	15	10	10	10	295
					Bl.	17	17	17	17	25.5	17	17	17	17	17	25.5	17	25.5	17	17	17	25.5	17	17	25.5	25.5	17	25.5	17	17	17	501.5
6	Fruit Processing - Sorting, grading & Packing-	85	No.	200000	Phy	10	10	10	10	20	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	260
					Bl.	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	442
	Sub Total																															13156.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sub / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Sulikapada	Thakurmunda	Tiring	Udala	District Total
	C.2 Ancillary Activities -																															
1	Custom Service Units/ Custom Hiring Centre- Small-CSU(Small)	85	No.	3000000	Phy	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	29
					BL	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	171	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	85.5	171	2479.5
2	Loan to MFIs for Onlending to for Agri. Purposes- Loan to MFI	85	No.	30000000	Phy	2			2	2			1		2	2	4	3				1										19
					BL	510			510	510			255		510	510	1020	765				255										4845
3	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-Paddy Procurement	85	No.	17500000	Phy	4	1	1	5	5	1	1	2	1	3	3	9	1	1	1	1	1	1	1	2	1	1	1	1	1	46
					BL	595	148.75	148.75	743.75	297.5	148.75	148.75	297.5	148.75	446.25	446.25	297.5	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	5950
	Sub Total																															11509
	Total (C.1+C2)																															24865.5
	Total (A+B+C)																															207249.47

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Kuranjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	II. Micro, Small and Medium Enterprises (MSME)																															
1	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Kishore Loan (Mudra loan)	85	No.	50000	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	1300
					BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	3315
2	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Shishu loan (Mudra loan)	85	No.	50000	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	1300
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	552.5
3	Entities Assisting Artisans, Village and Cottage Industries-Inputs Supply-Tarun (Mudra loan)	85	No.	500000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	1105
4	Manufacturing Sector - Term Loan-Medium-Plant & Machinery	85	No.	250000000	Phy				2								1					2		1							2	8
					BL				4250								2125					4250		2125							4250	17000
5	Manufacturing Sector - Term Loan-Micro-Plant & Machinery	85	No.	5000000	Phy	20	20	20	150	40	35	55	25	30	40	35	35	35	35	35	35	50	10	35	25	25	10	25	25	25	60	915
					BL	850	850	850	6375	1700	1487.5	1487.5	1062.5	1275	1700	1487.5	1487.5	1487.5	1487.5	1487.5	1487.5	2125	425	1487.5	1062.5	1062.5	425	1062.5	1062.5	1062.5	2550	38887.5
6	Manufacturing Sector - Term Loan-Small-Plant & Machinery	85	No.	50000000	Phy	3	3	3	5	5	3	2	2	3	5	3	2	2	2	1	2	5	1	3	1	2	1	1	1	1	6	63
					BL	1275	850	850	2125	2125	1275	850	850	850	2125	850	850	850	850	425	850	2125	425	850	425	850	425	425	425	425	2550	26775
7	Manufacturing Sector - Working Capital-Medium-Production units	85	No.	50000000	Phy				2				1									3									2	8
					BL				850				425									1275									850	3400

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
8	Manufacturing Sector - Working Capital-Micro-Production units	85	No.	1200000	Phy	30	20	40	80	60	30	25	40	20	50	40	60	40	40	12	15	12	12	12	12	12	12	12	12	30	740
					BL	306	204	408	816	612	306	255	408	204	510	408	612	408	408	122.4	153	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	122.4	306	7548
9	Manufacturing Sector - Working Capital-Small-Production units	85	No.	10000000	Phy	2	2	2	5	2	2	2	2	2	3	2	2	2	2	2	3	5	2	5	2	2	2	2	3	2	3	63
					BL	170	170	170	425	170	170	170	170	170	255	170	170	170	170	170	255	425	170	255	170	170	170	170	255	170	255	5355
10	Service Sector - Term Loan-Medium-Turnover	85	No.	60000000	Phy				1								1	1				1		1							1	6
					BL				5100								5100	5100				5100		5100							5100	30600
11	Service Sector - Term Loan-Micro-Turnover	85	No.	7000000	Phy	60	60	40	150	80	90	80	90	70	120	70	110	90	70	70	70	160	100	90	120	100	100	120	120	100	160	2080
					BL	1020	1020	680	2550	1360	1530	1360	1530	1190	2040	1190	1870	1530	1190	1190	1190	2720	1700	1530	2040	1700	1700	2040	2040	1700	2720	42330
12	Service Sector - Term Loan-Small-Turnover	85	No.	8000000	Phy	1	1	1	3	1	1	1	1	1	3	1	2	1	1	1	1	6	1	1	2	1	1	1	1	1	6	42
					BL	680	680	680	2040	680	680	680	680	680	2040	680	1360	680	680	680	680	4080	680	680	1360	680	680	680	680	680	4080	28560
13	Service Sector - Working Capital-Medium-Service enterprises	85	No.	30000000	Phy				8								1					7									4	15
					BL				2040								255					510									1020	3825
14	Service Sector - Working Capital-Micro-Service Enterprises	85	No.	500000	Phy	90	50	30	100	70	80	70	80	60	100	60	100	90	60	60	60	100	90	90	100	90	90	100	100	90	150	2120
					BL	212.5	212.5	127.5	425	297.5	340	297.5	340	255	425	255	425	382.5	255	255	255	425	382.5	382.5	425	382.5	382.5	425	425	382.5	637.5	9010
15	Service Sector - Working Capital-Small-Service enterprises	85	No.	10000000	Phy	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	4	1	2	1	1	1	1	1	1	8	38
					BL	170	170	170	340	170	170	170	170	170	170	170	170	170	170	170	170	680	170	340	170	170	170	170	170	170	1360	6460
	Sub Total																															224723

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baripada	Joshipur	Karanjia	Rairangpur	Udala	District Total
	III. Export Credit										
1	Export Credit -Pre Shipment Export Credit-	85	No.	30000000	Phy	2	2	2	3	2	11
					BL	510	510	510	765	510	2805
	Total Export Credit										2805

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	IV. Education																															
1	Education Loans-Study in Country-	85	No.	1000000	Phy	40	10	10	100	40	10	20	20	10	40	20	30	20	20	20	20	60	20	20	20	20	20	20	10	10	70	700
					BL	340	85	85	850	340	85	170	170	85	340	170	255	170	170	170	170	510	170	170	170	170	170	170	85	85	595	5950
	Total Education																															5950

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	V. Housing																															
1	Repair of Dwelling Units--	85	No.	200000	Phy	300	130	150	800	300	100	100	200	100	300	200	400	200	200	200	100	500	100	200	300	300	300	201	100	100	300	6181
					BL	510	221	255	1360	510	170	170	340	170	510	340	680	340	340	340	170	850	170	340	510	510	510	341.7	170	170	510	10507.7
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	20	20	20	140	40	20	30	40	20	70	40	70	20	40	20	40	100	20	40	35	20	25	15	15	15	60	995
					BL	340	340	340	2380	680	340	510	680	340	1190	680	1190	340	680	340	680	1700	340	680	595	340	425	255	255	255	1020	16915
	Total Housing																															27422.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	VI. Social Infrastructure																															
1	Drinking Water--	85	No.	2000000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	79
					BL	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	34	671.5
2	Healthcare-Hospital-	85	No.	50000000	Phy				1						1		1					1										4
					BL				425						425		425					425										1700
	Total Social Infrastructure																															2371.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	VII. Renewable Energy																															
1	Biomass Energy-Community Bio Gas Plant-	85	No.	100000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	26
					BL	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	22.1
2	Solar Energy-Solar Pump Sets-5 HP	85	No.	300000	Phy	5	5	5	10	5	2	2	5	2	5	5	5	3	5	5	5	5	2	5	3	2	1	1	1	3	2	97
					BL	12.75	12.75	12.75	25.5	12.75	5.1	5.1	12.75	5.1	12.75	12.75	12.75	7.65	12.75	7.65	12.75	12.75	5.1	12.75	7.65	5.1	2.55	2.55	2.55	7.65	5.1	347.35
3	Solar Energy-Roof Top Solar PV System without Battery-	85	No.	60000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	5.1	132.6
	Total Renewable Energy																															402.05

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badasahi	Bahalda	Bangriposi	Baripada	Betnoti	Bijatala	Bisoi	Gopabandhunagar	Jamda	Joshipur	Kaptipada	Karanjia	Khunta	Kuliana	Kusumi	Morada	Rairangpur	Raruan	Rasgovindpur	Samakhunta	Saraskana	Sukruli	Suliapada	Thakurmunda	Tiring	Udala	District Total
	VIII. Others																															
1	SHGs/ JLGs-Others-JLGs, Group loan	100	No.	200000	Phy	2950	1350	2350	2550	2750	1350	1350	1750	1150	1750	2950	3150	1350	1750	1550	2550	1150	1350	1750	1350	1550	1350	1750	1750	1200	1800	47200
					BL	5900	2800	4700	5100	5500	2700	2700	3500	2300	3500	5900	4300	2700	3500	3100	5100	2300	2700	3500	3100	3100	3100	3500	3500	2400	3600	94400
	Total Others																															94400
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																															699323.72

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	84599.09	36993.08	87272.87	41343.79	95343.1	43211.15	90048.09
RCBs	52143.77	57230.94	58644.02	58540.46	61737	69201.4	70399.81
SCARDB	0	0	0	0	0	0	0
RRBs	7284.22	9841.31	11880.16	10781.89	10302.8	11041.34	15999.9
Others	0.71	0	3.01	0	1463.38	0	840.26
Sub total (A)	144027.8	104065.3	157800.1	110666.1	168846	123453.9	177288.1

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	61705.87	21880.6	64335.73	69203.56	65833.3	74815.16	72411.26
RCBs	12900.72	19.49	8462.94	61.5	147.51	341.57	1376.28
SCARDB	0	0	0	0	0	0	0
RRBs	3255.2	390.58	5233.94	366.32	12402.4	1256.26	2596.33
Others	9.86	4413.81	966.68	5438.48	1010.45	8064.84	7220.61
Sub total (B)	77871.65	26704.48	78999.29	75069.86	79393.6	84477.83	83604.48

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	146305	58873.68	151608.6	110547.4	161176	118026.3	162459.4
RCBs	65044.49	57250.43	67106.96	58601.96	61884.5	69542.97	71776.09
SCARDB	0	0	0	0	0	0	0
RRBs	10539.42	10231.89	17114.1	11148.21	22705.1	12297.6	18596.23
Others	10.57	4413.81	969.69	5438.48	2473.83	8064.84	8060.87
Sub total (C)	221899.4	130769.8	236799.4	185736	248240	207931.7	260892.5

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	58063.52	65935.58	88635.01	107698	134921	140766	182972.5
RCBs	2465.45	0	166	0	302.31	0	1305.78
SCARDB	0	0	0	0	0	0	0
RRBs	5776.18	7028.05	6881.34	16599.09	25417.9	10038.48	9008.02
Others	0.44	0	30.15	0	2070.85	0	2083.73
Sub total (D)	66305.59	72963.63	95712.5	124297.1	162713	150804.5	195370

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	60713.77	27337.26	67601.89	56126.32	86223.6	44714.05	67732.79
RCBs	3678.68	91.9	510.27	124.7	193.2	237.75	1830
SCARDB	0	0	0	0	0	0	0
RRBs	7908.82	13210.14	18763.55	17031.9	16243.7	14038.97	44786.29

Others	0.4	0	505	2643.46	1323.41	5039.92	8211.65
Sub total (E)	72301.67	40639.3	87380.71	75926.38	103984	64030.69	122560.7

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	265082.3	152146.5	307845.5	274371.7	382321	303506.4	413164.6
RCBs	71188.62	57342.33	67783.23	58726.66	62380	69780.72	74911.87
SCARDB	0	0	0	0	0	0	0
RRBs	24224.42	30470.08	42758.99	44779.2	64366.7	36375.05	72390.54
Others	11.41	4413.81	1504.84	8081.94	5868.09	13104.76	18356.25
Sub total (A)	360506.7	244372.7	419892.6	385959.5	514936	422766.9	578823.3

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	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	36993.08	57230.94	0	9841.31	0	104065.33	41343.79	58540.46	0	10781.89	0	110666.1

Table 1: Crop Loan (₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	43211.15	69201.4	0	11041.34		123453.89	90048.09	70399.81	0	15999.9	840.26	177288.1

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	36993.08	57230.94	0	9841.31	0	104065.33	41343.79	58540.46	0	10781.89	0	110666.1
W S	445.78	0	0	0	0	445.78	1027.7	0	0	0	0	1027.7
L D	24.38	3.5	0	0	0	27.88	298.24	20	0	0	0	318.24
F M	3040.81	1.84	0	4	1	3047.65	7362.45	0	0	337.78	0	7700.23
P & H	774.97	4	0	0.6	0	779.57	3783.4	2	0	0	2814.75	6600.15
AH -D	1947.65	0	0	3.93	36.76	1988.34	4209.67	0	0	3.7	951.01	5164.38
AH -P	974.83	1.65	0	115.11	284.52	1376.11	1375.6	1	0	18.75	196.82	1592.17
AH - S G P	696.98	0.5	0	3.43	11.55	712.46	14252.27	0	0	0	85.74	14338.01
F D	741.04	0	0	0	0.5	741.54	2601.98	0	0	0	19.59	2621.57
F & W	486.19	0	0	0	0.5	486.69	1451.07	0	0	0	0.75	1451.82
S G & M F	508.64	0	0	12.75	0	521.39	6049.63	0	0	0	0	6049.63

A & F	2225.91	0	0	0	1.29	2227.2	3320.24	0	0	0	0.88	3321.12
OTH	10013.41	8	0	250.76	4077.7	14349.86	23471.31	38.5	0	6.09	1368.93	24884.83
Sub total	21880.6	19.49	0	390.58	4413.8	26704.48	69203.56	61.5	0	366.32	5438.48	75069.86
Grand Total (I + II)	58873.68	57250.43	0	10231.89	4413.8	130769.81	110547.4	58601.96	0	11148.21	5438.48	185736

Table 2: Term Loan (₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	43211.15	69201.4	0	11041.34	0	123453.89	90048.09	70399.81	0	15999.9	840.26	177288.1
W S	2527.35	0	0	0	0	2527.35	4841.31	75.24	0	110.91	204.25	5231.71
L D	275.06	146.5	0	0	0.5	422.06	816.62	10.82	0	0	2.36	829.8
F M	14477.42	20.27	0	229.57	3.61	14730.87	14478.04	56.53	0	610.81	261.38	15406.76
P & H	3969.5	171	0	0	1849.1	5989.62	5715.83	103.41	0	182	598.99	6600.23
AH -D	8545.52	0	0	380	2457	11382.5	7503.91	38.77	0	662.33	2034.21	10239.22
AH -P	4734.03	0.8	0	315.76	1094.6	6145.23	2831.13	30.91	0	581.43	765.76	4209.23
AH - S G P	4520.44	0	0	330.93	2444.4	7295.77	6230.99	25.93	0	242.29	2184.1	8683.31
F D	4646.77	3	0	0	211.32	4861.09	4644.85	61.73	0	82.73	306.81	5096.12
F & W	456.86	0	0	0	0	456.86	568.74	13.06	0	0	0	581.8
S G & M F	617.9	0	0	0	0.5	618.4	3369.09	7.61	0	0	11.71	3388.41
A & F	4846.84	0	0	0	2.33	4849.17	11174.09	341.24	0	0	102.3	11617.63
OTH	25197.47	0	0	0	1.44	25198.91	10236.66	611.03	0	123.83	748.74	11720.26
Sub total	74815.16	341.57	0	1256.26	8064.8	84477.83	72411.26	1376.28	0	2596.33	7220.61	83604.48
Grand Total (I + II)	118026.31	69542.97	0	12297.6	8064.8	207931.72	162459.4	71776.09	0	18596.23	8060.87	260892.5

Annexure 4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	**Activity**	**Sub Activity**	**Specification**	**Unit**	**Unit Cost (₹)**
1	Agro Processing Unit	Cashew Processing		No.	1500000
2	Agro Processing Unit	Leaf plate making		No.	300000
3	Bee Keeping	Boxes		No.	305232
4	Biomass Energy	Community Bio Gas Plant		No.	100000
5	Bore Well	New		No.	132000
6	Bunding	Contour Bunding	2	ha	39144
7	Cold Storage	For Horticulture Produce		No.	150000
8	Combine harvestor	Self propelled belt type	Combined Harvester 68	No.	2660200
9	Commercial Broiler Farming		Hybrid Broiler (Chicken) (Deep litter system)	1000	647000
10	Commercial Layer Farming			10000	10731000
11	Composite Fish Culture	Composite Fish Culture		ha	355000
12	Composite Fish Culture	Composite Fish Culture	New Tanks	ha	505000
13	Compost/ Vermi Compost	Vermi Compost		No.	36000
14	Cottage Industry	Masala Making		No.	2000000
15	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	200000
16	Crossbred Cattle Farming			1+1	246000
17	Crossbred Cattle Farming			5+5	1229000
18	Custom Service Units/ Custom Hiring Centers	Small		No.	3000000
19	Dal/ Pulses Mill	Mini		No.	200000
20	Diesel Pump Sets			No.	36300
21	Drinking Water			No.	1000000
22	Drip Irrigation			ha	65000
23	Duck rearing	Dual purpose	Duck Rearing	100+15	114000

24	Dug Well	New		No.	162800
25	Education Loans	Study in Country		No.	1000000
26	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	300000
27	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	50000
28	Entities Assisting Artisans, Village and Cottage Industries	Inputs Supply		No.	500000
29	Export Credit	Pre Shipment Export Credit		No.	30000000
30	Farm Ponds/ Water Harvesting Structures	Dugout Pond	Farm Pond I	No.	74000
31	Finance to FPOs/FPCs	Procurement & Marketing		No.	1500000
32	Fish marketing	Autorickshaw with Ice Box		No.	300000
33	Fish marketing	Motorcycle with Ice Box		No.	85000
34	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	180000
35	Fishing craft	Non Mechanised Boat/Traditional without OBM	Plank Built Boat	No.	500000
36	Fruit Processing	Sorting, grading & Packing		No.	200000
37	Goat	Rearing Unit	New Shed	10+1	158000
38	Goat	Rearing Unit	New Shed	40+2	633000
39	Godown	Medium		No.	5000000
40	Godown	Small		No.	2500000
41	Godown	Small		No.	500000
42	Graded Buffalo Farming		Dairy	1+1	288000
43	Healthcare	Diagnostic Lab		No.	1000000
44	Healthcare	Hospital		No.	50000000
45	Heifer Rearing			5	260000
46	Indigenous Poultry Farming	Dual purpose		250	120000
47	Integrated Pisciculture	With Duckery		ha	648000

48	Integrated Pisciculture	With Poultry		ha	645000
49	Intensive Fish farming	Biofloc technology		No.	750000
50	Loan to MFIs for Onlending to for Agri. Purposes			No.	30000000
51	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	17500000
52	Manaufacturing Sector	Term Loan	Medium	No.	250000000
53	Manaufacturing Sector	Term Loan	Micro	No.	5000000
54	Manaufacturing Sector	Term Loan	Small	No.	50000000
55	Manaufacturing Sector	Working Capital	Medium	No.	50000000
56	Manaufacturing Sector	Working Capital	Micro	No.	1200000
57	Manaufacturing Sector	Working Capital	Small	No.	10000000
58	Mushroom Cultivation	Paddy Straw Mushroom	Mushroom Farming	1000 Kg. per Cycle	129960
59	New Orchard	Tropical/ Sub Tropical Fruits		Acre	163500
60	New Orchard	Tropical/ Sub Tropical Fruits		Acre	179317
61	New Orchard	Tropical/ Sub Tropical Fruits		Acre	239430
62	New Orchard	Tropical/ Sub Tropical Fruits	Guava	Acre	149903
63	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	174000
64	Nursery/ Propagation unit	Traditional Nursery		No.	38596
65	Ornamental Fish Hatchery	Backyard		No.	225000
66	Other machinery	Other Machinery & Equipments		No.	137600
67	Other machinery	Other Machinery & Equipments		No.	386800
68	Other Plantation Crops			Acre	223130
69	Other Plantation Crops	Coconut		Acre	180697
70	Others	Maize Sheller	PHM	No.	143900
71	Pig Rearing Unit	New Shed		3+1	324000
72	Power Tiller			No.	175000
73	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000

74	Reapers, Binders and Balers	Self Propelled		No.	421900
75	Repair of Dwelling Units			No.	200000
76	Service Sector	Term Loan	Medium	No.	600000000
77	Service Sector	Term Loan	Micro	No.	2000000
78	Service Sector	Term Loan	Small	No.	80000000
79	Service Sector	Working Capital	Medium	No.	30000000
80	Service Sector	Working Capital	Micro	No.	500000
81	Service Sector	Working Capital	Small	No.	20000000
82	SHGs/ JLGs	Others		No.	200000
83	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	186160
84	Solar Energy	Roof Top Solar PV System without Battery		No.	60000
85	Solar Energy	Solar Agriculture Pump		No.	260602
86	Solar Energy	Solar Agriculture Pump		No.	61218
87	Solar Energy	Solar Pump Sets		No.	300000
88	Sprinkler Irrigation	Micro		ha	74867
89	Thresher	Multicrop Power Threshers		No.	252100
90	Tissue Culture	Tissue Cuilture Plant Production and Sale		No.	25000000
91	Tractor	Without Implements & Trailer		No.	286000
92	Tractor	Without Implements & Trailer	PTO 42	No.	758300
93	Tube Well	Shallow		No.	132000

Annexure 5
Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amt in Rs)

Sr. No	Crop	Type	Unit	SoF
1	Apiculture	Others_		50000
2	Broiler Farming	Others_	1000	208450
3	Castor/ Aeranda/ Randee/ Ricinus	Unirrigated/ Rainfed		16000
4	Chilli/ Mirch	Irrigated		50000
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	Ginger/ Adrak	Irrigated		100000
10	Goat Farming	Rearing Unit _ Semi_intensive_		35000
11	Groundnut/ Moongfali	Irrigated		32000
12	Integrated Farming	Fisheries with Poultry & Horticulture_		200000
13	Jute			25000
14	Little Millet/ Sawa/ Suan/ Samai			12000
15	Maize/ Makka	Unirrigated/ Rainfed		25000
16	Maize/ Makka	Irrigated		37000
17	Mesta			20000
18	Mungbean/ Mung/ Moong/ Green Gram	Unirrigated/ Rainfed		16500
19	Nigerseed/ Ramtil			14000
20	Other Vegetables			35000
21	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		20000
22	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed		30000
23	Rice/ Chaval/ Dhan	Irrigated		37000

Abbreviation

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

PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

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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
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C/o NABARD, Head Office, Mumbai
☏: 022-26539620/9514
✉ : corporate@nabard.org

Registered Office
C/o NABARD, Tamil Nadu RO, Chennai
☏: 044-28270138/28304658
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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, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125
☏: 011-41538678/25745103 🌐 : www.nabcons.com

NAB संरक्षण NABSanrakshan Trustee Private Limited

- NAB Sanrakadhan, 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

NABFOUNDATION Leveraging the power of

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.

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

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.

Name and Address of DDM

Name	Smarak Kumar Mohanty
Designation	DDM, NABARD
Address 1	Ward No. 02 Baghagali Bhanjpur, Near ME School Baripada.
Post Office	Bhanjpur S.O
District	Mayurbhanj
State	Odisha
Pincode	757002
Telephone No.	6792358564
Mobile No.	7299709902
Email ID	mayurbhanj@nabard.org

NABARD

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

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

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