



पंडाल पद्धति से सब्जी की खेती के लिए  
क्षेत्र विकास योजना - 2018-2023

**AREA DEVELOPMENT SCHEME FOR  
PANDAL VEGETABLE CULTIVATION - 2018-2023**

**विजयनगरम**  
**Vizianagaram**

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**

आंध्र प्रदेश क्षेत्रीय कार्यालय, हैदराबाद

**ANDHRA PRADESH REGIONAL OFFICE**



## विज़न

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक.

## VISION

Development Bank of the Nation for fostering rural prosperity.

## मिशन

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

## MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

## प्राक्कथन

नाबार्ड राज्य के सभी जिलों के लिए संभाव्यता युक्त ऋण योजनाएं (पीएलपी) तैयार करता है जिनमें कृषि, संबंधित गतिविधियों, सूक्ष्म, लघु और मध्यम उद्यमों और अन्य प्राथमिकता प्राप्त क्षेत्रों की गतिविधियों में ऋण संभाव्यताओं के साथ-साथ, इन संभाव्यताओं को पूरा करने के लिए आवश्यक आधारभूत सुविधाओं व संयोजनों को भी विशेष रूप से दर्शाया जाता है। भारतीय रिज़र्व बैंक ने जिला विकास योजना तैयार करने के लिए अब नाबार्ड की पीएलपी को एक आवश्यक आधार दस्तावेज का दर्जा दिया है। वर्ष 2018-19 के लिए अब तक राज्य के सभी 13 जिलों से संबंधित पीएलपी जारी किए जा चुके हैं।

विभिन्न स्टेकहोल्डरों के बीच प्रभावी समन्वय के फलस्वरूप आंध्र प्रदेश में कृषि और संबंधित गतिविधियों के लिए आधारस्तरीय ऋण प्रवाह में पिछले कुछ वर्षों से लगातार वृद्धि देखी गई है। कृषि और संबंधित गतिविधियों के लिए वर्ष 2015-16 और वर्ष 2016-17 के दौरान कुल आधार स्तरीय ऋण प्रवाह क्रमशः ₹75,448 करोड़ और ₹78,114 करोड़ था जिससे स्पष्ट है कि राज्य की अर्थव्यवस्था के इस महत्वपूर्ण क्षेत्र के लिए बैंक ऋणों का प्रवाह अत्यंत संतोषजनक रहा है। तथापि, निवेश ऋण, जो कि कृषि क्षेत्र में पूंजी निर्माण के लिए अत्यंत महत्वपूर्ण है, का स्तर उत्पादन ऋण प्रवाह के समकक्ष नहीं है। गत दो वर्षों में निवेश ऋण, कृषि के लिए कुल ऋण प्रवाह का 24% रहा। निवेश ऋण में और अधिक वृद्धि आवश्यक है। उल्लेखनीय है कि 2016-17 के दौरान अखिल भारतीय स्तर पर कृषि संबंधी निवेश ऋण, कृषि संबंधी कुल आधारस्तरीय ऋण का 35% था।

नाबार्ड द्वारा दीर्घावधि प्रयोजनों के लिए ऋण प्रवाह को बढ़ाने के लिए प्रयास किए जा रहे हैं जिनमें विशिष्ट गतिविधियों के लिए क्षेत्र विकास योजनाएं तैयार करना, क्षेत्राबैंकों और सहकारी बैंकों को, इस प्रयोजन के लिए भारत सरकार द्वारा स्थापित दीर्घावधि ग्रामीण ऋण निधि (एलटीआरसीएफ) से रियायती दरों पर पुनर्वित्त उपलब्ध कराना, बैंकों के लिए प्रशिक्षण कार्यक्रम / कार्यशालाएं आयोजित करना आदि शामिल हैं। आंध्र प्रदेश में नाबार्ड द्वारा, सहभागी बैंकों और जिला विकास प्रबंधकों के गहन समन्वयन से 54 क्षेत्र विकास योजनाएं कार्यान्वित की जा रही हैं और इनके तहत चयनित निवेश गतिविधियों के लिए बैंकों द्वारा लगभग ₹418.02 करोड़ की राशि ऋण के रूप में प्रदान की गई है।

इस दृष्टिकोण की सफलता से प्रेरित होकर नाबार्ड ने निश्चय किया है कि इन योजनाओं की प्रक्रिया, तैयारी और कार्यान्वयन को और अधिक सुदृढ़ बनाया जाए। अब क्षेत्र विकास योजनाओं को नाबार्ड की आयोजना प्रक्रिया का एक अभिन्न अंग बनाया गया है तथा चयनित कृषि और संबंधित गतिविधियों से संबंधित दस्तावेज, जिनमें उनके तकनीकी-आर्थिक मानदंड, वित्तीय व्यवहार्यता और बैंकिंग योजनाएं इंगित होंगी, प्रत्येक जिले के लिए अलग-अलग प्रकाशित किए जाएंगे।

क्षेत्र विकास योजनाओं पर जिला स्तरीय दस्तावेज प्रस्तुत करते हुए मुझे अत्यंत प्रसन्नता हो रही है। इन योजनाओं को और इसे राज्य सरकार के लाइन विभागों, एसएलबीसी, एलडीएम और अन्य स्टेकहोल्डरों के साथ गहन समन्वयन से हमारे जिला विकास प्रबंधक और क्षेत्रीय कार्यालय द्वारा तैयार किया गया है। राज्य में कृषि क्षेत्र के विकास को गति प्रदान करने के लिए राज्य सरकार द्वारा चयनित योथ इंजनों को ध्यान में रख कर इन क्षेत्रों की पहचान की गई है। इस दस्तावेज में, 05 वर्षों (2018-19 से 2022-23 तक) की अवधि के दौरान क्षेत्र विकास योजनाओं के तहत जिले में ₹60.00 करोड़ से अधिक की कुल आधार स्तरीय ऋण संभाव्यता का आकलन किया गया है। राज्य सरकार द्वारा प्राथमिकता प्राप्त क्षेत्र को दी जा रही वरीयता को ध्यान में रखते हुए, इस दिशा में सभी स्टेकहोल्डरों के गहन प्रयासों से, इस संभाव्यता को निश्चित रूप से पूरा किया जा सकता है।

मैं जिला प्रशासन, लाइन विभागों, भारतीय रिज़र्व बैंक के अग्रणी जिला अधिकारी, अग्रणी जिला प्रबंधक, सहभागी बैंकों और जिला विकास प्रबंधक के प्रति आभार व्यक्त करता हूँ जिनके सहयोग से हम यह दस्तावेज तैयार कर सके हैं। मैं आशा करता हूँ कि इस सनराइज़ राज्य में कृषि क्षेत्र के अंतर्गत निवेश ऋण के प्रवाह में वृद्धि लाने के हमारे प्रयासों में सभी संबंधित सोत्साह भाग लेंगे।

के. सुरेश कुमार  
मुख्य महाप्रबंधक  
22 जनवरी 2018

## Foreword

NABARD prepares district wise Potential Linked Credit Plans (PLPs) for all the districts in the State, which reflect the credit potential for agriculture, allied activities, MSME and other priority sector activities and also highlights the infrastructure and linkages required for realization of the identified credit potential. The PLPs have now been mandated by RBI to be the precursor to the District Credit Plans. PLPs (for all the 13 districts of the State) for 2018-19 has since been launched in the district.

The ground level credit flow in Andhra Pradesh for agriculture and allied activities has been showing an increasing trend in last few years with effective coordination among various stakeholders. Total ground level credit flow for agriculture and allied activities was ₹ 75,448 crore and ₹ 78,114 crore in 2015-16 and 2016-17, respectively indicating substantial flow of bank loans for this critical sector of the State's economy. However, the share of Investment Credit, which is crucial for capital formation in agriculture has not kept pace with the production credit flow and formed 24% of the total flow of credit for agriculture, in the last two years needing higher growth. It may be added that at All India level the share of Investment credit formed 35% of the total ground level credit for agriculture in 2016-17.

NABARD has been making efforts to increase flow of credit for long term purposes by preparing Area Development Schemes for specific activities, extending concessional refinance to RRBs and Cooperatives from the Long Term Rural Credit Fund created for this purpose by the Government of India, organizing training programmes/workshops for bankers', etc. In Andhra Pradesh, NABARD is implementing fifty four Area Development Schemes (ADS) in close coordination with participating banks and District Development Managers and an estimated amount of ₹418.02crorehas been extended by banks as credit for the investment activities identified.

Encouraged by the success of this approach NABARD has decided to further consolidate the process, preparation and implementation of these Schemes. ADS will now be made an integral part of the planning process by NABARDand documents indicating Techno-economic parameters, financial viability and Banking Plans will be published, District wise, separately, for identified agriculture and allied activities.

I am very happy to present the District Level Document on Area Development Schemes which has been finalised by our DDM and Regional Office in close consultations with line departments of the State Government, SLBC, LDMs and other stakeholders. The growth engines identified by the State Government for spurring agriculture growth in the State have been taken into account while identifying the sectors. The document has estimated a total ground level credit potential of ₹ 60.00 crore, under the ADS in the District over a period of 5 years (2018-19 to 2022-23), which is definitely realisable if all the stakeholders make sincere efforts in this direction, in view of the priority accorded by the State Government to the Primary Sector.

I thank the district administration, line Departments, LDO RBI, LDM, participating banks, and DDM whose inputs made it possible for us to bring out this document. I hope our efforts to improve flow of investment credit in the agriculture sector of the Sunrise State will get enthusiastic participation from all concerned.

K. Suresh Kumar  
Chief General Manager  
22 January 2018



# **AREA DEVELOPMENT SCHEME ON VEGETABLE CULTIVATION**



**NATIONAL BANK FOR AGRICULTURE  
AND RURAL DEVELOPMENT**

**VIZIANAGARAM DISTRICT**



## Vegetable Cultivation under Pandal System for Livelihood Promotion

### 1. Context of Area Development Programs - Vegetable Sector

Cultivation of horticultural crops provides an important source of livelihood and generates substantial employment on account of being labour- intensive for the rural population of India. Fruits and vegetables are also rich source of vitamins, minerals, proteins, carbohydrates, etc., which are essential to ensure nutritional security of the people. Thus, cultivation of horticultural crops plays a vital role in the prosperity of a nation and promotes the health and happiness of its people.

Adoption of high yielding cultivars and F1 hybrids and suitable production technologies has largely contributed to higher production and productivity. With changes in incomes and consumption patterns, demand for vegetables has also increased, with per capita consumption of vegetables increasing from 95 grams to 175 grams per day over the last decade. More than 40 kinds of vegetables belonging to different groups, namely cucurbits (cucumber, gourd, bitter melon, and pumpkin), Cole crops (cabbage, cauliflower, broccoli, and turnip), solanaceous (eggplant, pepper, tomato, and chilli), root and leafy vegetables are grown in different agro-climatic situations.

Andhra Pradesh being endowed with diversified agro-climatic conditions has a vibrant horticulture sector which has been identified as one of the growth engines for increasing overall agriculture growth. The area under vegetable production is increasing steadily in Andhra Pradesh since last two decades.

Andhra Pradesh took up a major programme under Rashtriya Krishi Vikas Yojana (RKVY) to boost production of the major horticulture crops across the State. The intervention comprised construction of permanent pandals and trellises for protected cultivation of horticulture crops through a cluster approach, duly considering local agro-climatic conditions, needs, crops, priorities and providing market linkages for ensuring remunerative prices to the farmers. Boosting the



horticulture sector would not only ensure additional income to farmers but also meet the demands of changing nutritional requirements of the people.

Total area under cultivation in the district is 373127 Ha and total horticulture cropped area under cultivation in the district is 81482 Ha; thus, contributing 22% of the total cropped area in the district. Vizianagaram district is having huge potential for cultivation of different horticultural crops (Vegetables, Fruits, Flowers and Spices)

## **2. Sectoral Background (Horticulture)**

Vegetable Value Chain in simple terms refers to various economic activities starting from production to consumption, viz. a) input supply (vegetable nurseries, vermicomposting) b) production system (i) vegetable production under mulching/micro irrigation (drip) ii) Vegetable production under permanent Pandals /trellises iii) Vegetable production in Shade Nets/Poly houses(ex:- exotic vegetables, cucumbers, capsicums, etc.) c) Post Harvest Management (Vegetable collection centers, Storage structures, Transport vehicles, Plastic crates, etc.) d) Marketing (Vegetable outlets on wheels, Vegetable Markets (Haats) and e) Vegetable Processing Centers (Drying, Pulping, Canning, Freezing and Value added products), etc.

Vegetable value chain offers wide range of economic enterprises, popular across the country, suited for round the year income generation, most importantly for small and marginal farmers and is amenable for organizing farmers into Producers' Organizations, around post-harvest and marketing infrastructure.

Value Chain Approach is adopted in Area Development Program, with the objective that ADSs work as platforms for enabling doubling of farmers income through i) Intensification of Production System for round the year production of vegetables, through adoption of modern technologies ii) Organizing farmers as Producer Organisations (FPO) in adoption of modern Post Harvest Technologies and Marketing methods, so that price realization of farmers is stabilized/increased.



### **3. Current Status of the Sector in the district**

Vizianagaram is one of the potential districts for development of horticulture and plantation crops in view of the suitability of soils, viz. 96% red soils, sandy loams with medium fertility and good seasonal rainfall. Further, its proximity to Visakhapatnam attracts investment which are ideal for expansion of horticulture and vegetable crops.

Plantation and Horticulture is an important sector in Vizianagaram district. In the district, about 1.01 lakh hectares are cultivable waste, other fallow and current fallow lands. This underlines the long term exploitable potential available for development of these areas with dry land horticulture crops in a sustainable manner.

The total area under horticultural crops is about 81482 ha. The major horticulture crops grown in the district are Mango, Cashew, Banana, Papaya and Vegetables.

The Government is taking up horticulture development in a big way. The focus in recent years has been on increasing production and productivity of horticulture crops, development of infrastructure for post-harvest management and providing access to domestic and export markets. The Government is promoting horticulture in a big way with growth promoting initiatives like providing Sprinkler/Drip Irrigation, Polyhouses / Shade nets, Pandal cultivation and improved market strategies and storage facilities through individuals or FPOs.

### **4. Structural Changes in the Sector and Drivers for Growth**

Factors (Drivers) contributing to increase in demand for production of vegetables in the district are growing demand, development of marketing linkages, change in technology, promotional schemes of Department of Horticulture, Organization of farmers as Producer Organizations, Vegetable Seed Nurseries, Vegetable Collection Centers catering to distant/organized markets, etc.



Structural Change in Vegetable Sector in the District	Important Areas
Adoption of New Technologies in seeds, Production System	Use of Hybrid vegetable cultivation of two layered crops like pandal vegetables and beans/ leafy vegetables under pandals, regular meetings by scientists from KVK and officials of horticulture department, use of Pandals, drip irrigation etc
Adoption of Post-harvest Technologies in Fruits and Vegetables	Processing and value addition.
Organization of Farmers in to Producer Organizations	NABARD has supported 03 exclusive FPOs for vegetables. Further, Horticulture Deptt has promoted 60 FPOs in the district.

## 5. Selection of Vegetable Enterprises and Potential Areas for ADP implementation.

Cultivation of vegetables was adopted in a cluster approach in many potential Mandals of Vizianagaram district. Thereafter, producer's hubs and collection centers to support the farmers in the entire value chain are being systematically developed to ensure reasonable price for their produce. Horticulture Department, Govt. of Andhra Pradesh supports the vegetable growing farmers through technical guidance and subsidies for micro irrigation, erection of pandals, farm equipment, plant protection equipment etc.

The Department of Horticulture introduced the system of cultivation of vegetables on pandals, both permanent and semi-permanent to increase productivity of twining vegetables and trellis system for indeterminate type of tomato hybrids since 2009-10 under RKVY Programme till date. In general, vegetables need proper support for their growth and development. Pandals/trellises are special structures used for twining vegetables. The weak climbers utilise this support, which protects the produce from soiling and increases exposure to sunlight and aeration, thereby increasing the number of flower buds, ultimately resulting in more fruit of superior size and quality.



Considering the importance of growing vegetables in the District, NABARD, Andhra Pradesh Regional Office has sanctioned 03 Farmer Producer Organisations exclusively for vegetables and Horticulture Deptt has also promoted 60 FPOs for fruits / vegetables and promotion of vegetables. ADS can be taken up in 10 mandals in the district.

In general, the farmers grow vegetable like brinjal, cucumber, chilli, cabbage, cauliflower, tomato, leafy vegetables, etc.

The suitable areas for implementation of Vegetable Enterprises under ADP is mapped in consultation with Department of Horticulture, based on the following parameters:

- [a] Traditional vegetable growing areas for adoption of new technologies (viz. mulching, micro irrigation, pandals, vegetable nurseries, Post-Harvest and Marketing Infrastructure).
- [b] Rural Areas near to Urban Consumption Centers – Vegetable production in shade nets/ poly houses/ pandals.
- [c] Areas near marketing hubs- Organising farmers for adoption of Post-Harvest and Marketing Infrastructure.
- [d] Modern Vegetable Cultivation in new areas with suitable climate and irrigation facilities.
- [e] Suitable Vegetable growing areas with active SHGs and Farmer's Clubs in the district.

<b>Vegetable Enterprise</b>	<b>Name of the Mandals prioritized</b>
Vegetable Cultivation with stakes and erection of pandals.	Ramabhadrapuram, Badangi, Bondapalli, Komarada, Mentada, Pusapatirega, Bhogapuram, Bobbili, Nellimarla, Salur.





## **6. Identification of Beneficiaries**

The beneficiaries will be identified jointly by financing bank and Horticulture Department. The Vegetable farmers who are existing members of the FPO / federation with good experience and track record under the activity will be sponsored initially. However, banks may also sponsor new beneficiaries preferably under JLG mode subject to condition that the identified beneficiaries have to enter into tripartite agreement. Potential beneficiaries will be selected from the villages given in the annexure.

## **7. Forward and Backward Linkages:**

- [a] Availability of inputs: Hybrid Vegetable seeds, vegetable nurseries and Stone/cement poles for construction of Pandals are available.
- [b] Availability of Market: Vegetables are traded in the market at local centres. Vegetable retail markets are available in Municipalities. Further, private players such as Reliance fresh, More and Spencer's have collection-cum-grading centres. Govt is planning to establish a similar centre at Badangi. APMCs dealing in vegetable trade may also provide market linkages. A few FPOs promoted by NABARD and Horticulture Deptt. also have collection cum grading centres.
- [c] Availability of other supporting facilities like transport, storage etc.: The suppliers for crates and local fabricators for mobile vegetable vans are available. The scheme will be implemented through Mandal level Vegetable Farmers Producers Organisation (FPO).
- [d] Availability of subsidy: 50% subsidy is available from Horticulture Department and SC/ST/BC Corporations. This subsidy is available on seeds, pandals, tomato trellises, plant protection equipment, plastic crates for vegetables, etc.

## **8. Training and Capacity Building**

Training and capacity building of all stakeholders is important for successful implementation and achievement of project outcomes.





- Workshop for stakeholders for mapping potential under ADP and firming up of the Area, Project Size, Areas of Convergence will be conducted with the support of Horticulture Deptt.
- Horticulture department will also render necessary assistance in conducting training and capacity building programmes for all stakeholders (Farmers, line department & FPO staff) of the scheme under RKVY and state plan.
- Training and Awareness Programmes will also be conducted to Vegetable farmers at Village level and at Collection Centres. The services of members of FPOs promoted by NABARD/Horticulture Deptt will also be utilised.
- RSETI, KVK will also render necessary assistance to the farmers of vegetable FPOs.

## **9. Partners in implementation**

- Department of Horticulture
- Marketing Department/ APMCs
- DRDA and other developmental department with focused attention on the beneficiaries or sector.
- Technology and Capacity Building Providers, viz. KVKs, University, etc.
- Corporate Sector, viz. processing industry, organized retail.
- Financing agencies
- Producer Organizations or Promoting Institutions

## **Convergence of Schemes/Funding/Efforts**

The availability of Seed and other inputs will be ensured by Horticulture Department. Department supplies seed at a subsidy of 50%. Vegetables produced can be marketed by tying up with Rythu Bazars established by State Government and also



with other private players. The project area is well connected to places like Vizianagaram, Bobbili, Parvathipuram and Visakhapatnam with convenient network of State/ National Highways. Therefore marketing of vegetable is not a problem to the farmers. The crops will be insured and the schemes of Horticultural Deptt and other Govt. schemes will be linked for passing the benefit to farmers.

### **Interventions/Infrastructure supports required from State Government**

- Support from Horticulture Department, Govt. of Andhra Pradesh in the form of training and extension services and subsidy will be availed through FPOs, Farmer Clubs promoted by NABARD and Horticulture Deptt. Pandals will be installed as per the scheme of Horticulture Deptt.

### **10. Project Cost (Unit Cost) for the Vegetable Enterprises**

The minimum economic size of each of the vegetable enterprises shortlisted for the ADP is worked out with the help of Department of Horticulture and is given as under:-

Unit size: 3000 acres in 10 Mandals of the district.

Unit cost: ₹**2.30 lakhs per acre**

Particulars	Years				
A. Materials	1	2	3	4	5
1. Cost of Seed with 50% subsidy	3000	3000	3000	3000	3000
2. Cost of Permanent Pandals	200000	-	-	-	-
3. Cost of Ploughing and Land Preparation	5000	1000	1000	1000	1000
4. Fertilisers	5000	5000	5000	5000	5000
5. Irrigation	1000	1000	1000	1000	1000
6. Plant Protection	3000	3000	3000	3000	3000
7. Staking support and Twines	3000	3000	3000	3000	3000
8. Maintenance of Pandal	0	4000	4000	4000	4000
Sub Total:	220000	20000	20000	20000	20000
<b>B. Operation &amp; Labour</b>	10000	10000	10000	10000	10000
<b>C. Unit Cost(A+B)</b>	<b>230000</b>	<b>30000</b>	<b>30000</b>	<b>30000</b>	<b>30000</b>
Unit Cost:	230000	(First year)			
Bank Loan:	200000				
Margin	30000				



## 11. Banking Networks and Credit Flow to Horticulture Sector in the District

Major banks, branch network and sector wise credit flow in the district is summarised below:-

Banking Sector	No of Branches	GLC under Plantation Horticulture during last three years
Commercial Banks	198	2014-15 : ₹3407.87lakh 2015-16 : ₹431 lakh 2016-17 : ₹451 lakh
RRB	79	
Cooperative Banks	16	
Small Finance Banks	2	
mFIs	0	

PLP Projections (Bank loan) under Plantation/Horticulture Sector are summarised below:-

(₹lakh)

Sub Sector	2016-17	2017-18	2018-19
Fruits	2765.05	2427.25	2508.71
Vegetables on pandals	212.50	125.00	130.00
Plantation Crops	303.88	888.97	1594.18

## 12. Physical and Financial details under ADP- Vegetable cultivation

(₹lakh)

Vegetable Enterprise	Indicative Unit Cost per Acre	No. of Entreprises	Project Cost	Margin / Subsidy amount	Bank Loan
	A	B	C= (A x B)	D	E=C-(D x B)
Vegetable Cultivation with stakes and erection of pandals	2.30	3000	6900.00	900.00	6000.00



- Security norms for lending the loans will be as per RBI guidelines.
- The rate of interest on the loan will be as per the Banks policy and as per RBI guidelines.
- Concessional refinance is available from NABARD for area development scheme and banks can avail the same subject to instructions/guidelines of NABARD.

### 13. Participating Banks in ADP implementation

The scheme will be implemented by all the branches of Commercial Banks, DCCB, APGVB located in the identified Mandals. Details of banks are given under. The identified branches of the bank will ensure that beneficiaries with experience will be preferred. If need be, a training programme for select beneficiaries will be arranged with the help of SBRSETI and Department of Horticulture. The scheme is phased over a period of 5 years. It is proposed to cover 3000 units @ 600 units per year under the programme with an estimated total financing outlay of ₹6000 Lakh, as per the details given under. However, the final participating banks will be arrived at depending on the potential beneficiaries in different villages of the Mandals indicated above.

S.No	Name of the Bank	No. of Units per year	Total No .of units over 05 years
1	State Bank of India	129	645
2	Andhra Pradesh Grameen Vikas Bank	179	895
3	District Central Cooperative Bank	30	150
4	Andhra Bank	65	325
5	Canara Bank	15	75
6	Syndicate Bank	8	40
7	Bank of Baroda	15	75
8	Corporation Bank	22	110
9	Bank of India	22	110
10	AXIS bank	8	40
11	Central Bank of India	8	40
12	Indian Overseas Bank	22	110



S.No	Name of the Bank	No. of Units per year	Total No .of units over 05 years
13	Karur Vysya Bank	22	110
14	Oriental Bank of Commerce	8	40
15	United Bank of India	15	75
16	HDFC bank	8	40
17	Vijaya Bank	8	40
18	IDBI	8	40
19	Punjab National Bank	8	40
	Total	600	3000

#### 14. Physical and Financial programme: @

Vegetable Cultivation with stakes and erection of pandals ADS scheme will be implemented over a period of five years @ 600 units per year with a financial outlay of ₹1200 Lakh per year. Thus, a total of 3000 units over 3000 acres @ 01 unit per acre will be financed over a period of five years starting from the financial year 2018-19 to 2022-23. Tentative number of units targeted to be financed in each Mandal are as under:-

S.No	Mandals to be Covered	Total units
1	Ramabhadrapuram	220
2	Badangi	147
3	Bondapalli	146
4	Komarada	110
5	Mentada	110
6	Pusapatirega	366
7	Bhogapuram	256
8	Nellimarla	219
9	Bobbili	841
10	Salur	585
	Total units	3000
	Total outlay [₹]	69,00,00000/-
	Total Margin Money [₹]	9,00,00000/-
	Total Bank Loan [₹]	60,00,00000/-@

Note: Margin money of Rs 30,000/- of the project cost per unit has to be contributed by the beneficiary and rest is bank loan.

@This is an indicative projection, which may undergo a change depending upon the change in the unit cost in future.



## Physical and Financial phasing of ADP

(₹lakh)

Year	No.of units	Total cost	Margin & Subsidy	Bank loan
2018-2019	600	1380.00	180.00	1200.00
2019-2020	600	1380.00	180.00	1200.00
2020-2021	600	1380.00	180.00	1200.00
2021-2022	600	1380.00	180.00	1200.00
2022-2023	600	1380.00	180.00	1200.00
<b>TOTAL</b>	<b>3000</b>	<b>6900</b>	<b>900</b>	<b>6000</b>

### 15. FINANCIAL ANALYSIS :

NPW @ 15% DF	100074.0
BCR @ 15% DF	1.41
IRR	119%

### PROFITABILITY ANALYSIS

YEARS	1	2	3	4	5
Capital Cost	230000	0	0	0	0
Recurring Cost	0	30000	30000	30000	30000
Total Costs	230000	30000	30000	30000	30000
Benefits	150000	150000	150000	150000	150000
Net Benefits	-80000	120000	120000	120000	120000
Gross Surplus / Profit	150000	120000	120000	120000	120000

Note: The above profitable in calculation assume income / expenditure at a particular rate , and therefore , undergo a change in tune with changes If any.

### 16. SWOT Analysis

#### Strengths

- [a] Good Climate and Infrastructure are available.
- [b] Plantation and horticulture crops are popular next to seasonal agricultural crops in the area; the technical know-how of farmers can be utilised for cultivation of vegetables



using pandals.

- [c] SBRSETI training institute and Horticulture Deptt services are available.
- [d] Good supplementary activity in the area for doubling the farmer's income.
- [e] Adequate availability of forward and backward linkages in the area.

### Weakness

- [a] Inadequate awareness among farmers about modern techniques.
- [b] Capital investment in this scheme is a cause of concern among farming community.

### Opportunities

- [a] Growing demand for fresh vegetables among consumers in the area due to increase in income level and the benefits of health accrued from it.
- [b] Proximity to demand centres and markets.
- [c] Private players are ready to procure the fresh vegetables.

### Threats

- [a] Climate change is recent threat
- [b] Cyclones hit the district often.

## 17. Repayment Schedule

Economics of cultivation and details of repayment schedule are indicated below.

TFO 230000 BANK LOAN 200000 INTEREST 14%

YEAR	LOAN O/S	INTEREST	PRINCIPAL	TOTAL	GROSS-SURPLUS	NET-SURPLUS	DSCR
1	200000	28000	40000	68000	150000	82000	1.83
2	160000	22400	40000	62400	120000	57600	2.08
3	120000	16800	40000	56800	120000	63200	1.90
4	80000	11200	40000	51200	120000	68,800	1.74
5	40000	5600	40000	45600	120000	74400	1.61



## **18 Expected Outcomes**

The proposed ADS on vegetable cultivation involves more than 1500[3000] small and marginal farmers in vegetable growing areas in Ramabhadrapuram, Badangi, Bondapalli, Komarada and Mentada Mandals. The integrated activity will be implemented with active participation of members of Farmers Clubs and FPOs. Besides the existing area under vegetable cultivation, additional area wherever feasible will also be brought under vegetable cultivation in the project area. The ADS will facilitate increased credit flow to vegetable growing farmers, thus reducing the dependence of the farmers on middle men for finance. The bank linkage also saves the farmers from distress sale and facilitate remunerative price for their produce. The programme will ensure assured marketing tie-up for vegetables and strengthening of FPOs through continuous capacity building.

## **19. Institutional Mechanism for Implementation and Monitoring**

- Initial approval at the DCC level.
- Block-wise allocation at JMLBC meetings.
- Review of the implementation in DCC and JMLBC meetings
- Involvement of stakeholders' agencies in review meetings for ensuring the extension support services committed by them.

After approval at the DCC level, the implementation of the program will be regularly monitored by DDM with the identified bank branches, farmers and officials of Horticulture Department. The services of members of Farmers Clubs, FPOs, etc. will also be utilized for smooth implementation of the program.

## **20. Conclusion**

The methodology and approach for design of ADP on Vegetables Cultivation is meant for participation of various stakeholders in the planning process, so that best outcomes are achieved on





successful implementation of the physical program in a convergence mode from Department of Horticulture, Others and Banks.

The scheme will benefit in the following ways:

1. To promote vegetable cultivation as a means of supplementary income to agriculture
2. Means of self-employment
3. To increase in vegetable production in the project area
4. To improve nutritional standards of the poor

The implementation of the ADS will enhance the confidence of the farmers in agriculture, bank finance and convergence efforts with Govt. Departments.



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**Way Forward :** Additional 5.30 lakh SHGs covering around 64 lakh SHG members to be brought on digital platform over a period of 3 years, in Phase III.

- Digitisation of all the SHG accounts for financial inclusion of the members
- Access to wider range of financial Services

19,068 Villages covered

1,31,261 Groups Covered

15,11,165 Members covered

11,29,081 Aadhaar users

16,79,361 Women covered

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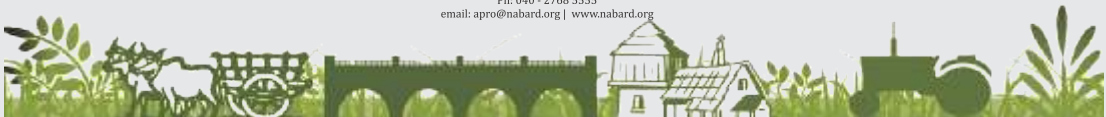
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