



संभाव्यता युक्त ऋण योजना 2019-20

Potential Linked Credit Plan 2019-20

गुंटूर ज़िला

Guntur District

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

आंध्र प्रदेश क्षेत्रीय कार्यालय

ANDHRA PRADESH REGIONAL OFFICE



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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.

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.

प्राक्कथन

आंध्र प्रदेश ने अपने विज़न 2029 में "डबल डिजिट समावेशी विकास" प्राप्त करने और कृषि, कृषि-सेवाओं और कृषि प्रसंस्करण के क्षेत्र में अग्रणी राज्य बनने की परिकल्पना की है ताकि राज्य के लोगों के लिए वृद्धिशील मूल्य सृजन सुनिश्चित किया जा सके. आर्थिक विकास के मामले में वर्ष 2017-18 के लिए कृषि के तहत 17.76% की अति प्रभावशाली क्षेत्रीय वृद्धि दर के साथ आंध्र प्रदेश गत 3 वर्षों में देश में सबसे तेज़ी से विकसित होने वाले राज्यों में से एक के रूप में उभरा है. राज्य में ग्रामीण विकास को बढ़ावा देने हेतु उपलब्ध अपार संभावनाओं के मद्देनज़र वर्षों से नाबार्ड की पहलों का झुकाव मोटे तौर पर समावेशी विकास और संधारणीय ग्रामीण विकास की ओर रहा है.

आर्थिक परिवर्तन लाने के लिए बैंक ऋण एक महत्वपूर्ण घटक होता है और यह राज्य की विकास आयोजना की रीढ़ की हड्डी के समान होता है. ग्रामीण अर्थव्यवस्था को बढ़ावा देने हेतु जिले की मौजूदा गतिविधियों के साथ-साथ नई गतिविधियों के अंतर्गत उपलब्ध ऋण संभाव्यताओं को मैप करने के लिए नाबार्ड वर्ष 1989 से जिला स्तरीय संभाव्यता युक्त ऋण योजनाएं (पीएलपी) तैयार करता आ रहा है. इन पीएलपियों में विभिन्न सेक्टरों के अंतर्गत ऋण संभाव्यता की उपलब्धता और ब्लॉक स्तर पर एकत्रित संभाव्यताओं की उपलब्धता दर्शाई जाती है. इन पीएलपियों में लंबी अवधि की भौतिक संभाव्यताओं, आधारभूत ढांचों, विपणन सुविधाओं और सरकारी नीतियों/ कार्यक्रमों की उपलब्धता पर भी विचार किया जाता है और समय के साथ यह पीएलपी जिला ऋण योजना तैयार करने हेतु आधार बनती गई जैसा कि भारतीय रिज़र्व बैंक द्वारा अनिवार्य किया गया है.

नाबार्ड द्वारा वर्ष 2019-20 की पीएलपियों को राज्य और केन्द्र सरकार की प्राथमिकताओं के अनुसार तैयार किया गया है, साथ ही यह भी सुनिश्चित किया गया है कि वे केन्द्रित और कार्यान्वयनयोग्य हों ताकि बैंक अपनी शाखाओं की ऋण योजनाएं तैयार करते समय इनका अधिक लाभप्रद रूप से इस्तेमाल कर सकें. जलवायु परिवर्तन जनित परिस्थितियों को ध्यान में रखते हुए स्थानीय परिस्थितियों के लिए उपयुक्त संधारणीय कृषि पद्धतियों, किसान उत्पादक संघटनों, प्राकृतिक खेती को बढ़ावा देने और किसानों की आय बढ़ाने के लिए उचित जोर दिया गया है. इस वर्ष, सूचनाप्रद अध्याय देने के माध्यम से पीएलपियों को और अधिक उपयोगकर्ता-सुलभ एवं व्यापक रूप से स्वीकार्य बनाया गया है. विस्तृत संदर्भ के लिए इन अध्यायों को नाबार्ड की वेबसाइट पर अपलोड किया जाएगा और पीएलपी में इसके लिंक/ संदर्भ उपलब्ध कराए जाएंगे.

पीएलपी में, जिले में विद्यमान अंतरों, जिन्हें दूर किया जाना जरूरी है, आवश्यक लिंकेज सहयोगों और राज्य सरकार से अपेक्षित अन्य सहयोगों के बारे में भी जानकारी शामिल की गई है ताकि बैंक ऋण के माध्यम से संबंधित सेक्टरों में उपलब्ध संभाव्यताओं का दोहन किया जा सके. बैंकों से भी यह अपेक्षित है कि वे सामने आएँ और पीएलपी दस्तावेज़ में विभिन्न सेक्टरों के अंतर्गत दर्शाई गई यथार्थवादी संभाव्यताओं को साकार करने के लिए अग्रसक्रिय रूप से वित्तपोषण करें.

मैं आशा करता हूँ कि यह दस्तावेज़ जिले में ऋण प्रवाह बढ़ाने हेतु अपना रोड मैप तैयार करने में बैंकों को और अपने निवेश पोर्टफोलियो की पहचान करने, विशेष रूप से आधारभूत संरचनाओं के क्षेत्र में, राज्य सरकार को उपयोगी सिद्ध होगा. नाबार्ड "स्वर्ण आंध्र प्रदेश" के सतत् विकास में तेज़ी लाने हेतु सभी हितधारकों और आंध्र प्रदेश सरकार के साथ मिलकर काम करने की अपनी प्रतिबद्धता दोहराता है.

विकास एक बहु-हितधारक संचालित प्रक्रिया है और इसका श्रेय उन सभी को मिलना चाहिए जिन्होंने कार्यनिष्पादन में प्रत्यक्ष अथवा अप्रत्यक्ष रूप से अपना योगदान दिया है. मैं, इस दस्तावेज़ को प्रकाश में लाने हेतु हमारे जिला विकास प्रबंधकों को बहुमूल्य सूचनाएं उपलब्ध कराने के लिए जिला कलक्टरों, अग्रणी जिला प्रबंधकों, राज्य सरकार के विभिन्न सहायक विभागों, भारतीय रिज़र्व बैंक, एसएलबीसी, बैंकों एवं अन्य विकासात्मक एजेंसियों के प्रति हृदय से धन्यवाद व्यक्त करता हूँ.

के. सुरेश कुमार

मुख्य महाप्रबंधक

आन्ध्र प्रदेश क्षेत्रीय कार्यालय

हैदराबाद

03 अक्टूबर 2018

Foreword

Andhra Pradesh, under Vision 2029 has envisaged to attain “Double Digit Inclusive Growth” and become a leading state in agriculture, agri-services and agro-processing to ensure enhanced value generation to the people of the state. In terms of economic growth, Andhra Pradesh has emerged as one of the fastest growing states in the country in the last 3 years, with an impressive sectoral growth rate of 17.76% under Agriculture for 2017-18. Owing to the immense potential in the state for fostering rural development, NABARD’s initiatives over the years have been broadly aligned towards inclusive growth and sustainable rural development.

Bank credit is an important component for economic transformation and forms the backbone of development planning in the state. NABARD has been preparing the district level Potential Linked Credit Plans (PLPs) since 1989 to map the credit potential under existing as well as new activities for boosting the rural economy. The PLPs reflect availability of credit potential under different sectors with disaggregated potential at block level. The PLPs take into account the long term physical potential, availability of infrastructure support, marketing facilities and Government policies/ programmes, and have become a precursor to the District Credit Plan over a period of time as mandated by RBI.

The PLPs for 2019-20 have been prepared by NABARD in accordance with the priorities of the State and Central Governments, while ensuring that they are focused and implementable so that banks can utilize them more gainfully while preparing the Branch Credit Plans. Due emphasis has been given to promotion of sustainable agricultural practices suitable to local conditions, Farmer Producer Organizations (FPOs), natural farming and enhancing of Farmers’ Incomes taking into account the climate change phenomenon. This year, the PLPs have also been made a more user-friendly and universally accessible document by way of informative chapters being placed online on NABARD website for detailed reference, with necessary link/ reference given in the PLP.

The PLPs also contain information on the critical gaps to be addressed, the linkage support to be provided and other interventions required to be made by the State Government for harnessing the potential available in the respective sectors with bank credit. The banks also need to come forward and finance proactively for realizing the realistic potential reflected in the PLP document under various sectors.

I hope that the document will be useful to bankers in preparation of a road map for enhancing the flow of credit in the district and to the Government in identifying investment priorities, especially in the infrastructure sector. NABARD reiterates its commitment to work in tandem with all the stakeholders and the Government of Andhra Pradesh for ushering in sustainable growth in ‘Swarna Andhra Pradesh’.

Development is a multi-stakeholder driven process and the credit should be shared by one and all who contributed to the performance directly or indirectly. I would like to place on record my sincere thanks to the District Collectors, Lead District Managers, various Line Departments of State Government, RBI, SLBC, Banks and other Developmental Agencies for providing valuable inputs to our District Development Managers for bringing out this document.

K. Suresh Kumar
Chief General Manager
Andhra Pradesh Regional Office

Hyderabad
03 October 2018

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EXECUTIVE SUMMARY

Guntur, being agriculturally vibrant is an important district of Andhra Pradesh. The district with a total geographical area of 11.39 lakh ha has a gross cropped area of 8.183 lakh ha, net sown area of 5.320 lakh ha and net irrigated area of 4.345 lakh ha. The major sources of irrigation are the canal networks of Krishna Western Delta System and Nagarjuna Sagar right canal. The major crops are paddy, cotton, chilli, tobacco pulses, maize, turmeric, etc. Allied activities such as dairy are also popular. The cropping intensity of the district is 127%. The soils, in general are very fertile with black cotton soils being predominant (72%) followed by red loam, coastal sands and alluvial soils.

The total population of the district is 44.65 lakh in 57 mandals consisting of 729 villages. The total number of cultivators are 3.20 lakh of which 3.02 lakh are small and marginal farmers. The extent of agriculture labourers is 12.27 lakh. The district is also rich in mineral resources such as limestone, Napa slabs, copper and lead, lime kankar etc. Guntur district has good road and communication network. The district has also been an educational hub of the State.

The banking network is strong with the presence of 824 bank branches. There are 38 Commercial Banks operating through 673 branches. The Guntur DCCB is one of the strong DCCBs in the State and functions through 36 branches and 167 PACS. Chaitanya Godavari Grameena Bank operates in the district with 114 branches and 1 APSFC. The disbursement by the banking system to the priority sector during 2017-18 was ₹11023 crore (as on 31st Dec 2017). The credit deposit ratio is at 139.08% which indicates greater demand for credit and positive response of the bankers in purveying credit. There are 529 villages with a population of more than 2000 of which 184 villages have banking outlets and in remaining 345 villages, banking services are being provided through BCs/CSP. Of the total households of 10.77 lakh, about 75% have bank accounts.

There is a huge potential for growth of investment credit for capital formation and therefore in the potential estimates, term investments have been focused. The district has 175 cold storages with a capacity of 4.75 lakh MT of chilli. The district is identified as AEZ for chilli and considerable scope exists for contract farming in chilli with focus on organic chilli for export purpose. A designated Food Park i.e., Spice Park has been set up at Edlapadu mandal under the aegis of Spices Board. Investments in this food park will qualify for support under Food Processing Fund set up in NABARD. There are good numbers of PACS in whose hinterland these activities can be taken up especially agro processing activities, however after ensuring proper backward and forward linkages.

The total potential under priority sector for 2019-20 is estimated at **₹2204959.19** lakh. The credit requirement under major sectors viz. Agriculture (comprising of farm credit, agri infrastructure and ancillary activities) is **₹1477934.62** lakh, MSME sector is **₹337192.07** lakh, and all other sectors revised Priority Sector classification is **₹389832.50** lakh. Based on the available information. SHGs are included in sector wise projections @ 25% in dairy, 15% in SGP, 20% in allied other activities, 40% in OPS.

I. Credit potential for Agriculture

A. Farm credit

- **Short term Credit for Production & Marketing and Food Security:** Crops in the district are mostly cultivated under irrigated conditions with nearly 65% of the net sown area coming under irrigation. For the year 2019-20, an amount of ₹1143043.05 lakh is estimated which is 3.9 % higher than the potential estimated for 2018-19. The contributing factors revision in scales of finance, new activities such as SRI paddy, potential for pledge loan with several banks and PACS foraying into the sector, scope for vegetable cultivation especially in peri urban areas considering the entry of Corporate retailers such as Reliance and Best Price.
- **Water resources:** 54 of the 57 Mandals are categorized as safe. The net ground water availability is 3330.14 mcm and the existing MI structures have a total draft of 355.12 mcm and the balance potential is 2975.02 mcm. Hence, there is a large ground water potential

available for exploitation. The potential for 2019-20 under this sector has been estimated at ₹7461.51 lakh which is marginally higher than 2018-19.

- **Farm Mechanisation:** The tractor population in the district as per 1999 census is 4368. Considering sale of about 800 to 1000 tractors per year, it is estimated that about 12000 tractors in working condition may be in existence. Considering the need for having a tractor for 15 ha of wet land /30 ha of dry land and the existing tractor population, considerable scope exists for financing tractors and other farm equipment such as threshers, harvestors, etc. Taking this into consideration, the potential under this sector for 2019-20 is estimated to be ₹32936.23 lakh. The GoAP subsidy schemes have given lot of impetus to the sector.
- **Plantation and horticulture:** 15% of the net cultivable area is under Plantation and Horticulture sector in the district. The major fruit crops are banana, citrus, mango, sapota and guava; spice crops such as chilli and turmeric; vegetables such as bhindi, brinjal, tomato, gourds, onion, elephant foot yam; flowers such as marigold, jasmine and crossandra. In addition, there is lot of scope for medicinal and aromatic plants. Sericulture is another agro-based, labour-intensive cottage industry, providing self-employment to rural people and has potential in the district. We have estimated the potential for the sector at ₹10538.47 lakh for the year 2019-20.
- **Forestry & Wasteland Development:** Area under forests in Guntur district has been estimated at 162000 ha which constitutes about 14.72% of the total geographical area and is much below recommended 33% to maintain the ecological balance and also State average of 23.20%. The forest area is mostly located in the upland area with or without scrub and degraded forest land. The only important forest produce is fuel wood and these forests do not offer any important raw material for the industries in the district. The potential under this sector for the year 2019-20 has been estimated at ₹1314.26 lakh.
- **Animal Husbandry:** Animal husbandry is a major important activity undertaken by all types of farmers and also by SHG members. Huge infrastructure in the form of Sangam Dairy and other private dairies exists to absorb additional milk production. The district has large cattle and buffalo population. Keeping this in view, the potential for dairy, poultry and sheep/goat/piggery for the year 2019-20 has been estimated at ₹105697.71 lakh, ₹7694.82 lakh and ₹30600.96 lakh, respectively. The formation of new capital city in Guntur district is expected to create additional demand for AH products. It is expected that 25% and 15% of dairy development and SGP respectively is lent through SHG/JLG mode.
- **Fisheries:** Guntur district is endowed with vast inland, marine and brackish water resources for development of Fisheries. There are two reservoirs viz. Nagarjuna Sagar and Buggavagu pick up reservoir with a water spread area of 29732 ha. In addition, the district is endowed with 206 perennials and 738 long seasonal tanks with a water spread area of 15578 ha and 8918 ha, respectively, which are suitable for fish culture. There are 2745 ha of area under short seasonal tanks for fish culture. The potential under this sector has been estimated at ₹3011.76 lakh.
- **Other activities:** The other activities under farm credit include bullocks, bullock carts and allied activities through SHGs to an extent of 20% of total SHG potential. The estimated credit potential for the sector is ₹34950.52 lakh

B. Agriculture Infrastructure

- **Construction of storage facilities and market yards:** The production in the district has been to the tune of 11 lakh MT of paddy, 7 lakh MT of Maize and 1.5 lakh MT. of pulses. Chilli production is about 2.50 lakh MT and cotton production is around 3.48 lakh bales of 170 Kg each., The estimated potential for the year 2019-20 is ₹33641.03 lakh.
- **Land development, soil conservation and watershed development:** Indiscriminate cultivation practices such as mono cropping, high chemical input application is prevalent in Guntur district which warrants adoption of on farm management practices, land reclamation, water harvesting structures, etc are some of the activities which can be considered for bank finance. Taking this into consideration, the potential for 2019-20 was estimated at ₹2246.00 lakh.

- **Others:** The Others under Agri infrastructure include tissue culture, agri biotechnology, seed production, bio pesticides / bio fertilisers and vermi compost. The estimated potential for these activities for the year 2019-20 is ₹3551.42 lakh.

C. Ancillary Activities

- **Food and agro processing:** With high production base and good public infrastructure such as road network, power, etc, the district, especially in the wake of new Capital formation offers immense potential for this sector. The setting up of Spice Park which will host 40 export oriented spice processing units would give a fillip to processing sector. The estimated potential for the sector for the year 2019-20 is ₹57260.78 lakh.
- **Others:** The others under Ancillary activities include credit extended to FPOs, Agri clinics and agri business centres, PACS and other such institutions. Vast extents of chilli, cotton, maize, and cultivation of high value crops such as vegetables, turmeric offer good potential for financing farmer producer groups and commercial ventures. Considering this, the potential for the sector is estimated to be ₹3986.10 lakhs

II Micro Small and Medium Enterprises: The district has vast potential for setting up demand based industries like construction, engineering, consumption; mineral based industries in the category of limestone, copper, lead, clay, quartz etc.; skill based industries like carpentry, pottery, agricultural implements, vulcanizing, painting, etc. Taking the investment towards MSME enterprises and working capital requirement, the credit requirement for MSME Sector is estimated at ₹337192.07 lakh for the year 2019-20. A higher potential is assessed keeping in view the availability of raw material, improving infrastructure and connectivity. Also considering the existence of about 7000 SSI units, the working capital estimate has also been enhanced.

III. Export credit: Export credit has been brought under the ambit of priority sector lending. The commodities exported from Guntur are tobacco, chilli and cotton. There are about 60 exporting units who avail packing credit and post shipment credit. Based on the trends of GLC and potential export of aforesaid agri commodities, the potential for the sector is estimated to be ₹ 89298.00 lakh.

IV. Education: Guntur district has traditionally been an education hub for the entire State. Large number of professional and other academic institutions in the fields of medicine, engineering, agriculture, etc exist in Guntur. Considering these factors, the potential for the sector is estimated as ₹77250.94 lakh

V Housing: Availability of Government incentives and setting up of new Capital in the district offers potential for this sector. The sector has also been brought under priority sector with higher limits. In view of these developments, the potential for the sector is estimated to be ₹128926.88 lakh.

VI Renewable energy: In the recent times, the Central and State Governments have been promoting renewable energy by providing incentives for various application such as solar home lighting, roof top solar systems (on grid), solar pump-sets for irrigation purpose, etc. The potential assessed for the sector for the year 2019-20 is ₹1230.64 lakh

VII. Others: Others under this head include loans to SHGs, JLGs, PMJDY loans, etc. Based on the trends in GLC under SHGs and JLGs, the potential assessed for the year 2019-20 is ₹91250.00 lakh.

VIII. Social infrastructure involving bank credit: Though social infrastructure falls in the domain of Government, there is certainly scope for private investments in the sector of health and education. A potential of ₹1876.05 lakh has been assessed for the year 2019-20.

The above potential has been assessed across 16 joint mandals in the district. The joint mandal wise physical and financial programme is given in **Annexure I**. An overview of priority sector GLC and agriculture and allied sectors is indicated in **Annexure II and III**. The scales of finance for short term credit and the unit costs for medium term and long term credit are indicated in Annexure **IV and V**, respectively.

IX Critical infrastructure

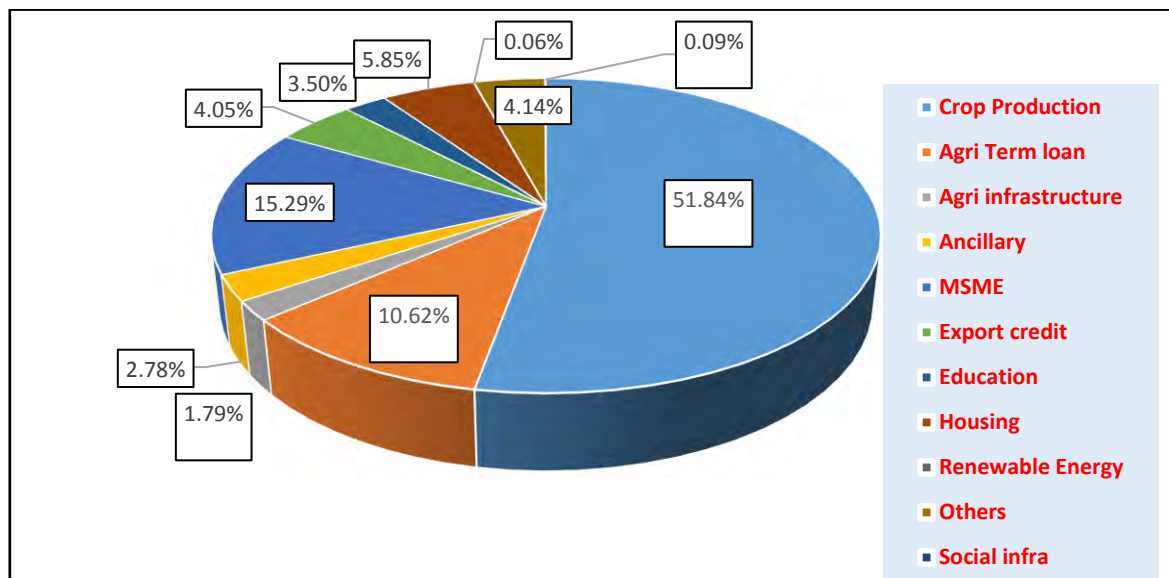
- Drip irrigation may be promoted in respect of cotton and chilli crop so as to minimise water consumption, increase the yield and quality of the produce. The entire area under cotton and chilli can be brought under drip irrigation system in the district in the next three to four years. This requires an investment of ₹4000 crore.
- There are 25-30 LI schemes which require revival or renovation with an estimated cost of ₹30-35 crore. The ayacut that will be brought under irrigation is about 45000 ha.
- Warehouse facilities for scientific storage may be promoted considering the need, incentives from Government and increasing pledge loan business in the district.

Guntur district is a hub of commercial crops and is considered as museum of crops. With good infrastructure, the district also offers immense potential for off farm activities falling under priority sector. In order to exploit the potential, there is a need for sub sector specific micro plans, coordinated approach among bankers and Government departments for achieving the potential. Bankers need to focus on investment credit for enhancing capital formation. There is an urgent need to stabilise reporting under SAMIS, better monitoring and review at BLBC, DCC meetings, effective implementation of Financial Inclusion plans and coverage of Oral Lessees, Tenant Farmers into Joint Liability Groups, etc.

BROAD SECTOR WISE PLP PROJECTIONS FOR 2019-20

(₹ lakh)

Sl.No.	Sector / Activity	PLP Projections
A	Farm credit	
(i)	Crop Production, Maintenance and Marketing	1143043.05
(ii)	Term loan for Agriculture and allied activities	234206.24
	Sub total	1377249.29
B	Agriculture Infrastructure	39438.45
C	Ancillary activities	61246.88
	Total agriculture	1477934.62
II	Micro, Small and Medium Enterprises	337192.07
III	Export credit	89298.00
IV	Education	77250.94
V	Housing	128926.88
VI	Renewable Energy	1230.64
VIII	Others	91250.00
IX	Social infrastructure involving bank credit	1876.05
	Total priority Sector (I to IX)	2204959.19

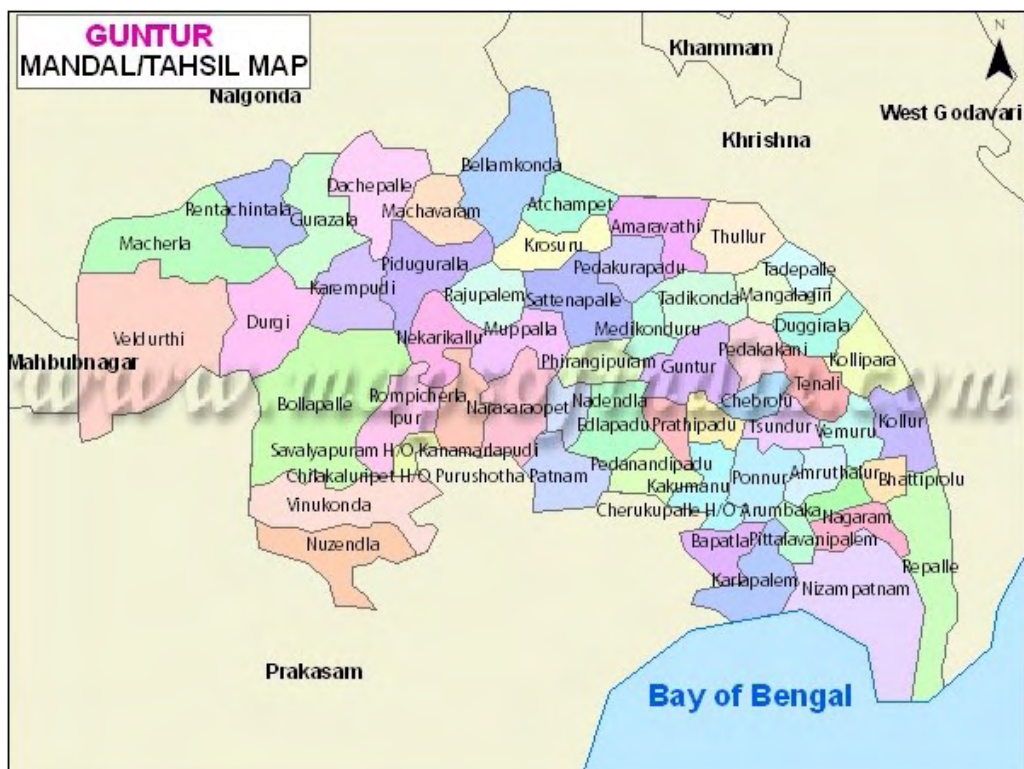


SUMMARY OF SECTOR WISE PLP PROJECTIONS FOR 2019-20

(₹ lakh)

Sl.No.	Sector / Activity	PLP Projections
I	Credit potential for Agriculture	
A	Farm credit	
(i)	Crop Production, Maintenance and Marketing	1143043.05
(ii)	Water Resources	7461.51
(iii)	Farm Mechanisation	32936.23
(iv)	Plantation and Horticulture (including sericulture)	10538.47
(v)	Forestry and Waste Land Development	1314.26
(vi)	Animal Husbandry - Dairy	105697.71
(vii)	Animal Husbandry - Poultry	7694.82
(viii)	Animal Husbandry - Sheep, Goat etc.	30600.96
(xi)	Fisheries (Marine/Inland/Brackish water)	3011.76
(x)	Others – Bullocks, Bullock cart etc.	34950.52
	Sub total	1377249.29
B	Agriculture Infrastructure	
(i)	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold Storage units / Cold storage chains)	33641.03
(ii)	Land development, Soil conservation, Watershed development	2246.00
(iii)	Others (Tissue culture, Agri bio-technology, Seed production, Bio-pesticides/fertilizers, Vermi composting)	3551.42
	Sub total	39438.45
C	Ancillary activities	
(i)	Food and agro processing	57260.78
(ii)	Others	3986.10
	Sub total	61246.88
	Total agriculture	1477934.62
II	Micro, Small and Medium Enterprises	337192.07
III	Export credit	89298.00
IV	Education	77250.94
V	Housing	128926.88
VI	Renewable Energy	1230.64
VIII	Others	91250.00
IX	Social infrastructure involving bank credit	1876.05
	Total priority Sector (I to IX)	2204959.19

GUNTUR DISTRICT MAP



District Profile									
District - GUNTUR			State - Andhra Pradesh		Division - GUNTUR				
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)		11391	Agro-climatic Zone		Krishna Agro Climatic Zone				
No. of Sub Divisions		4	Climate		Sub-Tropical Climate				
No. of Blocks		57	Soil Type		Black Cotton Soils(72%),, Red Soil (17%), Coastal Sandy Soil (9%), Alluvial Soil (2%)				
No. of Villages (Inhabited)		729							
No. of Gram Panchayats		1020							
3. LAND UTILISATION [Ha]			4. RAINFALL & GROUND WATER						
Total Area Reported		1139100	Rainfall [in mm]		Normal	Actual	2015-16	2016-17	2017-18
Forest Land		147692			853.00		463.00	677.20	628.00
Area not available for cultivation		31612			Variation from Normal		-390.00	-175.80	-225.00
Permanent pasture and grazing land		17000	Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance
Land under Miscellaneous Tree Crops		28000			333013		35512		297502
Cultivable Wasteland		26677	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow		121823	Classification of Holding		Holding		Area		
Other Fallow		42058			Nos.	% to Total	Ha.	% to Total	
Net Sown Area		532495	<= 1 Ha		612354	35	121029	22	
Total or Gross Cropped Area		676344	>1 to <=2 Ha		516070	30	176929	33	
Area Cultivated More than Once		143849	>2 Ha		603138	35	244251	45	
Cropping Intensity [GCA/NSA]		127	Total		1731562	100	542209	100	
6. WORKERS PROFILE [in '000]			7. DEMOGRAPHIC PROFILE [in '000] Census 2011						
Cultivators		320	Category		Total	Male	Female	Rural	Urban
Small/Marginal Farmers		302	Population		4465	2250	2215	3179	1286
Agricultural Labourers		1227	Scheduled Caste		818	415	403	654	164
Workers engaged in Household Industries		47	Scheduled Tribe		208	106	102	187	21
Workers engaged in Allied Agro-activities		25	Literate		2456	1407	1049	737	1719
Other workers		803	BPL Households		2010	905	1105	1407	603
8. HOUSEHOLDS [in '000] Census 2011			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households		1077	Having brick/stone/concrete houses		712	Having electricity supply		890	
Rural Households		784	Having source of drinking water		852	Having independent toilets		460	
BPL Households		293	Having access to banking services		1023	Having radio/tv sets		850	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified		729	Anganwadis		3870	Dispensaries		101	
Villages having Agriculture Power Supply		707	Primary Health Centres		78	Hospitals		23	
Villages having Post Offices		698	Primary Health Sub-Centres		0	Hospital Beds		2693	
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE			13. IRRIGATION COVERAGE [Ha] 2016-17						
Fertiliser/Seed/Pesticide Outlets [Nos]		5096	Agriculture Pumpsets[Nos]		15673				
Total N/P/K Consumption [MT]		360056	Pumpsets Energised [Nos]		10175				
Certified Seeds Supplied [MT]		14850	Agro Service Centres [Nos]		3				
Pesticides Consumed [MT]		18	Soil Testing Centres [Nos]		3				
Agriculture Tractors [Nos]		4368	Plantation nurseries [Nos]		1				
Power Tillers [Nos]		30	Farmers' Clubs [Nos]		520				
Threshers/Cutters [Nos]		12	Krishi Vigyan Kendras[Nos]		1				
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING			15. AGRO-PROCESSING UNITS						
Rural/Urban Mandi/Haat [Nos]		14	Wholesale Market [Nos]		21				
Length of Pucca Road [Km]		6170	Godown [Nos]		220				
Length of Railway Line [Km]		618	Godown Capacity[MT]		515000				
Public Transport Vehicle [Nos]		400	Cold Storage [Nos]		175				
Goods Transport Vehicle [Nos]		13722	Cold Store Capacity[MT]		475000				
16. AREA, PRODUCTION & YIELD OF MAJOR CROPS			17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]						
Crop	2016-17		2017-18		Avg. Yield [Kg/Ha]				
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)					
Paddy	NA	NA	202497	2074987	10247				
Maize	NA	NA	57388	526535	9175				
Redgram	NA	NA	28585	59485	2081				
Bengalgram	NA	NA	93514	82292	880				
Blackgram	NA	NA	26779	31840	1189				
Chillies	NA	NA	60087	445545	7415				
Cotton	NA	NA	183735	410648	2235				
Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)									
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES			19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY						
Veterinary Hospitals/Dispensaries [Nos]		139	Animal Markets [Nos]		8				
Disease Diagnostic Centres [Nos]		2	Milk Collection Centre [Nos]		643				
Artificial Insemination Centers [Nos]		495	Fishermen Societies [Nos]		136				
Animal Breeding Farms [Nos]		2	Fish seed farms [Nos]		13				
Animal Husbandry Tng Centres [Nos]		1	Fish Markets [Nos]		25				
Dairy Cooperative Societies [Nos]		643	Poultry hatcheries [Nos]		19				
Improved Fodder Farms [Nos]		NA	Slaughter houses [Nos]		4				
20. SOURCES (if not mentioned against the respective item):									
Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat/CPO; Item No. 4 - Dept. of Agr./CPO; Item No. 8 - Census 2011; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DA									
Item No. 18 and 19 - Department of Animal Husbandry and Fisheries									

DISTRICT PROFILE

Major economic activity and livelihood options in the district

The district is known for cultivation of commercial crops. The major food and commercial crops grown in the district are Paddy, Maize, Pulses, Sugarcane, Cotton, Chilly and Tobacco. Major horticulture crops are mango, guava, sapota, banana, flowers and vegetables. The non-farm activities include hand loom and industries based on livestock resources and agro based industries viz., milk processing, Hatcheries, Poultry feed, Cattle feed, Fish animal food supplements, Fruit and vegetable processing, Oil Extraction plants, Rice Mills, Chilli powder making etc. Traditional artisans are engaged in cloth manufacturing, block printing, Kalamkari cloth printing, etc.

Panchayat Raj Institutions

The Constitution (73rd Amendment) Act, 1992 envisages a three-tier system of Panchayat Raj for all the States having population of over 20 lakh; reservation of seats for SC / ST / women; appointment of State Finance Commission to make recommendations as regards financial powers of Panchayat; constitution of District Planning Committee to prepare development plans for the district as a whole, etc. Panchayats shall be given powers and authority to function as institutions of self-government, including preparation of plan for economic development and social justice, implementation of schemes in relation to 29 subjects given in Eleventh Schedule of the Constitution, etc.

- **Gram Panchayats:** There are 1022 Gram Panchayats in the district, out of which 118 are notified and remaining Non-Notified. The conduct of Gram Sabha in the District during last two years is as under: Every GP shall conduct Gram Sabha twice in a year on 14th April and 3rd October. During the last two years Gram Sabhas were conducted as per schedule in the district.
- **Mandal Parishads:** There are 57 Mandal Parishads and 909 MPTCs in the district. The General Body meeting of Mandal Parishad will review all the developmental activities of the Mandal Parishad.
- **Zilla Parishad:** The Zilla Parishads has no taxation powers. The source of revenue is from statutory grants like State Finance Commission Grants and development grants under centrally sponsored schemes.

The villagers view gram panchayats only as a means for selection of beneficiaries for various development programmes. At present, in the district, the action taken is as follows:

- Gram panchayat level Adarsh Rythus are identified for strengthening of extension services.
- GPs are also helping in identifying the progressive farmers to form RMGs.

The PRIs can be involved in the following initiatives of Government and banks

- The banks can take the support of PRIs in the task of ensuring total financial inclusion
- The PRIs can develop a database of all the developmental works in the villages.
- For extension services being provided by ATMA, KVKs, the institutions of PRIs can be utilised for sustainability.
- PRIs can involve themselves in SHG development, rainwater harvesting, watershed activities, storage godown and market outlets for farmers, etc.
- PRIs may explore the possibilities of involving NGOs/ VAs to act as BC/BF for the purpose of total financial inclusion in the district.

Banking Profile

District -	GUNTUR	State -	ANDHRA PRADESH	Lead Bank -	ANDHRA BANK
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1. NETWORK & OUTREACH (As on 31/03/2018)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	38	673	245	245	183	6	56263	345	5	3600
Regional Rural Bank	1	114	77	28	9	NA	4931	107	3	2830
District Central Coop. Bank	1	36	10	20	6	NA	241	NA	3	2180
Coop. Agr. & Rural Dev. Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	167	NA	NA	NA	NA	NA	NA	NA	2	16000
Others	1	1	NA	NA	1	NA	NA	NA	NA	NA
All Agencies	41	824	332	293	199	6	61435	452	NA	NA

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit (₹'000)				
	31 Mar 16	31 Mar 17	31 Mar 18	Growth(%)	Share(%)	31 Mar 16	31 Mar 17	31 Mar 18	Growth(%)	Share(%)
Commercial Banks	6028623	6965119	8315929	16.24	87.07	183104909	224427456	247283359	9.24	89.01
Regional Rural Bank	760171	846204	928370	8.85	9.72	17325759	20420875	23429600	12.84	8.43
Cooperative Banks	326363	348707	307097	-13.55	3.22	6954273	8063043	7100900	-13.55	2.36
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	7115157	8160030	9551396	14.57	100.00	207384941	252911374	277813859	8.96	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan (₹'000)				
	31 Mar 16	31 Mar 17	31 Mar 18	Growth(%)	Share(%)	31 Mar 16	31 Mar 17	31 Mar 18	Growth(%)	Share(%)
Commercial Banks	1158639	1171692	1266281	7.47	71.45	281352843	314905553	347153132	9.29	89.85
Regional Rural Bank	215774	244921	277305	11.68	15.65	17417534	22154898	26606100	16.73	6.89
Cooperative Banks	161033	176531	228352	22.69	12.89	8614579	8905596	11520500	22.70	2.98
APSFC	363	323	284	-13.73	0.02	1304126	1337251	1104600	-21.06	0.29
All Agencies	1533809	1593467	1772222	10.09	100.00	308689082	347303298	386384332	10.11	100.00

4. CD-RATIO

Agency	CD Ratio		
	31 Mar 16	31 Mar 17	31 Mar 18
Commercial Banks	153.66	140.31	140.39
Regional Rural Bank	100.53	108.49	113.56
Cooperative Banks	123.87	110.45	162.24
Others	NA	NA	NA
All Agencies	148.85	137.32	139.08

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	During 2017-18		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	NA	NA	NA	NA
Regional Rural Bank (A/c)	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA
Others	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2018)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans
Commercial Banks	222929446	85.7	118282851	79.1	50068343	73.2	9369	100.0	36830524	87.3
Regional Rural Bank	24639900	9.5	20415300	13.6	18307600	26.8	NA	NA	5195400.00	12.3
Cooperative Banks	11429000	4.4	10922900	7.3	NA	NA	NA	NA	158300.00	0.4
Others	1104600	0.4	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	260102946	100	149621051	100	68375943	100	9369	100	42184224	100

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Commercial Banks	101465879	90351817	89.05	1199964842	90467458	7.54	139172066	108838672	78.20	58.3
Regional Rural Bank	11051700	16807966	152.08	12234082	18324557	149.78	14420886	23718500	164.47	155.4
Cooperative Banks	12387726	15393173	125.88	13855401	17439375	125.87	16574454	18951000	114.34	122.0
Others	1255686	342216	27.25	385000	516217	134.08	428197	241500	56.40	72.6
All Agencies	126160991	123095172	97.57	146439325	126747607	86.55	170595603	151749672	88.95	91.0

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Crop Loan	73411276	84363904	114.92	75264024	81264183	107.97	90203172	91113100	101.01	107.97
Term Loan (Agr)	18414179	13151736	71.42	23267991	18353441	78.88	26146546	19265090	73.68	74.66
Total Agri. Credit	91825455	97515640	106.20	98532015	99617624	101.10	116349718	110378190	94.87	100.72
Non-Farm Sector	17043824	20223320	118.65	30300301	20921798	69.05	33704286	34245874	101.61	96.44
Other Priority Sector	17291712	5356212	30.98	17607009	6208185	35.26	20541599	7125608	34.69	33.64
Total Priority Sector	126160991	123095172	97.57	146439325	126747607	86.55	170595603	151749672	88.95	91.03

9. RECOVERY POSITION

Agency	2015-16			2016-17			2017-18			Average Rec. [%] in last 3 years
	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	18923983	14654803	77.43	31732126	26466166	83.40	25204803	20454307	81.15	80.66
Cooperative Banks	122950.91	102064.72	83.01	157939.98	155538.45	98.49	107730.77	103948.00	96.49	92.66
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sources : Lead Bank & SLBC

BANKING PROFILE

A. Bank and Branch Network

The district has 41 Banks operating as on 31.3.2018 with 38 Commercial Banks, 01 Regional Rural Bank, 01 District Cooperative Central Bank and 01 Andhra Pradesh State Financial Corporation. There is a strong branch network of 824 branches comprising of 673 Commercial bank branches, 114 Chaitanya Godavari Grameena Bank branches, 36 Cooperative Bank branches and 01 branch pertaining to APSFC. There are 167 Primary Agricultural Cooperative Societies affiliated to Guntur DCCB providing credit to the rural clientele.

B. Performance Parameters

Deposits: The total deposits mobilized by the banks in the district as on 31.3.2018 are ₹2778138.59 lakh. The Commercial Bank branches have mobilized deposits of ₹413310.51 lakh and CGGB has a share of ₹234296.00 lakh and the Cooperative Bank's share is ₹71009.00 lakh. The market share of deposits of the banks in the district is shared by Commercial Banks at 89.01 %, RRBs at 8.43 % and Cooperative Banks at 2.56%.

Advances: The total advances outstanding as on 31.3.2018 was ₹3863843.32 lakh. The total advance outstanding of Commercial Banks in the district was ₹3471531.32 lakh followed by CGGB at ₹266061.00 lakh and ₹115205.00 lakh pertaining to Cooperative Bank. The APSFC has also advanced an amount of ₹11046.00 lakh outstanding as on 31.3.2018. The share of Commercial banks in advances outstanding was 89.85% with RRB following at 6.89% and 2.98% by Cooperative Bank. The total business of all the financial institutions in the district is shared by APSFC with 0.14%, Cooperative Bank 2.77%, RRB 7.66% and Commercial Banks (Public Sector and Private banks) 89.43% (with reference to position as on 31.08.2018).

Credit Deposit Ratio: The district has a CD ratio of 139.08% as on 31.3.2018 as against a national goal of 60% prescribed by the RBI. Though, the CD ratio appears to be within the limits of the banking sector in the district, the CD ratio of the DCCB at 162.24% and the RRB at 113.56% appears to be very high.

C. Agency wise performance under Annual Credit Plans for the year 2017-18: The performance of all banks target vis-à-vis achievement under Annual Action Plan for the year 2017-18 was 88.95 % under Priority Sector advances.

(₹lakh)

Particulars	Target 2017-18	Achievement 2017-18	% of Achievement
Agriculture(Short Term)	902031.72	911131.00	101.00
Agri Term Laon	182967.68	163831.35	89.54
Agri Infrastructure and Ancillary	78497.78	28819.55	36.71
Micro & Small Enterprises	337042.86	342458.74	101.60
Other under Priority Sector	205415.99	71256.08	34.69
Total Priority Sector	1705956.03	1517496.72	88.95
Non Priority Sector	253479.98	791953.87	312.43
Total Credit Plan	3665392.04	3826947.31	104.40

Methodology adopted for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are:

- To enable the 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.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritize resource requirement for the purpose.

Methodology

NABARD, in 1988-89, took initiative 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 the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavouring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously 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 activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

The methodology consists of assessment of sector-wise/sub-sector-wise estimation of potential in consultation with technical officers of the concerned line departments 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 total financial outlays.

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

S No	Sector	Methodology of estimation of credit potential
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 Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.

S No	Sector	Methodology of estimation of credit potential
		• Make assumption to cover 100% of Small/Marginal Farmers and 20% to 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 • Block-wise allocation of potential taking into account credit absorption capacity in a particular 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 ultimate 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 to be 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 to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, 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; • Adjustment of tractor potential with land holdings • 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 the 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 • Estimation of potential for rejuvenation of existing plantation
5	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 and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 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

S No	Sector	Methodology of estimation of credit potential
		milk are on 2 nd and 3 rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility: Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

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

Limitations and constraints

Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-Availability of accurate granular data on credit flow: Sector & sub-sector-wise
- Non-availability of data required for estimation of potential in some sectors with the line Depts.

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

Following important announcements have been made in Union Budget 2018-19 for agriculture and farmers' welfare:

- Agriculture production in the country during the year 2016-17 achieved a record food grain production of around 275 million tonnes and around 300 million tonnes of fruits and vegetables.
- For the year 2018-19, the target set for agriculture credit is ₹11 lakh crore.
- An Agri-Market Infrastructure Fund with a corpus of ₹2000 crore will be set up for developing and upgrading agricultural marketing infrastructure in the 22000 Grameen Agricultural Markets and 585 APMCs.
- GoI will be setting up a Fisheries and Aquaculture Infrastructure Development Fund for fisheries sector and an Animal Husbandry Infrastructure Development Fund for financing infrastructure requirement of animal husbandry sector. Total Corpus of these two new Funds would be ₹10,000 crore.
- Government has decided to keep Minimum Support Price for the all unannounced crops of kharif at least at one and half times of their production cost.
- Organic farming by Farmer Producer Organizations (FPOs) and Village Producers' Organizations (VPOs) in large clusters, preferably of 1000 hectares each, will be encouraged. Women Self Help Groups (SHGs) will also be encouraged to take up organic agriculture in clusters under National Rural Livelihood Programme.
- "Operation Greens" shall promote FPOs, agri-logistics, processing facilities and professional management.
- To realize the agri-export potential, export of agri-commodities will be liberalized. Government will also set up state-of the-art testing facilities in all the forty-two Mega Food Parks.
- GoI will launch a Re-structured National Bamboo Mission with an outlay of ₹1290 crore to promote bamboo sector in a holistic manner.
- GoI has now allowed hundred per cent deduction to the companies registered as Farmer Producer Companies and having annual turnover up to ₹100 crore in respect of their profit derived from such activities for a period of five years from financial year 2018-19.
- Under Prime Minister Awas Scheme (Rural), 51 lakh houses in year 2017-18 and 51 lakh houses during 2018-19 which is more than one crore houses will be constructed exclusively in rural areas.
- Ground water irrigation scheme under Prime Minister Krishi Sinchai Yojna - *Har Khet ko Pani* will be taken up in 96 deprived irrigation districts where less than 30% of the land holdings get assured irrigation presently.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by RBI:

- Compendium of Guidelines on Financial Inclusion and Development issued to all Small Finance Banks vide circular dated July 6, 2017.
- National Rural Livelihoods Mission (DAY-NRLM) - Aajeevika - Interest Subvention Scheme addressed to all Public and Private Sector Banks vide circular dated October 18, 2017.

- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 so that Lead Banks go the extra mile to provide facilities over and above the bare minimum to these critical field functionaries.
- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 to focus on policy issues.
- Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks issued, vide circular dated May 10, 2018.
- Instructions issued vide circular dated June 6, 2018 to all banks and NBFCs regulated by the Reserve Bank of India to temporarily allow banks and NBFCs to classify their exposure, as per the 180 days past due criterion, to all MSMEs, including those not registered under GST, as a 'standard' asset, subject to the certain conditions.
- Circular dated June 19, 2018 issued to all Scheduled Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing eligibility criteria of housing loans for classification under priority sector.
- Master Circular – Lead Bank Scheme - Issued to all the SLBC Convenor Banks/Lead Banks vide circular dated July 02, 2018.
- Master Circular- Credit Facilities to Minority Communities addressed to All Scheduled Commercial Banks & Small Finance Banks (Excluding RRBs and Foreign banks with less than 20 branches) issued vide circular dated July 02, 2018.
- Master Circular on SHG-Bank Linkage Programme issued to all Scheduled Commercial Banks - Issued vide circular dated July 02, 2018.
- Master Circular - Kisan Credit Card (KCC) Scheme - Issued to All Scheduled Commercial Banks (including Small Finance Banks and excluding RRBs) vide circular dated July 4, 2018. The scheme provides broad guidelines to banks for operationalizing the KCC scheme. Implementing banks will have the discretion to adopt the same to suit institution/location specific requirements.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

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 cooperative banks and RRBs out of Long Term Rural Credit Fund (LTRCF), at a reasonable rate of interest. ₹15,000 crore has been allocated for the year 2018-19.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2018-19 is ₹45,000 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2018-19 is ₹10,000 crore.

1.3.3 Rural Infrastructure Development Fund (RIDF)

The corpus under RIDF is announced every year by GoI/RBI and for the year 2018-19, a corpus of ₹28,000 crore has been allocated.

1.3.4 Long-Term Irrigation Fund (LTIF)

The Long-Term Irrigation Fund (LTIF) set up in NABARD with an initial corpus of ₹20,000 crore for funding 99 irrigation projects during 2016-17 following announcement in the Union

Budget, was further supplemented with additional allocation of ₹20,000 crore in 2017-18 and ₹15,000 crore in 2018-19.

In addition to the 99 projects, two more projects namely Polavaram National Project from Andhra Pradesh and North Koel Reservoir Project from Bihar and Jharkhand were included for funding under LTIF.

1.3.5 Dairy Processing and Infrastructure Development Fund (DIDF)

In the Union Budget 2017-18, Government of India announced creation of Dairy Processing and Infrastructure Development Fund (DIDF) with a total corpus of ₹8000 crore over a period of 3 years (2017-18 to 2019-20). The Operational Guidelines were issued by GoI on 21 December 2017.

1.3.6 Digitization of SHGs under EShakti project

The project is in operation in 100 districts spread over 22 States and one UT as on 31 March 2018 and is expected to digitise 4.5 lakh SHGs benefiting around 54 lakh rural poor. As on 31 March 2018, a total of 3,49,432 SHGs were digitized involving 38,36,014 members across the country.

1.3.7 Financial Inclusion

A Financial Inclusion Fund (FIF) has been set up in NABARD with a view to take up developmental and promotional interventions to secure greater financial inclusion and support suitable technology and innovations. Many new initiatives are taken under the Fund.

- Supporting Banks for obtaining Membership of Authentication User Agency (AUA) / KYC User Agency (KUA) facilities of UIDAI and setting up infrastructure.
- Support for deployment of mobile signal booster in grey areas SSAs in lieu of VSAT sanctioned earlier.
- BHIM Aadhaar Merchant Incentive Scheme
- BHIM Cash Back Scheme for Individuals
- Dual Authentication at BC points for SHG transactions
- Support to RCB's for on-boarding Public Financial Management System" (PFMS): - Guidelines have been issued to RCBs extending support under FIF for on-boarding PFMS platform.
- Deployment of 20 lakh BHIM Aadhaar Pay Devices
- Aadhaar Enrolment and Update Centres
- Support for on-boarding to BHIM UPI Platform to RRBs and RCBs to provide better services while making banking transactions.

1.3.8 Climate Change

- ✓ Adaptation Fund - NABARD was reaccredited as the National Implementing Entity (NIE) by the Adaptation Fund under UNCCC, the reaccreditation would be valid up to December 2022.
- ✓ Green Climate Fund - India's first Private sector facility proposal "Line of credit for Solar Rooftop Segment for commercial, industrial and residential housing sectors" with an outlay of USD 250 million and GCF loan of USD 100 million was sanctioned. One project on 'Ground Water Resurgence and Solar Pumping System to ensure food security and enhance resilience in vulnerable tribal areas of Odisha" with outlay of USD 34.357 million was sanctioned.
- ✓ National Adaptation Fund for Climate Change - During 2017-18 the National Steering Committee on Climate Change (NSCCC) of MoEFCC accorded sanction to 06 projects including one regional project on "Crop Residue Management" developed by NABARD covering Punjab, Haryana, Rajasthan and Uttar Pradesh to address the crop residue

burning and co sequential negative impacts. In order to make available information on projects being implemented, NABGREEN was developed as portal linked to the website of NABARD.

1.3.9 Farm Sector Policy - improvements

- ✓ National Level Farmers' Consultative Group was instituted during 2017-18 as a forum for interaction with farmers at the national level. First meeting of the NLFCG was held on 09 February 2018 with participation of farmer members from 20 states.
- ✓ A consultation workshop with Commodity Boards was organized to facilitate coordinated efforts towards enhancing income of farmers.
- ✓ In order to facilitate revival of millets especially as part of climate resilient agriculture for dry lands action research projects was initiated in the states of Karnataka and Madhya Pradesh.
- ✓ Krishak Sarathi portal for digitisation of Farmers' clubs was initiated to facilitate development of a database of farmers, aid in monitoring activities of the Farmers' clubs and ensure their sustainability in the long run. Over 23,000 Farmers' Clubs have been digitized during the year.
- ✓ Krishak Samridhhi- an income enhancement initiative - Five action research projects on enhancing income of farmers were initiated in five states viz. Gujarat, Haryana, Odisha, Bihar and Assam.

1.3.10 Off Farm Sector Initiatives

- ✓ The corpus of Gramya Vikas Nidhi has since been enhanced to ₹40 crore during the year 2017-18.
- ✓ NABARD took the initiative of providing financial assistance and other need based support in establishment of 'new' Agri Business Incubation Centres (ABICs) in Government Agriculture Universities/Government Agriculture Colleges across India.
- ✓ With a view to generate fresh ideas for invigorating the handloom sector, NABARD held a "National Seminar on Handloom" at Head Office in Mumbai on 19 January 2018.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.4 Government of India Sponsored Programmes with Bank Credit

The Administrative approval conveying the continuation of the following subsidy schemes for 2018-19 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- National Livestock Mission
- Stand Up India Scheme

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.5 Sustainable Agricultural Practices

1.5.1 Major Adaptation and Mitigation Strategies

- ✓ Generation for Renewable Energy of 175 GW by 2022.
- ✓ National Solar Mission scaled up by 100 GW by 2022.
- ✓ National Smart Grid Mission launched for efficient T & D network.

- ✓ Launched Smart Cities Mission to develop new generation cities by building a clean and sustainable environment.
- ✓ Atal Mission for Rejuvenation and Urban Transformation (AMRUT) is a new urban renewal mission for 500 cities across India.
- ✓ Launched one-of-its kind 'Swachh Bharat Mission' (Clean India Mission)
- ✓ Formulated Green Highways (Plantation & Maintenance) Policy to develop long "tree-line" along both sides of national highways.
- ✓ Launched Soil Health Card Scheme to all farmers.
- ✓ Paramparagat Krishi Vikas Yojana launched to promote organic farming practices.
- ✓ Pradhan Mantri Krishi Sinchayee Yojana launched to promote efficient irrigation practices.

1.5.2 Sustainable Agriculture – Meaning and Key Principles:

Sustainable agriculture is the production of food, fibre or other plant or animal products using farming techniques that protect the environment, public health, human communities and animal welfare. In other words, Sustainable agriculture can be understood as an ecosystem approach to agriculture. The most important factors for agriculture farm are sun, air, soil, nutrients, and water. The water and soil quality and quantity are most amenable to human intervention through time and labour. Sustainable agriculture means those farming practices which are sustainable for longer time period for identified location and developed by understanding of ecosystem services, relationships between organisms and their environment.

1.5.3 Sustainable Agriculture Practices

- ❖ Improvement in soil fertility through crop residue management, green manuring, crop rotation and mixed cropping
- ❖ Adoption of Integrated Farming System (Dairy + Crop Production + Horticulture, etc.) for efficient use of natural resources
- ❖ Adoption of water management practices as per water availability and increase in output productivity on per unit basis.
- ❖ Adoption of Sustainable agricultural practices such as conservation agriculture (zero tillage), crop rotation, mixed cropping, mulching, etc.
- ❖ Adoption of Integrated Nutrient & Pest management

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.6 Policy Initiatives – State Government

The Government of Andhra Pradesh (GoAP) has been presenting a separate Agriculture Budget for agriculture and allied sectors development with emphasis on farmer centric welfare since the year 2014-15.

- The major highlights of the Agriculture Budget for FY 18-19 are as under:
 - Total outlay of ₹19,070 crore was made for 2018-19 under the Agriculture Budget.
 - Sectoral outlay of ₹12,355 crore was made under agriculture and allied sectors, which is 36% more than the budgetary allocation of ₹9091 crore made for 2017-18. The allocation under the agriculture and allied sectors thus constitutes 6.47% of the total budgetary allocation for the state for FY 18-19.
 - The major allocation was made for Farmers Debt Waiver (₹4100 crore) and Pradhana Mantri Krishi Sinchayi Yojana (PMKSY) (₹1523 crore).

- The contribution from the Agriculture sector is ₹252847 crore (34.37%) to the GSVA at current prices and ₹163635 crore (29.84%) at constant (2011-12) prices. The sectoral growth rate of GVA for 2017-18 at constant (2011-12) prices was 17.76% under agriculture sector.
 - The state has identified horticulture, animal husbandry, fisheries and farm mechanization sectors as the key growth engines to accelerate capital formation.
 - The state's development strategy is structured around 5 grids, 5 campaigns and 7 missions, thus laying the foundation for rapid transformation of the state despite the hardships faced post bifurcation.
- The GoAP is promoting 'Zero Budget Natural Farming' for long-term welfare and prosperity of farmers, to safeguard health of the population and to minimise adverse climate effects. The programme mandates to cover 5 lakh farmers and 5 lakh hectares in the State covering all mandals in all districts by 2022.
- Providing credit facilities to Tenant Farmers, who are estimated to be more than 25% of total farmers, has been one of the priorities of the State Government. For this purpose, the state has enacted the Licensed Cultivators Act, 2011 for providing institutional credit to Tenant Farmers by protecting land owners' interests. Through this Act, Govt. has issued Loan Eligibility Cards (LECs) and Certificate of Cultivation (CoC) to tenant farmers for availing crop loans. There has been substantial growth in the last two years in tenant farmers financing, with credit flow increasing to ₹3098 crore in 2017-18 from ₹228 crore in 2016-17. To further financing to Tenant Farmers through Co-operative system, State Govt. has also formulated a scheme called "Saagu Nestham" (farming friend), wherein Tenant Farmers would be financed through PACS in group mode.
- To develop Andhra Pradesh as a Global Seed Hub and to ensure that quality seeds reach every farmer, GoAP is establishing a Mega Seed Park in 627 acres with an outlay of ₹650 crore at Tangadencha Seed Farm, Kurnool district, with an allocation of ₹100 crore proposed for 2018-19.
- For drought proofing and mitigating the distress of farmers in drought prone districts, the Andhra Pradesh Drought Mitigation Project (APDMP) is being implemented in Anantapur, Chittoor, Kadapa, Kurnool and Prakasam districts. This project is envisaged to improve the income of 1.65 lakh farm house holds and strengthen their resilience to drought with an outlay of about ₹1042 crore, out of which about ₹528.24 crore is being funded by International Fund for Agriculture Development (IFAD).
- The proposed allocation for farm mechanization is ₹250 crore. A novel programme called "Rythu Radham" has been started for distribution of tractors (>35 HP) and Rotovators to farmers involving maximum subsidy of 2.5 lakh.
- Area under horticulture crops to be expanded from existing 40 lakh acres to 100 lakh acres, with Micro irrigation to be implemented on saturation mode during next five years. One million farmers will be organized into 1000 FPOs in the primary sector for value chain development and better market linkage.
- Under animal husbandry and dairy development, a new scheme to insure 10 lakh animals is proposed with an allocation of ₹50 crore, which will benefit 3 lakh farmers. Provision of ₹111 crore has been made for implementing Mega Pashugraasa Kshetralu (mega fodder centres). Provision for infrastructure support to field veterinary institutions is proposed to be enhanced from ₹25 crore in 2017-18 to ₹75 crore in 2018-19.
- To promote continuous growth in fisheries sector, GoAP is promoting various practices like simplifying the procedures for registration of Aqua farms through Mee-seva, cluster approach and continuous awareness campaign on Better Management Practices in 181

aqua clusters covering 1,27,433 Ha farm area, pond automation, usage of antibiotic free inputs and On-Farm Demonstrations (OFD) in Chandranna Aqua Rythu Kshetralu (CARKs) with latest technological interventions, among others.

- Electronic National Agricultural Market (e-NAM) is being implemented in 22 Markets in the state, with 47 new markets under e-NAM proposed for 2018-19. Rythu Bandhu Pathakam scheme provides pledge loans to farmers on the produce stored in the godowns of Agricultural Market Committees.
- Government intends to complete Polavaram project at the earliest and thereby provide its benefits to the State of Andhra Pradesh. ₹9,000 crore have been allocated in 2018-19 for Polavaram Project.
- Increased allocation of ₹1102 crore for AP Micro Irrigation Project has been proposed with enhanced subsidy from State Government.
- The State also has a vision to connect all the five major rivers – Vamsadhara, Nagavalli, Godavari, Krishna and Penna – thus creating a Mahasangamam, to ensure water security to the State of Andhra Pradesh.
- State Govt. is planning to dig 25000 bore wells under NTR Jala Siri in Srikakulam and Vizianagaram Districts with ₹100 crore to utilise the available groundwater for improved agriculture. A total allocation of ₹200 crore is proposed for NTR Jala Siri for the state.
- To facilitate development of poor women in tribal areas, the Hon'ble Chief Minister launched the distribution of "Tribal LPG package" with an allocation of ₹3495 crore proposed for 2018-19.
- GoAP is committed to provide housing for all by 2022. State Govt. has completed 2,70,000 houses and about 4,50,000 houses are under various stages of construction under NTR Rural Housing. An allocation of ₹4752 crore has been provided for 2018-19.
- Andhra Pradesh topped the third annual ranking of the 'Ease of Doing Business' Index for States as per assessment conducted by DIPP and World Bank. GoAP signed 734 MoUs with investment potential of ₹4.39 lakh crore and employment potential of 11 lakh jobs in Partnership Summit 2018.
- GoAP is implementing two large industrial corridor projects - Visakhapatnam-Chennai Industrial Corridor (VCIC) and Chennai-Bangalore Industrial Corridor (CBIC).
- Major ports in AP have handled 130.6 million MT cargo which is the 3rd highest in the country. Bhavanapadu port, KSEZ port and Machilipatnam port are being developed under Public Private Partnership mode.
- Andhra Pradesh would be the first state in the country to achieve rare distinction of implementing an ERP application through a sustained measure of process rationalization, harmonization and standardization in realizing its objectives of overall digital transformation. State Government is planning to introduce end to end paperless transactions with right checks and balances in expenditure processing and also first state to adopt the RBI's eKuber 2.0 version on a centralized platform for receipts and disbursements.

(For Agriculture Budget Speech 2018-19 visit http://www.apagrisnet.gov.in/2018/Budget%20speech%20english_Assembly_07.pdf)

(For Andhra Pradesh Budget Speech 2018-19 <https://www.apfinance.gov.in/Budget1819/budget-2018-19-books/budget-speech-english.pdf>)

(For detailed paper visit <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>)

1.7 State Government Sponsored Programmes with Bank Credit

The GoAP is implementing 142 schemes as announced in the State Budget 2018-19. The list of major State Govt. Programmes and Schemes involving bank credit are given below:

- Pavala Vaddi Scheme and Vaddi Leni Runalu Scheme
- Programme for Development of Industries
- Programme for Development of Food Processing Industries
- Programme for Promotion of Fisheries
- Programme for Promotion of Poultry

(For detailed paper visit <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>)

1.8 Sustainable Agriculture Practices in the State

1.8.1 Mitigation strategies for the State

- GoAP had launched Mission Haritha Andhra Pradesh (MHAP) in 2016 with a goal to achieve tree cover over 50% of the total geographical area of the state by 2029. As part of this ambitious programme, the Forest Department has facilitated planting of 50 crore seedlings, raised block plantations over an area of 26,853 ha, 1523 km of avenue plantations, 9,31,013 (23.27 lakh cum) staggered contour trenches, 4556 (4.55 lakh cum) mini percolation tanks, 2712 km (203.40 lakh cum) water absorption/ elephant proof trenches and 367 check dams to conserve the soil and moisture.

In order to continue the momentum, following schemes have been proposed in the Budget 2018-19:

- Vanam Manam (Afforestation): Plantation in and outside forest areas totalling 25 crore seedlings under different components such as shelter belt, avenue, mangrove, hills, tanks, institutions, etc. will be taken up. ₹20.654 crore has been earmarked in the budget.
- Vana Sanjeevani (SMC works): Under this scheme, for the year 2018-19, 2750 km trench works (elephant proof trenches, water absorption trenches, peripheral trenches), 100 check dams, 5000 rock fill dams and 2500 mini percolation tanks with a financial outlay of ₹75 crore is proposed, with an objective to enhance water table, arrest desertification and assist natural regeneration.
- Van Samrakshana (Forest Protection): The state is committed to protecting its forests. Strengthening of base camps, establishment of striking force, installation of CCTV cameras and Command Control units, check posts modernization, maintenance of roads, fire protection in forests (especially Red sanders bearing areas in Kadapa, Chittoor, Kurnool and Nellore Districts) with a financial outlay of ₹25 crore will be taken up in 2018-19.

1.8.2 Sustainable Agriculture Practices - Adaptation strategies for the State

- Distribution of soil health cards and soil test based fertilizer recommendation.
- Promotion of Integrated Crop Management (ICM) through INM, IPM.
- Efficient water management through renovation of ponds, construction of rain water harvesting structures at house hold level (Inkuduguntalu- Water absorption pits).
- Encouraging of organic farming to meet the demands of World Market.
- Supply of Micro nutrients like Zinc, Iron, Boron, and Magnesium based on the Soil test results.
- Reclamation of Problematic soils to restore the productivity.

- Natural Resource Management through watershed approach for agricultural land development and environmental stability.
- Calamity Management in the event of drought, floods, hailstorms etc.
- Promoting Farmer Produce Organizations (FPOs) for technical and monetary benefits in Organic Farming and Millets.
- Promotion of Navadhanyalu/ Poly cropping/ Mixed cropping.
- Promoting adoption of Climate resilient Zero Budget Natural Farming (ZBNF) practices. GoAP through Rythu Sadhikara Samstha is implementing the ZBNF programme in the state, with an aim to scale out ZBNF to 6 million farmers by 2025.
- Usage of IOT applications in agriculture.
- Promotion of Indigenous cattle as an adoption measure to climate change.
- Neeru-chettu (Water-Tree) programme for water conservation.

(For detailed paper and district-wise strategies visit <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>)

Chapter - 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

A. Introduction

- Guntur District is known for its commercial agriculture. Farmers are progressive and grow food and non-food crops on commercial scale. The district falls under Krishna Agro Climatic Zone with gross cropped area of 8.183 lakh ha, net sown area of 6.390 lakh ha, average rainfall of 853 mm and cropping intensity of 128%. The Zone is characterized by heavy rains in late Kharif season during Sep-Oct and cyclones during Oct - Nov. The percentage of working population to total population is 49.05%, of which 38% is under Agriculture sector. The district is broadly divided into two regions viz., Krishna western delta region and upland region. The district has three major irrigation sources viz., i.e., Krishna western delta, Nagarjuna Sagar right canal and Guntur Channel. It has 72% black cotton soils, 17% red soils, 9% coastal sandy soils and 2% alluvial soils.
- The average size of land holding is 0.91 ha. Of the 7.61 lakh farm holdings, small and marginal farmers constitute 90% in terms of number of landholding and 65% in terms of area. The number of tenant farmers in the district is reported to be 2.3 lakh.
- The district has two accredited cold storages, of which one of them is registered with WDRA for Negotiable Warehouse Receipts. Efforts are on for issue of pledge loans against NWR. 25 AMCs of Guntur district have also been accredited, however yet to be registered with WDRA. In order to encourage NWR financing, considerable efforts are necessary to create awareness among bankers, cold storage/godown owners and farmers. There is also a need to review various costs especially insurance of stock and warehouse for registration with WDRA.
- The major crops grown in the district during Kharif season are paddy, cotton, chilli, redgram, blackgram, etc and during Rabi season are maize, blackgram, bengalgram, tobacco are cultivated. Paddy is cultivated in 2.80 lakh ha, cotton in 1.85 lakh ha, maize in 0.32 lakh ha and chilli in 0.61 lakh ha. Chilli grown in Guntur district has national and international reputation.
- The ground level credit flow for the year's viz., 2015-16 ,2016-17 and 2017-18 stood at ₹843639.04 lakh, ₹812641.83 lakh and ₹91131 lakh respectively.

B. Assessment of Credit Potential for 2019-20

The projections made for the sector in PLP 2018-19 was ₹1100000.56 lakh. Considering the present status, trends in ground level credit, various infrastructure availability/gaps and recent policy and promotional interventions, the projections have been revised to ₹1143043.05 lakh. The crop-wise PLP projections for the year 2019-20 are given in the table hereunder:

S.No	Activity	Unit	PLP 2019-20			
		No /Area	Unit Cost	Phy.Units	Fin. Outlay	Bank loan
1	Paddy	ha	1.06	259900	275494.00	275494.00
2	SRI Paddy	ha	0.918	15000	13770.00	13770.00
3	Ground nut	ha	0.777	5500	4273.50	4273.50
4	Oil Seeds	ha	0.424	8500	3604.00	3604.00
5	Pulses	ha	0.459	111000	50949.00	50949.00
6	Cotton	ha	1.519	180300	266090.70	266090.70
7	Tobacco	ha	2.190	20500	44895.00	44895.00
8	Chillies	ha	1.907	112000	213584.00	213584.00
9	Sugarcane	ha	1.943	860	1670.97	1670.97
10	Vegetables	ha	1.236	52000	63900.00	63900.00
11	Turmeric	ha	2.826	32000	90432.00	90432.00
12	Maize	ha	0.883	40000	35320.00	35320.00
13	Other crops	ha	0.777	26000	20202.00	20202.00

(₹Lakh)

S.No	Activity	Unit	PLP 2019-20			
		No /Area	Unit Cost	Phy.Units	Fin. Outlay	Bank loan
14	Working capital for fruit crops	ha	0.679	6801	4617.88	4617.88
15	Produce loans	mt	0.480	113000	54240.00	54240.00
	Total				1143043.05	1143043.05

the total physical projection (in ha) is exclusive of pledge loan

It may be noted that based on average growth rates in area and increase in scales of finance, it is expected that overall projection may increase substantially. The Agriculture Department has been encouraging short duration pulse crops before main crop is planted / transplanted and this is expected to increase area under pulses and other short duration crops.

C. Infrastructure and linkage support available, planned and gaps

The district has 1265 seed outlets, 128 whole sale & 1596 retail fertiliser outlets, 2107 pesticide outlets. 27 regulated markets which are adequate for serving the farmers. A pesticide quality control laboratory is planned to be set up at LAM Research Station. There are 4 soil testing laboratories and 2-3 more are required. The Agriculture Department is providing farm equipment like tillers, paddy transplanters, harvesters, threshers, chaff cutters, sprayers, etc., to the farmers on subsidy. There are 27 Agricultural Marketing Committees (AMCs) in the district and together with private warehouses, a total storage capacity of 4.95 lakh tonne is existing. In addition to food grain storage, 125 cold storages exist with a capacity of 4.70 lakh tonne. Though storage space is available, scientific storage structures remains an issue of concern.

Seed Outlets – 1265
Whole Sale Fertiliser Outlets – 128
Retail Fertiliser Outlets – 1596
Pesticide Outlets – 2107
Regulated Markets – 27
Soil Testing Labs – 4, required additional of 4 Laboratories
No.of Cold Storages – 125(Scientific Storage Structures remain an issue of concern)

• Recent Policies and Interventions

- The Government of Andhra Pradesh is providing short-term loans to farmers @ 0% p.a., for crop loans up to ₹1.0 lakh under Vaddi Leni Runalu (VLR) Scheme and Pavala vaddi for crop loan of ₹1.0 to ₹3.0 lakh to incentivize prompt repayment.
- With a view to mitigate the debt burden of farmers in the state, the State Government implemented the Debt Waiver Scheme to waive the crop loans outstanding as on 31 March 2014.
- GoI interest subvention scheme on crop loans and GoI interest subvention for produce loans (pledge loans) against Negotiable Warehouse Receipts (NWRs) are continued for 2018-19.
- **National Food Security Mission (NFSM)** - Cluster level Demonstration plots are being organized for Hybrid Paddy, Drum Seeder, SRI method, direct sowing and SMSRI to enhance production and productivity. For encouraging cultivation of hybrid paddy, subsidy amount of ₹5000/q is provided. New initiatives for improving cropping intensity such as sowing red gram on rice bunds, red gram as inter crop in cotton are being encouraged. Distribution of micro nutrients, plant protection chemicals, plant protection equipment, pump sets are provided at 50% subsidy. Under NFSM capacity building programmes to farmers of all selected cluster mandals are organized.
- **Rashtriya Krishi Vikasa Yojana (RKVY)** – Assistance is provided to farmers to purchase power tillers, mini tractors, and improved agriculture implements, hi-tech machineries like power sprayers, multi crop thresher and tractor drawn implements. More emphasis is put on mechanical transplanting of paddy (SMSRI) and operation of custom hiring centers on cotton and maize crops.
- Under ISOPOM support is being provided for increasing production and productivity of Oilseed crops, Oil palm and Maize. The scheme is being implemented with the main

objective to harness the best of production & productivity, processing and post-harvest management technologies to accelerate self-reliance on Oilseeds and Maize.

- In order to achieve the envisaged double digit growth in primary sector, the Agriculture Department has come up with detailed action plans for stepping up extension services through programmes such as Polam Pilustunnadi, Polam badi, integrated crop management practices, direct sowing of rice, Seed village programme, etc.
- Digitisation of land records, verification through Bhoomi Portal and provision for charge creation by financing branches has been taken up.

Contingency Crop Planning (CCP)

India has an agrarian economy and agriculture is still highly vulnerable to vagaries of climate. There is a need to plan at all levels i.e. farmers, input providers, banks, government, extension agencies, research institutions, etc. for such emergent situations. This planning process is named as "Contingency Crop Planning (CCP)". GoI, CRIDA, ICAR and other agencies are working on this approach. National Initiative on Climate Resilient Agriculture (NICRA) is an effort in this direction. For instance, where there was a long dry spell, after sowing operations and leaving field fallow till next season is a losing proposition, efforts should be made to sow alternate crop or varieties which can fetch maximum returns to farmer under these conditions. The decision on alternate crop and variety depends on its expected yield/ return and is the crux of CCP.

An outline of contingency plan for Kharif 2016 in Guntur district is given below

- ***The normal area sown for the season (kharif) is 515836 ha and for the period (up to July end) is 144602 ha against which the actual area sown is 155471 ha by July end which is 29% of season normal and 105% to normal up to July.***
- ***Though as on day, the rainfall and total area sown is comparable to Normal, considering the low inflow into Krishna Western Delta and Nagarjuna Sagar Project, sowing of paddy especially in uplands is likely to be affected.***
- ***In anticipation of this, the Department of Agriculture has prepared a plan to provide seed to farmers for cultivation of short term pulses such as red gram, black gram, green gram that can be planted before regular transplantation of main crop paddy or chilli.***
- ***The Department has already supplied and still ready with supply seed to sow 50000 ha of drought resistant varieties such as Redgram-LRG-41, ICPL-85063 ; Blackgram-LBG-752, PU-31; Greengram-LGG-460; Bengalgram-JG-11, KAK-2, Jowar and Maize-Private Hybrids.***

In order to implement CCP, necessary preparations, like arrangements for alternate crop seed and inputs, awareness among farmers, extension workers and marketing intervention to meet changed cropping pattern, etc. should be put in place in the beginning of the crop season. Further, these arrangements should be reviewed on regular basis till harvesting is over. A group, may be of District Consultative Committee, can be formed which would monitor the status of the calamity. This Group should be empowered to take decision to press the "Emergency Button" so that all the stakeholders take immediate action to manage the situation.

D. Suggested action points

The banks should cover all tenant farmers, share croppers, oral lessees under crop loan financing. The Joint Liability Groups need to be encouraged by the bankers for financing such farmers

The banks should finance crop loans to the full extent of scale of finance as fixed by the technical committee, extend consumption loans and also investment credit as per new KCC guidelines.

Concerted efforts are necessary to enhance coverage under crop insurance especially commercial crops such as chilli, turmeric, etc where premium is high.

- The working capital credit for maintenance of horticultural crops should be ensured and should be given as per scale of finance and requirement.
- Banks, while extending pledge loan need to ensure that the warehouses are accredited for scientific storage. Similarly, banks may encourage financing pledge loans under Negotiable Warehouse Receipt system.
- Crop specific value chain financing may be explored.

2.1.2 Water Resources

A. Introduction

The important rivers and rivulets in the district are Krishna, Naguleru, Chandravanka and Gundlakamma. River Krishna travels 250 kms through the district along the northern boundary. Guntur district has canal network of Krishna Western Delta System and Nagarjuna Sagar Right canal for assured irrigation. Of the 6.39 lakh ha net sown area, 5.48 lakh ha i.e., 85.75 % is under ayacut of irrigation sources. However, actual irrigated area is 4.345 lakh ha which 65% of net sown area. Geologically, the district comprises of hard rocks (khondalites, granites, charnokites, limestone, shales and phyllites), semi-consolidated rocks (sandstones) and alluvial deposits along the river course and in delta region. Partly, Guntur district has consolidated formations which are suitable for dug wells, DCBs and bore- wells. There is an increased awareness amongst the farming community on the need to use efficient irrigation systems alongside the traditional methods of irrigation. This coupled with the enabling support provided by the Central & State Government during the last two years has resulted in increased use of efficient irrigation systems.

The district is classified as low usage district with respect to ground water i.e. overall stage of development is 19%. The groundwater exploitation in the district is mainly through dug wells, bore wells, filter point wells and shallow tube wells. Of the 57 mandals, one mandal i.e., Nagaram is semi critical, 2 mandals viz., Veldurthi, Bollapalli are over exploited and rest are categorised as safe.

The Ground level credit flow to the sector was ₹653.00 lakh, ₹4302.08 and ₹6291.78 lakh during the years 2015-16, 2016-17 and 2017-18 respectively.

B. Infrastructure and linkage support available, planned and gaps

- The GWD has 17 Key observation wells, 32 general observation wells, 188 Command area observation wells and 10 Aqua observation wells.
- Blasting and drilling machines are available with private organizations in adequate number.
- There are 335 Water Users' Associations in the district. The total ayacut under the management of WUAs is about 4.84 lakh ha under various irrigation sources.
- The number of electrical connections for agricultural pump sets is about 55000. The major infrastructural constraint is non-availability of electricity supply for pump sets.
- Many of the existing MI structures in the upland areas are reportedly getting affected by the decreasing ground water table. The monsoon being erratic and rainfall inadequate over the last few years, deepening of existing wells has become a necessity.

C. Assessment of Credit Potential for 2019-20

Though the GLC has increased, the volume of credit for the sector is still less since considerable potential exists. The State Government has introduced new schemes for farm ponds, borewells, has given impetus to micro irrigation. Considering, the present status and trends in ground level credit, infrastructure availability/gaps and recent policy and promotional interventions, the physical projections have been revised. The activity wise credit projections for the year 2019-20 are given in the following table.

(₹lakh)

S.No	Activity	Unit	PLP 2019-20			
		No/Area	Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Dug well+pumpset	No.	1.008	280	282.13	253.92
2	Borewell + Pumpset	No.	1.173	1375	1612.33	1451.09
3	Irr. Pumpsets	No.	0.495	2790	1381.05	1242.95
4	Drip sets	No.	0.600	5850	3510.00	1755.00
5	Sprinkler sets	No.	0.375	1940	727.50	363.75

S.No	Activity	Unit	PLP 2019-20			
		No/Area	Unit Cost	Phy units	Fin. Outlay	Bank loan
6	Lift Irrigation + pumpset	ha	1.100	1025	1127.50	1014.75
7	Pipelines	ha	0.330	4550	1501.50	1351.35
8	DOW	No.	0.110	290	31.90	28.71
	Total				10173.90	7461.51

The potential for solar Pumpsets is indicated in Chapter 5.3 on Renewable Energy.

The joint mandal wise credit potential is indicated in Annexure I

D. Critical Intervention required for creating a definitive impact in the sector

- Harnessing of groundwater for irrigation purposes through drip and sprinkler system would improve the production and productivity under horticulture and plantation crops. Drip and sprinkler irrigation need to be encouraged for banana, papaya, cotton and vegetables besides fruit crops.
- WUAs are existing in many areas but are not active. Their functioning needs to be comprehensively revamped through training and capacity building on functional, governance aspects and also conduct of elections wherever due.

E. Suggested action points

- Banks may extend credit support to farmers for bore wells, farm ponds, drip and sprinkler system by formulating Area Development Scheme for which concessional refinance assistance is provided by NABARD.
- Rejuvenation of existing MI tanks by desilting would enhance their storage and percolation capacities.
- District level gaps in critical irrigation infrastructure need to be identified and funded under RIDF.

2.1.3. Farm Mechanisation

A. Introduction

Guntur is one of the crop intensive districts of Andhra Pradesh as most of the food and non-food commercial crops are grown. The major crops grown in the district (2017-18) are paddy in 2.74 lakh ha, maize in 0.32 lakh ha, red gram in 0.22 lakh ha, black gram in ₹0.55 lakh ha, cotton in ₹1.8 lakh ha, chilli in ₹1.12 lakh ha. Farm operations are undertaken on a large scale with mechanized devices such as tractors, power tillers, threshers and sprayers. The demand for farm mechanization arises from fresh investment as well as replacement of the existing machinery.

B. Assessment of credit potential for 2019-20

The projection made in the PLP for the year 2018-19 stood at ₹32001.01 lakh. However, taking into account the impetus likely to be provided to this sector due to various policy announcements by the Central/State Government, infrastructure availability/gaps and recent policy and promotional interventions, increase in costs, the projections have been revised to ₹32936.23 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the following table:

Sl. No	Activity	Unit No / Area	PLP 2019-20				Bank loan
			Unit Cost	Phy units	Fin. Outlay		
1	Tractors	No.	9.350	2950	27582.50		20686.88
2	Mini tractors up to 24 HP	No.	4.950	470	2326.50		1744.88
3	Power tillers	No.	2.475	600	1485.00		1113.75
4	Threshers	No.	1.584	2400	3801.60		2851.20

(₹lakh)

Sl. No	Activity	Unit No / Area	PLP 2019-20			
			Unit Cost	Phy units	Fin.Outlay	Bank loan
6	Rotovators	No.	1.056	150	158.40	118.80
7	Custom Hiring Centre (Cotton)	No.	21.340	105	2240.70	1680.53
8	Custom Hiring Centre (SMSRI)	No.	44.000	68	2992.00	2244.00
9	Paddy driers	No.	18.150	35	635.25	476.44
10	Plant protection equipment (knapsack sprayers)	No.	0.185	4800	887.04	665.28
11	Plant protection equipment (power sprayers)	No.	0.319	160	51.04	38.28
12	Turmeric cooking machines	No.	4.950	9	44.55	33.41
	Total				43914.97	32936.23

The higher projection vis a vis previous PLP is due to increase in unit costs and increasing allocations from State Governments which can be leveraged for extending credit support. Considering the availability of subsidy ranging from 50% to 90%, the bank loan was considered at 75%.

The joint mandal wise credit potential is indicated in Annexure I

C. Infrastructure and linkage support available, planned and gaps

The district is having good network of dealers for sale of tractors and power tillers as well as for supply of spare parts, lubricants, etc. Adequate facilities are available for repairs and maintenance of the tractors even at the mandal level. Further, such infrastructure facilities are growing constantly in tune with growth in demand. There have been no specific problems in infrastructural facilities and marketing arrangements. While the existing infrastructure and support services available in the district are adequate, the predominance of smaller land holdings necessitates establishment of Agri-business Centres and other such custom hiring services for farm machinery to exploit the full potential.

Recent policies and interventions

- **Normal State Plan** – Aims in supply of implements / equipment to individual farmers. This equipment performs a single operation or part of various operations in a crop. This is being funded by the State Government through SDP (State Development Plan).
- **Rashtriya Krishi Vikas Yojana** – Aims in supply of Crop based group (set) of machinery / equipments to a group (Rythu Mithra Groups / Joint Liability Groups etc.) of farmers. These set of equipment aims in performing all /majority of feasible farm operations of a particular crop. This is being funded by the Govt. of India through RKVY (Rashtriya Krishi Vikas Yojana). The budget allocation for 2018-19 is ₹195.05 crore.
- **Sub-Mission on Agriculture Mechanization (SMAM)**
During the year 2016-17, under Sub-Mission on Agriculture Mechanization (SMAM) ₹8.38 crores of budget was allocated, out of which 50% is central and 50% state share of funding. Training and demonstration have 100% central funding.
- **Trends in Ground level credit flow:** During the last three financial years, i.e., 2015-16 , 2016-17 and 2017-18 an amount of ₹5901 lakh , ₹6148.50 lakh and ₹6246.21 lakh was disbursed respectively by banks in the district.

D. Suggested Action Points

- Banks may finance all farm equipment in collaboration with Agricultural Department where 50% subsidy is available.
- Banks to encourage financing second hand tractors and repairs & maintenance of tractors.
- Bankers/Agricultural Department may organize farmers into JLGs for financing various types of farm implements/ establishment of Custom hiring centres so that the farmers can collectively service the loans with ease. Bankers may also consider financing through other modes like farmers clubs, SHG federations for undertaking such ventures.
- Intensive awareness programmes need to be undertaken at various levels on incentives available from Government.

2.1.4 Plantation and Horticulture including Sericulture**A. Introduction**

Plantation and horticulture crops occupy 16% of the net cultivated area in the district. Important crops such as banana, citrus, mango, sapota, guava, chilli, turmeric; marigold, jasmine and crossandra, bhindi, brinjal, tomato, gourds, onion, elephant foot yam, etc. are commercially grown in the district. Total area under plantation and horticultural crops in the district is 1,04,582 ha as on march 2017. Considering the pre-eminent position of Guntur in chilly, Spice Board is implementing several schemes, programmes in production, quality management and export of chillies. Turmeric is cultivated extensively in few pockets of the district and Guntur district hosts one of major turmeric markets of the state at Duggirala. Besides, vegetable cultivation on pandals is gaining popularity especially in Chebrolu mandal and is expected to grow further.

With a view to promote processing and value addition , NABARD is providing direct financing under Food Processing Fund in respect of units to be set up in designated food parks.

During the last few financial years, i.e., 2015-16, 2016-17, and 2017-18 an amount of ₹3228 lakh, ₹3387.02 lakh and ₹7063.91 lakh respectively were disbursed by banks in the district.

B. Assessment of credit potential for 2019-20

The projections made in PLP for the year 2018-19 stood at ₹7500.40 lakh. However, considering the likely impetus to be provided to this sector due to various policy announcements by the Central/State Government and NABARD, infrastructure availability/gaps and recent policy and promotional interventions, the projections have been revised to ₹10103.64 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder:

Sl. No	Activity	Unit	PLP 2019-20			
		No/ Area	Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Mango	ha	1.62	285	461.63	346.22
2	Rejuvenation of Mango	ha	0.484	300	145.20	108.90
3	Coconut	ha	1.32	60	79.20	59.40
4	Guava	ha	1.367	172	235.08	176.31
5	Sapota	ha	1.155	300	346.50	259.88
6	Sweet orange	ha	1.628	410	667.48	500.61
7	Acid lime	ha	1.724	730	1258.70	944.03
8	Papaya	ha	2.915	405	1180.58	885.43
9	Tissue culture banana	ha	2.343	520	1218.36	913.77
10	Pomegranate	ha	1.914	495	947.43	710.57

(₹lakh)

Sl. No	Activity	Unit	PLP 2019-20			
			Unit Cost	Phy units	Fin. Outlay	Bank loan
12	Rejuvenation of Orange orchard	ha	0.484	300	145.20	108.90
13	Lemon grass	ha	0.484	20	9.68	7.26
14	Nursery	no	5.500	8	44.00	33.00
16	Pack houses	no	5.500	9	49.50	37.13
17	Integrated Pack houses	no	5.500	16	880.00	660.00
18	Functional infrastructure for sorting, grading, packing and collection centre to farmer groups	no	16.500	8	132.00	99.00
19	Permanent pandals for vegetables	no	5.500	100	550.00	412.50
20	Chilli driers	no	1.540	60	92.40	69.30
21	Poly houses	1000 sqmt	22.000	100	1200	600
22	Reefer vans	no	20.020	28	560.56	420.42
23	Ripening chambers (60 ton)	no	46.200	2	92.40	69.30
24	Turmeric boiling and polishing machines	no	8.800	12	105.60	79.20
	Total				13471.51	10103.64

For 2018-19, the assessed potential is higher in view the inclusion of new potential activities as envisaged under action plan of horticulture department. Area expansion has been brought down since not much scope exists to increase area.

The joint mandal wise credit potential is indicated in Annexure I

C. Infrastructure and linkage support available, planned and gaps

There is one Horticulture Farm under the Department of Horticulture located at Kantheru and a number of private nurseries are also existing. The farm at Kantheru produces 16000 grafts of Acid lime. Besides, Agriculture College at Bapatla also supplies the planting material. The Department of Horticulture in the district is headed by a Deputy Director supported by two Assistant Directors (Horticulture) and 10 Horticulture Officers and other technical staff. Spices Board is having a regional office at Guntur for promoting chilly and other spices. There are 176 cold storages of which 125 cold storage units functioning in the district near Mirchi Yard with a capacity to handle about 4.75 lakh MT of chili. The Agriculture Marketing Committees (AMC) at Guntur and Duggirala facilitate marketing of horticulture crops (spices) like chilly and turmeric. Spices Board set up a Spices Park at Edlapadu which is designated as Food Park by MoFPI and is expected to stimulate investment.

Six horticulture based FPOs are promoted by NABARD in Guntur district consisting of three of chilli, one of turmeric, one of flowers and one on organic inputs. It is expected that in the time to come, these FPOs will be the fulcrum of activities and all support from bankers and Government departments will be routed through these FPOs

D. Critical interventions required for creating a definitive impact:

- Strengthening quality testing Assay Labs facilities for spices, encouraging vegetable cultivation in poly houses and pandals in peri urban areas, financing private nurseries, promotion of FPOs who can provide reliable market linkages will help the farmers a long way.
- Credit support especially for perennial crops with long generation.

E. Suggested Action Points:

- Popularising Good Agriculture practices (GAP) for Horticultural crops.
- Awareness creation on programmes and incentives under Government programmes.
- Formation of crop specific FPOs/FPGs to facilitate technology adoption and better price realization through collectivization. Concerted efforts are necessary to forge convergence of banks, Government Departments and Corporates to exploit the potential of FPOs and enhance income levels of farmers

Sericulture**A. Introduction**

The area under sericulture in Guntur District is 601 acres spread over 16 mandals. Despite having suitable agro climatic conditions, the spread and development of mulberry cultivation is well below the existing potential, due to absence of marketing facilities, reeling units, etc. in the district.

At present in Guntur district, Mulberry cultivation and silk worm rearing is taken up by small and marginal farmers in an extent of 601 acres in (16) Mandals and are being supervised by (7) extension field staff. During 2016-17 up to July-2016 sericulture farmers have reared 85600 silk worm eggs (DFLs) so far and produced 36.97 MT of reeling cocoons worth of ₹73.94 lakhs. One Govt. notified cocoon market at Guntur Auto nagar and one Govt. Mulberry Seed Farm at Kantheru (V) have been functioning to cater the needs of Sericulture farmers in the district.

B. Assessment of credit potential for 2019-20

(i) The projection made in the PLP for the year 2018-19 stood at ₹314.47 lakh. The same has been reviewed in the light of present action plan of Sericulture Department, rationalization of unit costs and accordingly, the potential for 2019-20 has been revised as indicated below:

(₹lakh)

Sl. No	Activity	Unit No/ Area	PLP 2019-20			
			Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Mulberry/rearing of silk worms	ha	0.616	235	144.734	130.26
2	Rearing Sheds	no	6.600	50	330	245.27
3	CRC	No.	6.000	8	52.8	47.52
4	Kisan Nurseries	No	1.700	7	13.09	11.78
	Total				540.624	434.83

The joint Mandal wise credit potential is indicated in Annexure I

C. Infrastructure and linkage support available, planned and gaps:

The Department of Sericulture at Guntur is headed by Assistant Director. He is assisted by 3 Sericulture Officers, 4 Asst. Sericulture Officers, 11 Technical Officers and 17 other staff. There are 2 Technical Service Centers at Tenali and Guntur imparting technical guidance and also training new entrepreneurs. There is one model seed farm located at Kantheru in Tadikonda mandal extended over an area of 5 acres, which produces seed cocoons. There are no grainages in the district and the DFLs are supplied with tie up from other districts, especially from the Gannavaram grainage in Krishna district. The cocoon production is about 10 MT. There is a silk reeling unit at Autonagar, Guntur run by the Department of Sericulture with 6 basins running to full capacity with per day consumption of 100kg of cocoon and production of about 5 kg of raw silk every day.

D. Critical interventions required for creating a definitive impact:

The Sericulture farm at Kantheru requires to be spruced up with model rearing sheds and adequate facilities for raising varieties of mulberry and production of planting material. The

Department needs to continue its efforts on linking subsidies with bank credit either on individual basis or JLG mode.

E. Suggested Action Points

- Availability of Mulberry Planting material in required quantity, bank finance on liberal terms and creation of better marketing facilities for the cocoons, without going to Chittoor/Anantapur markets, etc. are some of the concerns.
- Extension efforts may further be strengthened for necessary trainings on mulberry cultivation, chawki rearing, etc.
- To supplement the requirement of quality planting material of improved varieties of mulberry such as V-I, G 2 and G 4 produced in the Govt. Nurseries, private nurseries may be encouraged by imparting required training.
- To facilitate complete utilisation of cocoons produced within the district, setting up of reeling units needs to be encouraged in the private sector

2.1.5 Forestry and Waste Land Development

A. Introduction

Guntur District has 147692 hectares of land under forests which constitutes about 14.22% of the total geographical area i.e. 11, 39,100 ha of the district (Source: Forestry Department). This is below the recommended level of 33% required to maintain the ecological balance and also the State Average of 23.04%. Of the area under forests, 105146 ha is degraded. Out of the total area, an area of 30812 ha is under the control of Wild Life. 20538 ha was allotted to 179 VSS under Joint Forest Management/Community Forest Management. Nearly 60000 ha of wasteland is available in the district for development of forestry crops. GLC for the year 2016-17 and 2017-18 is ₹117.46 and ₹349.98 lakh respectively.

B. Assessment of credit potential for 2019-20

The projection made in the PLP for the year 2018-19 stood at ₹1183.30.49 lakh which has been revised marginally to ₹1314.26 lakh in this sector as huge plantation programme taken up by Government which highly subsidized and linked to MGNREGA

(₹Lakh)

Sl. No	Activity	Unit No/Area	PLP 2019-20			
			Unit Cost	Phy Units	Fin. Outlay	Bank loan
1	Nurseries	No.	3.300	27	89.10	80.19
2	Farm forestry(Eucalyptus)	ha	0.649	900	584.10	525.69
3	Wastelands Dev(Subabool).	ha	0.729	810	590.73	531.66
4	Wastelands Dev(Casuarina).	ha	0.785	250	196.35	176.72
	Total				1460.28	1314.26

The joint mandal wise credit potential is indicated in Annexure I

C. Infrastructure and linkage support available, planned and gaps

NABARD has sanctioned raising of bio-diesel plantation in 1324 ha, under RIDF in the district. About 50.00 lakh seedlings of different tree species including fruit bearing ones are raised each year for distribution by 19 nursery centres maintained in the district. The Forest Department is encouraging private individuals to take-up farm forestry and block plantations by supplying seedlings at nominal rates, depending on the quantum of requirement. At each Mandal Office, the list of nurseries, their location and type of tree species raised is available. The Department is also involved in formation of “Vana Samrakshana Samithis” (VSS) for joint forest management. Under this scheme, about 20538 ha of forest area is allocated to 179 VSS. International Paper APPM Ltd, Rajahmundry and Bhadrachalam Paper Boards Ltd. are encouraging farmers to take up tree planting especially Subabool, Casuarina and Eucalyptus.

In the recent past, considerable tree plantation has taken place through Neeru Chettu programme initiated by GoAP and all the social forestry nurseries have geared up to raise nurseries.

D. Critical interventions required for creating a definitive impact:

The extent of forest area is below the recommended level also below the state average. While, State Government in the recent past has taken up massive tree plantation programme, there is need to promote commercial forestry. The upland areas especially Vinukonda, Durgi, Gurajala, Macharla, Bollapalli, etc offer good potential for raising forestry species such as subabul, eucalyptus and teak. Promotion of nurseries for continuous supply of planting material in adequate numbers will support plantation activities

E. Suggested action points

Availability of planting material of required species, in required quantities, is immediate requirement. Institutional credit flow to the forestry and wasteland development is very low. This may be due to lack of awareness/demand from the farmers for financial support and also due to implementation of government sponsored programmes. Marketing arrangements for forest produce need to be strengthened. Further, the Vana Samrakshna Samithis need to be revitalized by building their capacities. Awareness about the economics / bankability of agro-forestry/ farm forestry schemes among the farmers/ bankers needs to be created.

2.1.6 Animal Husbandry – Dairy

A. Introduction

Dairy activity is the second most important economic activity in the district after agriculture is undertaken by all categories of farmers. As per livestock census 2012, there are 1.10 lakh cattle and 10.08 lakh buffaloes in the district. Total female breedable milch animal population is 8.23 lakh comprising of 8.18 lakh buffaloes and 0.05 lakh cattle. CB cattle account only 10.0 % of total cattle population. The milk production in the district is estimated at 14.45 lakh MT (11% of state milk production, 3th position among districts) for the year 2017-18 and buffaloes accounted for nearly 88% of the district milk production. The average yield based on animals in milk is 5.521 kgs/ day as against state average of 5.133 kg/day. The per capita availability works out to 509 gm per day.

The GLC under the sector for 2015-16, 2016-17, 2017-18 was, ₹34619.44 lakh, ₹53183.58 lakh and ₹90331.60 lakh respectively. As per DRDA estimates, about 25-30% of SHG lending is catered to dairy sector.

B. Assessment of credit potential for 2019-20

The projections made in the PLP for the year 2018-19 stood at ₹95000.26 lakh. However, taking into account the present status and trends in ground level credit, infrastructure availability/gaps and recent policy and promotional interventions, the credit potential is projected to ₹105697.71 lakh. 25% of SHG lending has been imputed into dairy sector. With capital city being set up in Guntur district, the demand for milk and milk products is expected to significantly increase and this aspect has been taken into cognizance in estimating the potential. The sub-sector wise PLP projections for the year 2019-20 are given in the table here under:

(₹Lakh)

Sl. No	Activity	Unit No/ Area	PLP 2019-20			
			Unit Cost	Phy units	Fin. Outlay	Bank loan
1	CB Cows (1+1)	No	1.553	244	378.98	341.08
2	GM Buffaloes (1+1)	No	1.642	29800	48940.54	44046.49

Sl. No	Activity	Unit No/ Area	PLP 2019-20			
			Unit Cost	Phy units	Fin. Outlay	Bank loan
3	Mini Dairy (10 GMBs)	No	7.310	564	4122.56	3710.30
4	Com. Dairy (50 GMBs)	No	71.500	91	6506.50	5855.85
5	Female GMB Calf-rearing	No	0.409	3650	1493.58	1344.22
6	Female CBC Calf-rearing	No	0.283	228	64.46	58.01
7	Fodder Cultivation	ha	0.189	4580	866.54	779.88
8	Gopalmitra	No	0.550	73	40.15	36.14
9	Pvt.Vet Clinics	No	2.860	10	28.60	25.74
10	SHG – Dairy(4-6)Animals/SHG)	No	5.000	9900	49500.00	49500.00
	Total				111941.90	105697.71

The joint mandal wise credit potential is indicated in Annexure I

C. Infrastructure and linkage support available, planned and gaps

- The Department of Animal Husbandry provides veterinary health services through one Veterinary Polyclinic at Guntur, 16 veterinary hospitals at the erstwhile block headquarters, 126 veterinary dispensaries, 138 rural livestock units and two mobile clinics. Sangam Dairy has about 50 veterinary aid centers. The number of AI centres is 274 with AH Dept. and in addition 193 Gopal Mitras and 120 centres of APDDCF are operating in the field for taking care of AI activity. There is vacancy of 3 Veterinary Asst. Surgeon posts in the district.
- There are 5 organised cattle markets situated at Krosuru, Chilakaluripet, Narsaraopet, Piduguralla and Gurajala. Training programmes are organised by Sangam Dairy and the AH department centre located at Guntur for prospective dairy farmers.
- The Sangam Milk Producer Company Ltd (earlier called Guntur District milk producers Co-operative Union Limited or Sangam dairy) has milk plant with a handling capacity of 3.50 lakh litres per day. Besides, it has also facilities for making Skim milk powder, Ghee, White and Table butter, U.H.T. Milk and other bi-products. The dairy operates through 78 milk routes with over 476 milk collection centers. There are 648 milk producers' cooperative societies functioning, with a membership of 1.495 lakh. There are five milk chilling centers of Sangam at Jagarlamudi, Narasaraopet, Vinukonda, Bhattiprole and Gurajala with a total handling capacity of 4.95 lakh litres per day. Besides Sangam dairy, there are 43 private dairy units with milk handling capacity of nearly 3.50 lakh litres per day. Sangam dairy also has a Cattle Feed mixing plant of 5 MT per day capacity and a Mineral Mixing plant.
- The area under permanent pastures and other grazing lands is 17000 ha (1.49% of total geographical area). The availability of fodder is estimated at 23.85 lakh MT for the year 2014-15 as against requirement of 22.38 lakh MT for total Livestock units indicating surplus of 1.47 lakh MT.
- With an objective of addressing the regional imbalance in dairy development and also to give boost to the Dairy Sector as a whole through credit support from the banking sector, NABARD proposes to prepare Area Based Schemes in the district. The State Government is implementing Special Development Package for production of livestock in the district. 'Sunandini Calf Feed programme is being implemented for rearing of heifers. Dairy has been identified for achieving double digit growth under Primary Sector Mission by the State Govt.
- Considering the norm of one AI centre for 1000 breedable population, the district needs 581 AI centers. There is no gap in the requirement, considering Gopal Mitras and centres with APDDCF Under RIDF, NABARD sanctioned loan of ₹1311.9 lakh towards 118 veterinary institutions.

D. Suggested action points

- Availability of fodder and supply of concentrated feed through milk Cooperatives and Fodder development on commercial lines with institutional finance should be encouraged in the district
- Banks should finance calf rearing schemes to augment the supply of quality animals for future years. These need to be clubbed with commercial and mini dairies.
- Considering the projections, there is a need for induction of quality animals to meet the gap in the requirement of animals.

2.1.7 Animal Husbandry – Poultry**A. Introduction**

Guntur is one of the developed districts in poultry farming in the state. Eggs & cull birds are supplied to Chennai, eastern and north eastern parts of the country. The poultry population was 68.77 lakh as per Livestock Census 2012. The egg production in the district is estimated at 18131 lakh numbers for the year 2017-18 (10.3% of total state egg production). Poultry accounts for 62.7% of meat production in the district. The estimated per capita availability of eggs is 171/year.

The ground level credit flow for the sector during the last three years i.e., 2015-16, 2016-17 and 2017-18 was ₹1591, ₹5226 lakh, ₹6052.22 lakh and ₹8628.53 respectively.

B Assessment of credit potential for 2019-20

(i) The projections made in PLP 2018-19 stood at ₹7124.58 lakh. However, taking into account the present status and trends in ground level credit, infrastructure availability/gaps and recent policy and promotional interventions, the credit potentials have been projected to ₹7694.82 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder:

(₹lakh)

Sl. No	Activity	Unit No/Area	PLP 2019-20			
			Unit Cost	Phy.Units	Fin. Outlay	Bank loan
1	Com.Broiler (800 Birds)	No.	2.640	347	916.08	824.47
2	Com.Layer (1000 birds)	No.	5.280	705	3722.40	3350.16
3	Egg/Chicken cart	No.	0.121	170	20.57	18.51
4	Hatcheries	No.	72.600	8	580.80	522.72
5	Chicken meat outlets	No.	1.815	29	52.64	47.37
6	Feed plant and analytical lab.	No.	19.360	7	135.52	121.97
7	Working capital	10000 birds	14.520	215	3121.80	2809.62
	Total				8549.81	7694.82

The joint mandal wise PLP projections are indicated in Annexure I

C Infrastructure and linkage support available, planned and gaps

The two main problems confronting poultry industry in the state are unremunerative egg price and the soaring feed cost. Infrastructure support like water, power, technical assistance, feed manufacturing, etc., are considered adequate in the district. Generally units with improved layer/broiler birds depend on poultry hatcheries / private veterinarians for animal health care, which are reasonably good.

D. Suggested action points

- Encourage farmers to take up maize cultivation by assuring minimum support price for their produce and check diversification to other uses.

- Small sized back yard poultry units with improved desi birds may also be encouraged under Government sponsored programmes and also SHGs under SHG Bank linkage programme.
- Contract farming in Broilers should be encouraged to reduce the middlemen and reduce market risk since poultry provides cheap source of animal protein, subsidized supply of maize is recommended for sustenance of broiler and layer industry.

2.1.8. Animal Husbandry – Sheep, Goat, Piggery etc.

A. Introduction:

The upland areas of the district offer the agro-climatic conditions suitable for sheep rearing and grazing land is also available. The population of sheep, goat and pigs as per the livestock census (2012) is ₹6.21 lakh, ₹2.13 lakh and ₹0.09 lakh, respectively.

The meat production in the district is estimated at 60177 MT during 2017-18 with a per capita availability at 8.87 kg per annum, as compared to 9.37 kg for the State as a whole. Sheep and goat accounted for 25% of total meat production in the district.

B. Assessment of credit potential for 2019-20

The projections made in the PLP for the year 2017-18 stood at ₹30001.81 lakh. However, taking into account the present status and trends in ground level credit, infrastructure availability/gaps and recent policy and promotional interventions, the projections have been projected to ₹30600.96 lakh. The projection is on account of imputing 15% of SHG lending under the sector, which has hitherto been reported only under OPS - SHGs.

The sub-sector wise PLP projections estimated for the year 2019-20 are given in the table hereunder:

(₹lakh)

Sl. No	Activity	Unit No/Area	PLP 2019-20			
			Unit Cost	Phy units	Fin. Out lay	Bank loan
1	Sheep (20+1)	No.	1.748	2710	4736.809	3552.61
2	Goat (20+1)	No.	1.637	1700	2782.56	2086.92
3	Com. sheep farm(100+4)	No.	8.740	69	603.0255	452.27
4	Ram lamb Rearing (20)	No.	0.836	164	137.104	102.83
5	Sheep/Goat(500+25)	No.	43.698	9	393.2775	294.96
6	Meat Shops	No.	3.300	45	148.5	111.38
7	Sheep – SHG(10+1)	No.	5.000	5940	24000.00	24000.00
	Total				32801.28	30600.96

The joint mandal wise PLP projections are indicated in Annexure I

C. Infrastructure and linkage support available, planned and gap

- The livestock markets for sheep/goat have been set up near at Chilkaluripet, Nallapadu and Macherla. There are 11 slaughter houses (4 recognized) in the district. The butchers and the traders purchase sheep and goat directly from farmers. Vaccination and other health care facilities are available from veterinary institutions, the details of which are given in Animal Husbandry – Dairy chapter. Breeding Rams are supplied by the Animal Husbandry Department under RKVY on 50% subsidy. 57 Primary Sheep cooperative societies and one district union are functioning in the district. State government is implementing the sheep insurance scheme with 66.6% subsidy on the premium.
- The District Branch of the A.P. Sheep & Goat Development Co-operative Federation is giving training to the educated youth among shepherd community in First-Aid, Deworming and Vaccination of small ruminants.

D. Suggested action points

- More than 3000 sheep/goat rearers have been formed into JLGs for availing bank finance for smaller units by utilizing GOI subsidy scheme. Majority of them are not having anything to offer as security. Small loans can be offered without security, but financing banks are not encouraging the scheme due to mis-utilisation of the earlier units sanctioned by them. Banks should encourage the scheme and finance the deserving poor people through proper selection in coordination with AH department and Sheep & Goat Development Federation.
- Financing of ram/lamb rearing units may be encouraged.
- Sheep cooperatives should educate the sheep rearers on the importance of exchange of breeding ram, at least once in two years.

2.1.9 Fisheries**A. Introduction**

Guntur district is endowed with vast inland, marine and brackish water resources for development of fisheries. River Krishna encircling three sides of the district flows from Macherla to Repalle for about 250 km. There are two reservoirs viz. Nagarjuna Sagar Project and Buggavagu pick up reservoir with a water spread area of 29732 ha. In addition, this district is endowed with 206 perennial and 738 long seasonal tanks with a water spread area of 15578 ha and 8918 ha, respectively, which are suitable for fish culture. The no. of registered hatcheries of vannamei broodstock for seed production are 289 and the list of Farms registered under Guntur district are 2382. There are 2745 ha of area under short seasonal tanks for fish culture. The district has a coast line of 43 km and continental shelf area of 1373 sq.km. Capture fisheries is taken up in reservoirs and in irrigation tanks. Culture of fish is also taken up in tanks and ponds owned by private individuals. The predominant varieties of fish cultured are rohu, catla, mrigal and scampi i.e., fresh water prawn *Macrobrachium rosenbergii*.

There are about 16,000 fishermen families spread over 120 villages in the district with a total fishermen population of 91141 of which 21141 are active fishermen. The district is having 26 functional Marine Fishermen Cooperative Societies and 105 Inland Fishermen Cooperative Societies with membership of 5,855 and 10,784 respectively. In addition to that, there are 19 functional Fisherwomen Cooperative Societies with a membership of 1142 members. The district is having one brackish water society with a total membership of 36 members and a District Fishermen Cooperative Society with membership of 455650 fisher-women have formed into 550 SHGs under Velugu project and major activity undertaken by them is marketing of dry and fresh fish, besides a few members are also taking up dairy activity.

During 2015-16, the inland fish production was 26695 MT, marine fish production was 32613 MT and shrimp / prawn production was 34761 MT and during 2016-17 the production of Prawn/Shrimp, Inland Fish and Marine Fish is 55454 MT, 25777 MT and 35989 MT respectively.

It is estimated that brackish water prawn culture is taken up in 6294 ha and scampi culture is undertaken in about 1000 ha. Large areas of private lands have been converted to prawn farming in the coastal Mandals of Bapatla, Repalle, Karlapalem, Pittalavanipalem Nizampatnam and Nagaram. Most of the fields near the drains were converted to prawn farming as the activity offered quick returns for growing tiger prawn. There are 186 mechanised boats, 1225 motorised boats and 651 country boats.

Some policies and interventions in the sector include supply of outboard and inboard motors, supply of fish seed at 50% subsidy to fisherman cooperative societies, supply of ice boxes, relief cum savings scheme, fishermen rebate on HSD oil, exemption of sales tax on HSD oil, Group accident insurance scheme, fishing rights in minor irrigation tanks and reservoirs, supply of free rice to marine fisherman during ban period, assistance to Matsya Mitra groups, supply of

gambusia fish seed to local bodies to arrest the menace of mosquitoes and stocking of fish fingerlings in MI tanks and reservoirs.

Under RIDF tranche XX i.e., 2014-15, NABARD has sanctioned six projects for strengthening on shore facilities with a support of ₹15.14 crore. In addition, NABARD also sanctioned two Fisheries Producer Companies in Repalle and Dachepalli mandals.

RIDF Tranche – XX

Total No. of projects sanctioned – 6 (for strengthening on shore facilities)

Credit support given – ₹15.14 crore

No. of FPO's sanctioned – 3 at Dachepalli and Nizampatnam mandals

The Ground Level credit for the year 2016-17 is ₹ 4275.93 as against the target of ₹ 7899.5.

1.	Ponds	GUNTUR	10354.16 ha
2.	Tanks (206)	GUNTUR	15578.00 ha
3.	Reservoirs (2)	GUNTUR	29732.00 ha
4.	Scampi Culture	GUNTUR	1300.00 ha
5.	Brackish	GUNTUR	6294.11 ha

Dist.	Coast line (Km)	Marine Fishing villages	Fishing Harbours	Fish Landing Centres	Fish Drying Plat forms	Conti nental Shelf Area (in sq. km)	Fishing crafts (Nos.)			
							Mec hani sed	Moto rised	Traditional	Total
Guntur	43	35	1	15	6	1373	352	154	1020	1526

Sl. No.	District	Shrimp Hatcheries		Scampi Hatcheries		Feed Mills		Fish Seed farms (Public)	Fish Seed Farms (Pvt.)
		No.	Capacity (Million nos. of PL)	No.	Capacity (Million nos. of PL)	No.	Capacity (Tonnes)		
1.	GUNTUR	8	345	0		7	4440	3	48

C. Assessment of credit potential for 2019-20

The projections made in the Base PLP for the year 2018-19 stood at ₹3000.76 lakh. The projections have been marginally revised to ₹3011.76 lakh in view of the changes in the unit cost of a few activities. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder: (₹lakh)

Sl. No	Activity	Unit No/Area	PLP 2019-20			
			Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Inland fish pond	ha	3.300	70	231.000	184.80
2	Intensive fish culture	ha	7.610	25	190.245	152.20
3	WC for scampi/fish	No.	1.650	821	1354.650	1083.72
4	Renovation brackish water tank	No.	1.650	75	123.750	99.00
5	WC for brackish water prawn	No.	2.200	800	1760.000	1408.00
6	FRP Boats	No.	3.850	13	50.050	40.04
7	Motorised Boats	ha	2.750	20	55.000	44.00
	Total				3764.70	3011.76

The joint mandal wise PLP projections for the year 2018-19 are furnished in Annexure-I.

C. Infrastructure and linkage support available, planned and gap

- There are 4 fish seed hatcheries under government sector and 4 under private sector with a capacity to produce 345 Million per year. There are 6 brackish water shrimp seed hatcheries and 4 private scamp hatcheries. There is one fish processing plant at Nizampatnam with a capacity to process 20 tonnes per day. There are 3 cold storages with storage capacity of 145 tonnes of fish. 7 feed mixing plants with a production capacity of 4440 tonnes per year exist in the district.
- There are 15 fish landing centers in the district. There is one fishing harbour at Nizampatnam. Five shore based centers and 7 drying platforms were developed during 2005-06. Shore based facilities, like net repairing, boat repairing, drying platforms, etc.: are provided at Ramachandrapuram, Lankavaradibba, Adivipallipalem, Nakstranagar and Mollagunte centers.
- Two urban fish markets at Guntur and Narsaraopet are developed for marketing of fish products. Besides, the fishermen also market the fish in 10 general municipal markets and also in other rural markets as well as shandies. There are 13 aqua clubs organised with a membership 412 for promotion of new technologies and giving publicity about the sustainable shrimp farming practices. NABARD has promoted three FPOs at Dacheipalli, Nizampatnam and Lankevanidibba.

D. Critical intervention required for creating a definitive impact

Fish landing facilities at Nizampatnam port may be improved. Cold Storage facilities at the catching area is the need of the hour. These facilities may be created with Government support or under Public Private Partnership. Fish drying platforms are to be constructed for fish drying at the port sites.

E. Suggested Action Points

- The Department of Fisheries may educate the farmers regarding good management practices including optimum stocking density, use of PCR tested seeds, provision for sedimentation tanks, discontinuance of excessive application of fertilizers, provision for separate drainage system, etc.
- The Department may converge their programmes among the 3 FPOs promoted by NABARD
- Banks to identify the investment opportunities in the value chain and adopt area development approach for financing.
- Polyculture of fish and fresh water prawn (scampi) may be encouraged by banks and fisheries department, to ensure increased profitability.
- The defunct/non-functional inland fishermen cooperative societies need to be revived by the fisheries department and good societies may be encouraged for availing loan from banks for taking up aquaculture on commercial basis.

2.1.10 Farm Credit – Others - Bullocks, Carts, Two Wheelers, etc.**A. Introduction**

Guntur district is known for commercial agriculture. Most of the farmers are using farm machinery for cultivation. In the mechanized era, Bullocks still play a vital part in the rural economy of the district, with majority of the small and marginal farmers depending on animal power to till their lands and for transporting agricultural produce. There is one sugar factory in the district at Jampani which creates good demand for bullock carts for 120 to 150 days in a year. The demand for tyre carts is also high in the sugar cane growing areas.

B. Assessment of credit potential for 2019-20

The projections made in the PLP for the year 2018-19 stood at ₹33000.52 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder:

(₹lakh)

Sl. No	Activity	Unit No/ Area	PLP 2019-20			
			Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Bullocks	No.	0.480	2700	1294.92	1035.94
2	Bullock Carts (pneumatic tyre carts)	No.	0.571	1700	970.53	914.58
3	SHG Other allied	No.	5.000	6600	33000.00	33000.00
	Total				35265.45	34950.52

The projections for 2019-20 have been marginally increased owing to increase in unit costs. The joint mandal wise PLP projections for the year 2019-20 are given in Annexure I.

C. Suggested action points:

- Due to frequent drought conditions in the district, farmers are facing financial problems in maintaining the bullocks. Banks need to finance for maintenance of farm implements/assets as per the revised KCC norms, which will enable the farmers to maintain the animals.

2.2 Agriculture infrastructure

Agriculture Infrastructure is the most essential input which contributes to agriculture growth rate. Agricultural output growth is determined largely by technology and prices, in combination with agricultural infrastructure such as roads, irrigation, market, post-harvest infrastructure supported by credit facilities. Given the critical role of infrastructural facilities in agricultural growth, the government of India has accorded high priority to its development since the beginning of planning in the country. In this chapter on agriculture infrastructure, an attempt is made to assess credit potential in respect of few private investments such as storage facilities, land development and watershed development, plant tissue culture, agri biotechnology, production of bio fertilisers and pesticides, etc.

2.2.1 Construction of Storage and Marketing Infrastructure

A. Introduction

Paddy is the major food crop in the district, with cotton, chilli and tobacco being taken up as commercial crops. The production in the district is to the tune of 10.91 lakh MT of paddy, 6.68 lakh MTs of Maize and 0.48 lakh MT of pulses. Chilli production is about 3.67 lakh MT and cotton production is around 1.62 lakh bales of 170 Kg each. Most of the farmers store their agricultural produce in their houses and these are susceptible to losses.

There are 27 market yards, 3 Regulated Market Yards and 16 Agriculture Market Committees (AMC) in the district. The AMCs together have capacity to store about 1.25 lakh MT of agricultural produce. The agriculture marketing department is providing interest free produce loans for 90 days up to a maximum of ₹75000/ or 75% of the amount of produce pledged, whichever is less, to each farmer for crops like paddy, pulses, turmeric and chilli.

The ground level credit flow to the sector in the district during 2015-16, 2016-17 and 2017-18 was, ₹5982.00 lakh, ₹30297.18 lakh and ₹56649.18 lakh respectively.

B. Assessment of credit potential for 2019-20

Taking into account the present status, trends and need for scientific storage, the projections for credit has been estimated to be ₹33641.03 lakh. Considerable cold storage capacity has been built up in the recent years and therefore the physical units of cold storage have been down scaled. The demand for rural godown, however will still continue since many of the

existing godowns cannot cater to scientific storage needs. The Integrated Scheme for Agriculture Marketing (merger of erstwhile Grameen Bhandaran Yojana and AMIGS has provided impetus to the activity. Also the increasing demand for pledge loans necessitates scientific storage facilities.

The sub-sector wise PLP projections for the year 2019-20 are given in the following table:
(₹lakh)

Sl. No	Activity	Unit No/ Area	PLP 2019-20			
			Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Cold Storages (5000 MT)	No.	484.000	27	13068.00	9801.00
2	Rural Godowns (1000 MT)	No.	60.500	139	8409.50	6307.13
3	Bulk milk chilling units (2000 lps)	No.	12.100	10	55.00	108.90
4	Chilling Units	No.	399.300	20	7986.00	5989.50
5	Agri Mktg infrastructure	No.	423.500	36	15246.00	11434.50
	Total	No			44764.50	33641.03

The joint mandal wise PLP projections are given in Annexure I

C. Infrastructure and linkage support available, planned and gap

- It is estimated that, there are 225 rural godowns under private sector with a capacity of 5.25 lakh MT. Taking into account the production of food grains and pulses and storage requirement for fertiliser, considerable scope exists for establishment of rural godowns.
- Cold Storage Units: There are 125 Cold storage units functioning in Guntur district which have the capacity to handle about 4.75 lakh MT of chilli.
- Sangam Dairy has a milk plant with a capacity of handling 3.50 lakh liters per day and has 4 chilling centres with handling capacity of 1.45 lakh liters per day. There are 43 private dairy plants with a milk chilling capacity of 3.50 lakh liters per day. The milk production in Guntur district is estimated at 10.75 lakh ton per year.
- Govt. of India provides subsidy to farmers, private individuals, NGOs, SHGs, etc. for construction of Rural Godowns, Cold Storages and Agril. Marketing Infrastructure under Integrated Scheme for Agriculture Marketing (ISAM), wherein subsidy ranging from 25% to 33% is available for godowns constructed as per the specifications.

NABARD provides financial assistance to the State Govt., State Owned Agencies, PACS & Producers Organizations for construction of Rural Godowns, Cold Storages and Agril. Marketing infrastructure in the State. Construction of 10000 MT godowns by AP State Warehousing Corporation under RIDF is completed at Piduguralla. Another warehouse of 15000 MT sanctioned to NCML under NABARD'S Warehouse Infrastructure Fund has also been completed. Co-operative societies and Voluntary Agencies can play a vital role in aggregation of farmers produce for transport / storage in order to reduce costs. These agencies can also facilitate primary processing of commodities for increasing the shelf life.

Support to State Government from NABARD for the construction of Warehouses:

NABARD has extended its support to state government for the construction of 45 Warehouse's in all 13 districts of AP under warehouse infrastructure fund. The total loan assistance provided is to the tune of ₹228 crore.

NABARD has sanctioned WIF Loan of ₹2850 lakh to APSWC for construction of 6 Rural Godowns at Chilakaluripet, Piduguralla, Nadikudi, Guntru (Rural), Narasaraopet and Duggiralla in Guntur district with a total capacity of 50000 MT .

D. Suggested Action Points

- Frequent power cuts and non-availability of timely power connections for new units are deterrents in establishment of cold storages.
- Forward Markets Commission facilitates marketing and price discovery of many agricultural produce to reduce uncertainty in prices. Awareness needs to be created on forward markets
- The Negotiable warehouse receipt system is yet to be adopted in the district. Creating awareness amongst farmers on the importance of scientific storage of agri produce is the need of the hour.
- Banks may lend to farmers on the strength of Negotiable Warehouse Receipt

2.2.2. Land Development, Soil conservation and Watershed Development

A. Introduction

Guntur district is broadly divided into two parts viz., Krishna western delta region and upland region. The soils, in general, are fertile and are broadly classified as Black cotton, Red loamy and Sandy loams. The black cotton soils occupy about 72% of area, Red loams 17%, Coastal sandy soils 9% and alluvial soils about 2%. The district has 1.35 lakh ha of fallow lands and 0.28 lakh ha of cultivable wastelands which can be transformed into productive lands with appropriate land development works. Frequent cyclones during monsoon season pose threat to the fertile top soil, for which adequate land/soil conservation measures need to be taken up on a regular basis.

B. Assessment of credit potential for 2019-20

Taking into account various policy announcements by the Central/State Government, infrastructure availability/gaps and recent policy and promotional interventions, the credit projection has been estimated at ₹ 2246 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder:

(₹lakh)

Sl. No	Activity	Unit	PLP 2019-20			
		No/Area	Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Land Reclamation	No.	0.512	620	317.13	285.42
2	On Farm Dev. Works	No.	0.564	2100	1183.88	1065.49
3	Farm ponds (18 X 18 X 3 m)	No.	1.960	340	666.47	599.82
4	Farm ponds (10 X 10 X 2.5 m)	No.	0.755	175	132.06	118.85
5	Tank Silt Application	No.	0.218	900	196.02	176.42
	Total				2495.55	2246.00

C. Infrastructure and linkage support available, planned and gap

The following national level / state level programmes are under implementation in the district

- **National Food Security Mission (NFSM):** Includes supply of gypsum, micronutrients, lime/liming materials in pulses & rice.
- **National Horticulture Mission(NHM):** Adoption of organic farming, vermi compost units, farm ponds, etc
- **Integrated Watershed Management Programme (IWMP):** Mega watersheds of 5000-10000 ha are envisaged under this initiative and in Guntur district, two such projects are under implementation.

Zero Budget Natural Farming: A pilot was conducted in 2016 across 704 villages covering 48, 565 farmers. The pilot project was successful with around 10,000 farmers adopting ZBNF practices and the remainder adopting it partially. The practices and the

benefits recorded include improved yields, lower costs and better ability to withstand climate adversities – prolonged dry spells or heavy rains. A study of 285 crop yield experiments conducted in paddy fields observed that ZBNF farm plots had an average yield of 6417 kg/ha, compared to 5816 kg/ha in non-ZBNF farm plots. Following the success of pilot, the programme is being scaled up to 500,000 farmers based on a tripartite agreement between RySS, the Dept. of Agriculture – Govt. of AP and the Azim Premji Philanthropic Initiative (APPI). The scaling up of the programme is planned during the period 2017-2022 covering all the districts of AP.

- **NABARD** has implemented 21 watershed projects in the district and two mega watersheds under GoI's Integrated Watershed Development Programme are under implementation. Besides these, NABARD along with ITC through their Mission Sunehri Kal programme have also been implementing 6 watershed, soil and water conservation works in Guntur.
- **National Project on Organic Farming (NPOF):** Capital subsidy for establishment of (i) Fruit and Vegetable waste/agricultural waste compost unit and Bio-fertilizer and/or Bio-Pesticide Unit.

Water conservation campaign

A nation-wide water campaign was launched by NABARD during 2017 with focus on most vulnerable/ rain fed/ water scarcity and problem areas covering around 1,00,000 villages across 200 districts in the country. The main objective of the campaign is to create mass awareness about the need for conservation/ preservation and efficient use of water through available technologies by the rural community. Guntur district has been identified as one of the districts where water campaign was implemented in 500 villages in 27 Mandals during 2017-18.

Water Campaign
Total Mandals covered – 27
Total Villages covered – 500
Total no.of channel partners – 8
Total no.of Jal doots – 40
Total no.of village volunteers – 5500
Total no. of days – 20
Major Outcome :
Total no.of farm ponds required –2000
Total no.of check dams -200
Total no.of percolation Tanks and mini percolation tanks - 60

As a result of the campaign it was understood that there is a great necessity for Farm Ponds, Check Dams and Percolation tanks in many places of Guntur for judicious and efficient management of water Resources. After due discussions with Government Departments the following are the activities that are being taken up by the line departments covering both water campaign villages as well as other villages of Guntur.

D. Suggested Action Points

- 15% of net cultivated area is under horticulture crops. These crops especially turmeric, chilli, vegetables and orchards offer potential for setting up of FPOs. Farmers clubs, SHGs may be encouraged to federate into Producer Companies for input disaggregation and output aggregation and achieve higher net returns.
- Coastal mandals viz., Bapatla, Nizampatnam Karlapalem, Nagaram, Battiprolu and Repalle have about 2421 ha of affected land. The productivity in such soils can be improved through adoption of suitable practices such as leaching, application of green manure, etc.
- There is need to conduct capacity building programmes for farmers and bankers on soil conservation measures and modalities of schemes such as farm ponds, FPOs, etc.

2.2.3 Agriculture Infrastructure – Others

A. Introduction

This chapter covers investment opportunities such as organic inputs (vermi compost, bio fertilizer and bio pesticide units), agri biotechnology investments such as tissue culture, seed production and seed processing, etc.

Guntur is a hub of commercial crops such as chilli, turmeric, cotton besides pulses, paddy and maize. Quality of seed and produce is an area of concern. Increasing use of chemical fertilisers and pesticides make Guntur as one of the major district of the country where consumption of chemical inputs is high. Further, few pockets of Guntur are also well known for vegetable crops (Chebrolu mandal), flower crops (Bapatla, Pedavadlapudi, Tadikonda mandals), Elephant foot yam (Bhattiprolu, Repalle mandals) and banana (various mandals in Krishna delta). This offers huge scope for investments in organic input production, agri biotechnology especially tissue culture. In addition, seed processing is gaining popularity with the introduction of Agriculture Marketing and Infrastructure Grading scheme (now called Integrated Scheme of Agri Marketing), wherein 25-33% subsidy will be made available by DMI, GoI through NABARD.

B. Assessment of credit potential for 2019-20

Taking into account various policy announcements by the Central/State Government, infrastructure availability/gaps and recent policy and promotional interventions, the credit projection has been estimated at ₹3551.42 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder:

(₹lakh)

Sl. No	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Phy units	Fin. Outlay	Bank loan
1	NADEP units (1.8 tpa)	No	0.152	1260	191.27	143.45
2	Vermi Hatchery cum compost units (260 tpa)	No	12.306	120	1476.68	1107.51
3	Vermicompost (1.5 tpa)	No	0.242	1420	0343.64	257.73
4	Bio fertilizer and biopesticide units	No	233.618	6	1401.71	1051.28
5	Tissue culture production units	No	24.200	2	48.40	36.30
6	Seed processing units	No	242.000	5	1210.00	907.50
7	Seed village	No	0.303	210	63.53	47.64
	Total				4735.23	3551.42

The joint mandal wise PLP projections are indicated in Annexure I.

C. Infrastructure and linkage support available, planned and gap

Several Government programmes also support these interventions. For instance, tissue culture banana is supported under Mission for Integrated Development of Horticulture and Normal State Plan of Horticulture Department. Similarly, Vermicompost is supported by Agriculture Department under RKVY. The Seed Village programme of Agriculture Department aims to supply certified seeds of notified varieties to the farmers at affordable prices, besides ensuring quick multiplication of new seed varieties based on the crop situation. The Dept plans to cover 500 ha to benefit about 1000 farmers under the programme. The seed village programme can be taken up with bank credit for quick scale up and supplement in a Govt efforts.

The action plans of District Agriculture and Horticulture Departments for the year 2016-17 reflect considerable budget allocations towards these interventions

D Suggested Action Points

- The bio input manufacturing units are presently small scale and given the increasing demand, it is necessary to scale up in size. Also, there is need for quality control and price regulation of these inputs.
- Research and development efforts need to be stepped up to standardize the formulations of bio inputs

- There is need to conduct capacity building programmes for farmers and bankers on aforesaid interventions and also on modalities of Government programmes.

2.3 Ancillary Activities

2.3.1 Food and Agro Processing

A. Introduction:

Agro processing plays a significant role in value addition to agriculture and horticultural produce, product diversification, reduction in wastage, generating new employment and enhancing export earnings. RBI has advised banks that credit to these units under the sector with investment in plant and machinery up to ₹100 crores may be classified as lending to priority sector. As per the revised priority sector guidelines of RBI, loans for food and agro processing up to an aggregate sanctioned limit of ₹100 crore per borrower from banking system shall be classified under Agriculture – ancillary activities. As it is not possible to use standard unit cost for food processing industries, MSME guidelines for food processing units are used for making projections.

B. Assessment of credit potential for 2019-20 : Taking cognizance of revised priority sector guidelines issued by RBI, the projections for the year 2019-20 under Food and Agro processing sector have been estimated, duly considering potential and emerging needs in the district. The details (both physical and financial) of exploitable potential for the year 2019-20 is furnished as under:

(₹lakh)

Sl. No	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Chilli powder making units	No	12.100	141	1706.10	1279.58
2	Turmeric powder making unit	No	12.100	20	242.00	181.50
3	Spice processing units (Spice park)	No	242.000	31	7502.00	5626.50
4	Micro agro based units such as rice mills, Dal mills	No	12.100	730	8833.00	6624.75
5	Small agro based units (oil extraction units, etc)	No	60.500	100	6050.00	4537.50
6	Medium agro based units (spice park, Guntur	No	605.000	27	16335.00	12251.25
7	Working capital	No	12.100	2450	29645.00	26680.50
8	Ind. Milk Product(100 lpd)	No	11.000	8	88.00	79.20
	Total				70401.1	57260.78

The joint mandal wise PLP projections are given in Annexure I.

The potential projected for PLP is based on additional infrastructure set up in the district (for instance, establishment of Spice Park), favorable policy environment (incentives from Food Processing Society and DIC as per Food Processing Policy of GOAP, coverage of new activities etc.

C. Infrastructure and linkage support available, planned and gap

Guntur district is the largest producer of chilli and second in turmeric production in the state. With the huge production base, there is considerable scope for processing these commodities into base products like powders, pickles and extraction units such as curcumin. A designated Food Park i.e., Spice Park has been set up at Edlapadu mandal under the aegis of Spices Board. Investments in this food park will qualify for support under Food Processing Fund set up in NABARD. It is expected that about 40 units of Spice processing would be set up in the Spice Park. GoI has also notified establishment of Spice Development Agency in Guntur district which is expected to bring all spice promotion activities under one umbrella. In addition, 25%

subsidy is available under RKVY for various food processing units. The recent industrial policy announced by GoAP provides for various incentives such as reimbursement of stamp duty, land conversion charges, seed capital assistance, investment subsidy, reimbursement of VAT/CST/SGST, interest subsidy on term loan, etc. The favorable policy environment, available production base and infrastructure is expected to provide much needed stimulus to the sector for rapid growth.

Guntur has 3220 food based industries (tobacco processing, spice powder making, dal mills, etc) with an investment over ₹4700 crore and employment generation of 14000.

The district has a good road rail, and other communication network and as a result, transport of produce from production belts to industrial areas is quick and easy. The setting up of Spice Park to provide infrastructure to various spice processing units is expected to boost the sector. The district hosts Spice Board Regional Office with quality testing facilities, Sub Office (State Office) of DMI with AGMARK, quality testing, very large network of bank branches, research institutes, besides a vibrant DIC to ground the policy into an implementable action plan.

D. GOI Initiatives:

"Kisan SAMPADA Yojana":

Government of India (GOI) approved the new Central Sector Scheme - SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of ₹6,000 crore for the period 2016-20 coterminous with the 14th Finance Commission cycle with the following schemes:

- (i) Mega Food Parks (on going)
- (ii) Integrated Cold Chain and Value Addition Infrastructure (on going)
- (iii) Creation / Expansion of Food Processing & Preservation Capacities (new)
- (iv) Infrastructure for Agro-processing Clusters (new)
- (v) Creation of Backward and Forward Linkages (new)
- (vi) Food Safety and Quality Assurance Infrastructure (on going)
- (vii). Human Resources and Institutions (on going)

E. Suggested Action Points

- a. Though processing into powders, pickles, etc is well established, high end extraction units of spices / others for oils, oleoresins, etc are very limited. The exports are also affected due to high pesticide residues leading to export rejections. Thus, quality testing facilities need to be developed in a big way
- b. Multiple departments such as agriculture, horticulture, Spices Board, DMI and DIC are functioning in the district. An effective coordination will certainly help the sector exploit the potential.
- c. Training and capacity building of all stake holders, including bankers is necessary.

2.3.2 - Agriculture - Ancillary Activities - Others

A. Introduction

This chapter covers ancillary activities like loans to Cooperative Societies of farmers for disposing of their produce, Agri-clinic/Agri-Business Centres, Loans to PACS/FSS/LAMPS, Loans to MFIs for on-lending to agriculture, etc. Guntur district is famous for commercial crops such as chilli, cotton, turmeric, banana, vegetables and flower crops. The prices of these products are prone to very high fluctuations leading to uncertain margins to farmers. Promotion of Farmer Producers Organizations (FPO) both by NABARD and Govt. of AP is a positive step in this direction and this would also provide enhanced credit flow to the members of these organizations. The loans under this category would be to those institutions who are typically FPO and other PACS for providing loans against agri produce. The Agri-Clinic/Agri-Business Centres have an important role in not only providing advisory services to farmers, but also in supplying of necessary farm inputs. MFIs, one of the important last-mile financial

service providers, have been able to bridge the gap between the formal banking institutions and the needy farmers and other sections of the society.

B. Assessment of credit potential for 2019-20

Consequent to the revision in Priority Sector guidelines by the RBI, these activities are now being reported under “Ancillary Activities”. Taking into account the information and also the informal discussions with the stakeholders of the above activities, a credit potential of ₹ 3986.10 lakh has been estimated for the FY 2019-20.

The sub-sector wise loan projections estimated for the year 2019-20 are given below

(₹lakh)

Sl. NO	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Farmer Producer organisations	No.	121.000	27	3267.00	2450.25
2	ACABC	No.	15.972	7	111.80	83.85
3	Loans to PACS/FSCS/Coop Scty	No.	121.000	16	1936.00	1452.00
	Total			50	5314.80	3986.10

The aforesaid activities, picking up in the district, require considerable promotional efforts before significant credit flow takes place. The Activity-wise and joint mandal wise physical and financial projections are furnished in Annexure I.

C. Infrastructure and linkage support available, planned and gap

Farmers’ Producers Organisations (FPOs)

- FPOs are being promoted by NABARD under PRODUCE Fund since FY 14-15, with a total of 106 FPOs being promoted in the state of AP. Various Line Departments of GoAP such as Agriculture, Horticulture, Animal Husbandry and Fisheries are also actively engaged in the promotion of FPOs in the state. A number of FPOs in the state have been in existence for around 2-3 years now, and are in need of credit for their working capital and infrastructure needs to scale up their business and marketing activities. The credit needs of the FPOs may vary from ₹10 lakh to ₹1 crore based on the sector/activity. In order to boost the flow of bank credit to FPOs, RBI has included lending to FPOs by commercial banks and RRBs under Priority Sector.
- NABARD also intends to promote an additional 3000 FPOs in the country, of which 200 will be promoted in AP, by leveraging on the existing promotional schemes such as Watershed & TDF projects, SHG/JLG, PACS, Farmers’ Clubs etc. in cluster mode at district level. These newly formed FPOs may also hold potential for credit for their business activities.
- Credit is also required by Producer Organizations, Cooperative Societies and MACTS in the state for furthering their thrift and credit activities in agriculture and allied sectors. Potential also exists for on-lending to the members of the POs, cooperatives and MACTS as they are very active in the state with good membership.
- Grant support is available from NABARD under PODF for eligible activities by these entities linked to availing of loan from commercial banks, RRBs, CCBs, Nabkisan and Nabsamruddhi Finance Ltd. Further, direct financing to POs/FPOs/Cooperative Societies etc. is also available from Nabsamruddhi Finance Ltd.
- The credit potential may be assessed sector/activity wise for these entities, which will necessarily involve close interactions with all the stakeholders including banks and line departments of GoAP.
- **Critical Gaps/ Issues:**
 - NABARD entered into MoU with NGOs for promotion of 35 FPOs in the district. These are commodity specific FPOs handling crops such as chilli, maize, turmeric, vegetables,

flowers (jasmine and marigold), allied activities such as fisheries and dairy. The membership of each FPO would be around 500-1000 and the credit need of these FPOs ranges between ₹50.00 lakh and ₹200 lakh depending upon the scale of business. On a pilot basis, the turmeric based FPO has been sanctioned a loan of ₹36 lakh by Chaitanya Godavari Grameena Bank and significant convergence support for the FPOs is coming up from Government departments. During 2018-19 input based FPO (Sehamitha FPO) was sanctioned ₹48 lakh for the first time in the district by NABKISAN .

- Small Farmers Agri-Business Consortium (SFABC), a society promoted by Government of India has been playing a catalytic role in promotion of FPOs and the services offered by them include credit guarantee, grant assistance for certain activities, etc.

▪ **Agri Clinics and Agri Business Centres (ACABC)**

A centrally sponsored credit-linked subsidy scheme to encourage agricultural graduates and diploma holders to start Agri Clinics and Agri Business Centres is under implementation. The district has potential for Soil and input testing service centres, farm machinery hiring services, e-trading, agri. Extension etc., under the scheme. Institutions like MANAGE may be approached by potential agripreneurs for guidance in all related areas for grounding of the project.

MFIs - MFIs are those organizations, other than banks, providing micro financial services to the poor in rural, semi urban or urban areas, to enable them to raise their income levels and improve their livelihood. Bank credit to MFIs extended for on-lending to individuals and also to members of SHGs / JLGs for Agriculture, Micro, Small and Medium Enterprises, Social Infrastructure and Others can be categorised under priority sector advance provided not less than 85 percent of total assets of MFI (other than cash, balances with banks and financial institutions, government securities and money market instruments) are in the nature of “qualifying assets”. In addition, aggregate amount of loan, extended for income generating activity, should be not less than 50 percent of the total loans given by MFIs.

A “qualifying asset” under priority sector refers to a loan disbursed by MFI, which satisfies the following criteria:

- The loan is to be extended to a borrower whose household annual income in rural areas does not exceed ₹1,00,000/-.
- Loan does not exceed ₹60,000/- in the first cycle and ₹100,000/- in the subsequent cycles.
 - Total indebtedness of the borrower does not exceed ₹1,00,000/-.
 - Tenure of loan is not less than 24 months when loan amount exceeds ₹15,000/- with right to borrower of prepayment without penalty.
 - The loan is without collateral.
 - The loan is repayable by weekly, fortnightly or monthly instalments at the choice of the borrower.

Further, the banks have to ensure that MFIs comply with the caps on margin and interest rate as also other ‘pricing guidelines’, as prescribed by RBI to be eligible to classify these loans as priority sector loans.

Over the last few years, the micro finance sector has suffered relevant cases of micro finance products mis-selling that have often threatened the confidence in the sector. The challenges facing the sector are:

- Adoption of good governance practices for the transformative process of the sector
- Timely reporting of financial for increased transparency and sustainability
- To increase the effectiveness of the sector, choice of credit product design and screening mechanisms is of utmost importance. A bigger challenge is to make such products cost-effective for MFIs.

PACS as Multi Service Centres (MSC) - Policies & Interventions / Credit Potential:

NABARD took up the initiative for transforming PACS into Multi Service Centres to diversify the business model of the PACS and to make them sustainable in the long run. The ultimate objective is to convert the PACS into 'One Stop Shop' so that it can cater to all the needs of its members and increase its profit margin. The salient features of the initiative are as under.

Eligibility criteria for PACS

No audit in arrears of the PACS

No default to DCCB by the PACS

Operating profit during the current year

No incidence of frauds and misappropriations in the PACS

Terms of Assistance

Assistance is available for both term loan / working capital of the PACS and also for on-Lending to its member farmers.

Maximum repayment period of 7 years based on repayment capacity and cash flows.

A minimum margin of 10 % is stipulated under the scheme. If the activity is covered under any GOI sponsored subsidy scheme, the margin money requirements as per the scheme may have to be brought by PACS.

Need based accompanying measures for the purposes like capacity building, project management expenses, ICT initiatives etc. will be provided. A total of nearly 300 PACS in the state have been covered under the PACS as MSC scheme of NABARD, with cumulative financial assistance of nearly ₹230 crore being sanctioned and ₹146 crore being disbursed till the end of FY 16-17. The borrowing PACS are eligible for grant component to the extent of 5 % of TFO for the purposes mentioned above.

The PACS as MSC scheme will continue under refinance mode from FY 17-18 onwards.

PACS Development Cells(PDCs)

To expedite the process of conversion of PACS to MSC, PACS Development Cells (PDCs) were formed at the CCB level to undertake capacity building and strengthening of PACS and support them in business diversification.

At the StCB level, a Project Monitoring Unit (PMU) was sanctioned by the AP RO (under accompanying measure) to closely monitor, process and sanction proposals under the programme without time overruns.

- There are a few Mutually Aided Cooperative Thrift Societies (MACTS) operating in the district and taking up thrift and credit activities, including extending credit for agricultural and allied activities. Discussions with some of the MACTS indicate the existence of potential to extend credit to the MACTS to enable them to on-lend to their members. NABARD has sanctioned direct loan to Prathipadu MACS for a project on cotton value chain.
- In addition to the above, Dhulipala Farmer Service Cooperative Society a ceded PACS of Andhra bank is functional in the district. Andhra Bank extends a loan of about ₹5.00 crore for investment credit for this society.
- NABARD has sanctioned an amount of ₹250 crore to MARKFED for taking up maize procurement operations during January 2015. This intervention has enabled the farmers to sell the produce at MSP. Similar interventions are expected to be taken by PACS, etc.

D. Suggested Action Points

- With a good number of FPOs being promoted by NABARD and State Government Departments, banks may actively engage with these societies and extend both term loans and WC loans for taking up the activities by the FPOs.
- Strengthening of FPOs and leveraging the benefits of SFAC equity grant and credit guarantee scheme for extending credit facilities.
- The banks need to sensitize their branch managers to encourage agricultural graduates in setting up of agri clinics and agri business centres for providing last mile services to the farmers.
- Banks may also selectively encourage few last-mile financial intermediaries like MFIs, MACTS, etc. after careful appraisal.

Chapter 3

Credit Potential for Micro, Small and Medium Enterprises (MSME)

A. Introduction:

- The Micro, Small and Medium Enterprise (MSME) sector is credited with generating the highest rates of employment growth and also accounts for a major share of industrial production in the State. MSME accounts for about 33.2 % of manufacturing within Industry sector in the State and for about 76.1% of unorganized sector of manufacturing in the State.
- As per the Micro, Small and Medium Enterprises Development Act (MSMED Act, 2006), categorization of Micro, Small and Medium Enterprises is based on the investment in Plant & machinery and the limits vary among production and services sector, as under.

S.No	Sector/Enterprise	Investment in Plant and Machinery (₹lakh)
I	Manufacturing /Production of goods	
i.	Micro	<25
ii.	Small	> 25 but < 500
iii.	Medium	> 500 but < 1000
II.	Services	
i)	Micro	<10
ii)	Small	> 10 but < 200
iii)	Medium	> 200 but < 500

B. Assessment of credit potential for 2019-20

Taking into account the present status, trends in ground level credit, infrastructure availability/gaps and recent policy announcements, and increased unit costs, the credit projections have been estimated at ₹337192.07 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder:

(₹Lakh)

Sl. No	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Phy units	Fin. Outlay	Bank loan
A	Manufacturing sector - term loan					
1	Micro					
	Hand looms	No.	2.662	1221	3250.30	2437.73
	Tiny Sector	No.	6.050	2500	15125.00	11343.75
	Village Inds.	No.	2.420	2890	6993.80	5245.35
	Rural Artisans	No.	1.210	2750	3327.50	2495.63
2	Small	No.	60.500	2525	152762.50	114571.88
3	Medium		605.000	59	35695.00	26771.25
B	Manufacturing sector - working capital					
1	Micro		6.050	3850	23292.50	18634.00
2	Small		30.250	1150	34787.50	27830.00
3	Medium		24.200	49	1185.80	948.64
C	MSME services - investment credit					
1	Micro					
	Transport Operators	No.	3.630	3735	13558.05	10168.54
	Retail Tra. & Small Busi.	No.	2.662	26100	69478.20	52108.65
	Professional & Self Emp.	No.	3.993	15200	60693.60	45520.20

Sl. No	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Phy units	Fin. Outlay	Bank loan
3	Medium	No.	242.000	20	4840.00	3630.00
D	MSME - services working capital					
1	Micro	No.	6.050	850	5142.5	4114.00
2	Small	No.	30.250	49	1482.25	1185.80
3	Medium	No.	121.000	90	10890.00	8712.00
	Total				444470.75	337192.07

The thrust given by Government towards MUDRA, Stand Up India and encouraging response from bankers in the district and the formation of new Capital i.e., Amaravathi in Guntur district are expected to bring lot of investments both in manufacturing and service sectors.

The joint mandal wise PLP projections are indicated in Annexure I

C. Infrastructure and linkage support available, planned and gap

- In Guntur district, there are 135 large and medium sized industrial units functioning in the district with an investment of ₹333075.00 lakh, providing employment to 25646 persons. Large number of spinning mills have come up in the district. These large and medium sized units fall under the category of mineral based, food based, textile based, engineering based, chemical based, tobacco based and agro-based industries. The working capital requirements of these units will be of high order.
- There are 6687 micro and small scale industrial units functioning with an aggregate investment of ₹134282 lakh, providing employment to 79262 persons. These units are engaged in food products, metal and non-metal products, textiles, limestone kilns, engineering and other activities. These industries in small scale category need the working capital to carry on their production activities. The quantum of working capital requirement would depend on the production cycle, nature of the industry and their specific requirements.
- There are 71 Weavers' Cooperative Credit Societies with membership of over 12620. Besides, there are 11700 weavers outside the cooperative fold engaged in handlooms. The number of looms in the cooperative fold and private sector are 13768 and 5526, respectively.
- The working capital needs of the SSI units are generally met by the commercial banks while the working capital needs for handloom activity are being met by Guntur DCCB in the form of cash credit limits to the weavers' societies.
 - Micro Units Development and Refinance Agency Ltd was launched on 8 April 2015 to extend finance and credit support to Microfinance Institutions (MFI) and agencies that lend money to small businesses, retailers, self-help groups and individuals. MUDRA Bank has launched three loan instruments:
 - o Shishu: covers loans up to ₹50,000/-
 - o Kishor: covers loans above ₹50,000/- and up to ₹ 5 lakh
 - o Tarun: covers loans above ₹5 lakh and up to ₹ 10 lakh
 - A Trade Receivables discounting System (TReDS) which will be an electronic platform for facilitating financing of trade receivables of MSMEs will be established.
 - (SETU) Self-Employment and Talent Utilization will be established as Techno-financial, incubation and facilitation programme to support all aspects of start-up business. ₹1000 crore to be set aside as initial amount in NITI

- A composite loan limit of ₹1crore can be sanctioned by banks to enable the MSME entrepreneurs to avail of their working capital and term loan requirement through Single Window.
- Cluster based approach to lending is intended to provide a full-service approach to cater to the diverse needs of the MSE sector which may be achieved through extending banking services to recognized MSE clusters. The banks have, therefore, been advised to treat it as a thrust area and increasingly adopt the same for SME financing.
- The GoAP has identified development of MSMEs as a catalyst for job creation and poverty mitigation and GoAP has accorded top priority to their development. In parallel, there is significant thrust on encouraging startups and setting up incubation centres to provide a conducive eco-system for MSME. The Andhra Pradesh MSME Policy 2015-20 is aimed at “establishing state-of the art infrastructure, advancing inclusivity, fostering innovation and creating employment opportunities across different skill sets”.
- It is estimated, based on available statistics, that only 10-15% of MSMEs have been registered with the Department of Industries. Hence, a special drive has been proposed to identify such units and get them registered with the Department. The drive will include assigning targets district-wise and cascading them down to mandal-wise targets.
- Swarojgar Credit Card Scheme - Swarojgar Credit Card (SCC) Scheme was introduced in September 2003 for providing adequate, timely and uninterrupted credit, i.e., working capital including consumption needs and/or block capital requirements to the small artisans, handloom weavers and other self -employed persons including micro-entrepreneurs, SHGs, etc., from the banking system in a flexible, hassle free and cost effective manner.
- Stand Up India Scheme” to facilitate at least two projects per bank branch i.e., 1 for SC/ST and 1 for women entrepreneur. This will benefit at least 2.5 lakh entrepreneurs.
- National Scheduled Caste and Scheduled Tribe Hub to be set up in partnership with industry associations
- **Start-up India:** This initiative aims at fostering entrepreneurship and promoting innovation by creating an ecosystem that is conducive for growth of Start-ups. The objective is that India must become a nation of job creators instead of being a nation of job seekers. A start up India hub will be created as a single point of contact for the entire start up ecosystem to enable knowledge exchange and access to funding. GoI has created a website www.startupindia.gov.in wherein the list of incubators and funds available for start-ups are listed. A format for applying as start-up is also uploaded in the website. The credit flow to the sector (including MSME and OPS as per earlier classification) during the years 2015-16, 2016-17 and 2017-18 was ₹194888 lakh, ₹209218 lakh and ₹342458 lakh respectively.

D. Critical Intervention required for creating a definitive impact

Single window clearance / approvals for speedy establishment of the projects, uninterrupted and dedicated power supply are very crucial for these industries. The banks and DIC may identify sick units which have the potential to become viable units and draw a rehabilitation programme, wherever necessary.

The Department of Handlooms & Textiles and Guntur DCCB have to draw a plan of action for rationalization/ strengthening of weaver’s societies by identifying the genuine weaver’s societies, providing adequate working capital and ensuring proper functioning and management of the societies.

Massive awareness camps for borrowers on MUDRA, Stand up India and Start up India are required. Sensitisation programmes for bankers and Government departments are essential for promotion of this sector

E. Suggested Action Points

- a. The District Industries Centre (DIC) may conduct intensive industrial development campaigns on a continuous basis involving APSFC, banks, etc. Other state level agencies like APITCO, APSSIDC may organise awareness campaigns and provide proper support in the form of training in marketing, etc. to the industrial entrepreneurs.
- b. An apex marketing organisation for marketing the products of rural artisans, village and cottage industries may have to be developed and existing network for procurement of raw materials should be strengthened.
- c. Credit limits to SSI units should be expeditiously sanctioned by bank after making scientific assessment of their working capital requirement.
- d. The weavers, outside the cooperative fold, should be formed into self-help groups or JLGs to have access to institutional credit. Setting up of common facility centers with building and machinery for pre loom activities like dyeing, sizing, drying and warping can be encouraged at major handloom clusters like Mangalgiri, Guntur, Repalle, Ponnur, Chilakaluripet and Sattenapalli.

(For detailed paper on MSME visit <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>)

Chapter – 4

Credit Potential for Export Credit, Education and Housing

4.1. Potential for Export Credit

A. Introduction

Export sector is an important sector on account of its advantages in earnings in foreign currency and its significant contribution to the economy. Export in India needs to be managed to reduce the import basket mainly of petroleum and manufactured goods. The reliance on exporting raw material and importing finished goods has detrimental effects on the economy. The 'Made in India' campaign aims to improve self-reliance and establish brand 'India' image.

To give fillip to the sector, GOI has given various incentives, rationalized the procedures and provided tax benefits, etc. from time to time. Now for the purpose of availing export credit, only three documents viz. Bill of Lading/ Airway Bill, Commercial Invoice cum Packing List, Shipping Bill/ Bill of Export are required. GOI has also announced the Foreign Trade policy 2015-20 which is expected to diversify Indian products and give a boost to India's exports.

In order to achieve the requisite growth during XII plan, Ministry of Commerce, GOI has envisaged following export growth in sectors: Plastic - 15%, Textile & Clothing - 15.17%, Handicrafts - 18%, Manufacturing / Engineering – 18%. The growth in Agriculture export has been projected at 4% commiserating with the overall XII plan growth target for agriculture.

B. Assessment of Credit Potential for 2019-20

Under the scheme of export financing, banks, provide loans to the exporters at two stages. The first one is Packing Credit (PC) for working capital to purchase raw materials, processing, packing, transporting and warehousing of goods meant for export. The second stage namely, Post Shipment (PS) finance is provided by the banks against the shipping documents after liquidating the PC advances.

Export Credit has been included in the Priority Sector since the year 2015-16 and projections are being made for the first time in PLP for 2016-17. There are about 50 exporting houses in Guntur district which avail packing credit, of which about 20 avail post shipment credit also. Assuming that 50% of the existing units and the new units will avail Export credit, the potential for 2019-20 is assessed to be ₹89298.00 lakh.

(₹lakh)

Sr. No.	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Pre Shipment / Packing Credit	No.	2420.000	26	62920.00	56628.00
2	Post Shipment	No.	1815.000	20	36300.00	32670.00
	Total				99220.00	89298.00

Considering the low off take reported by banks for export credit qualifying under priority sector, the credit potential has been revised. A Spice Park (designated food park by MOFPI) has been set up in Guntur district where in 40 export oriented spice processing units will be set up through private investment. This is expected to boost export credit from Guntur district. The Block-wise Activity wise projections under the sector for 2018-19 are indicated at Annexure –I and the summary is given below.

C. Infrastructure and linkage support available, planned and gap

Guntur district is well known for export of agriculture commodities such as tobacco, cotton yarn, and chilli and to a limited extent granite. Various banks such as Andhra bank, SBI, SBH, BOI, Indian Bank, IOB, KVB, TMB, UBI and UCO bank are actively engaged in export credit. Quality concerns exists for agri exports. Knowledge of export quality standards and quality testing facilities are the need of the hour.

D. Critical Intervention required for creating a definitive impact

The critical interventions to boost exports include reliable and adequate power supply, Availability of forex handling branches in the district, adequate quality testing facilities, proper training to Micro, Small and Medium Exporters by MSME / export promotion organizations to extend technical assistance.

E. Suggested Action Points

- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- For export of agricultural products factors such as domestic as well as an international demand and supply situation, price competitiveness, quality concerns, sanitary & phyto sanitary requirements and relevant rules & regulations of the importing countries need to be duly taken into consideration. Temporary restrictive measures sometimes adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC. It was noticed that not all export units would take cover under ECGC
- The banks should put in place a reporting mechanism to export credit availed by export units for the products/procurement done in the district.

(For detailed paper on Export Credit visit <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>)

4.2. Credit Potential for Education

A. Introduction

Education is undoubtedly a core sector and the long-term economic, social as well as personal gains from education are well proved for individuals, families, communities and the development of a nation. Education can truly lead to change in social environment, increased employment, higher skill level, human resource development and reduction in poverty, malnutrition & inequality. Unlike the earlier period, education now is seen as a vehicle for “human capital formation”, industrial & technological progress, economic development of an economy and improving the quality of life of people.

The scope of education has widened both in India and abroad covering new courses in diversified areas. Development of human capital is a national priority and it should be the endeavour of all that no deserving student is denied the opportunity to pursue higher education for want of financial support. Loans for education should be seen as an investment for economic development and prosperity. Knowledge and information would be the driving force for economic growth in the coming years.

In terms of RBI circular RPCD.PLNFS.BC.No.83/06.12.05/2000-01 dated April 28, 2001 regarding educational loan scheme, no security may be insisted upon for loans up to ₹4 lakh. This was reiterated by RBI vide their circular dated 12 April 2010.

Department of Financial Services, Ministry of Finance, GoI vide their letter No.F.No.1(1)/2011-CP dated 23 June 2014, advised SLBC to allocate targets for 2014-15 under Education Loans keeping a minimum growth of 10% in number of accounts and 15% in loan outstanding. The GoI is giving lot importance to credit flow under the sector.

As per the Central Government as well as IBA guidelines, the Central Scheme to provide Interest Subsidy (CSIS) is applicable to all eligible students who pursue technical and professional education studies in India beginning from the academic year 2009-10.

In terms of RBI guidelines on Priority Sector Lending, loans to individuals for educational purposes including vocational courses up to ₹10 lakh, irrespective of the sanctioned amount will be considered as eligible to be classified under priority sector.

The credit flow under the sector during the years 2015-16, 2016-17 and 2017-18 was ₹67643 lakh, ₹77160 lakh and ₹72391.09 lakh respectively. The credit flow under the sector has been less compared to the potential of the district.

B. Assessment of credit potential for 2019-20

The projection made in the PLP for the year 2018-19 stood at ₹49685.63 lakh. However, taking into account, the present status, various infrastructure availability/gaps and recent policy and promotional interventions and the revision in the unit cost of various items, the projections have been revised to ₹77250.94 lakh, as detailed below:

(₹lakh)

Sl. No	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Physical units	Financial outlay	Bank Loan
1	Educational loans	No.	9.075	11350	103001.25	77250.94

Guntur, having been declared as the new capital district of Andhra Pradesh, more higher education institutions are likely to be set up and the requirement would be higher. Also with revised priority sector lending norms which includes education loans up to 10.00 lakh, the lending is expected to pick up. The Joint-Mandal-wise break-up is given in Annexure I.

C. Infrastructure and linkage support available, planned and gap

Guntur district is traditionally an education hub of Andhra Pradesh. A total of 5305 educational institutions with a student strength of 8.97 lakh are existing in the district. This comprises of 46 PG colleges, 22 B.Ed colleges, 39 ITIs, 48 Engineering Colleges, 17 Pharmacy Colleges, 4 Medical Colleges, 2 Agriculture Colleges and 3 Universities. In addition, with the bifurcation of state, the Agriculture University i.e., ANGRAU is also expected to be set up in Guntur. The literacy rate of the district is 61%.

D. Suggested Action Points

- Banks may keep in view the instructions issued by GOI/RBI/SLBC in regard to various aspects of educational loans and not insist on security for loans up to ₹4 lakh.
- Banks may also implement Central Scheme to provide Interest Subsidy (CSIS) which is applicable to all eligible students who pursue technical and professional education studies in India.

(For detailed paper on Education visit <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>)

4.3 - Credit Potential for Housing

A. Introduction

- Housing in India has emerged as the most vibrant and dynamic sector for the country's economy as well as real-estate industry, with the entry of numerous real-estate developers, availability of finance schemes, and increasing demand for residential property. With changes in the economic condition of families and their aspirations, there is a growing need for housing.
- The Ministry of Rural Development (MoRD), GoI has estimated that there is a shortage of ₹439.3 lakh houses in rural India during the XII Plan period. The MoRD, has formalised the vision for Rural Housing as "Ensure adequate and affordable housing for all and, facilitate development of sustainable and inclusive habitats in rural areas by expanding government support, promoting community participation, self-help and public-private partnership within the framework of Panchayati Raj". In the Union Budget-2015, an allocation of ₹22,407 crore was made for housing development in the country to realize the aim of 'Housing for All by 2022'.
- According to the NSSO, about 66 per cent financing of new construction in rural areas in 2010-11 was done by rural families with their own resources; about 27 per cent

construction had some amount of finance from non-institutional sources such as moneylenders, family / friends, while only 9 per cent of new construction was financed by institutional channels such as Government schemes, banks and so on.

- In terms of revised guidelines on priority sector lending issued by RBI, loans to individuals up to ₹28 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹20 lakh in other centres for purchase/ construction of a dwelling unit per family provided the overall cost of the dwelling in the metropolitan centre and at other centres should not exceed ₹35 lakh and ₹25 lakh respectively are categorized as priority sector advances. Further, loans for repairs to damaged dwelling units of families' up to ₹5 lakh in metropolitan centres and up to ₹2 lakh in other centres are also classified as priority sector.
- Under Govt. of AP Housing for all by 2022 policy in rural and urban areas, the unit cost has been increased to ₹1.00 lakh and ₹1.50 lakh for general and SC/ST categories respectively.
- Andhra Pradesh Township & Infrastructure Development corporation Ltd. (APTIDCO) has been appointed as State Nodal Agency for implementation of Prime Minister's Awas Yojana in Urban areas of AP. During 2017-18 GoAP proposed to take up 3 categories of Economically weaker Section houses with Super built up area in G+3 pattern and the details are as follows
 - Category (1) - 300 sft (1 BHK)- ₹6.40 lakh
 - Category (2) - 365 sft (1 BHK)- ₹7.60 lakh
 - Category (3) - 430 sft (2 BHK)- ₹8.70 lakh
- The unit cost consists the components of Govt subsidy of ₹1.5 lakh, GoAP subsidy of ₹1.50 lakh and the remaining by the beneficiary contribution & individual bank loan. GoAP proposes to take up houses with alternative technologies like Shear wall (Monolithic) and also pre-cast to have speedy and safer structures which are disaster resistance. It is also proposed to provide all External & Social Infrastructure with the following provisions - External Water Supply, External Electrification, External Drainage, Internal Roads, Sewerage treatment Plant, Schools, Health Center, Community Hall, Shopping complex.
- The population of the district as per 2011 census data, stood at ₹48.88 lakh consisting of 32.35 lakh rural population and 16.53 lakh urban population. Even assuming that 2% of urban households and 1% of rural households will invest in housing, the potential for new houses/flats would be about 11650.

B. Assessment of Credit potential 2019-20

The projections made in the PLP - 2018-19 stood at ₹106115.63 lakh. However, keeping in view the increased demand for housing projects in the district and enhanced limits under housing sector the projections for 2019-20 have been revised upwards to ₹128926.88 lakh as given below

(₹lakh)

Sl. No	Activity	Unit	PLP 2019-20			
		No	Unit Cost	Phy.Units	Fin.Outlay	Bank Loan
1	Purchase/ construction of a dwelling unit	No.	13.200	12700	167640.00	125730.00
2	Repairs to damaged dwelling units	No.	5.500	775	4262.50	3196.88
	Total				171902.50	128926.88

The activity-wise and joint mandal wise physical and financial PLP projections are furnished in Annexure.

C. Infrastructure and linkage support available, planned and gap

The capital of newly formed state i.e., Andhra Pradesh is being developed in Guntur district. Capital Region Development Authority is set up with jurisdiction covering large tracts of land along Krishna river. This level of urbanization with a good network of roads, rail and other host of public sector undertakings, industrial estates, etc offers an excellent demand for housing. The good number of professional colleges and universities and the rapid urbanization, etc. also add to the ever growing housing demand.

Policy Initiatives taken by NABARD:

NABARD, besides existing refinance products, introduced the following products:

Product	Eligible Institutions
Direct Loans for Rural Housing (loan only without grant)	Scheduled State Co-operative Banks, District Central Co-operative Banks, Primary Agriculture Cooperative Societies, Primary Urban Cooperative Banks, State Housing Boards & Corporations
Direct Loans for Rural Housing (loan cum grant assistance)	District Central Co-operative Banks, Primary Agriculture Co-operative Societies, Primary Urban Cooperative Banks
Composite Loans for Rural Housing along with Income Generating Activities	District Central Co-operative Bank, Primary Agriculture Co-operative Societies, Primary Urban Cooperative Banks

D. Suggested action points

- Geo tagging of houses constructed under government schemes will facilitate reduction in delays and preventing misuse of funds. With spiralling land prices, the revenue department needs to maintain a strict vigilance and take all possible measures to curb multiple registrations.
- Popularizing “Reverse mortgage” scheme under which a senior citizen owning a house can avail of a monthly stream of income against mortgage of his /her house.

(For detailed paper on Housing visit <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>)

Chapter - 5

Credit Potential for Infrastructure

Social Infrastructure covering schools, health care facilities, drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of PSL norms and the potential for this sector through public and private investments needs to be assessed separately with reference to 'Infrastructure Index' for the district. Accordingly, Chapter 10 will have two parts:

- a. Infrastructure – Public investments
- b. Infrastructure – Social Infrastructure – Bank credit

5.1 Infrastructure – Public investments

A. Introduction

Infrastructure Development in rural areas is crucial for inclusive growth of the economy and for bridging the rural-urban divide. The definition of Reserve Bank of India covers a wide range of sectors under 'Infrastructure facility' viz., (i) road, bridge, rail system (ii) highway project (iii) port, airport, inland waterway or inland port (iv) irrigation, sanitation, sewerage or solid waste management system (v) telecommunication services (vi) industrial park or special economic zones (vii) generation, distribution and transmission of power (viii) projects involving agro-processing and supply of inputs to agriculture; (ix) construction for preservation and storage of processed agro-products, perishable goods such as fruits, vegetables and flowers including testing facilities for quality; (x) construction of educational institutions and hospitals; (xi) gas, crude oil and petroleum pipelines. (xii) Any other infrastructure facility of similar nature. The Socio-Economic Survey of Government of Andhra Pradesh covers irrigation, power, roads and buildings, transport, airports, ports, communications, banking, tourism, information technology under the 'economic infrastructure' and education, public health, housing, sanitation, women development and child welfare, social welfare, housing etc. under 'Social infrastructure'.

Status of infrastructure in Guntur district

S.No	Infrastructure Component	District
1	Electricity	
a	Per capita power consumption (in units) – Domestic	829.44
2	Transport	
a	Road density (of NH, R&B and PR roads) per 1000 sq. km.	963.74
b	No of vehicles (registered vehicles of all types) per sq.km	24.62
c	Villages connected by pucca roads	
3	Irrigation	
a	% Net Irrigated area to area under food crops	54.34
b	% Net Irrigated area irrigated through canals	48.65
c	% Net Irrigated area irrigated through tube wells	16.40
4	Education	
a	Literacy rate	67.99
b	Literacy rate – Male	75.40
c	Literacy rate – Female	60.64
5	Health¹	
a	Number of (Allopathic) Govt. hospitals in the district per lakh of population	0.60
b	Number of (Govt) Primary Health Centres in the district per lakh of population	1.63
c	Number of beds (in Govt hospitals) per lakh population	60

S.No	Infrastructure Component	District
6	Water Supply¹	
a	Number of hand pumps in the district (per '000 population)	8.6
b	Number of protected water supply schemes in the district (per '00000 population)	95.57
7	Agriculture Markets²	
a	No. of Agricultural Marketing Committees per district	28

1-Statistical Abstract of Andhra Pradesh, 2011 & Hand Book of Statistics, Guntur district

2-Agricultural Marketing Department, GoAP <http://market.ap.nic.in/>

- From irrigation point of view, Guntur district has canal network of Krishna Western Delta System and Nagarjuna Sagar Right canal for assured irrigation. The total area under irrigation (localized ayacut) is 86% of net sown area, however actual irrigated 4.345 lakh ha which is 65% of net sown area. All the 57 mandals are categorized safe, however of late continuous dry spells during the three years necessitate efficient water use systems such as micro irrigation. Under RIDF, NABARD has created irrigation potential to the extent of 51910 ha. Under 90 major, minor and lift irrigation schemes.
- **Electricity:** All villages in the district are electrified. Supply of uninterrupted power is an issue in some areas especially in rural areas
- **Communication**
 - o the district has good rail network with 56 railway stations and route length of 410.14 km
 - o the road network is also strong with roads running to a length of 11176.43 km of which 5277.28 km is black top
 - o 183 telephone exchanges with 1.22 lakh connections exist apart from mobile networks
- **Agriculture Market Centres:** The number of agriculture market centers is only 28 against state average of 14. Guntur hosts the largest chilli market in Asia and one of the largest turmeric markets in the country. All the AMCs have storage facilities. However, there is a need for modernizing marketing infrastructure with sorting, grading facilities, primary processing centers, electronic marketing platforms.

Sector wise infrastructure requirement

The critical public infrastructure requirement in respect of major sectors are outlined below

- **Crop production :** Strengthening the facilities at the existing soil testing facilities
- **Water resources :**
 - Support for micro irrigation for cash crops such as chilli and cotton
 - Providing new electricity connections to the farmers and supply of uninterrupted power for 7 to 8 hours
- **Farm Mechanization :** Support for farm machinery such as paddy transplanters and combined harvestors in the paddy belts.
- **Plantation and Horticulture**
 - Setting up / Strengthening the nurseries of Dept of Horticulture
 - Improving the market infrastructure in vegetable belts such as Guntur, Narakodur, Tadepalli and flower clusters such as Pedavadlapudi and Vedullapalli.
 - Decentralized collection, grading and packing units for vegetables and fruits.
- **Animal Husbandry – Dairy Development**
 - More AI centres, Veterinary dispensaries and farmer training centres in remote mandals of the district. Though with NABARD support under RIDF, several such centres have been set up, there is to accelerate the pace of execution of works sanctioned by NABARD.

- Milk Chilling centres and Bulk Milk Cooling units to be established for storage & transportation to distant places for marketing of milk.
- Set up markets with necessary facilities for the benefit of sheep and goat rearers.
- **Fisheries Development:** To establish Fish Landing facilities, Cold Storage facilities and Fish drying platforms on priority basis. Under RIDF XX in 2014-15, on shore facilities have been sanctioned which require to be executed in time.
- **Storage Godowns / Market Yards:** Though adequate storage capacity is available, majority of the storages are not fit for scientific storage and therefor requires modernization.

Rural Infrastructure Development Fund:

With the objective of assisting State Governments in the completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the Rural Infrastructure Development Fund (RIDF) was set up with NABARD in 1995-96. The total corpus covering RIDF I (1995-96) to XXIII (2017-18) is ₹3,13,876 crore. At present, 36 activities are eligible for sanction under RIDF the list of which is given at the end of the chapter.

As on 31 March 2018, ₹13,574.56 crore was sanctioned to Government of Andhra Pradesh for 16,992 number of different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. The Govt. of AP had availed an amount of ₹10238.11 crore as on 31.03.2018 for implementing the projects sanctioned under various tranches.

Recent Development and Policy Changes

1. Revision in RIDF Guidelines:

- (a) **Normative Allocation:** As per the existing norms, annual Normative Allocation of funds under RIDF is decided based on parameters viz. rural population, geographical area, infrastructure development index, inverse of rural CD ratio and State performance under RIDF. The revised parameters for working out NA with respective weightage for deciding the allocation of RIDF corpus among various states is as under:

Sl. No	Purpose	Units	No. of Projects	RIDF Loan sanctioned	RIDF Loan Disbursed	Projects Completed	Project benefits
RIDF Tranche XXI – 2015-16							
1	ANGRAU	No.	2	680.00	136.00	-	
2	Veterinary University	No.	1	161.50	41.64	-	
3	Lift irrigation	No	1	4122.26	1651.03	-	4995 ac
4	Rural roads (R&B)	No	3	1628.00	643.93	-	40 km
5	Rural roads (PR)	No	6	1144.00	321.74	-	32 km
6	Rural bridge (PR)	No	1	256.00	51.20	-	
7	Minor irrigation	No	2	248.81	49.76	-	402 ha
8	Micro irrigation	Ha	1	237.72	237.72	1	3150 ha
9	Cluster Health Centre (CHC)	No	1	368.48	73.70	-	
10	Polytechnic colleges	No	1	745.25	149.05	-	1000 students
11	Veterinary Hospitals	No	3	194.55	38.91		
12	Junior colleges	No	1	1799.45	359.89	-	2000 students
	Total		23	11586.01	3754.57		
RIDF Tranche XXII – 2016-17							
1	Junior colleges	No	3	261.25	52.25		
2	Lift irrigation	No.	3	1110.78	222.16	-	2500 ha
3	Rural water supply	No	3	369.75	73.95	-	3 villages

4	Rural Roads (R&B)	No	3	960.00	192.00	0	27 km
5	Rural Roads (PR)	No	5	955.20	191.40	-	30 km
6	Micro irrigation	No.	1	528.92	105.78	0	
Sl. No	Purpose	Units	No. of Projects	RIDF Loan sanctioned	RIDF Loan Disbursed	Projects Completed	Project benefits
7	Residential schools (tribal)	No	4	382.50	76.50	-	400 students
8	ANGRAU	No	10	3012.40	602.48		
	Total		32	7580.80	1516.16		
	Cumulative all tranches (26 categories of projects)						
			1151	111992.64	61758.14	694	

- A summary of NABARD support for rural infrastructure in Guntur district is presented in the following table

RIDF Tranche XXIII– 2017-18

(₹in lakh)

Sl. No	Purpose	Units	No. of Projects	RIDF Loan sanctioned	RIDF Loan Disbursed	Projects Completed	Project benefits
1	Anganwadi	No.	17	161.84	32.3	-	
2	Community health centre	No.	1	1474.096	294.8191	-	
3	Horticulture (Drip)	No	1	581.03	-	-	
4	Rural roads (R&B)	No	4	76.00	15.2	-	
5	Animal Husbandry	No	18	1164.64	232.88	-	
6	Junior Colleges	No	1	161.50	32.30	-	
7	Lift Irrigation	No	6	4879.57	975.917	-	
8	Irrigation (Borewells and Solar Pumpsets)	No	1	1256.07	251.21	-	
9	Polytechnic Colleges	No	1	600.40	120.08	-	
10	Schools	No	1	510.00	102.00	-	
11	Road	No	4	1376.00	275.20	-	
12	Drinking Water	No	1	623.90	124.78	-	
13	Tribal Welfare	No	6	731.00	146.20	-	

NABARD Warehousing Scheme: NABARD Warehousing Scheme

For our country, achieving food security has always remained one of the prime objectives. Though the problem of low production has been largely solved, proper storage of the produce has been a cause of concern till date. To alleviate this problem, NABARD Warehousing Scheme was launched in 2011-12. To give a fillip to this sector an allocation of ₹5,000 crore each to NABARD was made in the budget for 2013-14 & 2014-15 for supporting creation of infrastructure for storage of agricultural commodities. Reserve Bank of India issued guidelines for creation of Warehouse Infrastructure Fund in NABARD. With a view to operationalising WIF, NABARD has formulated a scheme viz., NABARD Warehousing Scheme 2013-14(NWS) and WIF 2014-15 which envisages extension of loans to Public and Private sectors for construction of warehouses, silos, cold storages and other cold chain infrastructure.

Rural Infrastructure Promotion Fund: Despite making remarkable progress under RIDF, a number of constraints like inadequate planning, lack of awareness of officials involved in implementation of the projects etc., have been experienced while implementing the RIDF projects. Recognizing the need for capacity building of officials, creation of experimental/critical infrastructure of smaller investments with focus on last mile

connectivity benefiting the community may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure promotion Fund (RIPF). The objective of the fund is to support the activities required for promotional efforts for RIDF which will include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHG/SHG Federation, and Farmers Clubs/FC Federation and support for survey of potential assessment/demand survey for new Agri/rural infrastructure projects

NABARD INFRASTRUCTURE DEVELOPMENT FUND (NIDA)

NABARD has recognised the need for providing flexible infrastructure financing and launched NABARD Infrastructure Development Assistance (NIDA) for this purpose. The limited flexibility of terms and conditions and limited borrowing power of State Governments under RIDF warranted opening of opportunity for direct access to well managed State Government entities. NIDA is designed to fund directly to State owned institutions/corporations for creation of rural infrastructure outside the ambit of RIDF borrowing.

Long Term Irrigation Fund (LTIF)

A large number of major and medium irrigation projects taken up under AIBP were languishing mainly due to inadequate provision of funds. A substantial amount of funds already invested on these projects were locked up and benefits envisaged could not be achieved. To cater to the huge fund requirement and ensure completion of these projects, the Hon'ble Union Finance Minister, during his Budget speech 2016-17, announced creation of dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹20,000 crore for funding of Central and State shares for the identified projects under PMKSY. Subsequently, the Union Cabinet has approved the proposal of Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR, RD & GR) for establishment of Mission for completion of prioritized irrigation projects and funding arrangements.

Micro Irrigation Fund (MIF)

Pradhan Mantri Krishi Sinchai Yojana (PMKSY) was launched in 2015-16 with an aim to enhance physical access of water on farm, expand cultivable area under assured irrigation, improve on farm water use efficiency, introduce sustainable water conservation practices etc. It envisages "per drop more crop" as one of the objectives.

With a view to provide impetus to the micro irrigation, the Union Finance Minister, in his Budget Speech 2017-18, has announced a dedicated Micro Irrigation Fund to be instituted with NABARD with an initial corpus of ₹5000 crore for encouraging public and private investments in modern irrigation methods such as sprinkler and drip irrigation as also water use enhancing practices to realize the objective of per drop more crop. It is envisaged that the State Governments will borrow loans from NABARD from out of Micro Irrigation Fund (MIF) for investments in irrigation efficiency improvement projects in respective states.

Smart Village Smart Ward Programme

Smart Village Smart Ward (SVSW) is a programme launched by Govt. of Andhra Pradesh. The nodal department for the programme is Planning Department of GoAP. Smart Andhra Pradesh Foundation (SAPF) is a Special Purpose Vehicle set up by Govt. of Andhra Pradesh under the control of State Planning Board.

A smart village/ ward encompasses sustainable and inclusive development of all sections of its community, so they enjoy a high standard of living the 100 percent achievement of the following basic amenities. Outcome and services in a definite time frame is a non-negotiable condition for moving towards Smart village Smart Ward. There are 20 Non- Negotiables identified for SVSW Programme:

SVSW Programme is driven by the partners who partner with the communities in achieving the outcomes outlined in the programme. The partners are NRIs, NGOs, Corporates, CSR arms of Corporates, Individuals and Institutions. The location of the project and activities to be undertaken are identified by the partners/donors.

Once the proposals/projects finalised Smart AP Foundation (SAPF) initiate the process of raising the resources from donors, CSR funds, individual and other partner agencies. SAPF through State Level Committee of SVSW Programme approaching the State Government for gap funding.

Govt. of Andhra Pradesh (GoAP) encourage the partners by supporting them with the resources available under Special Development Fund (SDF)/Rural Infrastructure Development Fund (RIDF) under 'Public Private Partnership' on mission mode. GoAP provide matching grant up to the extent of 50% of project/proposal cost by leveraging specific government funding schemes, such as SDF/RIDF

During the year 2017-18, NABARD has sanctioned grant assistance of ₹9.80 lakh to Smart Andhra Pradesh Foundation under Rural Infrastructure Promotion Fund (RIPF) for setting up of 7 digital classrooms in 7 Govt. School in 7 Villages of Andhra Pradesh as last mile connectivity.

The activities covered under SVSW programme are village internal CC roads & drains, AI centres for livestock improvement, school buildings and compound wall, public health infrastructure, water harvesting pits for hand pumps, provision for cremation and burial ground, providing electricity, functional toilets and potable water for Anganwadi Centres, solid waste management unit, liquid waste management soak pit, RO Plants, 15W Solar Powered LED street lights, Pay & Use toilets etc.

Critical Gaps in Infrastructure

- In the coming 3-4 years, drip irrigation may be promoted to bring cotton and chilly crop to minimize water consumption, increase the yield and quality of the produce. The entire area under cotton and chilly can be brought under drip irrigation system in the district in the next three to four years. The estimated cost of drip system for cotton is ₹62000/ acre which requires ₹2480 crore as investment. The estimated cost of drip system for chilli crop is ₹90000/ acre which requires ₹1575 crore as investment.
- There are 72 Lift Irrigation projects are supported under RIDF which are benefiting 45000 ha of area for taking up irrigated dry crops. APSIDC is implementing these projects in the district. There are 25-30 LI schemes which require revival or renovation with an estimated cost of ₹30-35 crore. The ayacut that will be brought under irrigation is about 45000 ha.

5.2 Social Infrastructure Involving Bank Credit (2019-20)

A. Introduction

The provisioning of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Piped drinking water which is treated and transported to households is an expensive commodity and more so in a sparsely populated villages. However, villagers need good quality potable water as much as anyone else in the country. *Swacch Bharat* campaign has re-emphasised the need of basic amenities for hygiene and dignity of an individual. India is on the cusp of reaping demographic dividend. Education of the young takes centre stage for future growth. Government of India through various programme has strived to achieve 'Education for All'. To keep the work force active and contributing to the GDP, delivery of health care especially in the rural area has taken priority.

Current status/credit flow/recent policies interventions

a. Creation of social infrastructure was mainly in the domain of public investments. But, growing population and consequent demand for better educational, health care and drinking facilities led to private investments in these sectors which led to establishment of host of private educational institutions, hospitals, drinking water plants, etc.

b. As per the revised guidelines of RBI effective from 23 April 2015, Bank loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres would be categorized as priority sector advances.

c. As per RBI guidelines, the centres with less than one lakh population have been categorized Tier II to Tier VI centres. (Tier 1: 1,00,000 and above, Tier 2: 50,000 to 99,999; Tier 3: 20,000 to 49,999; Tier 4: 10,000 to 19,999, Tier 5: 5,000 to 9,999 Tier 6 Less than 5000);

d. Some of the social indicators which have a bearing in estimation of potential under the sector for bank credit are given below:

	Literacy			Education - No.of students per			Health - No. per lakh of population	
	Total	Male	Female	Degree college	Jr College	School	Govt. Hospitals	Beds in Govt. Hospitals
State	67.41	74.83	60.01	852.66	251.2	105.68	2.62	53.79
District	67.40	74.79	60.09	441.98	286.74	154.00	2.20	55.26

a. Though the above social infrastructure indicators for the district compare favourably with State averages, the districts lags behind in number of government hospitals, and number of schools. The available infrastructure, especially private infrastructure is heavily concentrated in and around Guntur city and the facilities are still not accessible in remote mandals such as Bollapalli, Nuzendla, Dacheppalli and Macharla.

b. Swacch Bharat drive has caught the attention of public at large and in the process sanitation is gaining importance. The State Government has roped Corporates and other institutions to invest their CSR funds in construction of toilets in all the schools.

c. Availability of safe drinking water is an important factor in improving the health conditions of population in general and rural people in particular. There is a demand for packaged water nowadays. Erection of water purifying plants using RO has considerable demand.

B. Assessment of Credit Potential for 2019-20

a. Though at present most of the banks are extending loans to private individuals for establishment of schools, hospitals, etc. estimation of credit potential for the above social sectors is not easy in the absence of any specific and credible indicators as to the no. of students per school/college, etc.

b. Some of the banks have even specific credit products like school+, Hospital+, etc. and are extending credit to construction of new buildings to start new schools and purchase of other infrastructure. Similarly, credit facility can also be extended for expansion of some of the existing schools/hospitals, etc. In view of the subsidy being made available by the State Government to rural households for taking up construction of toilets, there is very little scope for credit flow to this sector.

- c. The financial estimates are higher owing to likely increase in unit cost as per details given below

(₹ Lakh)

Sl. No	Activity	Unit	PLP 2019-20			
		No/ Area	Unit Cost	Phy units	Fin. Outlay	Bank loan
1	Construction / Improving schools	No	16.500	47	775.50	581.63
2	Construction / Improving hospital	No	33.000	25	825.00	618.75
3	RO waters plants (2000 LPD)	No	3.300	273	900.90	675.68
	Sectoral Total			345	2501.40	1876.05

Joint-mandal-wise break-up is given in Annexure I.

C. Availability of Infrastructure, critical gaps interventions required and action points/issues to be addressed

- The infrastructure facilities are concentrated around urban centres only and therefore emphasis may be given to setting up facilities in remote mandals especially upland areas of Palnadu region
- Quality testing facilities for RO water plants need to be put in place.
- Awareness programmes at various levels including bankers may be taken up concerned Government departments on the modalities and incentives available under government programmes

5.3 - Renewable Energy

A. Introduction

- The Jawaharlal Nehru National Solar Mission (JNNSM) established in 2010 has set an ambitious target of installing 10,000 MW of solar power generation by 2017 and 20,000 MW by 2022. In terms of solar energy installations in India, Andhra Pradesh ranks first with 21.8 MW installed capacity (*source: JNNSM Phase-II, Policy Document*).
- There is enormous potential of biogas in India keeping in view the agricultural residues and animal wastes. The district has a bovine population of 12.32 lakh as per the 2012 Livestock Census data which can support more than 50000 bio-gas units.
- The Scheme of MNRE for promoting solar photovoltaic water pumping systems for irrigation purpose is continued during 2016-17 under which back-ended credit linked subsidy is available up to ₹2.16 lakhs for AC and ₹2.70 lakhs for DC models of solar pumpsets. NREDCAP, Government of Andhra Pradesh is supporting the programme with additional subsidy of 49% for new connections. The NREDCAP and DISCOMS are working in unison to implement the programme. In this case also the beneficiary's contribution of about ₹0.5 lakh could be met by bank credit

B. Assessment of credit potential for 2019-20

The projections made in the PLP for the year 2018-19 stood at ₹900.64 lakh. However, taking into account the present status and trends in ground level credit, infrastructure availability/gaps and recent policy announcements, the projections have been revised to ₹ 1230.64 lakh. The sub-sector wise PLP projections for the year 2019-20 are given in the table hereunder:

(₹lakh)

Sl. No	Activity	Unit No/Area	Unit Cost	PLP 2019-20		
				Phy units	Fin. Outlay	Bank loan
1	Bio-gas	No.	0.194	1520	294.27	147.14
2	Solar Off grid – home lighting systems	No.	0.303	400	121.00	90.75

Sl. No	Activity	Unit No/Area	Unit Cost	PLP 2019-20		
				Phy units	Fin. Outlay	Bank loan
3	Solar On grid – roof top solar systems	No	1.210	200	242.00	181.50
4	Solar Pumpsets	No	5.500	295	1622.50	811.25
	Total				2279.77	1230.64

The response to solar pumpset scheme has been encouraging and therefore the physical programme under the activity has been increased. The joint mandal wise financial projections are indicated in Annexure I.

C. Infrastructure and linkage support available, planned and gap

NREDCAP is operating in Guntur with a Project Director and supporting staff and functions through a network of service providers for supply of solar panels. During 2016-17, over 300 solar pump-sets have been supported. Service providers are available at district level for laying out bio gas plants. However, solar panel manufacturing units are not available. Only one unit financed by Chaitanya Godavari Grameena Bank is set up at Bhattiprolu. Four grid connected solar power projects are commissioned in the district.

National Biogas and Manure Management Programme (NBMMP): It is a Central Sector Scheme, which provides for setting up of Family Type Biogas Plants (1 to 6 cubic metre capacity per day) mainly for rural and semi-urban/households. Ministry of New and Renewable Energy (MNRE), GOI is implementing the Programme in all the States and UTs of the country. About ₹47.5 lakh biogas plants have already been installed in the country up to 31st March, 2014. The subsidy ranges from ₹5500/- to ₹17,000/-

- Govt. of India's Capital Investment Subsidy Scheme for Solar home lighting systems is continued during the year. A subsidy of around 40% on capital cost is available for models up to 300 Wp.
- NABARD provides assistance under RIDF for renewable energy projects viz., "Infrastructure works related to alternate sources of energy, viz., Solar, Wind etc. and Energy Conservation" and "5/10 MW Solar Photovoltaic Power Plants"

Other Initiatives of GOAP

NREDCAP is implementing the programmes/schemes like Solar Photovoltaic Lanterns, Improved Chulhas programme, Energy Conservation activities, Solar Water Heating systems and Solar PV Pump sets. Govt. of AP has provided a total amount of ₹500.00 lakh in the budget 2016-17 for undertaking various activities.

- Improved Chullah Programme :** Each improved Chulhas can save 132 kgs of fire wood per annum in addition to the indirect benefits like reducing indoor pollution and deforestation. Govt. of AP has provided an amount of ₹125.00 lakh in the budget 2016-17 for this purpose.
- Solar Energy Programme :** Solar Photovoltaic Lanterns programme is very useful to rural and urban areas during the power cuts and also to reduce consumption of conventional fuels for lighting purpose. LED/CFL based SPV Lanterns will be distributed providing subsidy to the individual beneficiaries by giving priority to SC/ST/BC, small and marginal farmers and to non commercial organisations / institutions. Govt. of AP has provided an amount of ₹300.00 lakh in the budget 2016-17 for this activity.
- Solar water heating system programme:** A 100 litres of Solar Water Heating System can save 1500 KW Hrs of electricity per annum. By installing these SWH Systems, huge amount of electricity can be saved. Govt. of AP has provided an amount of ₹75.00 lakh in the budget 2016-17 for this activity.
- Govt. of AP as part of its Swachh AP plan, chalked out a plan to convert municipal solid waste (MSW) into energy. As part of this Govt. of AP is planning to set up one such

MSW-to-energy plant in each district of the state. The state government plans to set up an aggregate capacity of 130 MW for MSW-to-energy projects at locations identified by the municipal administration and urban development (MA&UD) department.

- v. Setting up of Solar Rooftop Projects (SRP) for sale of electricity to Discom/captive use or for self-consumption under Net Metering scheme – Installation of Grid connected Solar Rooftop systems is encouraged on the roof tops of residential, commercial and industrial buildings, etc. with a provision of net metering scheme and selling the power to the DISCOMs. Banks are also encouraged to extend loans as a part of home loan or

D. Suggested action points

- a. Sensitizing bankers and the rural population about the advantages and benefits of solar home lighting solutions.
- b. Need to motivate dairy farmers to set up bio-gas plants which would be an integral part of their mini-dairy setup. Animal Husbandry Department could sensitize farmers on the advantages of adopting this system
- c. The Government of Andhra Pradesh is implementing Grid connected Solar Power Roof top systems. The net metering concept has not received due recognition due to lack of publicity and low unit charges being paid by State Government

Chapter - 6

Informal Credit Delivery System

A. Introduction

This chapter focusses on informal credit delivery systems such as Self Help Groups and Joint liability groups.

The SHG movement took a firm root in the State with the implementation of World Bank assisted poverty reduction project, Indira Kranti Patham (IKP). The project aims at building strong institutions of the rural poor and enhancing their livelihood opportunities so that the vulnerability of poor is reduced. Society for Elimination of Rural Poverty (SERP), an autonomous body registered under the Societies Registration Act, has been established for management of IKP through DRDAs at the district level. Development agenda of the state in the last few years of placing the poor people especially women in the forefront has enabled the formation of large number of self-help groups throughout the State. The state government is making efforts to assist SHGs by providing revolving fund/ interest subsidy under various programmes. SERP/DRDAs have relentlessly worked on a unique structure of community based organization by organizing rural women into 62426 SHGs, 1980 Village Organizations, 57 Mandal Samakhya and one Zilla Samakhya.

Financing tenant farmers in agri sector and rural artisans in non-farm sector through JLG approach is picking up in the district with 4752 JLGs having been financed in 2016-17.

B. Assessment of Credit Potential for 2019-20

All eligible poor rural households in the district need to be covered under SHG-BLP by 31 March 2019. Accordingly, all the blocks in the district need to be saturated with SHGs by 31 March 2019.

The promotion of new SHGs may be limited to only some areas where addition to women population occurs due to marriages, and also those girls completing the age of 18 etc. While arriving at the potential for financing, it is assumed that all the SHGs are eligible for availing bank finance during the year 2018-19 of switching over to cash credit system from term loans. Mandal-wise projections are furnished below.

Table 6.1
Mandal wise potential for promotion and savings linkage of SHGs

S.No	Joint Mandal	Total potential for promotion of SHGs	No of SHGs savings linked as on 31 March 2018	Balance potential as on 31.3.2018	No of SHGs to be promoted and savings linked during 2018-19	No of SHGs to be promoted and savings linked during 2019-20
1	Bapatla	3894	3340	554	277	277
2	Chilakaluripeta	3596	2869	727	363	364
3	Gurazala	2728	2280	448	324	124
4	Macherla	2678	2134	544	322	222
5	Mangalagiri	5433	3949	1484	647	837
6	Narasaraopeta	3864	3113	751	376	375
7	Piduguralla	2727	2178	549	324	225
8	Ponnuru	4967	4315	652	336	316
9	Prathipadu	3051	2109	942	339	603
10	Repalle	5312	4519	793	441	352
11	Sattenapalli 1	5423	4730	693	447	246
12	Sattenapalli 2	3643	3011	632	466	166
13	Tadikonda	3143	2557	586	443	143
14	Tenali 1	4264	3176	1088	495	593
15	Tenali 2	4581	3963	618	410	208
16	Vinukonda	4509	3300	1209	405	804
	Total	63813	51543	12270	6415	5855

Table 6.2
Mandal wise potential for credit linkage of SHGs

S.No	Joint mandal	No of SHGs credit linked as on 31 Mar 2018	SHGs credit to be linked during 2018-19		SHGs to be credit linked during 2019-20	
			No.	Amount (Rs lakh)	No.	Amount (Rs lakh)
1	Bapatla	3344	2205	4468.06	2000	10000.00
2	Chilakaluripeta	2992	2248	4616.54	2000	10000.00
3	Gurazala	2039	1880	2831.12	2000	10000.00
4	Macherla	1948	1580	2866.57	1600	8000.00
5	Mangalagiri	4376	3416	9743.43	3000	15000.00
6	Narasaraopeta	2970	2597	6952.64	2500	12500.00
7	Piduguralla	2008	1915	2601.92	2500	12500.00
8	Ponnuru	4213	3010	8465.93	2500	12500.00
9	Prathipadu	2691	2104	4143.74	2000	10000.00
10	Repalle	4665	3642	10958.84	3000	15000.00
11	Sattenapalli 1	4324	3149	6340.48	3000	15000.00
12	Sattenapalli 2	2526	2519	1489.91	2000	10000.00
13	Tadikonda	3305	2707	6591.27	3000	15000.00
14	Tenali 1	3666	3058	8366.75	3000	15000.00
15	Tenali 2	4112	2429	8451.97	3000	15000.00
16	Vinukonda	2471	2219	2740.55	2500	12500.00
	Total	51650	40678	91629.72	39600	198000.00

Financing through Joint Liability Groups (JLGs)

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Government of Andhra Pradesh has enacted an act to provide Licensed Cultivators Eligibility Cards (LECs) to tenant and oral lessee farmers so that they could access credit from public financial institutions. As the credit dispensation to these farmers has not been satisfactory, NABARD has been advocating formation of JLGs of LEC card holder to access credit from banks. As per the information available, 12198 JLGs have been financed as on 31 March 2016 to the tune of ₹187.18 crore. The JLG approach is picking up though at a slower pace and in view of this a moderate potential of 6000 JLGs to the tune of ₹150 crore has been estimated for 2017-18.

C. Infrastructure and linkage support available, planned and gap

- The total number of SHGs in the district as on 31 March 2017 stood at 62426, of which 51650 have been credit linked and the outstanding amount in respect of these SHGs stood at ₹115889 lakh as on 31 March 2017. The recovery position of SHG has been reported to be satisfactory inasmuch as 5.09% of the amount outstanding was reported to be overdue. Nonetheless, there are reports of non-repayment by SHGs during the last one year, especially in the wake of announcement of debt waiver. The DRDA has planned to sanction new limits/renew existing limits to 40678 SHGs for ₹91629 lakh during 2017-18. NABARD is extending financial support by way of grant for capacity building of partner agencies viz., NGOs, Bank and Govt. officials, capacity building of SHG leaders/members through training/MEDPs, exposure visits to banks/institutions pioneering in mF initiatives, field visits to nearby SHGs for banks, Govt. officials, etc. During the year 2017-18, NABARD supported 5 MEDPs to Zilla Mahila Samakhya on various livelihood activities for SHG women

- b. Under Interest Subvention Scheme for SHGs under NRLM, all women SHGs will be eligible for interest subvention to avail credit up to ₹3 lakhs at 7% per annum. Banks (Scheduled Commercial Banks, RRBS and Cooperative Banks) will lend to all the women SHGs upfront at 7% interest per annum. Women SHGs who will repay in time will get an additional subvention of 3%, reducing the effective rate of interest to 4%. Government of Andhra Pradesh has an ongoing 4% interest subvention scheme for loans issued to SHGs up to ₹5.00 lakh making the effective rate of interest 'Nil'. Apart from that, under Sthree Nidhi – a cooperative bank of SHGs, Government is also extending financial support to SHG members
- c. **Disbursement of Capital Infusion amount to Self Help Group Accounts:** State Government vide GO No 62 Dt 30-05-2015 has decided to infuse capital at ₹10,000/- to each member of the SHG which is existing as on 31-03-2014. The capital infusion amount will be credited into the savings account of the SHG. The second instalment of the capital infusion at ₹3,000/- per member is credited to the savings accounts of the SHGs. The number of eligible SHGs in the district and the capital infusion amount are 50664 & Rs 506.64 crores respectively.

D. Critical Intervention required for creating a definitive impact

The SHG portfolio is the major portfolio in rural bank branches in the district, the other being crop loans. The strong network of SERP/IKP/DRDA personnel in the district has contributed to the growing SHG loan portfolio. In order to exploit the potential, the following critical interventions need to be focussed

- **Asset Creation & Micro enterprise development** - Given the huge number of SHGs and credit limits availed by SHGs, the focus should be on asset and livelihood creation which has not happened to the expected level. SERP claims that mostly the loan amount extended to SHGs was used by the members for investment purposes with nearly 37% of the loan amount having been used for dairy development, 17% for agriculture and other allied activities, 20% for sheep/goat rearing, 13% for petty businesses and the remaining 13% for other activities including consumption. This seems to be based on the MCPs created rather than the actual utilization, as discussions with bankers in various fora viz., DCC, JMLBCs, etc. indicate that there is lot of variation between the MCPs and the actual utilization of the loan amount. Though the banks are extending loan or renewing credit limits to SHGs as per the Micro Credit Plans (MCPs) prepared by SHGs, the end-utilization of credit is not strictly as per the MCPs.
- **Monitoring performance and repayment** - The IKP has sound implementation strategies which inter alia include Community Based Recovery Mechanism (CBRM) at bank branch level, institution of Bank Mitra for poorly staffed bank branches, bank linkage committees at federation level, etc. However, there is a need to strengthen especially CBRM at branch level in the wake of growing concerns over the increasing over dues in respect of SHG lending.
- **Multiple lending** - Multiple lending to a single borrower has been one of the important issues that should not be lost sight of. Field level interactions indicate that apart from taking loan from the SHG, a rural woman is entitled to and is availing of loan from Sthree Nidhi, crop loan and term loans from banks, MACTS, etc. Quite a good number of MACTS have been working in the district with women as their members.
- **Other issues** - The other issues in the SHG-Bank Linkage programme in the district include the following:
 - Lack of monitoring / supervision by banks.
 - No proper credit appraisal or rating of SHGs before extending bank loan
 - Inadequate training to bank staff

E. Suggested Action points

- Focus on creation of assets by SHG members at individual level or group level, increasing income levels by taking productive activities, strengthening recovery mechanism, etc. Identification of potential activities for setting up of Micro Enterprises and close follow up.

- Training and capacity building of identified SHG members who are availing higher doses of finance under the programme.
- Need to identify dormant SHGs and initiate steps for their revival
- Training and capacity building of stakeholders including bank branches and other staff of banks.
- Strengthening supervisory and monitoring mechanism over SHGs at branch level.
- Strengthening recovery mechanism at branch/mandal level

Annexure I

Activity-wise and Block-wise Physical and Financial Projections – 2019-20

S. No	Activity	Units	Unit cost to arrive bank loan	GUNTUR/ MANGALGIRI		PRATHIPADU		TADIKONDA		SATHENAPALLI-I		SATHENAPALLI-II		TENALI-I		TENALI-II		REPALLE		PONNUR																						
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan																					
I	Credit potential for agriculture Farm credit Crop Production, Maintenance and Marketing																																									
																					i	Paddy	ha	1.06	10000	10600.00	8000	8480.00	3000	3180.00	15000	15900.00	10000	10600.00	20000	21200.00	28000	29680.00	30000	31800.00	28000	29680.00
																					ii	SRI Paddy	ha	0.918	2000	1836.00	2000	1836.00	2000	1836.00	2000	1836.00	2000	1836.00	1000	918.00	1000	918.00	300	275.40	300	275.40
																					iii	Ground nut	ha	0.777	300	233.10	200	155.40	250	194.25	250	194.25	350	271.95	0	0.00	0	0.00	900	699.30	500	388.50
																					iv	Oil Seeds	ha	0.424	500	212.00	500	212.00	500	212.00	500	212.00	600	254.40	200	84.80	200	84.80	200	84.80	200	84.80
																					v	Pulses	ha	0.459	5000	2295.00	5000	2295.00	5000	2295.00	2500	1147.50	2500	1147.50	21000	9639.00	21000	9639.00	21000	9639.00	21000	9639.00
																					vi	Cotton	ha	1.519	10000	15190.00	15000	22785.00	15000	22785.00	20000	30380.00	20000	30380.00	0	0.00	0	0.00	300	455.70	0	0.00
																					vii	Tobacco	ha	2.190	1000	2190.00	1000	2190.00	1000	2190.00	1000	2190.00	1000	2190.00	1000	2190.00	1000	2190.00	1000	2190.00	1000	2190.00
																					viii.	Chillies	ha	1.907	5000	9535.00	10000	19070.00	10000	19070.00	10000	19070.00	10000	19070.00	0	0.00	0	0.00	5000	9535.00	500	97.15
																					ix	Sugarcane	ha	1.943	100	194.30	0	0.00	0	0.00	0	0.00	0	0.00	150	291.45	500	971.50	50	97.15	60	116.58
																					x	Vegetables	ha	1.236	5000	6180.00	5000	6180.00	5000	6180.00	5000	6180.00	5000	6180.00	5000	6180.00	2000	2472.00	5000	6180.00	3000	3708.00
																					xi	Turmeric	ha	2.826	5000	14130.00	1000	2826.00	2000	5652.00	1000	2826.00	1000	2826.00	7000	19782.00	7000	19782.00	4000	11304.00	2000	5652.00
																					xii	Maize	ha	0.883	2000	1766.00	0	0.00	1000	883.00	1000	883.00	1000	883.00	12000	10596.00	12000	10596.00	6000	5298.00	4000	3532.00
																					xiii	Other crops	ha	0.777	3000	2331.00	2000	1554.00	3000	2331.00	2000	1554.00	2000	1554.00	1000	777.00	1000	777.00	1000	777.00	1000	777.00
																					xiv	Working capital for fruit crops	ha	0.679	400	271.60	500	339.50	600	407.40	400	271.60	701	475.98	500	339.50	400	271.60	300	203.70	300	203.70
xv	Produce loans	mt	0.480	10000	4800.00	10000	4800.00	10000	4800.00	10000	4800.00	10000	4800.00	10000	4800.00	5000	2400.00	5000	2400.00	4000	1920.00																					
Sectoral Total Crop loan					71764.00		72722.90		72015.65		87444.35		82468.83		76882.55		89316.90		80939.05		58166.98																					
2	Water resources																																									
i	Dug well + pumpset	No.	1.008	50	45.34	0	0.00	30	27.21	30	27.21	30	27.21	2	1.81	0	0.00	0	0.00	15	13.60																					
ii	Borewell + Pumpset	No.	1.173	100	105.53	100	105.53	150	158.30	100	105.53	100	105.53	70	73.87	70	73.87	50	52.77	50	52.77																					
iii	Irr. Pumpsets	No.	0.495	200	89.10	200	89.10	220	98.01	200	89.10	160	71.28	0	0.00	100	44.55	150	66.83	140	62.37																					
iv	Drip sets	No.	0.600	300	300.00	1000	300.00	500	150.00	500	150.00	500	150.00	200	60.00	200	60.00	200	60.00	100	30.00																					
v	Sprinkler sets	No.	0.375	100	18.75	100	18.75	120	22.50	150	28.13	120	22.50	100	18.75	100	18.75	50	9.38	50	9.38																					
vi	Lift Irrigation + pumpset	ha	1.100	10	9.90	100	99.00	120	118.80	100	99.00	100	99.00	0	0.00	0	0.00	0	0.00	75	74.25																					
vii	Pipelines	ha	0.330	100	29.70	300	89.10	300	89.10	300	89.10	300	89.10	250	74.25	200	59.40	500	148.50	150	44.55																					
viii	DOW	No.	0.110	0.099	15	1.49	1.49	15	1.49	10	0.99	10	0.99	10	0.99	5	0.50	7	0.69	8	0.79																					
Sectoral total water resources					599.81		702.97		665.40		589.05		565.61		229.68		257.07		338.16		287.71																					
3	Farm mechanisation																																									
i	Tractors	No.	9.350	200	1402.50	200	1402.50	200	1402.50	200	1402.50	200	1402.50	200	1402.50	200	1402.50	200	1402.50	200	1402.50																					
ii	Mini tractors upto 24 HP	No.	4.950	50	185.63	50	185.63	50	185.63	50	185.63	20	74.25	50	185.63	20	74.25	20	74.25	20	74.25																					
iii	Power tillers	No.	2.475	30	55.69	50	92.81	50	92.81	50	92.81	50	92.81	50	92.81	50	92.81	20	37.13	30	55.69																					
iv	Thrashers	No.	1.584	200	237.60	200	237.60	200	237.60	200	237.60	200	237.60	200	237.60	200	237.60	200	237.60	120	142.56																					
v	Combined Harvesters	No.	24.090	10	180.68	5	90.34	5	90.34	5	90.34	5	90.34	5	90.34	5	90.34	5	90.34	5	90.34																					
vi	Rotavators	No.	1.056	10	7.92	10	7.92	10	7.92	10	7.92	10	7.92	10	7.92	10	7.92	10	7.92	10	7.92																					
vii	Custom Hiring Centre (Cotton)	No.	21.340	10	160.05	10	160.05	5	80.03	5	80.03	5	80.03	5	80.03	5	80.03	5	80.03	5	80.03																					
viii.	Custom Hiring Centre (SMSRI)	No.	44.000	33.000	1	33.00	5	165.00	5	165.00	10	330.00	10	330.00	10	330.00	6	198.00	10	330.00	5	165.00																				
ix	Paddy driers	No.	18.150	13.613	1	13.61	1	13.61	1	13.61	1	13.61	1	13.61	5	68.06	5	68.06	5	68.06	5	68.06																				
x	Plant protection equipment (knapsack sprayers)	No.	0.185	0.139	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58																				
xi	Plant protection equipment (power sprayers)	No.	0.319	0.239	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39																				
xii	Turmeric cooking machines	No.	4.950	3.713	3	11.14	1	3.71	1	3.71	1	3.71	0	0.00	1	3.71	1	3.71	1	3.71	0	0.00																				
Sectoral Total FM					2331.78		2403.14		2323.12		2488.12		2373.03		2542.57		2299.19		2375.51		2130.32																					
4	Plantation and Horticulture (including sericulture)																																									
i	Cashew	ha	1.331	0.998	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00																				
ii	Mango	ha	1.62	1.215	25	30.37	0	0.00	25	30.37	25	30.37	25	30.37	10	12.15	0	0.00	25	30.37	0	0.00																				
iii	Rejuvenation of Mango	ha	0.484	0.363	40	14.52	0	0.00	20	7.26	40	14.52	60	21.78	0	0.00	0	0.00	30	10.89	0	0.00																				

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S. No	Activity	Units	Unit cost to arrive bank loan	GUNTUR/MANGALGIRI		PRATHIPADU		TADIKONDA		SATHENAPALLI-I			SATHENAPALLI-II			TENALI-I			TENALI-II			REPALLE		PONNUR	
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan		
iv	Cocunut	ha	1.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	20	19.80	10	9.90		
v	Guava	ha	1.367	20	20.50	10	10.25	20	20.50	12	12.30	10	10.25	10	10.25	0	0.00	0	0.00	0	0.00	0	0.00		
vi	Sapota	ha	1.155	0.866	10	8.66	0	0.00	75	64.97	75	64.97	20	17.33	20	17.33	20	17.33	20	17.33	0	0.00			
vii	Sweet orange	ha	1.628	1.221	20	24.42	0	0.00	20	24.42	50	61.05	40	48.84	0	0.00	0	0.00	0	0.00	0	0.00			
viii.	Acid lime	ha	1.724	1.293	50	64.66	20	25.86	20	25.86	50	64.66	40	51.73	100	129.32	30	38.80	20	25.86	20	25.86			
ix	Papaya	ha	2.915	2.186	20	43.73	10	21.86	10	21.86	0	0.00	20	43.73	0	0.00	30	65.59	0	0.00	0	0.00			
x	Tissue culture banana	ha	2.343	1.757	100	175.73	20	35.15	50	87.86	20	35.15	20	35.15	50	87.86	50	87.86	40	70.29	40	70.29			
xi	Flowers	ha	1.730	1.297	100	129.73	20	25.95	20	25.95	20	25.95	0	0.00	30	38.92	50	64.87	0	0.00	0	0.00			
xii	Rejuvenation of Orange orchard	ha	0.484	0.363	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
xiii	Amla	ha	0.908	0.681	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
xiv	Lemon grass	ha	0.484	0.363	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	3.63	0	0.00	0	0.00			
xv	Nursery	no	5.500	4.125	2	8.25	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
xvi	Distillation units	no	5.500	4.125	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
xvii	Chilli shadenets	no	11.000	8.250	15	123.75	10	82.50	5	41.25	10	82.50	10	82.50	0	0.00	0	0.00	5	41.25	0	0.00			
xviii	Pack houses	no	5.500	4.125	1	4.13	1	4.13	1	4.13	0	0.00	0	0.00	1	4.13	0	0.00	1	4.13	2	8.25			
xix	Integrated Pack houses	no	5.500	4.1250	1	4.125	1	4.125	1	4.125	1	4.125	1	4.125	0	0.00	0	0.00	3	123.75	1	41.25			
xix	Functional infrastructure for sorting, grding, packing and collection centre to farmer groups	no	16.500	12.375	1	12.38	1	12.38	1	12.38	1	12.38	0	0.00	0	0.00	0	0.00	0	0.00	1	12.38			
xx	Permanent pandals for vegetables	no	5.500	4.125	20	82.50	10	41.25	10	41.25	10	41.25	5	20.63	5	20.63	5	20.63	10	41.25	10	41.25			
xxi	Chilli driers	no	1.540	1.155	10	11.55	10	11.55	0	0.00	5	5.78	5	5.78	0	0.00	0	0.00	0	0.00	0	0.00			
xxii	Poly houses	1000 sqmt	22.000	16.500	10	165.00	0	0.00	8	132.00	5	82.50	0	0.00	15	247.50	0	0.00	10	165.00	10	165.00			
xxiii	Reefer vans	no	20.020	15.015	5	75.08	5	75.08	0	0.00	5	75.08	0	0.00	5	75.08	0	0.00	2	30.03	5	75.08			
xxiv	Ripening chambers (60 ton)	no	46.200	34.650	1	34.65	0	0.00	0	0.00	0	0.00	0	0.00	1	34.65	0	0.00	0	0.00	0	0.00			
xxv	Turneric boiling and polishing machines	no	8.800	6.600	3	19.80	0	0.00	2	13.20	0	0.00	0	0.00	2	13.20	2	13.20	3	19.80	0	0.00			
xxvi	Mulberry/rearing of silk worms	ha	0.616	0.554	40	22.17	0	0.00	30	16.63	30	16.63	25	13.86	25	13.86	20	11.09	10	5.54	10	5.54			
xxvii	Rearing Shlds	no	6.6	5.940	5	21.86	2	11.88	2	8.75	10	43.73	10	59.40	2	8.75	2	8.75	0	0.00	0	0.00			
xxviii	CRC	No.	6.000	5.940	1	5.94	1	5.94	0	0.00	1	5.94	0	0.00	1	5.94	0	0.00	0	0.00	0	0.00			
xxvix	Kisan Nurseries	No	1.700	1.683	1	1.68	0	0.00	1	1.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
xxxi	Pomegranate	No.	1.914	1.436	50	71.78	25	35.89	50	71.78	30	43.07	20	28.71	50	71.78	40	57.42	0	0.00	30	43.07			
5	Sectoral Total Seri.				1214.07		440.90		693.34		760.73		511.28		781.07		392.59		763.54		497.86				
5	FORESTRY AND WASTE LAND DEVELOPMENT																								
	Nurseries	No.	3.300	2.970	5	14.85	3	8.91	2	5.94	2	5.94	1	2.97	0	0.00	0	0.00	5	14.85	0	0.00			
	Farm forestry(Eucalyptus)	ha	0.649	0.584	50	29.21	50	29.21	50	29.21	70	40.89	60	35.05	0	0.00	0	0.00	0	0.00	0	0.00			
	Wastelands Dev(Subabool).	ha	0.729	0.656	0	0.00	10	6.56	0	0.00	70	45.95	40	26.25	0	0.00	0	0.00	0	0.00	0	0.00			
	Wastelands Dev(Casuarina).	ha	0.785	0.707	0	0.00	0	0.00	0	0.00	10	7.07	10	7.07	0	0.00	0	0.00	50	35.34	0	0.00			
6	Sectoral Total FORESTRY				44.06		44.68		35.15		99.84		71.34		0.00		0.00		50.19		0.00				
6	Animal husbandry-Dairy																								
	CB Cows	No	1.553	1.398	18	25.16	19	26.56	18	25.16	18	25.16	18	25.16	14	19.57	20	27.96	20	27.96	16	22.37			
	GM Buffaloes	No	1.642	1.478	1000	1478.07	1000	1478.07	2000	2956.14	2000	2956.14	2000	2956.14	1500	2217.11	1500	2217.11	1500	2217.11	1500	2217.11			
	Mini Dairy (10 GMBs)	No	7.310	6.579	60	394.71	40	263.14	40	263.14	24	157.89	30	197.36	30	197.36	30	197.36	30	197.36	30	197.36			
	Com. Dairy (50 GMBs)	No	71.500	64.350	4	257.40	4	257.40	4	257.40	10	643.50	8	514.80	10	643.50	10	643.50	10	643.50	5	321.75			
	Female GMB Calf-rearing	No	0.409	0.368	275	101.28	275	101.28	240	88.39	240	88.39	240	88.39	220	81.02	220	81.02	220	81.02	200	73.66			
	Female CBC Calf-rearing	No	0.283	0.254	25	6.36	11	2.80	12	3.05	12	3.05	12	3.05	18	4.58	22	5.60	22	5.60	12	3.05			
	Fodder Cultivation	ha	0.189	0.170	440	74.92	350	59.60	375	63.86	375	63.86	280	47.68	240	40.87	240	40.87	240	40.87	240	40.87			
	Gopalmitra	No	0.550	0.495	6	2.97	4	1.98	5	2.48	5	2.48	4	1.98	4	1.98	3	1.49	4	1.98	4	1.98			
	Ind. Milk Product(100 lpd)	No	11.000	0.000	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
	Pvt.Vet Clinics	No	2.860	2.574	1	2.57	0	0.00	0	0.00	0	0.00	0	0.00	1	2.57	0	0.00	1	2.57	1	2.57			
	Cattle feed plant	No	2.750	2.475	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
xii	SHG - Dairy	No	5.000	5.000	650	3250.00	625	3125.00	625	3125.00	750	3750.00	750	3750.00	750	3750.00	750	3750.00	750	3750.00	750	3750.00			
	Sectoral Total AH -Dairy				5593.45		2190.83		3659.61		3940.46		3834.56		3947.59		2893.14		3217.96		2880.71				

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S. No	Activity	Units	Unit cost to arrive bank loan	Bank Loan	GUNTUR/ MANGALGIRI		PRATHIPADU		TADIKONDA		SATHENAPALLI-I		SATHENAPALLI-II		TENALI-I		TENALI-II		REPALLE		PONNUR	
					Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan
7	Animal husbandry - Poultry																					
		i	Com.Broiler (800 Birds)	No.	2,640	2,376	30	71.28	24	57.02	30	71.28	30	71.28	24	57.02	30	71.28	20	47.52	20	47.52
		ii	Com.Layer (1000 birds)	No.	5,280	4,752	200	950.40	100	475.20	100	475.20	100	475.20	30	142.56	15	71.28	15	71.28	10	47.52
		iii	Egg/Chicken cart	No.	0.121	0.109	35	3.81	5	0.54	6	0.65	15	1.63	15	1.63	11	1.20	12	1.31	7	0.76
		iv	Hatcheries	No.	72,600	65,340	5	326.70							3	196.02						
		v	Chicken meat outlets	No.	1,815	1,634	5	8.17	3	4.90	0	0.00	3	4.90	3	4.90	6	9.80	5	8.17	4	6.53
		vi	Feed plant and analytical lab.	No.	19,360	17,424	3	52.27							2	34.85	2	34.85				
vii	Working capital	10000 birds	14,520	13,068	25	326.70	20	261.36	15	196.02	15	196.02	15	196.02	15	196.02	15	196.02	15	196.02		
Sectoral Total AH - Poultry						1739.33		799.03		743.15		749.03		633.01		384.86		324.19		298.90		291.82
8	ANIMAL HUSBANDRY - SGP																					
i	Sheep (20f+1m)	No	1,748	1,311	100	131.09	60	78.66	150	196.64	150	196.64	150	196.64	0	0.00	0	0.00	0	0.00	0	0.00
ii	Goat (20f+1m)	No.	1,637	1,228	100	122.76	30	36.83	30	36.83	100	122.76	200	245.52	150	184.14	10	12.28	30	36.83	0	0.00
iii	Com.Sheep farm(100f+4m)	No.	8,740	6,555	5	32.77	0	0.00	0	0.00	6	39.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
iv	Ram lamb Rearing	No.	0,836	0.627	16	10.03		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
v	Sheep/Goat(500+25)	No.	43,698	32,773	5	163.87	1	32.77	1	32.77	1	32.77	1	32.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vi	Meat Shops	No.	3,300	2,475	5	12.38	2	4.95	2	4.95	2	4.95	1	2.48	1	2.48	2	4.95	2	4.95	2	4.95
vii	Sheep SHG(10f+1m)	No.	5,000	5,000	250	1250.00	250	1250.00	300	1500.00	300	1500.00	200	1000.00	250	1250.00	200	1000.00	300	1500.00	300	1500.00
Sectoral Total SGP						1722.90		1403.21		1521.19		1863.68		1444.63		1436.62		1014.75		1541.78		1504.95
9	Fisheries																					
i	Renovation of inland fish tanks	No	3,300	2,640	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	20	52.80	0	0.00
ii	New tanks	no	7,610	6,088	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	60.88	0	0.00
iii	WC for scampi/fish	ha	1,650	1,320	0	0.00	0	0.00	50	66.00	50	66.00	41	54.12	30	39.60	0	0.00	140	184.80	100	132.00
iv	Renovation brackish water tank	No.	1,650	1,320	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40	52.80	0	0.00
v	WC for brackish water prawn	No.	2,200	1,760	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	400	704.00	0	0.00
vi	FRP Catamarans	No.	3,850	3,080	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	15.40	0	0.00
vii	Motorised Boats	ha	2,750	2,200	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	22.00	0	0.00
Sectoral Total Fisheries						0.00		0.00		66.00		66.00		54.12		39.60		0.00		1092.68		132.00
10	Farm credit - other																					
i	Bullocks	No.	0,480	0,432	200	86.33	200	86.33	100	43.16	100	43.16	100	43.16	100	43.16	200	86.33	200	86.33	200	86.33
ii	Bullock Carts	No.	0,571	0,514	110	56.52	110	56.52	110	56.52	110	56.52	100	51.38	100	51.38	150	77.07	100	51.38	100	51.38
iii	SHG Other allied	No.	5,000	5,000	500	2500.00	500	2500.00	500	2500.00	500	2500.00	300	1500.00	600	3000.00	600	1000.00	400	2000.00	400	2000.00
Sectoral Total - other activities						2642.85		2642.85		2599.68		2599.68		1594.55		3094.55		1163.40		3137.71		2137.71
Sub total Farm credit						87652.24		83350.50		84322.29		100600.94		93550.95		80339.07		97661.23		93755.47		68030.05
B	Agriculture																					
1	Infrastructure Construction of storage facilities																					
		i	Cold Storages	No.	484,000	363,000	2	726.00	5	1815.00	0	0.00	1	363.00	0	0.00	0	0.00	0	0.00	3	1089.00
		ii	Rural Godowns	No.	60,500	45,375	4	181.50	10	453.75	4	181.50	5	226.88	3	136.13	10	453.75	10	453.75	5	226.88
		iii	Bulk MilkCooling (2000 lt)	No	12,100	10,890	2	21.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.89
		iv	Chilling Units	No.	399,300	299,475	3	898.43	1	299.48	2	598.95	1	299.48	1	299.48	1	299.48	1	299.48	1	299.48
		v	Agri Mktg infrastructure	No.	423,500	317,625	1	317.63	3	952.88	2	635.25	2	635.25	3	952.88	2	635.25	2	635.25	4	1270.50
Sectoral Total SGMY						2145.33		3521.10		1415.70		1524.60		1388.48		1388.48		2896.74		1161.60		
2	Land development, soil conservation and watershed development																					
i	Land reclamation	ha	0,512	0,460	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	310	142.71	0	0.00
ii	On Farm Development Works	ha	0,564	0,507	0	0.00	270	136.99	270	136.99	270	136.99	180	91.33	0	0.00	0	0.00	0	0.00	0	0.00
iii	Farm ponds (18 X 18 X 3 m)	ha	1,960	1,764	20	35.28	20	35.28	20	35.28	20	35.28	20	35.28	20	35.28	20	35.28	20	35.28	20	35.28
iv	Farm ponds (10 X 10 X 2.5 m)	No	0,755	0,679	0	0.00	10	6.79	10	6.79	10	6.79	10	6.79	0	0.00	0	0.00	0	0.00	0	0.00
v	Tank silt appln.	ha	0,218	0,196	30	5.88	30	5.88	50	9.80	35	6.86	50	9.80	0	0.00	0	0.00	0	0.00	70	13.72
Sectoral Total LD/ watershed						41.16		184.95		188.87		185.93		143.20		35.28		35.28		177.99		49.01

Annexure I

(₹LAKH)

S. No	Activity	Units	Unit cost to arrive bank loan	Bank Loan	GUNTUR/ MANGALGIRI		PRATHIPADU		TADIKONDA		SATHENAPALLI-I		SATHENAPALLI-II		TENALI-I		TENALI-II		REPALLE		PONNUR		
					Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	
3	Agriculture infrastructure - others																						
		i	NADEP units (1.8 tpa)	No	0.152	100	11.39	80	9.11	80	9.11	80	9.11	80	9.11	80	9.11	80	9.11	80	9.11	80	9.11
		ii	Vermi Hatchery cum compost units (260 tpa)	No	12.306	10	92.29	10	92.29	10	92.29	10	92.29	15	138.44	15	138.44	5	46.15	5	46.15	5	46.15
		iii	Vermicompost (1.5 tpa)	No	0.242	150	27.23	100	18.15	100	18.15	70	12.71	70	12.71	70	12.71	60	10.89	60	10.89	60	10.89
		iv	Bio fertilizer and bio pesticide manufacturing units	No	233.618	1	175.21	1	175.21	0	0.00	1	175.21	0	0.00	0	0.00	0	0.00	1	175.21	0	0.00
		v	Tissue culture production units	No	24.200	1	18.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	18.15	0	0.00
		vi	Seed processing units	No	242.000	2	363.00	0	0.00	0	0.00	0	0.00	0	0.00	2	363.00	0	0.00	0	0.00	0	0.00
		vii	Seed village	No	0.303	20	4.54	0	0.00	0	0.00	20	4.54	0	0.00	20	4.54	20	4.54	20	4.54	20	4.54
			Sectoral total - agri				691.80		294.76		119.55		293.86		160.25		527.79		70.68		264.05		70.68
			Sub total - Agriculture infrastructure				2878.30		4000.81		1724.12		2004.38		1691.93		1951.55		1494.44		3338.78		1281.29
C	Ancillary activities																						
		1	Food and agro processing																				
		i	Chilli powder making units	No	12.100	10	90.75	12	108.90	10	90.75	10	90.75	10	90.75	10	90.75	5	45.38	15	136.13	10	90.75
		ii	Turmeric powder making unit	No	12.100	4	36.30	4	36.30	4	36.30	0	0.00	1	9.08	1	9.08	2	18.15	3	27.23	2	18.15
		iii	Spice processing units (Spice park)	No	242.000	10	1815.00	5	907.50	5	907.50	0	0.00	0	0.00	0	0.00	0	0.00	1	181.50	0	0.00
		iv	Micro agro based units such as rice mills, Dal mills	No	12.100	100	907.50	40	363.00	40	363.00	40	363.00	50	453.75	50	453.75	50	453.75	40	363.00		
		v	Small agro based units (oil extraction units, etc)	No	60.500	25	1134.38	5	226.88	5	226.88	5	226.88	5	226.88	5	226.88	5	226.88	5	226.88	5	226.88
		vi	Medium agro based units (Spice park, Guntur)	No	605.000	5	2268.75	1	453.75	0	0.00	1	453.75	1	453.75	1	453.75	0	0.00	5	2268.75	1	453.75
		vii	Working capital	No	12.100	400	4356.00	150	1633.50	100	1089.00	100	1089.00	100	1089.00	200	2178.00	200	2178.00	150	1633.50	100	1089.00
		viii	Ind.Milk product(100 lpd)	No	11.000	3	29.70	1	9.90	0	0.00	1	9.90	0	0.00	1	9.90	0	0.00	0	0.00	0	0.00
	Sectoral total - food and agro processing				10638.38		3739.73		2713.43		2233.28		2323.20		3413.03		2922.15		4927.73		2241.53		
2	Others																						
		i	Farmer Producer organisations	No	121.000	2	181.50	2	181.50	0	0.00	2	181.50	1	90.75	2	181.50	2	181.50	4	363.00	2	181.50
ii	Agri clinics and Agri Business centres																						
		ii	Agri clinics and Agri Business centres	No	15.972	2	23.96	1	11.98	1	11.98	0	0.00	0	0.00	1	11.98	0	0.00	1	11.98	0	0.00
		iii	Loans to PACS/FSCS/Coop societies	No	121.000	90.750	1	90.75	1	90.75	1	90.75	1	90.75	1	90.75	1	90.75	1	90.75	1	90.75	
	Sectoral total others				296.208		284.229		102.729		272.25		181.5		284.229		272.25		465.729		272.25		
3	Sub total - ancillary activities				10934.58		4023.95		2816.15		2505.53		2504.70		3697.25		3194.40		5393.45		2513.78		
	TOTAL AGRICULTURE				101465.13		91375.26		88862.56		103110.85		97747.58		94987.88		102350.07		102487.70		71825.11		
II	Micro Small and Medium enterprises																						
		A	Manufacturing sector - term loan																				
1	Micro enterprises-Term loan																						
			Hand looms	No.	2.662	1.997	500	998.25	200	399.30	100	199.65	100	199.65	100	199.65	0	0.00	35	69.88	25	49.91	
			Tiny Sector	No.	6.050	4.538	500	2268.75	100	453.75	150	680.63	150	680.63	200	907.50	150	680.63	150	680.63	150	680.63	
			Village Inds.	No.	2.420	1.815	200	363.00	140	254.10	150	272.25	200	363.00	150	272.25	300	544.50	150	272.25	150	272.25	
			Rural Artisans	No.	1.210	0.908	200	181.50	200	181.50	200	181.50	200	181.50	200	181.50	150	136.13	150	136.13	150	136.13	
			Small enterprises	No.	60.500	45.375	1200	54450.00	100	4537.50	100	4537.50	100	4537.50	100	4537.50	100	4537.50	100	4537.50	100	4537.50	
			Medium enterprises	No.	605.000	453.750	5	2268.75	10	4537.50	10	4537.50	5	2268.75	5	2268.75	3	1361.25	1	453.75	1	453.75	
			Manufacturing sector - working capital																				
			Micro enterprises																				
			Small enterprises	No.	6.050	4.840	400	1936.00	350	1694.00	210	1016.40	200	968.00	200	968.00	400	1936.00	400	1936.00	190	919.60	200
2	Small enterprises																						
			Small enterprises	No.	30.250	24.200	200	4840.00	200	4840.00	75	1815.00	75	1815.00	50	1210.00	50	1210.00	50	1210.00	25	605.00	
			Medium enterprises	No.	24.200	19.360	10	193.60	5	96.80	2	38.72	2	38.72	2	38.72	2	38.72	2	38.72	2	38.72	
C	MSME services - investment credit																						
			Micro enterprises																				
	Transport Operators	No.	3.630	2.723	600	1633.50	500	1361.25	500	1361.25	200	544.50	200	544.50	200	544.50	200	544.50	200	544.50	200	544.50	
	Retail Tra. & Small Busi.	No.	2.662	1.997	6000	11979.00	2000	3993.00	2000	3993.00	2000	3993.00	1500	2994.75	2000	3993.00	2000	3993.00	1000	1996.50	1500	2994.75	

Annexure I

(₹LAKH)

S. No	Activity	Units	Unit cost to arrive bank loan	GUNTUR/MANGALGIRI		PRATHIPADU		TADIKONDA		SATHENAPALLI-I		SATHENAPALLI-II		TENALI-I		TENALI-II		REPALLE		PONNUR	
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan
	Professional & Self Emp.	No.	3.993	3100	9283.73	1000	2994.75	1000	2994.75	1000	2994.75	1000	2994.75	1000	2994.75	1000	2994.75	1000	2994.75	1000	2994.75
	Small enterprises	No.	30.250	10	226.88	5	113.44	5	113.44	2	45.38	5	113.44	5	113.44	5	113.44	5	113.44	2	45.38
	Medium enterprises	No.	242.000	10	1815.00	0	0.00	2	363.00	0	0.00	0	0.00	1	181.50	1	181.50	1	181.50	0	0.00
D	MSME - services																				
	working capital																				
1	Micro enterprises	No.	6.050	100	484.00	50	242.00	50	242.00	50	242.00	75	363.00	50	242.00	50	242.00	50	242.00	50	242.00
2	Small enterprises	No.	30.250	10	242.00	2	48.40	2	48.40	2	48.40	2	48.40	2	48.40	2	48.40	2	48.40	2	48.40
3	Medium enterprises	No.	121.000	10	968.00	5	484.00	5	484.00	5	484.00	10	968.00	5	484.00	5	484.00	5	484.00	5	484.00
	Sectoral Total MSME				94131.95		26231.29		23257.11		19586.27		18383.83		21103.31		17234.94		14923.54		15095.66
III	Export credit																				
1	Preshipment/packing credit	No	2420.000	15	32670.00	5	10890.00	1	2178.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Post shipment	No	1815.000	10	16335.00	5	8167.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Total				49005.00		19057.50		2178.00		0.00		0.00		0.00		0.00		0.00		0.00
IV	Education	no	9.075	3000	20418.75	2000	13612.50	1000	6806.25	1500	10209.38	500	3403.13	500	3403.13	300	2041.88	300	2041.88	250	1701.56
V	Housing																				
1	Purchase/construction of new dwelling	No	13.200	3000	29700.00	1000	9900.00	1000	9900.00	1000	9900.00	500	4950.00	1000	9900.00	500	4950.00	500	4950.00	500	4950.00
2	Repairs to damaged dwelling	No	5.500	200	825.00	100	412.50	65	268.13	50	206.25	50	206.25	50	206.25	25	103.13	25	103.13	25	103.13
	Total				30325.00		10312.50		10168.13		10106.25		5156.25		10106.25		5053.13		5053.13		5053.13
VI	Renewable Energy																				
1	Bio-gas	No.	0.194	100	9.68	100	9.68	110	10.65	100	9.68	100	9.68	100	9.68	100	9.68	100	9.68	100	9.68
2	Solar Off grid - home l lighting systems	No.	0.303	30	6.81	20	4.54	10	2.27	50	11.34	50	11.34	10	2.27	20	4.54	20	4.54	20	4.54
3	Solar on grid - roof top solar systems	No	1.210	40	36.30	20	18.15	20	18.15	10	9.08	10	9.08	10	9.08	10	9.08	10	9.08	10	9.08
4	Solar pumps - 5 HP	No	5.500	20	55.00	20	55.00	20	55.00	20	55.00	20	55.00	20	55.00	20	55.00	20	55.00	20	55.00
	Sectoral Total - RENEWABLE ENERGY				107.79		87.37		86.07		85.10		85.10		76.02		78.29		78.29		78.29
VII	Others																				
1	Loans to SHGs (overall)	No.	5.000	2600	13000	2500	12500	2500	12500	3000	15000	2000	10000	3000	15000	3000	15000	3000	15000	3000	15000
2	Loans to SHGs (classified under Others)	No.	5.000	1040	5200.00	1000	5000.00	1000	5000.00	1200	6000.00	800	4000.00	1200	6000.00	1200	6000.00	1200	6000.00	1200	6000.00
3	Loans to JLGs	No.	2.500	400	1000.00	500	1250.00	500	1250.00	500	1250.00	200	500.00	300	750.00	200	500.00	200	500.00	200	500.00
4	PMJDY loans	No.	0.050	500	25.00	400	20.00	400	20.00	400	20.00	400	20.00	400	20.00	400	20.00	400	20.00	400	20.00
	Sectoral Total Others				6225.00		6270.00		6270.00		7270.00		4520.00		6770.00		6770.00		6520.00		6320.00
VIII	Social infrastructure involving bank credit																				
1	Construction / Improving schools	No	16.500	5	61.88	5	61.88	5	61.88	5	61.88	5	61.88	2	24.75	2	24.75	2	24.75	2	24.75
2	Constructing / Improving hospital	No	33.000	3	74.25	2	49.50	2	49.50	1	24.75	2	49.50	2	49.50	2	49.50	1	24.75	2	49.50
3	RO waters plants (2000 LPD)	No	3.300	20	49.50	20	49.50	10	24.75	20	49.50	20	49.50	20	49.50	20	49.50	20	49.50	20	49.50
	Sectoral Total social infrastructure				185.63		160.88		136.13		136.13		160.88		123.75		99.00		99.00		123.75
	TOTAL PRIORITY SECTOR				302064.24		167107.29		137764.24		152503.97		129456.76		136570.33		138705.18		131203.53		100397.50
OF WHICH																					
1	SHG	No.		2600	13000.00	2500	12500.00	2500	12500.00	3000	15000.00	2000	10000.00	3000	15000.00	3000	15000.00	3000	15000.00	3000	15000.00
	Total SHG				13000.00		12500.00		12500.00		15000.00		10000.00		15000.00		15000.00		15000.00		15000.00

Annexure I																		(₹LAKH)		
S. No	Activity	Units	Unit cost to arrive bank loan	BAPATLA		NARASARAOPET		PIDUGURALLA		GURAJALA		MACHERLA		VINUKONDA		CHILAKALURIPETA		TOTAL		
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Financial outlay
I	Credit potential for agriculture																			
A	Farm credit																			
1	Crop Production, Maintenance and Marketing																			
i	Paddy	ha	1.06	28000	29680.00	24000	25440.00	15000	15900.00	12000	12720.00	5400	5724.00	20000	21200.00	3500	3710.00	259900	275494.00	
ii	SRI Paddy	ha	0.918	400	367.20	400	367.20	300	275.40	300	275.40	300	275.40	500	459.00	200	183.60	15000	13770.00	
iii	Ground nut	ha	0.777	700	543.90	400	310.80	200	155.40	850	660.45	300	233.10	150	116.55	150	116.55	5500	4273.50	
iv	Oil Seeds	ha	0.424	100	42.40	800	339.20	800	339.20	800	339.20	800	339.20	800	339.20	800	339.20	8500	3604.00	
v	Pulses	ha	0.459	3000	1377.00	1000	459.00	1000	459.00	500	229.50	500	229.50	1000	459.00	0	0.00	11000	50949.00	
vi	Cotton	ha	1.519	5000	7595.00	20000	30380.00	20000	30380.00	15000	22785.00	15000	22785.00	15000	22785.00	15000	22785.00	180300	260090.70	
vii	Tobacco	ha	2.19	2190	0	0.00	1000	2190.00	1000	2190.00	1000	2190.00	2500	5475.00	5000	10950.00	1000	2190.00	20500	44895.00
viii.	Chillies	ha	1.907	1907	0	0.00	10000	19070.00	10000	19070.00	10000	19070.00	12000	22884.00	10000	19070.00	5000	9535.00	112000	213584.00
ix	Sugarcane	ha	1.943	1943	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	860	1670.97	860	1670.97
x	Vegetables	ha	1.236	1000	1236.00	1000	1236.00	2000	2100.00	2000	2472.00	2000	2472.00	2000	2472.00	2000	2472.00	52000	63900.00	
xi	Turneric	ha	2.826	500	1413.00	500	1413.00	0	0.00	500	1413.00	0	0.00	0	0.00	0	0.00	32000	90432.00	
xii	Maize	ha	0.883	1000	883.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40000	35320.00	
xiii	Other crops	ha	0.777	1000	777.00	1000	777.00	1000	777.00	1000	777.00	2000	1554.00	2000	1554.00	2000	1554.00	26000	20202.00	
xiv	Working capital for fruit crops	ha	0.679	300	203.70	250	169.75	300	203.70	250	169.75	400	271.60	1000	679.00	200	135.80	6801	4617.88	
xv	Produce loans	mt	0.480	2000	960.00	8000	3840.00	4000	1920.00	4000	1920.00	6000	2880.00	5000	2400.00	10000	4800.00	113000	54240.00	
Sectoral Total Crop loan					45078.20		78396.95		73769.70		65021.30		65122.80		82483.75		41449.15	870361.00	1143043.05	
2	Water resources																			
i	Dug well + pumpset	No.	1.008	50	45.34	20	18.14	85	89.70	16	14.51	0	0.00	16	14.51	21	19.04	280	282.13	
ii	Borewell + Pumpset	No.	1.173	0	0.00	100	105.53	85	89.70	100	105.53	120	126.64	130	137.19	50	52.77	1375	1612.33	
iii	Irrt. Pumpsets	No.	0.495	110	49.01	200	89.10	220	98.01	220	98.01	260	115.83	240	106.92	170	75.74	2790	1381.05	
iv	Drp sets	No.	0.600	0	0.00	300	90.00	300	90.00	300	90.00	300	90.00	300	90.00	100	30.00	5850	3510.00	
v	Sprinkler sets	No.	0.375	0.188	100	18.75	60	11.25	100	18.75	150	28.13	220	41.25	220	41.25	200	37.50	1940	727.50
vi	Lift Irrigation + pumpset	ha	1.100	0.990	50	49.50	50	49.50	0	0.00	0	0.00	100	99.00	180	178.20	140	138.60	1025	1127.50
vii	Pipelines	ha	0.330	0.297	500	148.50	250	74.25	300	89.10	300	89.10	300	89.10	300	89.10	200	59.40	4550	1501.50
viii	DOW	No.	0.110	0.099	10	0.99	40	3.96	40	3.96	30	2.97	30	2.97	25	2.48	20	1.98	290	31.90
Sectoral total water resources					327.09		441.73		389.52		428.25		564.79		659.65		415.03	18100	10173.90	
3	Farm mechanisation																			
i	Tractors	No.	9.350	200	1402.50	200	1402.50	200	1402.50	150	1051.88	200	1402.50	100	701.25	100	701.25	2950	27582.50	
ii	Mini tractors upto 24 HP	No.	4.950	3.713	20	74.25	20	74.25	20	74.25	20	74.25	20	74.25	20	74.25	20	74.25	470	2326.50
iii	Power tillers	No.	2.475	1.856	30	55.69	30	55.69	30	55.69	30	55.69	30	55.69	30	55.69	40	74.25	600	1485.00
iv	Thrashers	No.	1.584	1.188	120	142.56	120	142.56	100	118.80	70	83.16	70	83.16	100	118.80	100	118.80	2400	3801.60
v	Combined Harvesters	No.	24.090	18.068	5	90.34	5	90.34	2	36.14	2	36.14	2	36.14	2	36.14	3	54.20	71	170.39
vi	Rotovators	No.	1.056	0.792	10	7.92	10	7.92	10	7.92	5	3.96	5	3.96	10	7.92	150	158.40	150	158.40
vii	Custom Hiring Centre (Cotton)	No.	21.340	16.005	10	160.05	10	160.05	10	160.05	5	80.03	5	80.03	5	80.03	5	80.03	105	2240.70
viii.	Custom Hiring Centre (SMSRU)	No.	44.000	33.000	1	33.00	0	0.00	5	165.00	0	0.00	0	0.00	0	0.00	0	0.00	68	2992.00
ix	Paddy driers	No.	18.150	13.613	5	68.06	5	68.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	35	635.25
x	Plant protection equipment (knapsack sprayers)	No.	0.185	0.139	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58	300	41.58	4800	887.04
xi	Plant protection equipment (power sprayers)	No.	0.319	0.239	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39	10	2.39	160	51.04
xii	Turneric cooking machines	No.	4.950	3.713	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9	44.55
Sectoral Total FM					2078.34		2045.34		2064.32		1429.07		1779.69		1118.04		1154.67	11818.00	43914.97	
4	Plantation and Horticulture (including sericulture)																			
i	Cashew	ha	1.331	0.998	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ii	Mango	ha	1.62	1.215	25	30.37	0	0.00	0	0.00	25	30.37	50	60.74	50	60.74	0	0.00	285	461.63
iii	Rejuvenation of Mango	ha	0.484	0.363	60	21.78	0	0.00	0	0.00	0	0.00	0	0.00	50	18.15	0	0.00	300	145.20
iv	Coconut	ha	1.32	0.990	20	19.80	10	9.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	60	79.20
v	Guava	ha	1.367	1.025	0	0.00	20	20.50	0	0.00	20	20.50	25	25.63	25	25.63	10	10.25	172	235.08
vi	Sapota	ha	1.155	0.866	0	0.00	20	17.33	0	0.00	0	0.00	0	0.00	20	17.33	20	17.33	300	346.50
vii	Sweet orange	ha	1.628	1.221	0	0.00	40	48.85	30	36.63	20	24.42	60	73.26	100	122.10	30	36.63	410	667.48
viii.	Acid lime	ha	1.724	1.293	20	25.86	40	51.73	30	38.80	20	25.86	60	77.59	100	129.32	30	38.80	730	1258.70
ix	Papaya	ha	2.915	2.186	0	0.00	30	65.59	30	65.59	30	65.59	175	382.59	50	109.31	0	0.00	405	1180.58

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S. No	Activity	Units	Unit cost to arrive bank loan	BAPATLA		NARASARAOPET		PIDUGURALLA		GURAJALA		MACHERLA		VINUKONDA		CHILAKALURIPETA		TOTAL	
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Financial outlay
x	Tissue culture banana	ha	2.343	40	70.29	5	8.79	5	8.79	5	8.79	5	8.79	20	35.15	40	70.29	520	1218.36
xi	Flowers	ha	1.730	60	77.84	10	12.97	0	0.00	0	0.00	0	0.00	0	0.00	10	12.97	370	640.01
xii	Rejuvenation of Orange orchard	ha	0.484	0	0.00	20	7.26	20	7.26	40	14.52	100	36.30	120	43.56	0	0.00	300	145.20
xiii	Amia	ha	0.008	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
xiv	Nursery	ha	0.484	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	3.63	0	0.00	20	9.68
xv	Nursery	ha	0.484	2	8.25	1	4.13	2	8.25	0	0.00	1	4.13	0	0.00	0	0.00	8	44.00
xvi	Distillation units	no	5.500	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
xvii	Chilli shadenets	no	11.000	0	0.00	15	123.75	15	123.75	10	82.50	10	82.50	10	82.50	10	82.50	125	1375.00
xviii	Pack houses	no	5.500	2	8.25	1	4.13	0	0.00	0	0.00	0	0.00	0	0.00	1	4.13	11	60.50
xix	Integrated Pack houses	no	5.500	2	82.50	2	82.50	0	0.00	0	0.00	1	41.25	1	41.25	1	41.25	16	880.00
xix	functional infrastructure for sorting, grading, packing and collection centre to farmer groups	no	16.500	0	0.00	1	12.38	1	12.38	0	0.00	0	0.00	0	0.00	1	12.38	8	132.00
xx	Permanent pandals for vegetables	no	5.500	5	20.63	3	12.38	0	0.00	5	20.63	5	20.63	5	20.63	10	41.25	108	594.00
xxi	Chilli driers	no	1.540	0	0.00	5	5.78	5	5.78	5	5.78	5	5.78	5	5.78	5	5.78	60	92.40
xxii	Poly houses	sqmt	22.000	10	165.00	10	165.00	10	165.00	10	165.00	0	0.00	0	0.00	2	33.00	100	2200.00
xxiii	Reeder vans	no	20.020	1	15.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	28	560.56
xxiv	Ripening chambers (60 ton)	no	46.200	34	650	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	92.40
xxv	Turneric boiling and polishing machines	no	8.800	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12	105.60
xxvi	Mulberry/rearing of silk worms	ha	0.616	0	0.00	5	2.77	10	5.54	0	0.00	0	0.00	15	8.31	0	0.00	235	144.734
xxvii	Rearing Shds	no	6.6	0	0.00	5	29.70	2	8.75	2	8.75	2	8.75	2	8.75	2	8.75	50	330
xxviii	CRC	No.	6.000	1	5.94	1	5.94	1	5.94	1	5.94	1	5.94	1	5.94	0	0.00	8	52.8
xxviii	Kisan Nurseries	No.	1.700	0	0.00	2	3.37	1	1.68	1	1.68	0	0.00	0	0.00	0	0.00	7	13.09
xxix	Pomegranate	No.	1.914	0	0.00	50	71.78	0	0.00	0	0.00	50	71.78	100	143.55	0	0.00	495	947.43
	Sectoral Total Seri.				545.58		766.49		494.12		474.38		905.63		88.61		415.28	5145.00	14012.13
5	FORESTRY AND WASTE LAND DEVELOPMENT																		10558.47
i	Nurseries	No.	3.300	2	970	2	5.94	2	5.94	1	2.97	2	5.94	2	5.94	0	0.00	27	89.10
ii	Farm forestry(Eucalyptus)	ha	0.649	0	0.00	150	87.62	50	29.21	100	58.41	160	93.46	160	93.46	0	0.00	900	584.10
iii	Wastelands Dev(Subabool).	ha	0.729	20	13.13	50	32.82	100	65.64	100	65.64	200	131.27	200	131.27	20	13.13	810	590.73
iv	Wastelands Dev(Casuarina).	ha	0.785	100	70.69	20	14.14	0	0.00	0	0.00	0	0.00	20	14.14	20	14.14	250	196.35
	Sectoral Total FORESTRY				83.81		140.51		114.92		127.02		230.67		244.81		27.26	1987	1460.28
6	Animal husbandry - Dairy																		1314.26
i	CB Cows	No	1.553	20	27.96	11	15.38	10	13.98	10	13.98	20	27.96	0	0.00	12	16.77	244	378.98
ii	GM Buffaloes	No	1.642	1500	2217.11	3000	4434.21	2000	2956.14	2000	2956.14	2300	3399.56	2000	2956.14	2500	3695.18	29800	48940.54
iii	Mini Dairy (10 GMBs)	No	7.310	30	197.36	30	197.36	30	197.36	30	197.36	50	328.93	40	263.14	40	263.14	564	4122.56
iv	Female GMB Calf-rearing	No	71.500	64	350	10	643.50	4	257.40	2	128.70	2	128.70	4	257.40	4	257.40	91	6506.50
v	Female GMB Calf-rearing	No	0.409	0	0.00	200	73.66	240	73.66	240	88.39	240	88.39	220	81.02	220	81.02	3650	1493.58
vi	Female CBC Calf-rearing	No	0.283	12	3.05	12	2.54	12	3.05	12	3.05	12	3.05	6	1.53	18	4.58	228	1344.22
vii	Fodder Cultivation	ha	0.189	240	40.87	240	40.87	240	40.87	280	40.87	240	40.87	320	54.49	240	40.87	4580	866.54
viii	Gopalmira	No	0.550	4	1.98	4	1.98	4	1.98	4	1.98	4	1.98	9	4.46	5	2.48	73	36.14
ix	Ind. Milk Product(100 lpd)	No	11.000	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
x	Pvt.Vet Clinics	No	2.860	1	2.57	1	2.57	0	0.00	1	2.57	1	2.57	1	2.57	1	2.57	10	28.60
xi	Cattle feed plant	No	2.750	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
xii	SHG - Dairy	No	5.000	625	3125.00	625	3125.00	500	2500.00	500	2500.00	500	2500.00	500	2500.00	500	2500.00	9900	49500.00
	Sectoral Total AH-Dairy				2886.30		5412.06		3544.43		3439.85		4022.01		3620.75		4364.01	49140	111941.90
7	Animal husbandry - Poultry																		105697.71
i	Com.Broiler (800 Birds)	No.	2.640	20	47.52	30	71.28	15	35.64	12	28.51	12	28.51	10	23.76	20	47.52	347	916.08
ii	Com.Layer (1000 birds)	No.	5.280	10	47.52	20	95.04	20	95.04	20	95.04	10	47.52	15	71.28	30	142.56	705	3722.40
iii	Egg(Chicken cart)	No.	0.121	7	0.76	7	0.76	7	0.76	7	0.76	7	0.76	7	0.76	7	0.76	170	20.37
iv	Hatcheries	No.	72.600	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8	580.80
v	Chicken meat outlets	No.	1.815	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	29	52.64
vi	Feed plant and analytical lab.	No.	19.360	17424	13.068	10	130.68	10	130.68	5	65.34	10	130.68	10	130.68	10	130.68	7	121.97
vii	Working capital	10000 birds	14.520	10	130.68	10	130.68	10	130.68	5	65.34	10	130.68	10	130.68	10	130.68	215	3121.80
	Sectoral Total AH - Poultry				226.48		297.76		265.12		189.65		207.47		226.48		321.52	1481.00	8549.81
																			7694.82

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(₹LAKH)

S. No	Activity	Units	Unit cost to arrive bank loan	BAPATLA		NARASARAOPET		PIDUGURALLA		GURAJALA		MACHERLA		VINUKONDA		CHILAKALURIPETA		TOTAL			
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Financial outlay	Bank Loan	
8 ANIMAL HUSBANDRY - SGP																					
i	Sheep (20f+1m)	No	1,748	0	0.00	150	196.64	450	589.92	400	524.37	500	655.46	400	524.37	200	262.19	2710	4736.809	3552.61	
ii	Goat (20f+1m)	No.	1,637	0	0.00	200	245.52	200	245.52	150	184.14	200	245.52	250	306.90	50	61.38	1700	2782.56	2086.92	
iii	Com.Sheep farm(100f+4m)	No.	8,740	0	0.00	0	0.00	0	0.00	22	144.20	18	117.98	18	117.98	0	0.00	69	603.0255	452.27	
iv	Ram lamb Rearing	No.	0,836	0.627	0.00	30	18.81	32	20.06	38	23.83	26	16.30	22	13.79	0	0.00	164	137.104	102.83	
v	Sheep/Goat(500+25)	No.	43,698	32,773	0.00	0	0.00	0	0.00	0	0.00	2	65.55					9	393.2775	294.96	
vi	Meat Shops	No.	3,300	2,475	3	7.43	5	12.38	2	4.95	2	4.95	5	12.38	5	12.38	45	148.5	111.38		
vii	Sheep SHG(10f+1m)	No.	5,000	5,000	300	1500.00	250	1250.00	300	1500.00	450	2250.00	300	1500.00	450	2250.00	650	3250.00	5940	24000.00	
Sectoral Total SGP					1507.43		1723.34		2360.45		2131.49		2613.19		3225.42		3585.94		10637	32801.28	30600.96
9 Fisheries																					
i	Renovation of inland fish tanks	No	3,300	2,640	30	79.20	0	0.00	0	0.00	0	0.00	0	0.00	20	52.80	0	70	231.000	184.80	
ii	New tanks	no	7,610	6,088	10	60.88	0	0.00	0	0.00	0	0.00	0	0.00	5	30.44	0	25	190.245	152.20	
iii	WC for scamp/fish	ha	1,650	1,320	200	264.00	30	39.60	0	0.00	30	39.60	0	0.00	150	198.00	0	821	1354.550	1083.72	
iv	Renovation brackish water tank	No.	1,650	1,320	35	46.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	75	123.750	99.00	
v	WC for brackish water prawn	No.	2,200	1,760	400	704.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	800	1760.000	1408.00	
vi	FRP Catamarans	No.	3,850	3,080	8	24.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	13	50.050	40.04	
vii	Motorised Boats	ha	2,750	2,200	10	22.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	20	55.000	44.00	
Sectoral Total Fisheries					1200.92		39.60		0.00		39.60		0.00		281.24		0.00	1824	3764.70	3011.76	
10 Farm credit - other activities																					
i	Bullocks	No.	0,480	0,432	200	86.33	200	86.33	150	64.75	100	43.16	150	64.75	100	43.16	100	2700	1294.92	1035.94	
ii	Bullock Carts	No.	0,571	0,514	140	71.93	140	71.93	100	51.38	110	56.52	100	51.38	100	51.38	100	1700	970.53	914.58	
iii	SHG Other allied	No.	5,000	5,000	300	1500.00	400	2000.00	300	1500.00	400	2000.00	300	1500.00	400	2000.00	6600	33000.00	33000.00	33000.00	
Sectoral Total - other activities					1638.26		2158.26		1616.13		2099.68		1616.13		2094.55		2094.55	11000	35265.45	34950.52	
Sub total Farm credit					55592.41		91422.06		84615.71		75380.28		77062.38		94836.29		53827.41	981493.00	1404927.46	1377249.29	
B Agriculture infrastructure																					
Construction of storage facilities																					
i	Cold Storages	No.	484,000	363,000	0	0.00	4	1452.00	4	1452.00	2	726.00	2	726.00	2	726.00	2	27	13068.00	9801.00	
ii	Rural Godowns	No.	60,500	45,375	8	363.00	8	363.00	7	317.63	10	453.75	10	453.75	20	907.50	20	139	8409.50	6307.13	
iii	Bulk MilkCooling (2000 lt)	No.	12,100	10,890	1	10.89	2	21.78	1	10.89	0	0.00	1	10.89	0	0.00	2	10	55.00	108.90	
iv	Chilling Units	No.	399,300	299,475	1	299.48	2	598.95	1	299.48	1	299.48	1	299.48	1	299.48	1	20	7986.00	5989.50	
v	Agri Mktg infrastructure	No.	423,500	317,625	3	952.88	2	635.25	2	635.25	2	635.25	2	635.25	2	635.25	2	36	15246.00	11434.50	
Sectoral Total SGMV					1626.24		3070.98		2715.24		2114.48		2125.37		2568.23		2590.01	232	44764.50	33641.03	
2 Land development, soil conservation and watershed development																					
i	Land reclamation	ha	0,512	0,460	310	142.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	620	317.13	285.42	
ii	On Farm Development Works	ha	0,564	0,507	160	81.18	150	76.11	70	35.52	70	35.52	100	50.74	300	152.21	260	2100	1183.88	1065.49	
iii	Farm ponds (18 X 18 X 3 m)	ha	1,960	1,764	20	35.28	25	44.10	20	35.28	20	35.28	25	44.10	25	44.10	25	340	666.47	599.82	
iv	Farm ponds (10 X 10 X 2.5 m)	No	0,753	0,679	0	0.00	10	6.79	25	16.98	25	16.98	25	16.98	25	16.98	25	175	132.06	118.85	
v	Tank silt appln.	ha	0,218	0,196	70	13.72	70	13.72	150	29.40	150	29.40	65	12.74	65	12.74	65	900	196.02	176.42	
Sectoral Total LD/ watershed					272.89		140.72		117.18		117.18		124.56		226.04		205.74	4135.00	2495.55	2246.00	
3 Agriculture infrastructure - others																					
i	NADEP units (1.8 tpa)	No	0,152	0,114	5	0.57	75	8.54	80	9.11	80	9.11	80	9.11	100	11.39	100	1260	191.27	143.45	
ii	Vermi Hatchery cum compost units (260 tpa)	No	12,306	9,229	5	46.15	5	46.15	5	46.15	5	46.15	5	46.15	5	46.15	5	120	1476.68	1107.51	
iii	Vermicompost (1.5 tpa)	No	0,242	0,182	60	10.89	60	10.89	100	18.15	100	18.15	120	21.78	120	21.78	120	1420	343.64	257.73	
iv	Bio fertiliser and bio pesticide manufacturing units	No	233,618	175,214	0	0.00	1	175.21	0	0.00	0	0.00	1	175.21	0	0.00	0	6	1401.71	1051.28	
v	Tissue culture production units	No	24,200	18,150	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	2	48.40	36.30	

Annexure I

(₹LAKH)

S. No	Activity	Units	Unit cost to arrive bank loan	BAPATLA		NARASARAOPET		PIDUGURALLA		GURAJALA		MACHERLA		VINUKONDA		CHILAKALURIPETA		TOTAL			
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Financial outlay	Bank Loan	
vi	Seed processing units	No	242.000	0	0.00	1	181.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	1210.00	907.50	
vii	Seed village	No	0.303	20	4.54	20	4.54	10	2.27	10	2.27	10	2.27	10	2.27	10	2.27	210	63.53	47.64	
C	Sectoral total - agri infra others			62.14			426.83		75.67		75.67		254.52		81.58		81.58	3023.00	4735.23	3551.42	
	Sub total - Agriculture infrastructure			1961.28			3638.53		2908.09		2307.33		2504.44		2875.84		2877.33	7390.00	51995.27	39438.45	
	Ancillary activities																				
	i Food and agro processing																				
	i	Chilli powder making units	No	12.100	5	45.38	10	90.75	2	18.15	10	90.75	10	90.75	10	90.75	2	18.15	141	1706.10	1279.58
ii	Turneric powder making unit	No	12.100	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	20	242.00	181.50	
iii	Spice processing units (Spice park)	No	242.000	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	1815.00	31	7502.00	5626.50	
iv	Micro agro based units such as rice mills, Dal mills	No	12.100	30	272.25	50	453.75	30	272.25	30	272.25	40	363.00	40	363.00	50	453.75	730	8833.00	6624.75	
v	Small agro based units (oil extraction units, etc)	No	60.500	5	226.88	5	226.88	5	226.88	5	226.88	5	226.88	5	226.88	5	226.88	100	6050.00	4537.50	
vi	Medium agro based units (spice park, Guntur)	No	605.000	453.750	2	907.50	2	907.50	2	907.50	1	453.75	2	907.50	1	453.75	2	907.50	27	16335.00	12251.25
vii	Working capital	No	12.100	10.890	100	1089.00	200	2178.00	100	1089.00	100	1089.00	100	1089.00	150	1633.50	200	2178.00	2450	29645.00	26680.50
viii	Ind.Milk product(100 lpd)	No	11.000	9.900	0	0.00	1	9.90	0	0.00	0	0.00	0	0.00	0	0.00	1	9.90	8	88.00	79.20
2	Sectoral total - food and agro processing			2541.00			3866.78		2513.78		2132.63		2677.13		2767.88		5609.18	3507.00	70401.10	57260.78	
	Others																				
	i Farmer Producer organisations	No	121.000	90.750	2	181.50	2	181.50	2	181.50	1	90.75	1	90.75	2	181.50	0	0.00	27	3267.00	2450.25
	ii Agri clinics and Agri Business centres	No	15.972	11.979	1	11.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	111.80	83.85
	iii Loans to PACS/FSCS/ Coop societies	No	121.000	90.750	1	90.75	1	90.75	1	90.75	1	90.75	1	90.75	1	90.75	1	90.75	16	1936.00	1452.00
II	Sectoral total others			284.229			272.25		272.25		181.50		181.50		272.25		90.75	50	5314.80	3986.10	
	Sub total - ancillary activities			2825.23			4139.03		2786.03		2314.13		2858.63		3040.13		5699.93	50	7515.90	61246.88	
	TOTAL AGRICULTURE			6037.82			99199.61		90309.83		80001.74		82425.45		100752.26		62404.66		1532638.64	1477934.61	
	Micro Small and Medium enterprises																				
	A Manufacturing sector - term loan																				
1	Micro enterprises - Term loan																				
	Hand looms	No.	2.662	1.997	1	2.00	10	19.97	0	0.00	0	0.00	10	19.97	10	19.97	30	59.90	1221	3250.30	2437.73
	Tiny Sector	No.	6.050	4.538	150	680.63	150	680.63	100	453.75	100	453.75	100	453.75	100	453.75	150	680.63	2500	15125.00	11343.75
	Village Inds.	No.	2.420	1.815	150	272.25	200	363.00	200	363.00	200	363.00	200	363.00	150	272.25	200	363.00	2890	6993.80	5245.35
	Rural Artisans	No.	1.210	0.908	150	136.13	150	136.13	150	136.13	150	136.13	200	181.50	150	136.13	150	136.13	2750	3327.50	2495.63
2	Small enterprises	No.	60.500	45.375	100	4537.50	100	4537.50	75	3403.13	50	2268.75	50	2268.75	50	2268.75	100	4537.50	2525	152762.50	114571.88
3	Medium enterprises	No.	605.000	453.750	2	907.50	2	907.50	2	907.50	2	907.50	2	907.50	2	907.50	2	907.50	59	35695.00	26771.25
B	Manufacturing sector - working capital																				
	Micro enterprises	No.	6.050	4.840	200	968.00	400	1936.00	200	968.00	200	968.00	100	484.00	100	484.00	100	484.00	3850	23292.50	18634.00
	Small enterprises	No.	30.250	24.200	25	605.00	100	2420.00	50	1210.00	25	605.00	25	605.00	25	605.00	75	1815.00	1150	34787.50	27830.00
	Medium enterprises	No.	24.200	19.360	2	38.72	5	96.80	2	38.72	2	38.72	2	38.72	2	38.72	2	38.72	49	1185.80	948.64
	C MSME services - Investment credit																				
D	Micro enterprises	No.	3.630	2.723	200	544.50	200	544.50	100	272.25	85	231.41	100	272.25	100	272.25	150	408.38	3735	13558.05	10168.54
	Transport Operators	No.	2.662	1.997	1500	2994.75	1500	2994.75	700	1397.55	500	998.25	700	1397.55	1000	1996.50	1000	1996.50	26100	69478.20	52108.65
	Retail Tra. & Small Busi.	No.	3.993	2.995	1000	2994.75	600	1796.85	500	1497.38	500	1497.38	500	1497.38	500	1497.38	500	1497.38	15200	60693.60	45520.20
	Professional & Self Emp.	No.	30.250	22.688	2	45.38	5	113.44	2	45.38	2	45.38	2	45.38	3	68.06	5	113.44	65	1966.25	1474.66
	Small enterprises	No.	242.000	181.500	0	0.00	2	363.00	0	0.00	0	0.00	0	0.00	0	0.00	2	363.00	20	4840.00	3630.00
1	MSME - services																				
	Medium enterprises	No.	6.050	4.840	50	242.00	50	242.00	50	242.00	50	242.00	50	242.00	25	121.00	50	242.00	850	5142.50	4114.00
	Micro enterprises	No.	30.250	24.200	2	48.40	5	121.00	2	48.40	2	48.40	2	48.40	2	48.40	5	121.00	49	1482.25	1185.80
	Small enterprises	No.	121.000	96.800	5	484.00	5	484.00	5	484.00	5	484.00	5	484.00	5	484.00	5	484.00	90	10890.00	8712.00
	Sectoral Total MSME				15501.49			17757.05		11467.17		9287.66		9309.14		9673.65		14248.05	63103	444470.75	337192.07

Annexure I

(₹LAKH)

S. No	Activity	Units	Unit cost to arrive bank loan	BAPATLA		NARASARAOPET		PIDUGURALLA		GURAJALA		MACHERLA		VINUKONDA		CHILAKALURIPETA		TOTAL	
				Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Phy. units	Bank Loan	Financial outlay	Bank Loan
III	Export credit																		
1	Preshipment/packing credit	No	2420.000	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	10890.00	26	62920.00
2	Post shipment	No	1815.000	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	8167.50	20	36300.00
3	Total				0.00		0.00		0.00		0.00		0.00		0.00		10057.50	46	99220.00
IV	Education	no	9.075	300	2041.88	400	2722.50	200	1361.25	200	1361.25	250	1701.56	250	1701.56	400	2722.50	11350	103001.25
V	Housing																		
1	Purchase/construction of new dwelling	No	13.200	400	3960.00	100	990.00	700	6930.00	500	4950.00	500	4950.00	500	4950.00	500	4950.00	12700	167640.00
2	Repairs to damaged dwelling	No	5.500	20	82.50	5	20.63	35	144.38	25	103.13	25	103.13	25	103.13	25	103.13	775	4262.50
	Total				4042.50		1010.63		7074.38		5053.13		5053.13		5053.13		5053.13	13475.00	171902.50
VI	Renewable Energy																		
1	Bio-gas	No.	0.194	100	9.68	100	9.68	100	9.68	100	9.68	100	9.68	100	9.68	10	0.97	1520	294.27
2	Solar Off grid - home lighting systems	No.	0.303	20	4.54	20	4.54	20	4.54	50	11.34	20	4.54	20	4.54	20	4.54	400	121.00
3	Solar on grid - roof top solar systems	No	1.210	10	9.08	20	18.15	5	4.54	5	4.54	5	4.54	5	4.54	10	9.08	200	242.00
4	Solar pumpssets - 5 HP	No	5.500	20	55.00	20	55.00	15	41.25	20	55.00	20	55.00	10	27.50	10	27.50	295	1622.50
	Sectoral Total - RENEWABLE ENERGY				78.29		87.37		60.01		80.56		73.76		46.26		42.08	2415	2279.77
VII	Others																		
1	Loans to SHGs (overall)	No.	5.000	2500	12500	2500	12500	2000	10000	2000	10000	2000	10000	2000	10000	2000	10000	39600	198000.00
2	Loans to SHGs (classified under Others)	No.	5.000	1000	5000.00	1000	5000.00	800	4000.00	800	4000.00	800	4000.00	800	4000.00	800	4000.00	15840	79200.00
3	Loans to JLGs	No.	2.500	200	500.00	300	750.00	200	500.00	200	500.00	200	500.00	200	500.00	300	750.00	4700	11750.00
4	PMJDY loans	No.	0.050	400	20.00	400	20.00	300	15.00	300	15.00	300	15.00	300	15.00	300	15.00	6000	300.00
	Sectoral Total Others				5520.00		5770.00		4515.00		4515.00		4515.00		4515.00		4765.00	66140	91250.00
VIII	Social infrastructure involving bank credit																		
1	Construction / Improving schools	No	16.500	2	24.75	2	24.75	2	24.75	2	24.75	2	24.75	2	24.75	2	24.75	47	775.50
2	Construction / Improving hospital	No	33.000	1	24.75	2	49.50	1	24.75	1	24.75	1	24.75	1	24.75	1	24.75	25	825.00
3	RO waters plants (2000 LPD)	No	3.300	20	49.50	20	49.50	20	49.50	20	49.50	3	7.43	10	24.75	10	24.75	273	900.90
	Sectoral Total social infrastructure				99.00		123.75		99.00		99.00		56.93		74.25		74.25	345	2501.40
	TOTAL PRIORITY SECTOR				87662.07		126670.91		114886.63		100398.33		103134.95		121816.10		108367.17		2447264.31
OF WHICH																			
1	SHG	No.	5.000	2500	12500.00	2500	12500.00	2000	10000.00	2000	10000.00	2000	10000.00	2000	10000.00	2000	10000.00	39600	198000.00
	Total SHG				12500.00		12500.00		10000.00		10000.00		10000.00		10000.00		10000.00		198000.00

Annexure II

An Overview of Ground Level Credit Flow – Agency-wise and Sector-wise – 2015-16, 2016-17, 2017-18 and Target for 2018-19

(₹LAKH)

S.No.	Agency/Type of loan	2015-16		2016-17		2017-18		2018-19
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan							
	CBs	533140.90	552750.43	534429.74	433194.98	640044.73	550491.00	690615.39
	DCCB	117267.32	154693.42	130449.92	156146.73	156486.16	182722.00	155396.97
	RRB	83704.54	136195.19	87760.58	108967.14	105500.83	177918.00	123999.96
	Sub Total	734112.76	843639.04	752640.24	698308.85	902031.72	911131.00	970012.32
2	Term Loan (MT+LT)							
	CBs	160071.67	109053.33	201498.43	107980.74	226931.65	156012.90	253031.10
	DCCB	3175.58	987.85	4039.70	3068.05	4487.26	2651.00	4961.47
	RRB	20894.54	21476.18	27141.38	13386.44	30046.55	33987.00	33323.06
	Sub Total	184141.79	131517.36	232679.51	124435.23	261465.46	192650.90	291315.63
3	Total Agril. Credit (1+2)							
	CBs	693212.57	661803.76	735928.17	541175.72	866976.38	706503.90	943646.49
	DCCB	120442.90	155681.27	134489.62	159214.78	160973.42	185373.00	160358.44
	RRB	104599.08	157671.37	114901.96	122353.58	135547.38	211905.00	157323.02
	Sub Total	918254.55	975156.40	985319.75	822744.08	1163497.18	1103781.90	1261327.95
4	Non-Farm Sector							
	CBs	170041.43	193043.58	299363.40	136568.94	332916.59	323431.74	390092.89
	DCCB	216.49	623.00	623.00	712.90	712.90	2415.00	835.51
	RRB	180.32	5767.66	3015.61	4685.76	3413.37	16612.00	4074.78
	Sub Total	170438.24	198811.24	303002.01	141254.7	337042.86	342458.74	395003.18
5	Other Priority Sector							
	CBs	163961.65	48671.03	168206.45	39706.06	196109.66	58451.08	222891.14
	DCCB	3217.87	250.46	3441.39	290.74	4058.22	4137.00	4599.54
	RRB	5737.6	4640.63	4422.25	4420.5	5248.11	8668.00	6017.87
	Sub Total	172917.12	53562.12	176070.09	44417.3	205415.99	71256.08	233508.55
6	Total priority sector							
	CBs	1027215.65	906940.33	1203498.42	717393.48	1391720.66	1088386.72	1556630.52
	DCCB	123877.26	155931.73	138554.01	159505.52	170026.51	191925.00	165793.49
	RRB	110517.00	168079.66	122340.82	131459.84	144208.86	237185.00	167415.67
	Grant Total (3+4+5)	1261609.91	1230951.72	1464393.25	1008358.84	1705956.03	1517496.72	1889839.68
	SHG							
	CBs	77563.10	98695	99437.00	91252.6	70409.00	103842.93	106734.16
	DCCB	1645.85	373.83	990.00	751.48	266.00	1187.00	2530.78
	RRB	18777.82	21062.8	20016.00	22798.21	20933.00	26934.00	29238.36
	Total	97986.77	120131.63	120443.00	114802.29	91608.00	131963.93	138503.3

Annexure III

Sub-Sector-wise and Agency-wise Credit Flow Under Agriculture and Allied Activities – 2015-16, 2016-17, 2017-18 and Target for 2018-19

(₹LAKH)

S. No.	Particulars Agencies/ Activities	2015-16 (Achievements)				2016-17 (Achievements)				2017-18 (Achievements)				2018-19(Targets)			
		CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total
I	Crop Loans	552750.39	154693.42	136195.19	843639.00	433194.98	156146.73	108967.14	698308.85	550491.00	182722.00	177918.00	911131.00	690615.39	155396.97	123999.96	970012.32
II	Term Loans																
1	MI	447.12	0.00	205.88	653.00	4209.00	43.00	50.08	4302.08	5994.71	76.48	220.59	6291.78	9529.62	81.21	124.25	9735.08
2	LD	3096.00	0.00	0.00	3096.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0
3	FM	5708.87	142.63	49.50	5901.00	4261.30	1346.77	540.43	6148.50	4975.05	60.61	1210.55	6246.21	14831.12	2341.19	1462.26	18634.57
4	P&H	3228.00	0.00	0.00	3228.00	3367.02	20.00	0.00	3387.02	7034.49	29.42	0.00	7033.91	7291.58	35.96	0	7327.54
5	DD	34435.87	0.00	183.57	34619.44	39917.02	937.50	12329.06	53183.58	59478.35	1420.48	29432.77	90331.60	99190.56	1614.44	30488.66	131293.66
6	Poultry	5226.00	0.00	0.00	5226.00	5992.36	50.00	9.86	6052.22	7296.98	78.55	1253.00	8628.53	13567.04	96.04	24.45	13687.53
7	S/G/P	184.46	298.74	52.80	536.00	576.28	420.00	0.00	996.28	4419.04	614.96	253.00	5287.00	3568.93	739.75	0	4308.68
8	Fisheries	94.26	0.00	18.30	112.56	4233.33	42.60	0.00	4275.93	6721.55	60.00	0.00	6781.55	9507.16	0.73	0	9507.89
9	F/WLD	0.00	0.00	0.00	0.00	117.46	0.00	0.00	117.46	349.98	0.00	0.00	349.98	269.57	0	0	268.94
10	SMY	5982.00	0.00	0.00	5982.00	29840.17	0.00	457.01	30297.18	55032.09	0.00	1617.09	56649.18	80825.29	0	1223.44	82048.73
11	Renewable energy	136.00	0.00	0.00	136.00	53.53	0.00	0.00	53.53	0.00	0.00	0.00	0.00	0	0	0	0
12	Food and agro processing	10555.00	0.00	0.00	10555.00	9442.04	0.00	0.00	9442.04	0.00	0.00	0.00	0.00	0	0	0	0
13	Others	39959.33	546.48	20966.19	61472.00	5971.23	208.18	0.00	6179.41	4710.66	310.50	0.00	5021.16	14450.23	52.15		14502.38
	Sub-Total II	109052.91	987.85	21476.24	131517.00	107980.74	3068.05	13386.44	124435.23	156012.90	2651.00	33987.00	192650.90	253031.1	4961.47	33323.06	291315.63
	Grand Total (I+II)	661803.30	155681.27	157671.43	975156.00	541175.72	159214.78	122353.58	822744.08	706503.90	185373.00	211905.00	1103781.90	943646.49	160358.44	157323.02	1261327.95

Annexure-IV
Indicative Unit Costs (for major activities of the district)
as decided by NABARD for its internal use

S.No	Activity	Unit size	Unit Cost (lakh rupees)
I	MINOR IRRIGATION		
1	Dug well + pumpset	No.	0.916
2	Borewell + Pumpset	No.	1.066
3	Irri. Pumpsets	No.	0.450
4	Drip sets	No.	0.500
5	Sprinkler sets	No.	0.300
6	Lift Irrigation + pumpset	ha	1.000
7	Pipelines	ha	0.300
8	DOW	No.	0.100
II	FARM MECHANISATION		
1	Tractors	No.	8.500
2	Mini tractors upto 24 HP	No.	4.500
3	Power tillers	No.	2.250
4	Threshers	No.	1.440
5	Combined Harvesters	No.	21.900
6	Rotovators	No.	0.960
7	Harvestors with balers (group mode)	No.	22.000
8	Custom Hiring Centre (Cotton)	No.	21.340
9	Custom Hiring Centre (SMSRI)	No.	40.000
10	Paddy driers	No.	16.500
11	Plant protection equipment (knapsack sprayers)	No.	0.168
12	Plant protection equipment (power sprayers)	No.	0.290
13	Turmeric cooking machines	No.	4.500
III	PLANTATION & HORTICULTURE (INCLUDING SERICULTURE)		
1	Cashew	ha	1.210
2	Mango	ha	1.473
3	Rejunevation of Mango	ha	0.440
4	Coconut	ha	1.200
5	Guava	ha	1.243
6	Sapota	ha	1.050
7	Sweet orange	ha	1.480
8	Acid lime	ha	1.568
9	Papaya	ha	2.650
10	Tissue culture banana	ha	2.130
11	Flowers	ha	1.573
12	Rejunevation of Orange orc	ha	0.440
13	Amla	ha	0.825
14	Lemon grass	ha	0.440
15	Nursery	no	5.000
16	Distillation units	no	5.000
17	Chilli shadenets	no	10.000
18	Pack houses	no	5.000
19	Integrated Pack house	no	50.000
20	Functional infrastructure for sorting, grding, packing and collection centre to farmer groups	no	15.000

S.No	Activity	Unit size	Unit Cost (lakh rupees)
21	Permanent pandals for vegetables	no	5.000
22	Chilli driers	no	1.400
23	Poly houses	no	20.000
24	Reefer vans	no	18.200
25	Ripening chambers (60 ton)	no	42.000
26	Turmeric boiling and packing machines	no	8.000
27	Mulberry/rearing of silk worms	ha	0.560
28	CRC	No.	6.000
29	Kisan Nurseries	No	1.700
30	Pomegranate	No.	1.740
IV	FORESTRY & WASTE LAND DEVELOPMENT		
1	Nurseries	No.	3.000
2	Farm forestry(Eucalyptus)	ha	0.590
3	Wastelands Dev(Subabool).	ha	0.663
4	Wastelands Dev(Casuarina).	ha	0.714
V	DAIRY DEVELOPMENT		
1	CB Cows (1+1)	No.	1.553
2	GM Buffaloes (1+1)	No.	1.642
3	Mini Dairy (10 GMBs)	No.	7.310
4	Com. Dairy (50 GMBs)	No.	65.000
5	Female GMB Calf-rearing	No.	0.372
6	Female CBC Calf-rearing	No.	0.257
7	Fodder Cultivation	ha	0.172
8	Gopalmitra	No.	0.500
9	Ind. Milk Product(100 lpd)	No.	10.000
10	Pvt.Vet Clinics	No.	2.590
11	Cattle feed plant	No.	2.500
12	SHG - Dairy	No.	5.000
VI	POULTRY DEVELOPMENT		
1	Com.Broiler (800 Birds)	No.	3.243
2	Com.Layer (1000 birds)	No.	5.830
3	Egg/Chicken cart	No.	0.110
4	Hatcheries	No.	66.000
5	Chicken meat outlets	No.	1.650
6	Feed plant and analytical lab.	No.	17.600
7	Working capital	10000 birds	13.200
VII	SHEEP/GOAT DEVELOPMENT		
1	Sheep (20f+1m)	No	1.589
2	Goat (20f+1m)	No.	1.488
3	Com.Sheep farm(100f+4m)	No.	7.945
4	Ram lamb Rearing	No.	0.760
5	Sheep/Goat(500+25)	No.	39.725
6	Meat Shops	No.	3.000
7	SHG Sheep	No.	5.000
VIII	FISHERIES DEVELOPMENT		
1	Renovation of inland fish tanks	No	3.000
2	New tanks	no	6.918
3	WC for scampi/fish	ha	1.500

S.No	Activity	Unit size	Unit Cost (lakh rupees)
4	Renovation brackish water tank	No.	1.500
5	WC for brackish water prawn	No.	2.000
6	FRP Catamarans	No.	3.500
7	Motorised Boats	ha	2.500
IX	FARM CREDIT - OTHER ACTIVITIES		
1	Bullocks	No.	0.436
2	Bullock Carts	No.	0.519
3	SHG Other allied	No.	5.000
X	AGRICULTURE INFRASTRUCTURE - CONSTRUCTION OF STORAGE FACILITIES		
1	Cold Storages	No.	440.000
2	Rural Godowns	No.	55.000
3	Bulk MilkCooling (2000 lt)	No	11.000
4	Chilling Units	No.	363.000
5	Agri Mktg infrastructure	No.	385.000
XI	AGRICULTURE INFRASTRUCTURE - LAND DEVELOPMENT		
1	Land reclamation	ha	0.465
2	On Farm Development Works	ha	0.513
3	Farm ponds (18 X 18 X 3 m)	ha	1.782
4	Farm ponds (10 X 10 X 2.5 m)	No	0.686
5	Tank silt appln.	ha	0.198
XII	AGRICULTURE INFRASTRUCTURE - OTHERS		
1	NADEP units (1.8 tpa)	No	0.138
2	Vermi Hatchery cum compost units (260 tpa)	No	11.187
3	Vermicompost (1.5 tpa)	No	0.220
4	Bio fertiliser and bio pesticide manufacturing units	No	212.380
5	Tissue culture production units	No	22.000
6	Seed processing units	No	220.000
7	Seed village	No	0.275
XIII	ANCILLARY ACTIVITIES - FOOD PROCESSING		
1	Chilli powder making units	No	11.000
2	Turmeric powder making unit	No	11.000
3	Spice processing units (Spice park)	No	220.000
4	Micro agro based units such as rice mills, Dal mills	No	11.000
5	Small agro based units (oil extraction units, etc)	No	55.000
6	Medium agro based units (spice park, Guntur	No	550.000
7	Working capital	No	11.000
XIV	ANCILLARY ACTIVITIES - OTHERS		
1	Farmer Producer organisations	No	110.000
2	Agri clinics and Agri Business centres	No	14.520
3	Loans to PACS/FSCS/Coop societies	No	110.000
XV	MSME - MANUFACTURING SECTOR		
	Term loan		
1	Micro - Hand looms	No.	2.420
2	Micro - Tiny Sector	No.	5.500
3	Micro - Village Inds.	No.	2.200
4	Micro - Rural Artisans	No.	1.100

S.No	Activity	Unit size	Unit Cost (lakh rupees)
5	Small enterprises - term loan	No.	55.000
6	Medium enterprises - term loan		550.000
	Working capital		
7	Micro enterprises		5.500
8	Small enterprises		27.500
9	Medium enterprises		220.000
	MSME SERVICE SECTOR		
	Term loan		
10	Micro - Transport Operators	No.	3.025
11	Micro - Retail Tra. & Small Busi.	No.	2.420
12	Micro - Professional & Self Emp.	No.	3.630
13	Small enterprises	No.	27.500
14	Medium enterprises	No.	220.000
	Working capital		
15	Micro enterprises	No.	5.500
16	Small enterprises	No.	27.500
17	Medium enterprises	No.	110.000
	Sectoral Total MSME		
XVI	EXPORT CREDIT		
1	Preshipment / packing credit	No	2200.000
2	Post shipment	No	1650.000
	Total		
XVII	EDUCATION	No	9.075
XVIII	HOUSING		
1	Purchase/construction of new dwelling	No	13.200
2	Repairs to damaged dwelling	No	5.500
XIX	RENEWABLE ENERGY		
1	Bio-gas	No.	0.176
2	Solar Off grid - home lighting systems	No.	0.275
3	Solar on grid - roof top solar systems	No	1.100
4	Solar pumpsets - 5 HP	No	5.000
XX	OTHERS		
1	Loans to SHGs (overall)	No.	5.000
2	Loans to SHGs (classified under Others)	No.	5.000
3	Loans to JLGs	No.	2.500
4	PMJDY loans	No.	0.050
XXI	SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT		
1	Construction / Improving schools	No	16.500
2	Construction / Improving hospital	No	33.000
3	RO waters plants (2000 LPD)	No	3.300

Annexure-V
Scale of Finance for Major Crops Fixed by District Level
Technical Committee (DLTC) for 2018-19

(₹ Lakh)

S. No	Name of the crop	Irrigated / Rainfed	Scale of Finance / ha
1	Paddy	ha	0.741
2	SRI Paddy	ha	0.642
3	Cotton	ha	1.063
4	Ragi,Variga and Minor Millets	ha	0.161
5	Jowar	ha	0.297
6	Bajra	ha	0.173
7	Banana-Tissue Culture	ha	2.100
8	Banana-Plantataion Succer	ha	1.483
9	Banana-Ratoon	ha	0.988
10	Acid Lime	ha	0.988
11	Sweet Orange	ha	0.865
12	Curry Leaf	ha	0.865
13	Mango	ha	0.544
14	Floriculture	ha	0.741
15	Tobaco-Virginia	ha	1.532
16	Guava - General	ha	0.494
17	Guava - HDP	ha	0.865
18	Betelvine	ha	1.359

Notes

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NABSAMRUDDHI FINANCE LIMITED

A Subsidiary of NABARD

“to provide credit facilities to Rural Services sector/ Off farm Sector for promotion, expansion, commercialization of enterprises covering the entire gamut of activities touching rural livelihoods”



Microfinance . Vehicle . School Infra . Rural Housing . Societies . MSME

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Telangana
Phone : 040-23241155

Corporate Office
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Maharashtra
Phone : 022-26539486

Email
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Website
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Nabkisan Finance Ltd. (NKFL)
A Subsidiary of NABARD

- › Provides credit support for livelihood/ income generating activities.
- › Mandated to extend credit to Producer Organisations, farm and off-farm.
- › Lending to Producer Companies covers life cycle finance viz., term loan or working capital or both.
- › Collateral free loans
- › Competitive rates of interest.
- › Largest financier of FPOs in the country.
- › 335 FPOs assisted in 14 states.
- › Loans provided to Panchayat Level Federations, Trusts, Societies, NGOs, Section 25 companies/ NBFCs/ MFIs for on-lending to its members, SHGs/ JLGs.
- › PO Promoting Institutions (POPI) are also provided loans for on-lending to POs
- › KRISHIMANCH.NABARD.ORG web portal developed by NKFL for dissemination of information on FPOs and for self-rating of FPOs for arriving at the eligibility for credit.

Registered Office

C/o. NABARD, Ground Floor, D wing
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NABARD FINANCIAL SERVICES

A Subsidiary of NABARD

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Karnataka
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Website: www.nabfins.org
Phone: : 080-26970500

- › A Non-Banking Financial Company with NABARD owning 63 % of the equity.
- › Government of Karnataka and other Public Sector Banks shareholders of the Company.
- › Company operates through its unique group based lending model sourcing Business & Development Correspondents to reach SHGs/ JLGs
- › Covers 125 districts in 12 States and a Union Territory
- › Entering into Eastern Region i.e. West Bengal, Odisha & Bihar.
- › Supported 1,35,000 SHGs/JLGs or 15 lakh households across its operational geography.
- › Cumulatively credit disbursement to the tune of around Rs. 4,746 crore.
- › Providing sustainable livelihoods to rural poor for uplifting their living standard



NABARD Consultancy Services (NABCONS)

(100% owned by NABARD)

- Multi-sectoral Development Consultancy
- Wholly Owned Subsidiary of NABARD
- 15 Years of Experience
- Pan-India Presence
- 2100+ Assignments
- 421 District Offices
- 400+ Full Time Experts
- Served 200+ Clients Globally

Areas of Operation

- Agriculture & Allied Sectors
- Banking & Finance
- Food Processing
- Socio-economic Development
- Climate Change
- Natural Resource Management
- Rural Development
- Skills for Livelihood
- International Business

Services Offered

- Baseline Surveys & Feasibility Studies
- Diagnostic Study & Need Assessment
- Scoping Studies
- DPR & Concept Notes
- Monitoring & Evaluation
- Impact Assessment
- Capacity Building of Stakeholders
- CSR Advisory Services
- Formulation of Banking Policies
 - KYC Guidelines and Policy
 - HR Policy
 - Audit / Inspection / Loaning Manual
 - IT and IS Policies
 - Investment Policy
 - Recovery and NPA Management Policy
 - Credit Appraisal Policy, etc.
- Project Appraisal
- Model Scheme
- Value Chain Study
- Project Management Consultancy
- Transaction Advisory
- Resource Support Agency
- Climate Resilient Planning
- Gender, Environment & Social Management Plans
- Exposure Visits to Best Practices
- GIS-based Mapping

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