



संभाव्यतायुक्त ऋण योजना 2023- 24

Potential Linked Credit Plan 2023 - 24

मेदक ज़िला
MEDAK DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

तेलंगाणा क्षेत्रीय कार्यालय, हैदराबाद
TELANGANA REGIONAL OFFICE, HYDERABAD



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

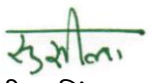
राष्ट्रीय कृषि और ग्रामीण विकास बैंक ने इस वर्ष अपनी गौरवमयी उपस्थिति के पाँचवें दशक में कदम रखा है। नाबार्ड अपने अधिदेश के एक भाग के रूप में और भारतीय रिज़र्व बैंक की अग्रणी बैंक योजना द्वारा तय की गई दिशा के अनुसार प्रत्येक वर्ष संभाव्यता युक्त ऋण योजना (पीएलपी) तैयार करता है। पीएलपी दस्तावेज़ भारतीय रिज़र्व बैंक द्वारा प्राथमिकताप्राप्त क्षेत्र के रूप में वर्गीकृत विभिन्न गतिविधियों के लिए मौजूद संभावित बैंक ऋण का अनुमान लगाता है।

इस दस्तावेज़ को तैयार करने में अपनाई गई परामर्शी प्रक्रिया में केंद्र और राज्य सरकार की वर्तमान नीतियों, चिह्नित महत्वपूर्ण क्षेत्रों, उपलब्ध प्राकृतिक संसाधनों, बुनियादी ढाँचे और जिले में मौजूद या नियोजित अन्य सहायक सेवाओं को ध्यान में रखा गया है। पीएलपी दस्तावेज़ जिले में उपलब्ध बुनियादी ढाँचों को भी मैप करता है जो मूल्यांकन की गई क्षमता की उपलब्धि को उत्प्रेरित कर सकता है और इस दिशा में बुनियादी ढाँचों की कमी / किए जाने वाले हस्तक्षेपों को भी रेखांकित करता है।

भारत सरकार ने सहकारी क्षेत्र के विकास को नए सिरे से प्रोत्साहन प्रदान करने और सहयोग से समृद्धि तक के दृष्टिकोण को साकार करने के उद्देश्य से एक नए सहकारिता मंत्रालय की स्थापना की है। मंत्रालय सभी राज्य सरकारों और अन्य हितधारकों के सहयोग से सहकारी क्षेत्र के विकास के लिए निरंतर कार्य कर रहा है। सामान्य रूप से ग्रामीण क्षेत्रों के विकास में सहकारी समितियों के महत्व को स्वीकार करते हुए और विशेष रूप से अपने सदस्यों की ऋण आवश्यकताओं को पूरा करने के लिए, इस वर्ष के दस्तावेज़ में जिले में सहकारी समितियों की स्थिति पर एक अलग पैरा शामिल किया गया है।

वर्ष 2023-24 हेतु मेदक जिले की संभाव्यता युक्त ऋण योजना में रु.3527.02 करोड़ की दोहनयोग्य ऋण संभाव्यता का आकलन किया गया है। यह दस्तावेज़ ग्रामीण अर्थव्यवस्था के प्रमुख क्षेत्रों / उप-क्षेत्रों में जिले में विभिन्न प्रायोगिक/ सफल सहयोगों को भी उजागर करता है।

मैं इस अवसर पर जिला कलेक्टर, जिला स्तर के वरिष्ठ पदाधिकारियों, अग्रणी जिला प्रबंधक, अग्रणी जिला अधिकारी (आरबीआई), बैंकरों, गैर सरकारी संगठनों, ग्रामीण समुदायों और अन्य हितधारकों के प्रति धन्यवाद व आभार व्यक्त करती हूँ जिन्होंने इस दस्तावेज़ को तैयार करने में महत्वपूर्ण योगदान दिया है। मुझे पूर्ण विश्वास है कि यह दस्तावेज़ सभी हितधारकों के लिए उपयोगी सिद्ध होगी और 'बंगारु तेलंगाणा' के हमारे साझा स्वप्न को साकार करने में एक अहम भूमिका निभाएगा।


सुसीला चिंतला
मुख्य महाप्रबंधक

Foreword

The National Bank for Agriculture and Rural Development (NABARD) has stepped into fifth decade of its glorious existence this year. NABARD as a part of its mandate and as outlined by the Lead Bank Scheme of the Reserve Bank of India has been preparing the Potential Linked Credit Plan (PLP) document every year. The PLP document estimates the potential bank credit that exists for various activities classified as priority sector by the Reserve Bank of India.

The consultative process adopted in preparation of the document factors in the current policies of Central and State Governments, identified thrust areas, available natural resources, infrastructure and other support services existing or planned in the district. The PLP document also maps the infrastructure available in the district that could catalyse the achievement of the potential assessed as also outlines the infrastructure gaps / interventions that could be addressed in this direction.

The Government of India has set up a new Ministry of Cooperation with an objective to provide renewed impetus to the growth of Cooperative Sector and realization of vision from Cooperation to Prosperity. The ministry is working incessantly for development of cooperative sector, in collaboration with all State Governments and other stakeholders. Recognising the importance of cooperatives in development of the rural areas in general and in meeting the credit needs of its members in particular, this year's document has included a separate para on the Status of the Cooperatives in the district.

The Potential Linked Credit plan document of Medak District for the year 2023-24 has assessed an exploitable credit potential of ₹3527.02 crore. The document also brings out various pilots / successful interventions in the district in key sectors / subsectors of the rural economy.

I would like to take this opportunity to extend my sincere thanks and gratitude to the District Collector, senior district level functionaries, Lead District Manager, Lead District Officer (RBI), Bankers, NGOs, Rural communities and other stakeholders whose contribution was vital in the successful preparation of this document. I am confident that this document would prove to be useful to all stakeholders and play a vital part in realizing our shared dream of **'Bangaru Telangana'**.



Suseela Chintala
Chief General Manager

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EXECUTIVE SUMMARY

This document, the Potential Linked Credit Plan (PLP) for the district, Medak, aims to augment the rural economy of the district by assessing credit requirements of various sectors and to provide a road map to banks for extending credit to these sectors. The document is prepared through consultative credit planning with inputs from various stakeholders. Various factors such as resources, infrastructure, social fabric, economic scenario, etc. were considered while preparing the document to enable sustainable livelihood opportunities to ensure food security, inclusive growth and credit dispensation. An effort has been made to document the status of various sectors in the district, understand and assess the various resources available, gauge the critical gaps, arrive at the potentials with the initiatives required from all stakeholders.

Sectoral trends in credit flow: As against an Annual Credit Plan (ACP) target for FY 2021-22, of ₹2852.80 crore under priority sector, the achievement was ₹1818.28 crore. Disbursements under crop loan, agri-term loan, MSME and other-priority sector stood at ₹1153.08 crore, ₹349.00 crore, ₹276.61 crore and ₹39.58 crore, respectively.

PLP Projections for 2023-24: The total credit potential for FY 2023-24, under priority sector for Medak district is estimated at ₹3527.02 crore with a growth of 13% over PLP projections and 13% over ACP target for the year 2022-23. About 79% of the credit potential is estimated for agriculture and allied activities followed by MSME and other Priority Sector with 15% and 6%, respectively. The crop loans have been projected at ₹1758.31 crore, term investment for Agriculture and Allied Activities including agri infrastructure and ancillary activities at ₹1036.97 crore (29%) of total projections under credit potential under Agriculture), MSME at ₹514.72 crore and Other Priority Sector, which includes Housing, Education, Export credit, Social infrastructure and Renewable Energy at ₹217 crore.

Highlights of developments/initiatives having bearing on credit flow: As part of the changing scenario, NABARD has embarked on promoting and nurturing Farmer Producer Organizations (FPOs). A total of 11 FPOs have been promoted by NABARD and all these FPOs are at various stages of development. A few of them have been credit linked with Banks while a few have received grant assistance from TRICOR. The FPOs are slowly making an impact, however, the State Govt. has to bring them on the same level playing field as that of PACS.

Further, NABARD is providing training to farmers, training and exposure visit for SHG women, exposure and awareness camps on various schemes of Government, handholding from DDM offices for project preparation, etc is enabling credit flow under various sectors.

Promoting Skill Development: Medak district has good potential for various job opportunities owing to its proximity to Hyderabad city. There is growing demand for skilled manpower in automobile sector, hospitality industry, pharma and other industries in the district. NABARD has supported skill training in the form of Micro Entrepreneurship Development Programme (MEDP), Livelihood Entrepreneurship Development Programme (LEDP) and Skill Development Programmes.

Climate Change Adaptation and Mitigation: Medak district is prone to climate change as is with other districts of the Telangana. NABARD is implementing a project under National Adaptation Fund for Climate Change wherein Environment Protection Training and Research Institute (EPTRI) is the implementing agency while the Forest Dept. GoTS is the ground level implementing agency. Activities involve digging of trenches, plantation, weed removal, infrastructure inside the forest, etc.

Infrastructure – Government & Private investments: Infrastructure development is a necessary pre-condition for integrated rural development in the district. Rural Infrastructure Development Fund (RIDF) serves as a supplement to the efforts being made by State Governments in this direction. Currently, there are 50 projects which are being implemented with a TFO of ₹245.12 crore and RIDF loan of ₹210.46 crore covering areas such as check dams under irrigation, roads and bridges, rural water supply, health and education.

Further, NABARD has provided financial assistance to State Govt. agencies for construction of godowns under Warehouse Infrastructure Fund, desilting, strengthening of bunds and tank infrastructure under Mission Kakatiya, rural water supply under Mission Bhagiratha and lift irrigation under Kaleswaram Project (Package 13). PACS are being supported by NABARD to set up infrastructure under a special scheme with low interest rate of 1% as the assistance is covered under AIF. 4 PACS covering 10 projects such as godown, farmer service centre and agro processing centre with a TFO of ₹506.56 lakh have been assisted under this scheme and are under implementation in this district.

Major constraints and suggested action points:

There is a need to address some of the major constraints in priority sector lending:

- Low crop diversification, high dependency on groundwater, indiscriminate use of fertilizers & pesticides, low farm mechanization, inadequate capital formation, poor recovery of loans under Govt. sponsored programmes, Non-renewal of KCC loans on account of misconstrued idea on farm waiver, non-availability of adequate value addition and marketing infrastructure, reluctance of the bankers, labour issues, etc.
- High dependency on Govt for purchase of produce especially paddy and cotton rather than a commercial approach for better returns.
- MSMEs – lack of foray into food processing and value addition.
- Issues pertaining to soil fertility and ill-effects of climate change

Suggested Action Points

- Government may come up with a definite policy for crop diversification as the sufficient amount of water is driving farmers to paddy. Crop diversification under the concept of Crop Colonies may be pursued to bring in the required changes. Further, marketing of the produce should also be part of the crop diversification process.
- A commercial approach which brings both demand and supply under food grains and other agricultural produce into the supply chain should be taken up, so as to reap the benefits from the irrigation infrastructure created
- Nurturing and effective mainstreaming of Farmer Producer Organizations (FPOs) and other Cooperative bodies for all commodities will facilitate greater bargaining power of farmers in production, processing and marketing of agricultural produce.
- Govt. may encourage soil nutrient management practices so as to reduce the excess use of fertilizers and pesticides by farmers and encourage organic farming.
- Implementation of Agro Forestry models to sustain and augment farm incomes.
- Enhancement of storage spaces for farm produce with special emphasis on produce with less shelf life.
- MSMEs – fillip to the sector especially from women SHGs

Thrust areas for 2023-24

- Moving away from paddy to crops which give more returns
- Promotion of climate resilient crops and use of climate resistant seeds and practices as well to overcome the erratic behavior of changing climatic conditions.
- Subsidy schemes under Atma Nirbhar Programme and PMEGP to be used as conduits for credit growth.

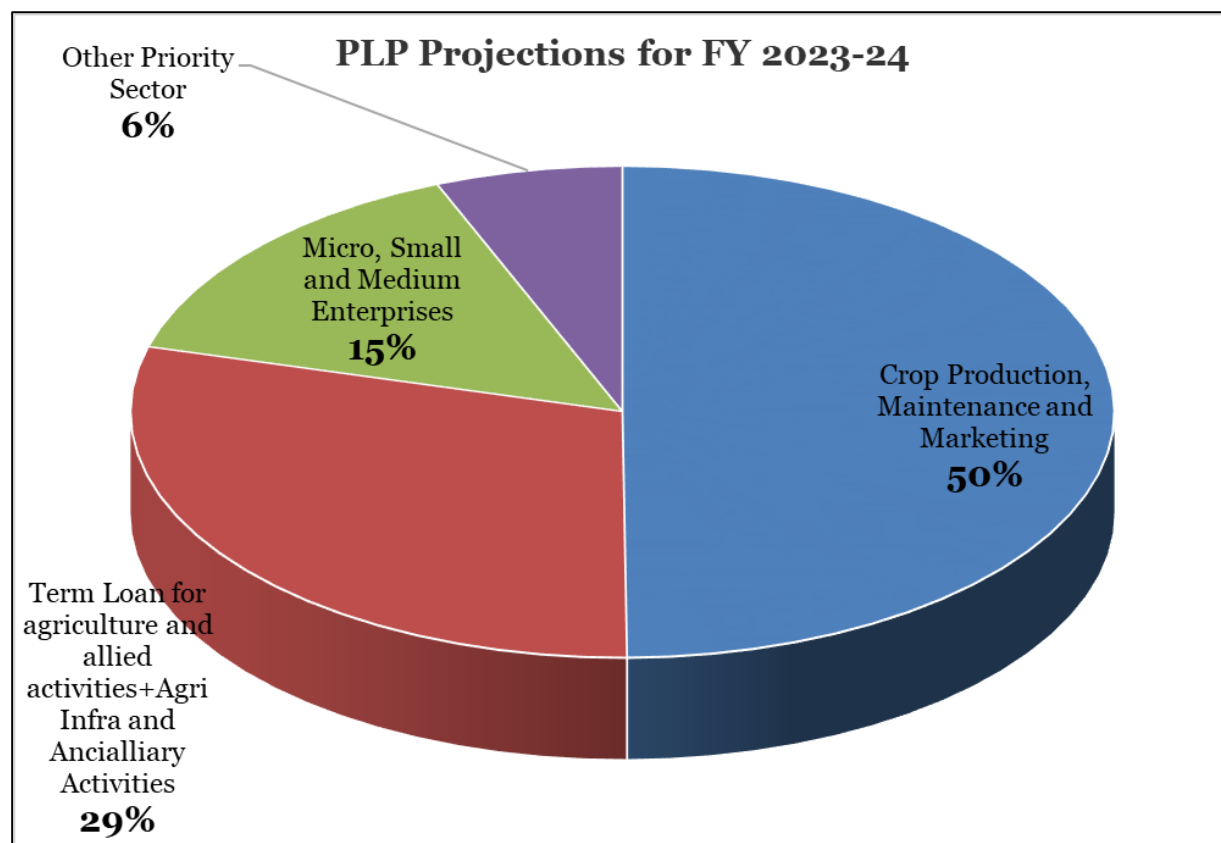
- Food processing should be given prominence in all aspects – infrastructure, credit and market linkages.

Way forward

A coordinated approach is required among various Government Departments, Banks, Community Based Organizations, etc. at various fora in order to reach the targets under credit and developmental aspects. Dovetailing GoI's objectives, State Government's purposes and the requirements of the farmers would assist in meeting the credit and developmental goals and bring in the required prosperity to the district.

Appendix A to Annexure 1
Broad Sector wise PLP projections – 2023-24

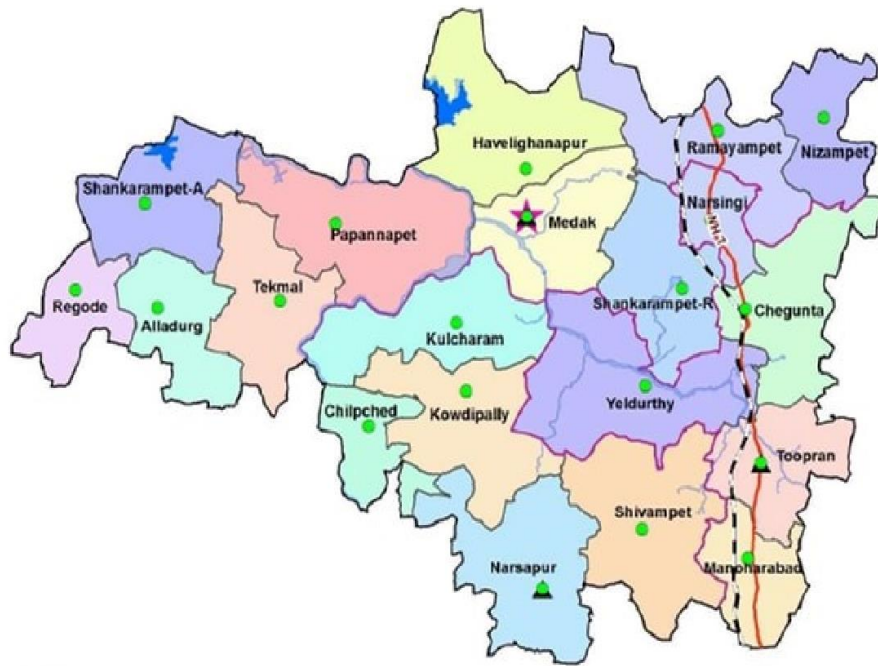
Sr.	Particulars	Amount (₹ lakh)
A	Farm Credit	PLP Projections 2022-23
i	Crop Production, Maintenance and Marketing	175831.49
ii	Term Loan for agriculture and allied activities	52196.05
	Sub Total	228027.54
B	Agriculture Infrastructure	12649.12
C	Ancillary activities	38852.80
I	Credit Potential for Agriculture (A+B+C)	279529.46
II	Micro, Small and Medium Enterprises	51472.00
III	Export Credit	0.00
IV	Education	756.00
V	Housing	18508.50
VI	Renewable Energy	697.88
VII	Social Infrastructure involving bank credit	1737.96
	Total Priority Sector(I to VII)	352701.81



Appendix B to Annexure 1
Summary Sub - Sector wise PLP projections – 2023-24

Sr. No	Particulars	PLP projections for 2023-24
I	Credit Potential for Agriculture	₹ lakh
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	175831.49
ii	Water Resources	3510.63
iii	Farm Mechanisation	2731.67
iv	Plantation and Horticulture (including sericulture)	4703.35
v	Forestry and Waste Land Development	459.66
vi	Animal Husbandry – Dairy	3749.91
vii	Animal Husbandry – Poultry	3601.21
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	2152.76
ix	Fisheries (Marine, Inland, Brackish water)	117.15
x	Farm Credit - Others	30985.88
xi	Integrated Farming System	183.83
	Sub Total	228027.54
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	9806.94
ii	Land development, Soil conservation, Watershed development	1768.42
iii	Agricultural Infrastructure - Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	1073.76
	Sub Total	12649.12
C	Ancillary activities	
i	Food and Agro processing	4892.80
ii	Agriculture Ancillary Activities - Others	33960.00
	Sub Total	38852.80
	Total Agriculture	279529.46
II	Micro, Small and Medium Enterprises	
i	Term Loans	20472.00
ii	Working Capital	31000.00
	Total MSME	51472.00
III	Export Credit	0.00
IV	Education	756.00
V	Housing	18508.50
VI	Renewable Energy	697.88
VII	Social Infrastructure involving bank credit	1737.96
	Total Priority Sector	352701.81

Administrative Map - Medak District



District Profile		Appendix - 1						
District	MEDAK	State	TELANGANA					
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	2772	Agro-climatic Zone	Central Telangana Zone					
No. of Sub Divisions	3	Climate	Tropical and sub tropical					
No. of Blocks/Mandals	21	Soil Type	Sand loam, Black clay loam and laterite soil					
No. of Villages (Revenue)	381							
No. of Habitations (Inhabited)	478							
No. of Panchayats	469							
3. LAND UTILISATION [ha]		4. RAINFALL & GROUND WATER						
Total Area Reported	277200	Rainfall [in mm]	Normal		2019-20	2020-21	2021-22	
Forest Land	56341		917	Actual	1016	1185	1072	
Area Not Available for Cultivation	16917		Variation from Normal	99	268	155		
Permanent Pasture and Grazing Land	5104	Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	1345		42855		4284		38571	
Cultivable Wasteland	5491	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	52668	Classification of Holding	Holding		Area			
Other Fallow	23965		Nos.	% to Total	ha.	% to Total		
Net Sown Area	134472	<= 1 ha	167154	75	65161	40		
Total or Gross Cropped Area	215351	>1 to <=2 ha	41887	19	57432	35		
Area Cultivated More than Once	80879	>2 ha	12582	6	40850	25		
Cropping Intensity [GCA/NSA]	1.60	Total	221623	100	163443	100		
6. WORKERS PROFILE [in '000] as per My District My plan		7. DEMOGRAPHIC PROFILE [in '000] as per 2011 census						
Cultivators	129	Category	Total	Male	Female	Rural	Urban	
Marginal workers	67	Population	767	379	389	709	59	
Agricultural Labourers	140	Scheduled Caste	128	62	66	122	6	
Workers engaged in Household Industries	16	Scheduled Tribe	73	37	36	72	1	
Workers engaged in Allied Agro-activities	23	Literate	378	223	155	383	45	
Other workers	77	BPL	115	57	58	106	9	
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households	169	Having brick/stone/concrete houses	160	Having electricity supply		169		
Rural Households	156	Having source of drinking water	169	Having independent toilets		135		
BPL Households	12	Having access to banking services	169	Having radio/TV sets		165		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos] - Public						
Villages Electrified	381	Anganwadis	1076	Dispensaries		0		
Villages having Agriculture Power Supply	381	Primary Health Centres	19	Hospitals		2		
Villages having Post Offices	130	Primary Health Sub-Centres	156	Hospital Beds (Govt. Hosp)		368		
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE								
Villages having Banking Facilities	381	Fertiliser/Seed/Pesticide Outlets [Nos]	658	Agriculture Pumpsets[Nos]		82362		
Villages having Primary Schools (no. of schools)	637	Total N/P/K Consumption [MT]	5097	Pumpsets Energised [Nos]		82362		
Villages having Primary Health Centres	19	Certified Seeds Supplied [MT]	229	Agro Service Centres [Nos]		6		
Villages having Potable Water Supply	381	Pesticides Consumed [MT]	1171	Soil Testing Centres [Nos]		1		
Villages connected with Paved Approach Roads	381	Agriculture Tractors [Nos]	5116	Plantation nurseries [Nos]		45		
13. IRRIGATION COVERAGE [Ha]		Power Tillers [Nos]	1	Farmers' Clubs [Nos]		40		
Total Area Available for Irrigation (NIA + Fallow)	135174	Threshers/Cutters [Nos]	NA	Krishi Vigyan Kendras[Nos]		1		
Irrigation Potential Created	102310	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Net Irrigated Area(Total area irrigated at least once)	58541	Rural/Urban Mandi/Haat [Nos]	8	Wholesale Market [Nos]		8		
Area irrigated by Canals / Channels	6944	Length of Pucca Road [Km]	2687	Godown [Nos]		23		
Area irrigated by tube wells/dug wells	75778	Length of Railway Line [Km]	72	Godown Capacity[MT]		135000		
Area irrigated by Tanks	4089	Public Transport Vehicle [Nos]	439	Cold Storage [Nos]		4		
Area irrigated by Other Sources	2641	Goods Transport Vehicle [Nos]	2762	Cold Store Capacity[MT]		30000		
Irrigation Potential Utilized (Gross Irrigated Area)	89452	16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
15. AGRO-PROCESSING UNITS		Crop	2019-20		2020-21		Avg. Yield [kg/ha]	
Type of Processing Activity	No of units		Area (ha)	Prod. (MT)	Area (ha)	Prod. (MT)		
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	173	510/day	80083	435331	162536	822769	629050	
Sugarcane (Gur/Khandsari/Sugar)	0	0	1716	2145	1525	1985	2065	
Fruit (Pulp/Juice/Fruit drink)	NA	NA	16804	99648	1999	8587	54118	
Spices (Masala Powders/Pastes)	NA	NA	783	58725	254	17780	38253	
Dry-fruit (Cashew/Almond/Raisins)	NA	NA	5265	6770	7276	4831	5801	
Cotton (Ginnining/Spinning/Weaving)	NA	NA	643	825	532	944	885	
Milk (Chilling/Cooling/Processing)	8	NA	2162	49000	1862	46400	47700	
Meat (Chicken/Mutton/Pork/Dry fish)	1	NA	29447	88341	34230	135823	112082	
Animal feed (Cattle/Poultry/Fishmeal)	1	NA	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
17. ANIMAL POPULATION AS PER CENSUS [in '000]		Veterinary Hospitals+Dispensaries [Nos]	32	Animal Markets [Nos]		8		
Category of animal	Total	Male	Female	Disease Diagnostic Centres [Nos]	35	Milk Collection Centres [Nos]		
Cattle - Cross bred	6	3	3	Artificial Insemination Centres [Nos]	67	Fishermen Societies [Nos]		
Cattle - Indigenous	83	48	35	Animal Breeding Farms [Nos]	NA	Fish seed farms [Nos]		
Buffaloes	189	92	97	Animal Husbandry Tng Centres [Nos]	NA	Fish Markets [Nos]		
Sheep - Cross bred	550	50	500	Dairy Cooperative Societies [Nos]	213	Poultry hatcheries [Nos]		
Sheep - Indigenous	90	10	80	Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]		
Goat	152	22	130	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Cross bred	1	0	1	Fish+Prawn	Production [MT]	11918	Per cap avail. [gm/day]	32
Pig - Indigenous	4	1	3	Egg	Production [Lakh Nos]	5089	Per cap avail. [nos/day]	1
Horse/Donkey/Camel	0.2	0.02	0.18	Milk	Production [000 MT]	191	Per cap avail. [gm/day]	517
Poultry - Cross bred	2225	217	2008	Chick+Meat	Production [MT]	27000	Per cap avail. [gm/day]	73
Poultry - Indigenous	234	24	210					
Sources (if not mentioned against the respective item):		Item Nos. 7, 9 & 10 - My District My Plan; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.						

DISTRICT PROFILE

The Geographical area of New Medak district is 2754 sq. km and was formed out of erstwhile Medak district on 11 October 2016. The district is divided into 3 revenue divisions, 21 mandals, 381 revenue villages and 469 gram panchayats. The district has a population of 7.67 lakh comprising 2.19% of the population of Telangana State (Census 2011) with share of rural and urban population at 92.33% and 7.67% respectively.

Climate, Irrigation and Agriculture: Average rainfall of the district is 917 mm and 80% of the rainfall is received from South West Monsoon. The district has been receiving excess rainfall for the last three rainy seasons. Agriculture is the mainstay of the economy of the district, with Gross and Net Cropped area of 2.15 lakh ha and 1.34 lakh ha, respectively. The cropping intensity of the district is 160% while the Gross Irrigated Area is 89452 ha and Net Irrigated Area is 58541 ha in Medak district. As per the information available, there has been increase of 57% under gross cropped area in the last two years while the State saw an increase of 13%; and a decline of 15% in usage of fertilizer, while the State saw an increase of 19%. The district stands at a crop diversification index of 0.4.

The major source of irrigation is bore wells followed by dug wells and as such the dependency of rural economy on monsoon is high. With the success of Kaleswaram Project, one lakh ha would be added to the existing ayacut. The major soil types of the district are sandy loams constituting 54% followed by black soils (45%). The soils are suitable for cultivation of paddy, maize, vegetables, cotton, soyabean, etc. Marginal and Small farmers are the key stakeholders of the district owning 96% of land holdings (209041 nos). The district has a forest cover comprising of 20.4% of the total area.

The district saw a production of approximately 9.5 lakh MT of agricultural and horticultural produce, 11918 MT of fish and prawn, 5089 lakh nos. of eggs, 191000 MT of milk and 27000 MT of chicken and meat.

The number of FPOs operating in the district has reached 16 and there is scope to enhance the same as these institutions are trying to play a proactive role

Social Indicators: The district has sex ratio of 1028 with literacy rate of 56% with 67% and 45% among males and females, respectively. The literacy rate among the rural and urban populace is 54% and 76%, respectively. The Maternal Mortality Rate (MMR) is 117 per 1,00,000 live births and the Infant Mortality Rate (IMR) is 27 per 1,000 live births. The fertility rate of the district has been calculated at 1.8. A total number of 916 rural habitations have been covered with potable water connections covering a populace of 6.62 lakh and 1.38 lakh households have been covered under the Swatch Bharath Mission.

It has a road network of 2687 km of which 162 km, 1825 km and 699 km come under National Highway, Panchayat Road and R&B roads, respectively, with a road density of 97 km/100 sq. km. The district has 133 and 16 Govt. and Aided/Private Schools, respectively for one lakh of population. The district has a total of 3.14 lakh electricity connections under 60%, 31%, 9% under domestic, agriculture and industrial connections.

Industry and Economy: The district is slowly picking up in its contribution to the State's economy. Medak amounted to 4.05% of the total exports, thanks to the seed processing industry in the district. The district saw registration of 3504 units on the UDYAM portal while the total number of units which have been accorded permission under TS-iPASS since inception are 453 with an investment of ₹3,927 crore and providing employment to 18393 personnel.

The GDDP of the district at current prices is showing a steady increase from ₹17315 crore in 2018-19, ₹20,755 crore in 2019-20 and ₹20,830 crore in 2020-21 while the corresponding Per Capita Income is at ₹1.92 lakh, ₹2.31 lakh and ₹2.29 lakh.

The district has been making good strides under the SHG-BLP programme. The total active saving linked groups in the district are 13394 while the current loan outstanding is to the tune of ₹480.90 crore.

Cooperatives: The district has cooperative societies which cover the geographical area of the entire district and all sectors. While there are many Coop Societies formed under agri and non-agri sectors, there is enough scope to form new societies so as to channel the benefits from the banking sector. Any registered entity would enable the banking sector to reach them with credit needs and bring them under the ambit of financial inclusion. However, there is a need for a detailed study on the Coop Sector to understand the various aspects of functioning of the Societies, their financial position, credit and institutional needs, corporate governance issues so as to revive the sector. Notwithstanding, there is scope to form and function new societies taking a cue from good functioning existing ones.

Details are given in Chapter 2.2.3.A. The broad classification is made as under:

Sr	Type	No. of Societies
A. Details of non-agri Credit Coop Societies		
1	AH – Milk/Fish/Poultry	352
2	Consumer	NA
3	Housing	NA
4	Weavers	31
5	Marketing	NA
6	Labour	38
7	Industrial	NA
8	Agro Processing	NA
9	All others	577
10	Total	998
B. Details of Credit Cooperative Societies		
1	Primary Agriculture Credit Societies	36
C. Details of Multi State Cooperative Societies		
No data available		

Banking Profile																
Appendix - 2																
District	Medak	State		Telangana		Lead Bank		State Bank of India								
1. NETWORK & OUTREACH (As on 31/03/2022)																
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach							
		Rural	Semi-urban	Urban	Total	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households						
Commercial Banks	15	33	24	0	57	NA	6839	NA	NA	NA						
Regional Rural Bank	1	16	5	0	21	NA	4093	NA	NA	NA						
District Central Coop. Bank	1	9	4	0	13	NA	116	NA	NA	NA						
Coop. Agr. & Rural Dev.	0	0	0	0	0	NA	0	NA	NA	NA						
Primary Agr. Coop. Society	0	36	0	0	36	NA	0	NA	NA	NA						
Others	1	0	2	0	2	NA	0	NA	NA	NA						
All Agencies	18	94	35	0	129	NA	11039	NA	NA	NA						
2. DEPOSITS OUTSTANDING																
Agency	No. of accounts					Amount of Deposit [₹ lakh]										
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)						
Commercial Banks	NA	NA	NA	NA	NA	129412	148846	184204	23.75	77.68						
Regional Rural Bank	NA	NA	NA	NA	NA	36441	36981	39133	8.76	16.30						
Cooperative Banks	NA	NA	NA	NA	NA	9125	11263	13790	22.44	5.82						
Others	NA	NA	NA	NA	NA	0	0	0	0.00	0.00						
All Agencies	NA	NA	NA	NA	NA	174978	196090	237127	20.93	100.00						
3. LOANS & ADVANCES OUTSTANDING																
Agency	No. of accounts					Amount of Loan [₹ lakh]										
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)						
Commercial Banks	162976	200765	183839	-8.42	66.35	333411	419462	392435	-6.44	78.13						
Regional Rural Bank	51892	32839	56992	73.44	20.57	57430	65106	70167	7.77	13.97						
Cooperative Banks	23848	5581	36240	-34.44	13.08	25295	37545	35167	-6.33	7.00						
Others	145	66	0	-100.00	0.00	0	6933	4489	0.00	0.89						
All Agencies	238861	288971	277091	-4.11	100.00	436136	529046	502258	-5.06	100.00						
4. CD-RATIO				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/c's)												
Agency	CD Ratio			Agency	During 2021-22		Cumulative		Agency	Deposit	Credit	Deposit	Credit			
	31-Mar-20	31-Mar-21	31-Mar-22		31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-20						31-Mar-21	31-Mar-22	
Commercial Banks	273	282	213	Commercial Banks	NA	NA	NA	NA	Commercial Banks	NA	NA	NA	NA			
Regional Rural Bank	158	181	179	Regional Rural Bank	NA	NA	NA	NA	Regional Rural Bank	NA	NA	NA	NA			
Cooperative Banks	277	333	255	Cooperative Banks	NA	NA	NA	NA	Cooperative Banks	NA	NA	NA	NA			
Others	0	0	0	Others	NA	NA	NA	NA	Others	NA	NA	NA	NA			
All Agencies	249	270	212	All Agencies	NA	NA	NA	NA	All Agencies	NA	NA	NA	NA			
6. PERFORMANCE TO FULFILL NATIONAL GOALS (as on 31/03/2022)																
Agency	Priority Sector Loans			Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women		Agency	Deposit	Credit	Deposit	Credit
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]					
Commercial Banks	252256	72	194006	72	143829	68	12	100	77592	70	Commercial Banks	NA	NA	NA	NA	
Regional Rural Bank	65058	19	39213	22	42726	20	0	0	26331	24	Regional Rural Bank	NA	NA	NA	NA	
Cooperative Banks	27139	8	15707	6	25076	0	0	0	6593	6	Cooperative Banks	NA	NA	NA	NA	
Others	3550	0	0	0	0	0	0	0	0.00	0	Others	NA	NA	NA	NA	
All Agencies	348043	100	268966	100	213631	88	12	100	110426	100	All Agencies	NA	NA	NA	NA	
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS																
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years						
	Target [Rs. lakh]	Achment [Rs. lakh]	Achment [%]	Target [Rs. lakh]	Achment [Rs. lakh]	Achment [%]	Target [Rs. lakh]	Achment [Rs. lakh]	Achment [%]							
Commercial Banks	166009	422615	255	151763	193672	128	247298	198073	78	230						
Regional Rural Bank	35144	28798	82	55884	36844	66	23944	52388	202	175						
Cooperative Banks	26039	20183	77	31819	36302	114	33355	32079	96	144						
Others	0	849	0	0	397	0	0	1759	0	0						
All Agencies	227182	472385	208	239466	267205	112	306568	279299	91	205						
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS																
Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years						
	Target [Rs. lakh]	Achment [Rs. lakh]	Achment [%]	Target [Rs. lakh]	Achment [Rs. lakh]	Achment [%]	Target [Rs. lakh]	Achment [Rs. lakh]	Achment [%]							
Crop Loan	131970	83432	63	114447	101458	89	144532	115308	80	116						
Term Loan (Agr)	53052	17630	33	60933	32871	54	85310	34901	41	64						
Total Agri. Credit	185022	101062	55	175380	134329	77	229842	150209	65	98						
Non-Farm Sector	14668	62780	428	30069	19804	66	38398	27661	71	282						
Other Priority Sector	9517	13795	145	16280	18555	114	16503	3958	24	141						
Total Priority Sector	209207	177637	85	221729	172688	78	285283	181828	64	113						
9. RECOVERY POSITION																
Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years						
	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]							
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA						
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA						
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA						
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

Banking network

The district has a network of 57 branches of 15 Commercial Banks, 21 branches of A.P. Grameena Vikas Bank, 13 branches of Medak District Central Cooperative Bank and 22 Primary Agricultural Cooperative Societies with Medak DCCB and 14 ceded PACS with Commercial Banks. Indian Postal Payment Bank has also become operational in the district. The district is serviced by a network of 66 ATMs. Fincare – Small Finance Bank has opened one branch each in Medak and Ramayanpet.

Population per branch and unbanked areas

The population per branch in the district as on 31.03.2022 is 5945 and still few mandals where population per branch is more than 15000 offering good scope for opening of new branches.

Business

The total deposits and loans outstanding of all the banks in the district were ₹2371.00 crore and ₹5022.58 crore respectively as on 31.3.2022 with a CD ratio of 212. There is a decrease in CD ratio which was 270 as on 31 March 2021. There is need to mobilize deposits in the district, so as to enable usage of local savings for local developmental purposes.

Financial Inclusion

Under Prime Minister's Jan Dhan Yojana (PMJDY), almost all the households have opened bank accounts. The social security schemes, viz., Prime Minister's Jeevan Jyothi Bheema Yojana / Prime Minister's Suraksha Bheema Yojana / Atal Pension Yojana have received good response and enrolments are taking place throughout the district. Direct Benefit Transfer is under implementation through all the agencies in the District. Financial Camps are being conducted by Bank branches and Financial Literacy Centres (FLCs) as per guidelines of Reserve Bank of India. Medak district has been identified by Reserve Bank of India as one of the districts in the second phase of expanding and deepening of digital payment ecosystem. NABARD is providing financial assistance for conduct of literacy camps.

Training establishment

SBI has set up RSETI in Sangareddy district which caters to Medak district as well and it is imparting training to rural youth for facilitating setting up of self-employment units or for wage employment. NABARD is one of the sponsors for training programmes at this institute.

PACS

The process of PACS Computerization has been initiated and the CEOs of PACS and other concerned personnel have been trained. All the PACS in the district have been provided with the necessary infrastructure and software to generate the necessary reports on a daily basis and are on Go Live status with updation of transactions on a daily basis.

Methodology 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 channeling 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 prioritise 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 endeavoring 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	<ul style="list-style-type: none"> ➤ Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings ➤ Distribution of Gross Cropped Area between Small 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
		<ul style="list-style-type: none"> ➤ 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	<ul style="list-style-type: none"> ➤ MI potential is the area that can be brought under irrigation by ground and surface water; ➤ Collection of data on 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 Mechanisation	<ul style="list-style-type: none"> ➤ The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of 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	<ul style="list-style-type: none"> ➤ 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	<ul style="list-style-type: none"> ➤ Collection of data on number of milch animals as per the latest census ➤ Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes 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;

S. No.	Sector	Methodology of estimation of credit potential
		➤ 1/6 th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 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-a-vis credit available ➤ Potential High Value Projects/Area Based schemes ➤ 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 and sub-sector- wise;
- Non-availability of data required for estimation of potential in some sectors with the line departments

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

- The year 2023 has been announced as the 'International Year of Millets'. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- To reduce the dependence on import of oilseeds, a rationalized and comprehensive scheme to increase domestic production of oilseeds will be implemented.
- For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers' lands in 5-km wide corridors along river Ganga, at the first stage.
- Use of 'Kisan Drones' will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. The activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- Implementation of the Ken-Betwa Link Project with an estimated cost of Rs.44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers' lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

MSME

- Udyam, e-Shram, NCS, and ASEEM portals will be interlinked for credit facilitation, skilling, and recruitment with an aim to further formalize the economy and enhance entrepreneurial opportunities for all.
- Emergency Credit Line Guarantee Scheme (ECLGS) will be extended up to March 2023 and its guarantee cover will be expanded by Rs. 50,000 crore to total cover of Rs. 5 lakh crore, with the additional amount being earmarked exclusively for the hospitality and related enterprises.
- Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme will be revamped with required infusion of funds. This will facilitate additional credit of Rs.2 lakh crore for Micro and Small Enterprises and expand employment opportunities.
- Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs.6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.

Skill Development

- Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.

- Startups will be promoted to facilitate 'Drone Shakti' through varied applications and for Drone-As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.

Inclusive Welfare Focus

- A new scheme, Prime Minister's Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.
- Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood generation, etc.
- To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

Productivity enhancement and Investment

- Launching of Ease of Doing Business 2.0 and Ease of Living
- Expanding scope of Green Clearance portal PARIVESH
- Unique Land Parcel Identification Number for IT based management of land records

Sunrise opportunities and climate action

- Introducing Supportive policies, light-touch regulations, facilitative actions to build domestic capacities, and promotion of research & development in the field of Sunrise sector such as Artificial Intelligence, Geospatial Systems and Drones, Semiconductor and its ecosystem, Space Economy, Genomics and Pharmaceuticals, Green Energy, and Clean Mobility Systems Opportunities, Energy Transition, and Climate Action, etc.
- Prioritizing transition to Carbon Neutral Economy, augmenting solar power generation to be given utmost importance.

Financing Public Investment

- Issue of sovereign Green Bonds for mobilizing resources for green infrastructure
- Promotion of thematic funds for blended finance for encouraging important sunrise sectors such as Climate Action, Deep-Tech, Digital Economy, Pharma and Agri-Tech, enhancing financial viability of projects including PPP, with technical and knowledge assistance from multi-lateral agencies.
- Introduction of Digital Rupee by RBI starting 2022-23.

1.1.2 Strengthening of Cooperative Sector

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

A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.

Cooperative enterprises help their members to collectively solve shared socio-economic problems. They strengthen bargaining powers of their members, help them get access to

competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

Sector-wise/ Activity-wise distribution Co-operatives is given in the Table.

Sr. No	Type	Number of Societies
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	Total	739582
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	93978
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	1469

Source: NCUI 2018

In addition, there are about 2,705 District Level Federations, 390 State Level Federations and 20 National Level Federations in the country.

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

In this direction, the Ministry of Cooperation (MoC) has, in consultation, coordination and partnership with State Governments, NABARD, National Level Federations, Training Establishments at State and National level and other stakeholders, initiated work on five major fronts:

a. Cooperative Credit Guarantee Fund: This is a new scheme being created for providing credit guarantee on loans of Primary Agriculture Cooperative Societies and other primary cooperative societies.

b. Co-operative Education: This scheme aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

c. Cooperative Training: This scheme aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.

d. Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS

e. Sahkar se Samridhi: This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

All these initiatives will create immense business potential for the Cooperatives from **grassroots upward in times to come.**

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

Credit Guarantees are risk sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Upto 0.85% of sanctioned amount	1.0% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks, NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

1.2 Policy Initiatives – Reserve Bank of India

The following important initiatives have been taken by the RBI in Agriculture and Rural Sector:

- i. Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.
- ii. Master circular on SHG- Bank Linkage Programme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India up to March 31, 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.
- iii. **Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture**
RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/ 2022-23 dated 18 May 2022.
- iv. **Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sector**
To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sector, RBI issued instructions to all Scheduled Commercial Banks including Small Finance Banks that Bank credit to NBFCs

(including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to Rs.500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

v. **Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22**

Modified instructions on Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22 were issued by RBI to all Public Sector Banks, Private Sector banks and Small Finance Banks to extend the benefit of Interest Subvention vide circular FIDD.CO.FSD.BC.No.3/05.02.001/2022-23 dated 28 April 2022. As per the scheme, banks to submit their additional claim pertaining to the disbursement made during the year 2021-22 which is (i) not included in the claim as on 31 March 2022; and (ii) repaid promptly during 2022-23, latest by 30 June 2023.

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, at a reasonable rate of interest. An amount of Rs.1,20,000.00 crore was allocated for the year 2021-22.

1.3.2 Short-Term Refinance

- NABARD provides Short Term refinance to Cooperatives & RRBs for their crop loan lending. The allocation for the year 2021-22 was Rs.1,20,727.66 crore.

1.3.3 Other Initiatives

(i) Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages investment in viable projects relating to post harvest management infrastructure and community farming assets.

(ii) Special Liquidity Facility-2

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed Rs. 24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, Rs.15053.30 crore was disbursed to Cooperative Banks, Rs. 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and Rs. 1600 crore to SCARDBs & NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of Rs.

150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than Rs.500.00 crore.

(iii) To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.

(iv) Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.

(v) NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

(vi) Keeping in view the requirements of Cooperatives and RRBs under Short Term Refinance Scheme under ST(SAO) and ST(Others), NABARD has issued guidelines for the State Cooperatives and RRBs, wherein the banks have the option of choosing between fixed and floating rates for short term refinance sanction availed under ST(SAO) and ST(Others) limits.

1.3.4 Government Sponsored Programmes with Bank Credit

- Department of Food and Public Distribution (DFPD), Government of India has notified the "Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet, etc." NABARD has been appointed as the Nodal Bank for interacting with DFPD and managing interest subvention under the Scheme. The operational guidelines have been issued to Cooperative Banks, RRBs, NCDC, PSBs, Commercial Banks, etc. for implementation of the scheme.
- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :
 - Agri Clinics and Agri Business Centres (ACABC)
 - Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

1.3.5 Rural Infrastructure Development Fund (RIDF)

- The corpus under Rural Infrastructure Development Fund (RIDF) was Rs. 40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of Rs. 46,072.70 crore and disbursements were to the extent of Rs. 33,883.18 crore to various State/UTs.
- Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

Under LTIF, NABARD has sanctioned a loan amount to the tune of Rs.800.78 crore and Rs.3196.97 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and disbursed under LTIF stood at Rs.85, 127.38 crore and Rs.55, 676.68 crore, respectively.

ii) Micro irrigation Fund (MIF)

Under MIF, an amount of Rs.256.25 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and released stood at Rs. 3970.17 crore and Rs.2083.72 crore, respectively. The sanctions made by NABARD till date under MIF envisages expansion of micro irrigation coverage by an area of 12.83 lakh Ha. Total area of 4.23 lakh Ha has been covered by the States up to 31 March 2021. (Source: MoA&FW, GoI)

iii) Pradhan Mantri Awas Yojana-Grameen (PMAY-G)

As on 31 March 2022, the cumulative loan sanctioned and released under PMAY-G stood at Rs.61,975.00 crore and Rs.48,819.03 crore, respectively. This has facilitated construction of 1.77 crore houses as on 31 March 2022 (Source-MoRD, GoI website).

1.3.6 Micro Credit Intervention

1. Committee to review the SHG-BLP grading norms for credit linkage

In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee recommended (a) adoption of NRLM norms universally for SHGs; (b) review of grading norms after six months of operation of the National Loan Portal for inclusion of additional parameters by NRLM; (c) RBI to review their guidelines on credit reporting to Credit Information Companies (CICs) ; (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

2. Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 lakh

Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India, managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/ NBFCs/ MFIs/ Other Financial Intermediaries. Consequent to the amendment in the CGFMU scheme, the collateral free loans to SHGs under DAY-NRLM were enhanced from Rs. 10 lakh to Rs.20 lakh and categorised as under.

- i. Loans up to Rs. 10 lakh -No collateral and no margin to be charged
- ii. Loans above Rs. 10 lakh and up to Rs. 20 lakh - No collateral and no lien to be marked against savings bank accounts of SHGs.

However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs. 10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of Rs.50,000/- and above, the new scheme with maximum support of Rs. 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of Rs.520.71 lakh has been sanctioned and Rs.241.03 lakh is disbursed under the scheme.
- A scheme under FIF for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum Rs.4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was

modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.

- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- A scheme under FIF for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum Rs.2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

1.3.8 Farm Sector Development – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- JIVA: An agro ecological transformation programme, aimed at achieving long-term sustainability of interventions made in the completed NRM projects and promotion of sustainable farming was launched.
- Indo-German Technical Cooperation Project on Capacity enhancement for Sustainable Agriculture and Sustainable Aquaculture (C-SASA) was signed during the FY 2021-22.
- Nationwide exercise of Geo tagging of Wadis was initiated.

II. FPO Promotion

- NABARD, in collaboration with GiZ, developed a mobile application for conduct of baseline survey of FPOs and an automated rating tool for FPOs (FPO Manak tool).
- BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme of 10,000 FPOs developed five Basic training modules and eight advanced training modules for FPOs and other stakeholders.
- 417 FPOs were promoted under Central Sector Scheme on 10,000 FPOs during 2021-22. With this, the Cumulative number of FPOs promoted is 1096, of which 774 are registered.

III. IOT and ICT Interventions

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).
- End-to-End ICT and IOT based solutions for farmers (Gujarat & Jharkhand)
- IOT based Soil & Weather Stations through Farmers Producer Company (Tamil Nadu).
- Application of IOT and Machine Learning for cultivation of Chillies (Telangana).
- Development of drone-based package of practices in direct seeded rice (Telangana) and demonstration of spraying pesticides and foliar application of nutrients using Drone (Tamil Nadu).
- Implementation of IOT in vegetable cultivation (Uttar Pradesh).
- Pilot project on encouraging rural youth in agriculture for agri-entrepreneurship development sanctioned in Rajasthan and Jharkhand.

- Agriculture Export Facilitation Centre (AEFC) to function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc. in Maharashtra (various export commodities) and Rajasthan (spices) was set up.

IV. Climate Action

- Under climate change initiatives, NABARD has released an amount of Rs.97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

1.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.10 Agriculture Credit Target during 2022-23

For the FY 2021-22, the ground level agricultural credit achievement was Rs.17.10 lakh crore, as against the target of Rs 16.50 lakh crore.

Agriculture credit target for the year 2022-23 has been fixed at Rs.18.50 lakh crore. In order to provide special focus to allied activities, separate sub targets of Rs. 37,800 crore for working capital and Rs. 88,200 crore for term loan towards allied activities under GLC targets have been fixed.

1.4 Policy Initiatives – State Government

Promoting Oil Palm Cultivation: India imports Rs 80,000 crores worth of palm oil annually. After availability of water from irrigation projects, the lands of Telangana have become suitable for oil palm cultivation. The Government of Telangana is therefore promoting the cultivation of oil palm in a big way. The State ranks 6th in terms of area under cultivation, 2nd in production and 1st in extraction of oil palm in the country. Given the dependence on import of edible oil and loss of valuable foreign exchange thereof, the State Government is promoting the cultivation of oil palm to boost income of farmer as also achieve self-sufficiency in edible oil

production. Oil palm cultivation was taken up only in 4 districts of the Telangana State viz; Khammam, Kothagudem, Nalgonda and Suryapet with an area of 19,520 ha covered so far. During 2022-23, the Government has set a target for cultivation of oil palm in 2.5 lakh acres with an outlay of Rs 1,000 crore. NABARD has sanctioned a loan of Rs.204.84 crore to the State Government under RIDF XXVII to meet the State Government share for undertaking oil palm cultivation in 102500 acres in 26 districts of the state. The Government of Telangana have allotted factory zones to companies to take up Oil palm Area expansion in the newly identified potential areas in the state by GOI. With this a total of (11) companies are now operating in Telangana including the existing (3) companies. Nurseries are also being established in new districts/factory zones by the allotted companies.

Telangana State Food Processing Policy : Telangana Government's food processing policy aims to create 10,000 acres of special food processing zones across the State to support the additional 53 lakh acres area brought under irrigation till 2024-25 and to attract a total of Rs.25000 crores of capital investment to establish food processing enterprises and generate direct employment for approx. 70,000 personnel. Further, the State Government is working with GOI in Formalisation of Micro Food Processing Enterprises with an outlay of Rs.10,000 crore to be implemented over a period of five years from 2020-21 to 2024-25. The scheme focuses on One district One product (ODOP) approach which will be applicable for all new units being set up.

https://tsfps.telangana.gov.in/wp-content/uploads/2021/08/Telangana-state-food-processing-policy_2021-1.pdf

Farmer Producer Organizations (FPOs) : The Government is giving impetus for development of tribal FPOs through grant support for their infrastructure related needs from TRICOR (Tribal Co-operative Finance Corporation Ltd).

Micro Irrigation : Micro Irrigation is being encouraged on a large scale mainly for horticulture crops by providing drip and sprinkler systems with a unique subsidy pattern for enhanced water and fertiliser use efficiency thereby enhancing income of farmers. Recognizing the importance of micro irrigation, the Government has extended subsidy for micro-irrigation projects to farmers with upto 12.4 acres (5 hectares) of land - the largest such subsidy in the country. As a result, a total of 6.6 lakh acres was brought under micro-irrigation during the period from 2014-15 to 2019-20, and the total area covered so far under micro irrigation stood at 18.6 lakh acres.

Farm Mechanization : Government, emphasizing on the need to adopt new practices in agriculture in tune with the changing realities, has decided to support farmers financially to enable them to procure modern farm machinery and allocated ₹1,500 crore to incentivize farm mechanization. In the last five years, Government provided subsidy of ₹14,644 crore for farm mechanisation. Under this scheme, there is a 95% subsidy for Scheduled Caste (SC) and Scheduled Tribe (ST) farmers, and a 50% subsidy to general category farmers to purchase various farm implements.

Rythu Vedika : For organising farmers' meetings, Telangana Government has constructed 2601 Rythu Vedikas with an expenditure of Rs 572 crore. "Rythu Vedika is a platform intended to help in mobilising the farmers to organise themselves into groups for attaining their ultimate objective of getting remunerative prices, better marketing facilities, higher productivity and ultimately making agriculture profitable". They are provided with tap water, electricity, furniture while the State Government also bears the maintenance cost.

Sheep distribution : This scheme is aimed at to give quantum jump to the rural economy and designed for the upliftment of Yadava/Golla/Kuruma families of the state. Provision of financial support to these skilled families for rearing sheep on a large scale will facilitate not only their economic development but also facilitate production of sufficient meat in the state. It is also targeted to make Telangana a hub for meat export in near future. The traditional shepherd families will be supported with the supply of (20+1) sheep on 75% subsidy with a total project

outlay of Rs. 5,000 crores. In the 2022-23 budget, State Government allocated Rs.1000 crore for the programme.

Flagship Schemes

Kaleshwaram Irrigation Project : Kaleshwaram Project is touted as the world's largest multipurpose lift irrigation project. The project starts at the confluence point of the Pranahita River and the Godavari River at Kaleshwaram. The Kaleshwaram Lift Irrigation Project is divided into 7 links and 28 packages and involved digging of 20 reservoirs in 13 districts with a total capacity to store 145 TMC. The total length of the entire Kaleshwaram project is approximately 1,832 km of which 1,531 km is gravity canals and 203 km comprise water tunnels. The project proposes to convey water for irrigating 18,25,700 acres and stabilising about 18,82,970 acres of existing ayacut. This project is a growth engine for development of Telangana as well as a boon to agriculture. The project will enable farmers in Telangana to reap multiple crops with a year-round supply of water wherein earlier they were dependent on rains resulting in frequent crop failures.

<http://www.irrigation.telangana.gov.in/img/projects/pdf/kaleshwaram.pdf>

Mission Kakatiya : A flagship programme of the government by restoring around 46,531 tanks in five years to provide irrigation source to about 25 lakh acres spending Rs.22,000 crore. The Mission yielded excellent results, stabilizing 15 lakh acres of ayacut under tanks and resulting in increasing of ground water levels. <https://missionkakatiya.cgg.gov.in/homemission>

Mission Bhagiratha : Under the Telangana Drinking Water Supply Project, a mammoth stretch of pipelines are laid to quench the thirst of Telangana towns and villages apart from providing water for the industrial needs. The project has become an example across the country and NABARD is the first and single-largest lender for the Project. The total financial outlay estimated is Rs 46123 cr. The aggregate sanction by NABARD works out to Rs.9,678.92 crore, while Rs.7,503.06 crores has been disbursed by NABARD. This has also resulted in improvement of health, social empowerment, economic benefits, saving of precious manpower resources and reduction in drudgery of womenfolk in having to scout for water over long distances particularly in remote rural areas. The success of the project is further seen in the recent fluoride free status of the villages of Telangana attributed to availability of clean drinking water.

https://www.researchgate.net/publication/318900005_MISSION_BHAGIRATHA_FOR_DRINKING_WATER_SUPPLY_IN_TELANGANA_STATE

Haritha Haram : Another flagship programme of the Government, "Telanganaku Haritha Haram" envisages increasing the green cover of the State from the present 24 to 33 per cent of the total geographical area. Under the Haritha Haram programme, the Government has planted between 2015 and 2022, a total of 243 crore plants. So far an amount of Rs.8, 816 crores has been spent to rejuvenate 12.63 lakh acres of forest land. Forest Survey of India has declared that the forest cover in the State of Telangana has increased by 7.7% from 2014 onwards, when the State was formed. An amount of Rs. 932 crores is proposed in the 2022-23 Budget for Haritha Haram. <http://harithaharam.telangana.gov.in/Pages/Vision.aspx>

Infrastructure

Telangana State-Industrial Project Approval and Self-Certification System (TS-iPASS)

TS-iPASS was enacted in 2014 to ease the administrative burden of setting up industries in the state. The system enabled by TS-iPASS provides clearances to all projects within 30 days, which is one of the shortest periods across the country. A total of 18,761 proposals were approved between 2014-15 and 2021-22 (up to January 2022) with an investment of Rs.2,26,806 crore. These investments have provided employment to 16.32 lakh people in the state.

Telangana State Industrial Development and Entrepreneur Advancement (T-IDEA)

Under T-IDEA, the state offers incentives to entrepreneurs for setting up industries by reimbursing stamp duty, power cost, offering interest and investment subsidies, capital assistance, and other support with Quality Control and Patent Registration. The number of claims sanctioned under T-IDEA has grown by 47.3% since its launch in 2014-15. Cumulatively, the Government has sanctioned Rs.2,965.10 crore under this scheme up to January, 2022.

Telangana State Program for Rapid Incubation Dalit Entrepreneurs (T-PRIDE)

T-PRIDE is targeted specifically towards making the industrial sector more equitable by increasing the representation of entrepreneurs from the Scheduled Castes, Scheduled Tribes, and Specially-abled Persons (SAP). Similar to T-IDEA, the scheme offers various incentives, subsidies and reimbursements. Between 2016-17 and 2020-21, the disbursements had increased almost 234%. 12,602 SC applicants, and 11,694 ST applicants have received subsidies to the tune of Rs 1,150.5 crore till January 2022. <http://industries.telangana.gov.in/>

TS Global linker

In 2019, the Government launched TS Global linker- a digital networking platform that helps MSMEs contact global buyers and sellers, and get appraised about opportunities in the sector. Currently, 3 lakh SMEs globally, with over 7,000 SMEs from Telangana have registered on the platform.

Technology-Hub (T-Hub)

T-Hub was established in 2015 to enable and empower the innovation ecosystem in the state, and to create impact for start-ups, corporations and other stakeholders. T-Hub has enabled 1800+ national and international start-ups with access to better technology, talent, investor, customer, corporates, investors and Government agencies. It has elevated innovation for leading national and global corporation transforming their business models for better.

T-Fiber

T-Fiber aims at creating a scalable, robust, resilient, secure and long-lasting digital infrastructure to deliver various services, applications, content from Government and service providers. With a state-of-the-art network infrastructure, it is designed to achieve the goal of 'Digital Telangana'. T-Fiber provides high-speed broadband connectivity to over 3.5 crore people and institutions in Telangana. T-Fiber will also form the basic platform for the provision of a number of services like e-governance, e-health, e-commerce, e-banking, video on demand, etc.

Women Entrepreneurs Hub (We-Hub)

We-Hub is a start-up incubator, exclusively for women entrepreneurs, established in 2017 to help foster women entrepreneurship in Telangana. It provides incubation facilities, access to the Government, and a global network of collaborators to new women entrepreneurs in the state. It aims to support women entrepreneurs, with innovative ideas, solutions and entities focusing on emerging areas in technology. We-Hub will also support under-explored / unexplored sectors along with the service sector. The mandate and goal of We-Hub is to eliminate financial, social and support barriers for women and help them succeed in their enterprises.

Education and Social sector

The Government launched its flagship initiative "Mana Ooru-Mana Badi/Mana Basti-Mana Badi" in January 2022 to upgrade the infrastructure facilities in the government schools for a period of three years with an approved budget of Rs.7,289.54 crore. The infrastructure includes setting up of digital classrooms, construction of additional class rooms and taking up repairs to school building, which will benefit 19.84 lakh children and 26065 schools in the state.

Overview of Cooperative Banks and Societies in the State:

1. Status of Cooperatives in the State

The policy of the Government of Telangana has been to regulate and direct the Cooperative Societies through the enactment of Legislation. There are two Acts in existence pertaining to the regulation of the Cooperatives, one is the Telangana Cooperative Societies Act 1964, the second Act is Telangana Mutually Aided Cooperative Societies (MACS) Act of 1995, which aims at promoting self-reliant, responsible, accountable and autonomy for Cooperative Societies with their own resources, which would make the Cooperative Movement more vibrant.

Structure of Cooperatives

The Cooperative Credit structure (CCS) in the State is playing a vital role in providing credit services to both urban & rural areas and also mobilizing deposits.

The CCS in the Telangana State is having three-tier structure comprising of Telangana State Cooperative Apex Bank at the State Level, 9 District Central Cooperative Banks at the middle level and 823 PACS affiliated to DCCBs at the ground level which provides credit facilities to the members of the Societies.

Affiliated Banks/ Societies,

- (9) District Co-operative Central Banks (covering 33 districts) with 371 branches located in District Head Quarters and small towns.
- 823 Primary Agriculture Co-operative Societies (PACS) located in all Mandal Headquarters and major villages of Telangana State.

Business and functions of the banks,

- The total Deposit of DCCBs as on 31 March 2022 was Rs 654436.06 lakh while loans outstanding was Rs 1054776.14 lakh and CD ratio 171.65 %. The share of CASA was 39.21%. The cost of deposit was 5.17 %. The average yield on advances was 8.62%. As on 31 March 2022, TSCAB has deposit of Rs 694195 lakh, advances Rs 933476 lakh with CD ratio as 134.47% and CASA deposit at 12.65 % of total deposits, indicating limited mobilisation of cheaper fund for banking business.
- TSCAB is providing all banking services on par with commercial banks to its clients through its network of 42 branches and 36 ATMs, 1 Mobile ATM and 4 ATMs in Metro Stations and 1 Cash Recycler Machine(CRM).
- The Bank accepts various types of deposits which are insured with Deposit Insurance & Credit Guarantee Corporation. The Apex Bank is extending various retail loans viz., Gold loans, Personal loans, Vehicle loans, Housing loans, SME loans, etc., through its branches.
- The Apex Bank is providing crop loans for crop production, long term loans for capital investment in Agriculture and allied activities through the DCCBs and PACS and also loans to Weavers Societies, Employees Coop. Credit Societies as also credit to Apex Coop. institutions in the State.
- The DCCB Banks accepts various types of deposits which are insured with Deposit Insurance & Credit Guarantee Corporation. The DCC Banks are extending various credit services viz., SAO/CKCC, LT viz., Minor irrigation, Land development, Dairy, Sheep, Poultry, Go-downs, Sericulture, Vegetable Cultivation, Horticulture, Poly houses, JLG, Farm Mechanization etc., under Agriculture sector and Education loans, Vehicle loans, House and Site Mortgage, Personal loans, Gold loans, Kisan Secured Over Draft Loans, Weavers Cash Credit, Business loans, Business Cash Credit loans, SHG loans for women empowerment under Non-Agriculture sector.

2) Sector-wise / Activity-wise distribution of cooperatives

S No.	Type of the Society	Number of Societies in the state
A.	Details of Non Credit Cooperative Societies	
1	Dairy cooperatives	1200
2	Fishermen cooperatives	2,956
3	Shepherds societies	4,453
4	Weavers Coop Societies	434
5	Marketing Cooperatives	9 affiliated to MARKFED
6	Labour Coop Societies	120
7	Others regulated by Functional Registrars	
a	Toddy Toppers Cooperative Societies	2853
b	Barbers Cooperative Societies	576
c	Women welfare Coop Cooperative Societies	149
d	Oilseed growers Cooperative Societies	70
B	Details of Credit Cooperative Societies	
	PACS	823
C	Details of Multi State Cooperative Societies	
	No of MSCS	NA

3. Recent Developments/ Initiatives, if any, taken by State Government in strengthening of outreach and activities of Cooperatives

PACS Computerization: The project for computerization of PACS initiated by Telangana Government in May 2016. Out of 906 PACS, 823 are affiliated to DCCBs, 803 were computerized till date. Remaining 83 PACS are ceded CBs.

1.5 State Government Sponsored Programmes with Bank Credit

Rythu Bandhu Pathakam : Government of Telangana introduced an innovative way of supporting the farmers in the year 2018-19 – ‘Investment support scheme/Rythu Bandhu pathakam’. This is a [welfare program](#) to support farmer’s investment for two crops a year by the [Government of Telangana](#). This is the first direct farmer investment support scheme in India, where the cash is paid directly as input subsidy. The Government is providing investment support of Rs.10,000 per acre per year to all the farmers. In the 2022-23 budget, the State government allocated Rs 14,800 crore for Rythu Bandhu scheme.

Rythu Bima Pathakam : In order to ensure the economic and social security to the farmers, the Government of Telangana has conceptualized and implemented an innovative scheme - Farmers Group Life Insurance scheme (Rythu Bima). This scheme is first of its kind. The main objective of the Farmers Group Life Insurance scheme (Rythu Bima), is to provide financial relief and social security to the family members/ dependents, in case of loss of farmer’s life due to any reason. An insurance amount of ₹ 5 lakh will be paid to the family within ten days in case of death of the farmer. Insurance cover is provided to every farmer who is in the age group of 18 to 60 years. In the 2022-23 budget, the State government allocated ₹ 1,466 crore towards Rythu Bima scheme. Till 04 July 2022, 83216 farmer families have received benefit of ₹ 4161 crore under this scheme. http://rythubandhu.telangana.gov.in/Default_LIC1.aspx

Dalit Bandhu : In a benchmark for the country, Telangana Government has instituted the Dalit Bandhu scheme for the upliftment and growth of the Dalit community. Under this scheme, a grant of Rs.10 lakhs will be given to the beneficiaries there by instilling a sense of financial security and hope for better future. The Telangana State Government will hand hold the beneficiaries for judiciously utilising the financial assistance.

Housing : The State Government has decided to finance construction of houses by the poor having house sites at Rs.3 lakh per beneficiary. An amount of Rs.12,000 crore is allocated to Double bed housing scheme during 2022-23.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

Crop Production occupies 9% at ₹80574 crore of the total GSDP of Telangana State at current prices. The district falls under Central Telangana Zone comprising 3 Revenue divisions with 21 mandals. The Geographical area of the district is 2772 sq. km and the normal rainfall is 917 mm with 37 rainy days. As per information available, Gross Cropped Area is to the tune of 2.15 lakh ha while the Net Sown Area (NSA) is 1.34 lakh ha which bring the cropping intensity to 160. There has been steady increase in the amount rainfall recorded in the district with an excess of 10%, 29% and 17% in the last three years, respectively. Marginal and Small farmers are the key stakeholders of the district as of the 221623 land holding, 167154(75%) land holdings are owned by marginal farmers and 41887(19%) by small farmers.

Major crops/groups grown are paddy, cotton, maize, pulses, oilseeds, sugarcane, vegetables, and millets. The cropping pattern is directly dependent on the amount of rainfall received, the groundwater level and the initiatives/directives of the State Govt. In order to encourage crop diversification, as a first in the country, Telangana Govt. has started *Crop Diversification Index* to map the cropping patterns.

As per the information provided, area under cultivation during Rabi and Kharif seasons for the last three years was 57917 ha and 38178 ha in FY 2019-20, 125251 ha and 90724 ha in FY 2020-21 and 134472 ha and 80879 ha in FY 2021-22. As seen from the data given, cultivation has seen an upward trend on account of good monsoon and continuation of policy of paddy procurement by the State and Central Governments. The district has seen production of approximately 5.3 lakh MT, 6.80 lakh MT and 11.45 lakh MT in the last three years covering paddy, maize, grams, oilseeds, etc.

The Central Government provides interest subvention to financial institutions for short term crop loan upto one year for loan upto ₹3 lakh borrowed by farmers. Under this scheme, the farmers can avail concessional crop loans of upto ₹3 lakh at 7 per cent rate of interest. It also provides for an additional subvention of 3 per cent for prompt repayment within a period of one year from the date of advance. The scheme will help farmers to avail short term crop loans up to ₹3 lakh payable within one year at only 4 per cent per annum. The total KCCs issued to farmers in the district as on 31.03.2021 is 176266 showing a marginal increase from last year.

The area under major crops in the district during the two cropping seasons of FY 2021-22 is as under:

Crop	Area (acres)
Paddy	424593.49
Cotton	53236.84
Oil seeds	7302.95
Pulses	310215.14

2.1.1.2 Infrastructure and linkage available, planned and gaps

- Agri inputs viz., seeds, pesticides, fertilizers are easily available through network of PACS and dealers.
- The Krishi Vigyan Kendra at Tuniki and Fruit Research Station at Sangareddy have been providing guidance and support services to farmers.
- Agriculture Dept. is conducting various programmes on a regular basis and based on the ground situation.

- The State Govt. has been providing the farmers with Rythu Bandhu for investment needs at the start of the season.
- Regulation of seeds available is being done by the concerned authorities to tackle sale of spurious seeds and the same is being done in case of other inputs.
- State Govt. has constructed 76 Rythu Vedikas for enabling meeting of farmers.
- Farmer Producer Organizations:
- NABARD has promoted 7 Farmers Producers Organisations/ Companies (FPOs/FPCs) in the district in Watershed/TDF/Farmers Club areas dealing with crops like paddy, maize, pulses, vegetables, minor millets etc. FPOs will be extending support to member/non-member farmers for supply of inputs, technology and markets. 5 FPOs have been linked with Banks and NBFCs for their credit needs. Efforts are on to provide them the permission for procuring paddy. The process of bringing them onboard for a larger role is in progress.
- GoI under 10,000 FPO programme has approved formation of 9 FPOs in the district in various mandals. The FPOs have become functional and efforts are on to have one functional FPO in all the mandals of the district.

Critical Gaps

- Timely availability of quality inputs particularly fertilizers and seeds by constructing sufficient storage space at village points (PACS and IKP Centres).
- FPOs may be given the benefit of Free on Lorry Service(FOL) on par with PACS and other benefits as are being given to PACS in order to reach the unreached.
- There is mismatch in the information on the food grains required and the actual production owing to shortages and price instability.
- Little awareness on water conservation measures, mitigation methods for changes in climate, etc. among the farmer community. Inclination to water intensive and low labour dependence crops is seen among the farmers.
- There is an information gap with respect to the renewal of crop loans, waiver schemes and the cascading ill effects on the farmer's credit worthiness.

2.1.1.3 Assessment of potential for the Financial Year 2023-24

Against the ACP and PLP target of ₹1445.31 crore for FY 2021-22, the achievement was ₹1153.09 crore covering 98297 accounts. Crop Loan disbursement was to the tune of ₹630.64 crore, ₹791.55 crore, ₹834.31 and ₹1014.58 crore during FYs 2017-18, 2018-19, 2019-20 and 2020-21, respectively. For the FY 2022-23, ACP and PLP targets are placed at ₹1540.15 crore covering 134307 accounts. Taking into consideration that all small & marginal farm holdings and 50% of the farm holdings of other farmers require credit and the need to cover majority of farmers in the district under KCC, the exploitable potential under crop loans during 2023-24 has been assessed as follows:

Sr. No.	Activity	Unit	Unit cost (₹ lakh)	Projection for 2023-24		
				Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Paddy	ha	1.05	93500	97707.50	97707.50
2	Jowar and Other Millets	ha	0.47	405	189.34	189.34
3	Maize	ha	0.76	5150	3894.95	3894.95
4	Pulses	ha	0.52	6500	3396.25	3396.25
5	Cotton	ha	1.07	20300	21771.75	21771.75
6	Sugarcane	ha	1.83	200	367.14	367.14
7	Vegetables	ha	0.86	4850	4294.68	4294.68
8	Oil Seeds & Others	ha	0.58	3200	1843.20	1843.20
9	Seed Production	No.	0.89	1025	912.25	912.25

Sr. No.	Activity	Unit	Unit cost (₹ lakh)	Projection for 2023-24		
				Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
10	Oil Palm (Maintenance)	Ha	0.42	1200	506.70	506.70
11	Orchard maintenance	ha	0.76	49	343.00	343.00
Total - (A)						135226.75
Of 'A' 10% for Consumption (B)						13522.67
Of 'A' 20% for Post-Harvest Activities (C)						27045.35
Sub-total – KCC loans						175794.77
11	Produce Marketing Loans	No.	0.22	60	13.20	36.72
Total crop loan projection (A+B+C+11)						175831.49

The activity wise/joint mandal wise physical and financial projections for the year 2023-24 are given in Annexure-I.

The crop loan estimation has been made as per the revised KCC guidelines issued by Reserve Bank of India and the financial projection is based on the Scales of Finance in vogue. While extending credit, care may be taken to extend 10% of bank credit may be channeled to SF/MF as per the directions of RBI.

2.1.1.4 Critical interventions for creating a definitive impact in the sector

- To ensure Minimum Support Price (MSP) which is in congruence to the requirements of the farmer and which would give competition to the prevailing market price.
- Extend liberal finance to FPOs/FPCs promoted by NABARD, SFAC and other agencies
- Encourage issue of post-harvest loans against NWRs (Negotiable Warehouse Receipts).
- Grant all benefits/Schemes/Programmes to FPOs/FPCs in the district on par with PACS/FSS
- Encourage Organic Farming practices particularly for crops like pulses, minor millets and vegetables, which have good potential in the district.
- Issuance of comprehensive policy/guidelines/measures to curtail monkey menace in the district which is hindering the farming community to take up diversification in crops.

2.1.1.5 Suggested action points

Government

- Diversification to be taken up on a large scale and address the issues which arise on account of diversification, which will encourage the farmers to adopt multi crop pattern.
- To facilitate awareness on the cascading benefits of irrigation projects and consequent planning for various crops
- To ensure middlemen and agents of various companies do not fleece the farmer by encouraging the farmers to avail formal line of credit and marketing.
- Facilitate industrial tie-up for oil seeds and other commercial crops as being done under oil palm.
- Government may plan for enhancing the area under millet cultivation in the backdrop of the year 2023 being declared as International Year of Millers(IYOM) by United Nations General Assembly.

Banks

- Kisan Credit Cards are to be issued for all eligible farmers and limits are to be fixed as per revised KCC norms and Scale of Finance and the district needs to be declared as KCC saturated.

- Encourage renewal of old KCC cards
- Encourage Working Capital Loans to KCC card holders under Animal Husbandry and Fisheries to facilitate comprehensive credit to farmers.
- Bridge the knowledge gap in farmers on crop loan renewals, loan waiver and penal interest through conduct of literacy camps.
- Encourage establishment of Agri Clinics and Agri Business Centres (ACABC) for providing extension services/guidance to the farming community.

2.1.1.6 Other related matters

- Rythu Bandhu has covered 235159 and 246626 farmers, respectively in the last Kharif and Rabi seasons with a financial outlay of ₹197.74 crore and ₹198.74 crore.
- 77 claims have been processed during FY 2021-22 in respect of Rythu Bheema scheme.

Chippalturthi Farmer Producer Company Limited

Chippalturthi Farmer Producer Company has been formed with assistance from PODF-ID and is operating in 10 villages of Narsapur Mandal of Medak District. It has reached a membership of 525 farmers and has been meeting the requirements of the members in the form of inputs for cultivation for the past two years. The business of the FPO reached ₹33.00 lakh in FY 2020-21, ₹39.00 lakh in FY 2021-22 and ₹29.00 lakh upto Kharif 2022. It has been sanctioned Business Development Assistance of ₹5.00 lakh from NABARD which has used it effectively in running the FPO. The FPO has tribal members which constitute more than 70% of the total membership, which enabled Tribal Cooperative Finance Corporation Ltd. (TRICOR) to sanctioned grant assistance to ₹25.00 lakh from and loan assistance of ₹6.25 lakh from NABKISAN (Subsidiary of NABARD for FPOs) for construction of godown. NABKISAN also sanctioned a loan of ₹10.00 lakh as Working Capital assistance to the FPO. The performance of the FPCL is commendable as it has laid its roots firm in an area wherein NABARD had no past presence.

2.1.2 Water Resources

2.1.2.1 Introduction

Agriculture is dependent on water and providing the water for agriculture is irrigation. Irrigation is the artificial process of applying controlled amounts of water to land to assist in production of crops. Irrigation helps to grow agricultural crops, maintain landscapes, and revegetate disturbed soils in dry areas and during periods of less than average rainfall. Irrigation also has other uses in crop production, including frost protection, suppressing weed growth in grain fields and preventing soil consolidation. In contrast, agriculture that relies only on direct rainfall is referred to as rain-fed.

As per the information available, Gross Irrigated Area is 89452 ha and Net Irrigated Area is 58541 ha in Medak district. Haldi river flows through the district. As per information available, Gross Cropped Area is to the tune of 2.15 lakh ha while the Net Sown Area (NSA) is 1.34 lakh ha.

Ground water irrigation:

District has 381 villages covered under ground water irrigation with 366 dug wells, 1093 shallow bore wells, 32540 medium bore wells and 31493 deep bore wells. There are no major irrigation projects in the district. The medium irrigation project in the district is Ghanpur Anicut Project with Ayacut covering 21625 acres holding 4.059 TMC of water. The district is home to 2582 minor irrigation projects covering an ayacut of 110853 acres. Under micro irrigation, 18068 beneficiaries have been covered with a total coverage of 45933 acres, while 30301 acres are covered under drip and 15632 under sprinkler. There are 16 lift irrigation schemes covering 5899 acres.

Of the total 3716 irrigation tanks in the district, a total of 1905 tanks have been renovated while 560 tanks have been covered in the first phase; 668, 393 and 284 tanks were covered under second, third and fourth phases, respectively under Mission Kakatiya. Further, Irrigation Dept is proposing construction of check dams across various streams.

It may be mentioned that Kaleswaram project would benefit the district as many reservoirs and canals are being constructed which would enable enhancement in irrigated area, ground water recharge and sustained water supply for agriculture, domestic and industrial purpose.

Climate Change and Water Resources: Climate change can affect significantly in the quantum of rainfall which is the major contributor of the water in the district. The serious challenge which may emerge due to climate change is related to frequency and magnitude of extreme weather events mainly temperature, rainfall, humidity which may lead to changes in agriculture productivity. There will be both short- and long-term implications due to climate change in this region. NABARD has been accredited as National Implementation Entity (NIE) for Adaptation Fund (AF) and Green Climate Fund (GCF) mechanisms under UNFCCC. Moreover, NABARD is acting as NIE under National Adaptation Fund for Climate Change (NAFCC). The State Government has been prepared a State Action Plan, which emphasizes conservation of rain water and enhancing irrigation efficiency.

Of the 21 mandals, 14 mandals have been classified as safe, 7 as semi-critical.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Necessary agencies with rigs for drilling of borewells and installation of Drip/sprinkler with after sales facility are available. Also, energisation of pumpsets is also being done regularly and immediately.
- As per provisions under WALTA for regulation and control of ground water extraction, Ground Water Department is the designated authority to guide the Divisional level / mandal level authorities in exploitation and management of Ground Water, Sand Mining etc.
- TSMIP is building infrastructure at the micro level and there is a huge demand for continuation of the scheme

Planned infrastructure

Kaleswaram Project is enabling construction of several canals for irrigation with the required infrastructure to channel the water for irrigation. It is also envisaged that these canals would act in reviving the various tanks which are interconnected in the form of chain and touching almost every village and hamlet.

Critical Gaps

- There is little knowledge in the general public on the repercussions of unabated use of ground water and drilling of borewells
- There is complete lack of watch and ward on drilling of borewells and exploitation of water resources
- Lack of awareness on water conservation techniques and methods

2.1.2.3 Assessment of credit potential for 2023-24

Credit flow to this segment was ₹331 lakh, ₹328 lakh and ₹293 lakh during FYs 2019-20, 2020-21 and 2021-22, respectively. Taking into consideration micro irrigation scheme, requirement of borewells, recharge of borewells and requirement on account of erratic monsoons, potential has been worked as under:

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Dugwells	No.	2.11	27	56.95	45.56
2	BW+PS	No.	1.78	250	444.81	355.85
3	IP Sets (EPS+DPS)	No.	0.76	540	410.751	328.60
4	Drip sets	ha	1.03	1600	1641.67	1313.33
5	Sprinklers	ha	0.29	750	214.50	171.60
6	Pipeline	ha	0.20	6550	1332.93	1066.34
7	Recharge of Borewell	No.	0.50	220	110.59	88.48
8	Rain guns	No.	0.73	240	176.09	140.87
Total					4388.29	3510.63

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.1.2.4 Critical interventions required for definite impact in the sector

- Community based water conservation, harvesting and consumption should be encouraged for judicious use of water being supplied through new irrigation projects.
- Immediate intervention on curtailing bore wells and encouragement of water recharge pits with monetary implications should be taken up by the Government

2.1.2.5 Suggested action points

- The banks should follow area based approach so as to increase credit flow for usage and conservation of water resources
- Agriculture Department may propagate diversification of cropping pattern and encourage farmers to shift from paddy to irrigated dry crops.
- Banks may not extend support for bore wells and dug wells in overexploited and critical mandal areas and may finance of water saving/conservation measures in the form of drip, sprinkler, farm ponds, tarpaulin sheets, etc.
- Banks may come up with new schemes which will encourage farmers to take loans for irrigation purposes.
- District Administration may make construction of rain water harvesting pits as compulsory activity in all households and keep a tap on drilling of borewells.
- Irrigation Department may plan for additional check dams as and where necessary in order to ensure judicious use of water

2.1.2.6 Other related matters

TSMIP, which has created assets at the farmer level in needy areas needs should be extended by the State Govt. for cautious consumption of water.

2.1.3 Farm Mechanization

2.1.3.1 Introduction

The farm power availability on Indian farms has grown from 1.47 kW/ha in 2005-06 to 2.02 kW/ha in 2013-14 (*Farm Power Availability on Indian Farms – Surendra Singh*) and it has to be improved by introducing various farm machinery equipment to reach the target of 4.0 Kw per ha by 2030. As per the available irrigated land, 6000 tractors are needed, as against availability of 5116 tractors. Thus, there is high potential for tractors and accompanying implements. Also, there is growing demand for mini tractors in the district as large areas are being brought under plantation & horticulture and also on account of shrinking land holdings. New machinery is being added to the stock of the available machinery with new

technologies. Straw balers, automatic seeding machines, paddy transplanter are finding new customers increasingly. With GoI's intention to double the area under mechanization in the next ten years, there is enough scope for this sector to see growth.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- Dealers for tractors, power tillers, combined harvesters and other farm equipment are available in the district. Fuel outlets, repair and servicing centres and skilled manpower is available throughout the district.
- GoI has launched Custom Hiring Centre app for the benefit of farmers
- Tractors have been provided to Gram Panchayats with the initiation of State Govt. and joint funding by banks and local panchayats.
- Further, there is an increase in the number of new machinery that is being introduced into the arena.
- Financial assistance is being also provided by the NBFCs linked to various farm machinery companies.

Infrastructure and support - Planned

- As mechanization is a continuous phase, companies are setting up outlets or providing franchisee for sale of machinery.
- RSETI is providing training to impart minimum mechanical and electrical knowledge which would assist in repair and servicing of these equipment

Critical gaps

- Small farm machinery is available in the market, however, farmers are unaware of the same on account of low marketing levels and the inhibition which rises of the cost involved.
- Loans turning NPAs is a huge hindrance for credit outflow to this sector.
- Low awareness on precision technology
- Custom Hiring is yet to see an institutional set up, while hiring is prevalent at the ground level
- As 45% of credit needs for this sector is being met by NBFCs and in particular of those of the manufacturing companies, assessing the credit potential is becoming increasingly difficult.

2.1.3.3 Assessment of Credit potential for 2023-24

Credit flow to this segment was ₹645 lakh, ₹1058 lakh and ₹1246 lakh during FYs 2019-20, 2020-21 and 2021-22, respectively. The total number of tractors in the district is 5116 and the demand for tractors is increasing. There is also demand for mini-tractors (15-24 HP). Considering demand for equipment and various factors which are convenient for the same, potential has been worked out as under and placed in Annexure 1

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit cost (₹lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Tractors	No.	11.19	110	1231.78	985.42
2	Mini Tractors	No.	6.53	110	718.74	574.99
3	Rotavator	No.	1.19	30	35.64	28.51
4	Paddy Transplanter	No.	3.71	6	22.275	17.82
5	Paddy Harvester	No.	36.30	6	217.8	174.24
6	Paddy straw baler	No.	6.05	6	36.3	29.04

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
7	Automatic Seeding machine	No.	3.16	18	56.826	45.46
8	FM others (Plough, harrow, tillage equipment, seed drill, cultivator, etc)	No.	0.55	510	280.5	224.40
9	Weeders - 2hp, 4.8 hp, rotary	No.	0.66	600	396	316.80
10	Shellers, threshers	No.	2.06	60	123.42	98.74
11	CHC for Cotton (with tractor)	No.	28.17	4	112.684	90.15
12	Solar fencing	ha	2.11	60	126.72	101.38
13	CHC for Paddy	No.	9.32	6	55.902	44.72
Total					3414.59	2731.67

2.1.3.4 Critical interventions required for definite impact in the sector

- Custom Hiring Centres under FPOs/SHGs/JLGs/etc should be encouraged with bank credit.
- Trainings to be conducted on operating and repairing farm machinery equipment on a large scale
- Subsidies may be made available for FPOs for purchase of farm machinery
- Companies should make use of various channels especially social media to reach the farmer on the equipment available
- All NBFCs who are providing financial assistance to customers may ink the requisite arrangement with NABARD for channeling the subsidy under AIF.

2.1.3.5 Suggested action points

- DIC may encourage potential entrepreneurs to set up fabricating units and link them to Banks.
- Agriculture and Horticulture Depts to conduct free trails on new equipment and arrange exposure visits for popularizing latest machinery among the farmer community.
- Banks may provide loans at minimum or low interest rates
- Farm Machinery companies may organize Krishi Melas
- FPOs to take up CHC as a business model

2.1.3.6 Other related matters

- A few firms are providing farm machinery under CSR mode to the farming community and FPOs are being considered for setting up these Custom Hiring Centres.
- Farm Machinery Training & Testing Institutes, ICAR Institutes, Krishi Vigyan Kendras and State Agriculture Universities will be given a grant of 100% of the cost of the drone or up to ₹10 lakh, whichever is less, on the purchase of agricultural drones for taking up large scale demonstrations of this technology on the farmers' fields.
- Farmers Producers Organizations (FPOs) will be eligible for up to 75% subsidy for the demonstration of this technology on farmers' fields.

2.1.4.A Plantation and Horticulture

2.1.4.A.1 Introduction

The State produces 50.18 lakh MT of horticultural produce from an area of 11.88 lakh ac during 2021-22. Telangana ranks 3rd in area and 8th in production of fruits and ranks first in turmeric production. During FY 2021-22, Medak district saw production of 75097.43 MT of produce under plantation and horticulture covering 3915.44 hectares. Vegetables, fruits, plantation crops, spices and flowers covered an area of 2163 ha, 1640 ha, 34 ha, 45 ha and 18 ha with a production of 50094 MT, 24298 MT, 69 MT, 258 MT and 165 MT, respectively; while aromatic plants and medicinal plants covered the rest.

Schemes under implementation by Horticulture Department in the district are as under:

Central Plan	State Plan
Per Drop More Crop – Pradhan Mantri Krishi Sicchai Yojana	Establishment of Poly Houses/Green Houses
Mission for Integrated Development of Horticulture (MIDH)	Micro irrigation (Matching mandatory State share and additional State share only)
Rashtriya Krishi Vikas Yojana (RKVY)	Area expansion of vegetables, horticulture crops
NFSM - Oil Palm	Creation of water resources
	Protected cultivation with plastic mulching
	Rejuvenation of old orchards
	Horticulture Mechanization
	Trainings

Oil Palm: Telangana State is giving prominence to cultivation of oil palm and has encouraged farmers to actively participate in enhancing the area under oil palm. The State government is aiming to promote cultivation of oil palm in around 8.14 lakh acres in Telangana to cater to the increasing demand for cooking oil and also improve the income levels of farmers. At present, oil palm crop is being cultivated in about 48,806 acres in the State. The State Government has approved ₹4,800 crore for Oil palm extension project with a subsidy of ₹36,000 per acre staggered over a period of three years i.e. ₹26,000 in the first year and ₹5,000 each in the remaining two years.

2.1.4.A.2 Infrastructure and support available, planned and gaps

- The Fruit Research Station, Sangareddy is producing plant material in respect of mango, guava, custard apple (Seethaphal) and Sapota.
- 6 nurseries with a production capacity of 15 lakh sapplings
- 3 Nos. of 5000 MT cold storage at Manoharabad Mandal
- The identified activity under One District One Product (ODOP) for the district is ready to eat (snacks and savouries)

Planned

- New nurseries are being set up on a continuous basis as State Government is encouraging gram panchayats for setting up of the same for collaboration under Harithaharam. Assistance for setting up of these nurseries is being provided by State Govt.
- Private nurseries are being set up on account of the green drive initiative of the State Government.

Critical Gaps

- There is a gap in production of vegetables, flowers and fruits.
- Lack of processing centres for various type of produce for value addition

- Lack of awareness and capacity building on best practices, facilities available, banking, etc.
- Challenges of Climate change which are affecting the yield and timelines of various crops.

2.1.4.A.3 Assessment of Credit potential for 2023-24

Credit flow to this segment was ₹84.00 lakh, ₹87.00 lakh and ₹45.00 lakh during FYs 2019-20, 2020-21 and 2021-22, respectively. Based on various schemes being implemented in the district and the potentiality available, credit potential has been worked out as under:

Sr. No.	Activity	Unit (No./ Area)	Unit Cost (₹ lakh)	Projections 2023-24		
				Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Mango - normal (5mX5m)	ha	3.49	50	174.35	156.92
2	Mango-highdensity (3Mx2M)	ha	6.08	50	304.15	273.74
3	Banana tissue culture with propping	ha	2.99	10	29.89	26.90
4	Guava (5m X 2.5m)	ha	3.49	42	146.57	131.91
5	Papaya (integrated)	ha	4.81	50	240.63	216.56
6	Floriculture	ha	2.75	60	165.00	148.50
7	Pomogranate	ha	3.38	30	101.48	91.33
8	Citrus	ha	2.21	24	52.93	47.64
9	Anola	ha	1.20	18	21.53	19.38
10	Small Nurseries	ha	17.60	16	281.60	253.44
11	Vegetables on Pandal System	ha	3.85	140	539.04	485.13
12	Protected Cultivation(Green House/Polyhouse/Shade Net)	ha	146.33	11	1609.60	1448.64
13	Shadenet houses	ha	44.00	20	880.00	792.00
14	Upgradation of nurseries	Nos	10.00	6	60.00	54.00
15	Hi-tech nurseries	Nos	33.00	4	132.00	118.80
16	Oil Palm cultivation*	ha	1.02	120	122.27	110.04
Total					4861.04	4374.93

The activity wise and joint-mandal-wise physical and financial projections for FY 2023-24 are given in Annexure -I.

2.1.4.A.4 Critical interventions required for definite impact in the sector

- Subsidies from various community based corporations may be routed to horticulture purposes as the end use would benefit the beneficiaries under the scheme
- Exporters and food processing companies to set up units in the district as the climate is suitable for processing and storage and the district is geographically well placed and connected.
- Introduction of climate resilient varieties would assist in adapting to the changing patterns of climate without hampering the returns to the farmer.

2.1.4.A.5 Suggested action points

- Specific interventions in post-harvest management with necessary bank credit. Bankers may pro-actively take up financing these aspects
- Encouragement for poly houses, pandal and shade nets in a large way to cater to needs of twin cities
- Concentrated approach from all stakeholders for firming up Farmer Producers' Organizations especially under vegetable cultivation
- Awareness on measures to be undertaken to withstand the vagaries of climate change.
- Corporate tie-up for buy-back arrangement should be upscaled.

2.1.4.A.6 Other related matters

Pandal based cultivation has gained importance and has become part of all interventions of NABARD and State Govt. under this sector.

2.1.4.B Sericulture Development**2.1.4.B.1 Introduction**

The sericulture sector in the district at present is confined to farm sector activities and at present nearly 103 farmers are cultivating Mulberry in 175 acres in 20 Mandals. The atmospheric conditions in the district are suitable for the growth of mulberry and also for rearing silk worm throughout the year. There is lot of potential in Kowdipally, Narsapur, Veldurthy and Papannapet Mandals as the cocoon rates are remunerative and farmers are getting profit of ₹2.50 lakh to ₹3.00 lakh per acre. Department is also encouraging by payment of incentive at the rate of ₹75/- per kg on Bivoltine Cocoons and ₹40/- per kg Cross Breed Cocoons. In 2018-19, the department has installed 30 sheds at a cost of ₹10.50 lakh and subsidy provided for cultivation of mulberry to 100 beneficiaries covering 88 acre with a cost of ₹6.16 lakh.

2.1.4.B.2 Infrastructure and linkage support available, planned and critical gaps

- Three seed farms viz., Mulberry Seed Farm at Medak, Demonstration cum Seed Supply Station at Chinnaghanapur and Mulberry Seed Farm at Ramayampet are functioning for the production of cocoons and Crossbred Disease Free (CBDFs) layings.
- Department is providing subsidies for Construction of silk worm rearing shed, supply of HYV saplings, rearing and scientific equipment, supply of disinfectants, etc.
- Production incentive of ₹75/- per kg of Cocoons is given to sericulture farmers in addition to their market price and this is applicable for the cocoons disposed anywhere in India.
- State Govt is giving a Silk production incentive to the reelers @ ₹80/- per kg to MERU (Multi-end Reeling Unit) silk and ₹105/- to ARM (Automatic Reeling Machine) silk.
- State Govt. Incentive of ₹200/- per 1000 nos of Tussar Reeling Cocoons to the Tribal rearers to safe guard the traditional tussar industry in the State.
- 50% Subsidy on cost of tussar dfls i.e. ₹6/- per dfl is provided to the tussar rearers.

Critical gaps

- There is no government or notified cocoon market in the district. The farmers are marketing the cocoons in Warangal district.
- Lack of awareness among banks and prospective entrepreneurs for credit assistance
- Climate Change - rising temperatures and low humid days effect production

2.1.4.B.3 Assessment of Credit potential for 2023-24

Based on the various interventions of stakeholders and the potential for the sector has been worked out as under:

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1A	Sericulture (Mulberry Cultivation V1 variety with one year maintenance)	per acre	0.055	50	2.75	2.48
1B	Construction of rearing Shed (50ftX20ftX15ft)	per acre	5.5	50	275.00	247.50
1C	Purchase of rearing equipment	per acre	0.825	50	41.25	37.13

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1D	Rearing cost	per acre	0.198	50	9.90	8.91
	Sub-total				328.90	296.01
2	Chawkie Unit	5000 dfls/batch	18.007	2	36.01	32.41
Total					364.91	328.42

The activity wise and joint-mandal-wise physical and financial projections are given in Annexure-I.

2.1.4.B.4 Critical interventions required for definite impact in the sector

- JLG based activity would enable them to access bank finance and thereby enhance incomes of farmers and meet the target of doubling farmer's income.
- Awareness creation as an alternative for paddy cultivation

2.1.4.B.5 Suggested action points

- Conduct of awareness & capacity building programs for all stakeholders – Banks, farmers and entrepreneurs
- Cluster approach through nucleus village may be considered as appropriate strategy for expansion of area under mulberry cultivation and promotion of bivoltine rearing.
- Banks should proactively take up extending credit to this activity.
- Measures to be undertaken to mitigate effects of climate change.
- Automatic Reeling Machine (ARC) is needed to encourage the sector further in the district

2.1.4.B.6 Other related matters

Sericulture involves huge investment in labour, hence a group approach can provide required benefits when taken up in a large scale. The same should be encouraged.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Introduction

As per India State of Forest Report 2021, Telangana State has recorded forest area of 27688 sq. km which is 24.70% of its geographical area. As per the Report, there was an increase in the forest cover by 632 sq. km, which is an enhancement of 3% over the previous assessment which was attributed to expansion of tree cover mostly outside recorded forest areas. The forest cover area in the district is 563.41 sq. kms covering 20.4% of the total geographical area.

With an objective to increase the forest cover from 24% to 33%, Govt of Telangana has launched a massive programme christened as Telangana Ku Harithaharam in July 2015 to rejuvenate degraded forests, protecting the forests from fire, encroachment, smuggling and grazing by planned planting 230 crore saplings. The programme envisages massive planting outside the forest area through Avenue Plantation, Block Plantation, Homestead plantation, Agro-forestry plantation and planting forestry species in barren hills. For the FY 2022-23, of the total target of 34.42 lakh saplings, 19.98 lakh saplings have been planted and 2.27 lakh have been distributed in Medak, while in the State out of a target of 1954.37 lakh saplings, 732.74 lakh have been planted while 274.53 lakh have been distributed.

The reasons for enhancing forest and green cover has all the more gained importance on account of meagre rainfall which is directly related to the extent of green cover. There is every need to enhance the green cover which would assist us in mitigating changes in weather and climate patterns.

National Bamboo Mission: To increase the area under bamboo plantation in non-forest Government and private lands to supplement farm income and contribute towards resilience to climate change as well as availability of quality raw material requirement of industries. The bamboo plantations will be promoted predominantly in farmers' fields, homesteads, community lands, arable wastelands, and along irrigation canals, water bodies etc.

Govt. of Telangana has designated Horticulture Department as Nodal and implementing Agency for implementation of National Bamboo Mission under National Mission for Sustainable Agriculture (NMSA) and nominated Director of Horticulture for anchoring the State Bamboo Mission and also as Mission Director of Bamboo Mission. So far 2.05 lakh bamboo saplings planted in farmers' fields (block and boundary plantations) covering an area of 607 ha of 161 farmers.

Agro Forestry:

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers, limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 48% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population.

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

Agroforestry Systems

Agroforestry systems, in addition to the economic benefits provide environmental gains leading to resilience of agriculture through adaptation/mitigation strategies in respect of climate change. Being perennials, the trees provide an element of long-term economic stability to the farmer in the event of a crop failure. Thus, broadly the Agroforestry Systems can be classified on the basis of structure i.e. its components and their arrangement (spatial & temporal) as also the functions they perform. The broad classification would be as under:

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement
Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc. Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs Pastoral - Component comprises of fodder grasses Agro - Components only comprises of food grain component			

Further, Govt. of Telangana has designated Horticulture Department as Nodal and implementing Agency for implementation of Sub-mission of Agro-Forestry under National Mission for Sustainable Agriculture. 5.76 lakh sandalwood plants have been planted covering 705 ha of 782 farmers.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The Extension wing of Forest Department is encouraging private individuals to take up farm forestry by supplying seedlings at nominal cost. There are 9 permanent and 55 temporary nurseries in Medak and 590 teams with 19638 members to take up the green drive.
- Harithaharam has given a huge impetus to the Department and its activities
- NABARD under NAFCCC is also taking up plantation drive in the project areas.

Critical Gaps

- Large scale degradation of forests resulting in migration of wild animals including wild boars, monkeys and peacocks to the nearby fields
- Loss in plantation on account of erratic climate and rainfall.
- Low levels of awareness on the importance of green cover and lack of initiatives to preserve and enhance green cover

2.1.5.3 Assessment of Credit potential for 2023-24

As per the discussion with the Department of Forests and preferences of farmers, the following projections are made:

Sr. No	Activity	Unit	Projection for 2023-24			
			Unit cost (₹lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Agro forestry-teak	ha	1.43	55	78.65	70.79
2	Farm forestry-teak	ha	1.43	80	114.40	102.96
3	Waste land dev.-Subabaul	ha	0.88	160	140.80	126.72
4	Nurseries	No.	17.6	6	105.60	95.04
5	Eucalyptus	ha	1.276	30	38.28	34.45
6	Bamboo	ha	1.1	30	33.00	29.70
Total					510.73	459.66

The activity wise and joint-mandal-wise physical and financial projections for the FY 2023-24 are given in Annexure-I.

2.1.5.4 Critical interventions required for definite impact in the sector

- Forest Department may create awareness among the farmers to grow bamboo and other tree plantations and as well on varieties to be selected for countering effects of climate change
- CSR funds of corporates may be tapped for creating awareness and for taking up green cover.
- Forest department may encourage planting tree species, the products of which would assist in replacing plastic.
- Integration of Agro forestry models which include integrated farming, livestock and commercial forestry.

2.1.5.5 Suggested action points

- Banks need to finance plantations viz. bamboo, teak, casuarina, Milia dubia, eucalyptus and subabul with tie-up/buy back arrangements in waste lands
- Banks may provide credit to farmers who avail saplings free of cost from Government under Harithaharam for pit digging, plantation and application of nutrients/compost and fencing.

- Crops like Apple ber, New varieties in seethafal (NMK1), Guava (Thai Guava, Lalith, Swetha and Arka Kiran), Date palm, Dragon Fruit, Agroforestry species like Sandalwood, Malabar neem, casuarinas, Bamboo and seed spices like Coriander, Ajwain, Fennel, Fenugreek and Cumin

2.1.5.6 Other related matters

State Administration has been encouraging all departments and institutions to take up green cover in a big way which would indirectly assist in enhancement of bank credit.

2.1.6 Animal Husbandry - Dairy Development

2.1.6.1 Introduction

As per the twentieth livestock census of 2019, the cattle and buffalo population in the district was 89335 and 189505, respectively. The total milk production in the district was 191000 MT for the FY 2020-21.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The district has 3 Area Veterinary Hospitals, 29 Primary Veterinary Hospitals, 35 Sub-Centres Animal Husbandry, 2 Mobile Veterinary Clinics, 39 Gopal Mitra centres, 66 Stationary AI centres and 1 Mobile AI centre. There are 213 Societies and 8 Bulk Milk Coolers (BMCs) in the district.
- The AH Dept has distributed 1193 Milch animals to members of TSDDCF with an expenditure of ₹5.44 crore.
- Vaccination programmes for Brucellosis and Food & Mouth disease is being taken up regularly.
- Artificial insemination programme has resulted in coverage of 42% of breedable animals inseminated.
- Fodder Development has seen distribution of 25 MT of improvised fodder seed with 75% subsidy

Critical gaps

- Mismatch between the quantity required and produced – demand for milk and milk products is more in the district, however, the same is met by imports into the district.
- Dependence on non-local labour is a matter of concern
- Difference in price offered by the Milk Unions and private buyers

2.1.6.3 Assessment of Credit potential for 2023-24

Credit flow to this segment was ₹1233 lakh, ₹1266 lakh and ₹254 lakh during the last three financial years, respectively. Based on the present population of cattle and buffaloes, the estimates have been arrived as under and activity-wise and block-wise physical and financial projections for the year 2023-24 are given in Annexure I.

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	CB Cows(1+1)	No.	1.98	555	1100.12	990.11
2	GM Buffaloes(1+1)	No.	2.21	630	1393.62	1254.26
3	Mini Dairy 5 Animals \$	No.	5.86	65	381.18	343.07
4	Mini Dairy 10 Animals \$	No.	11.61	28	325.17	292.65
5	Female Calf Rearing \$	No.	0.48	30	14.45	13.01
6	50 Animal Dairy \$	No.	57.20	3	171.60	154.44

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
7	Bulk Coolers(500 litres)	No.	4.40	12	52.80	47.52
	Sub-total				3438.94	3095.06
	Working Capital					
1	Current year	No.	0.27	1185	315.45	315.45
2	Old Term Loans	No.	0.27	1275	339.41	339.41
	Working Capital Total				654.86	654.86
Grand Total					4093.80	3749.91

(\$ - average of Cross Bred and Graded Murrah)

2.1.6.4 Critical interventions required for definite impact in the sector

- Government may take up a mass programme for fodder cultivation in fallow lands for grazing of animals especially during summers.
- Strict adherence to repayments of bank credit would boost the sector and facilitate fresh credit.
- Banks and other nodal departments to give suitable publicity for PMEGP scheme wherein Dairy has been added recently as a bankable activity.

2.1.6.5 Suggested action points

- Diversified investments required for development of dairy sector such as bulk milk cooling units, milking machines, automatic milk collection units, refrigerated transport vehicle etc., need to be supported by banks.
- Bankers may extend credit to worthy borrowers notwithstanding the repayment in the sector to encourage genuine borrowers
- Fodder cultivation, Calf rearing units and establishment of feed mixing units need to be encouraged by the banks.
- KCC- AH: Bankers to dispose of applications wherever applicable and improve liaison with the Department
- Integrated approach of animal husbandry along with farming would assist in enhancing the farmers income, reduce risk and realize our goal of doubling farmer's income.

2.1.6.6 Other related matters

- Vijaya Dairy has local tie-ups with Milk Coop Societies for purchase of milk wherein 50 lts is assured. Local and private dairies are also becoming a major player
- Schemes of Government may be planned in congruence with the banking scenario under the sector.

2.1.7 Animal Husbandry - Poultry Development

2.1.7.1 Introduction

As per the twentieth livestock census of 2019, the poultry population in the district is 24.59 lakh birds. The district is third in the State in respect of poultry population. Egg production in the district is estimated at 5089 lakh numbers which is 3.2% of State's production. Contract farming for meat is prevalent in the district and is catering to the needs of the twin cities, thereby reducing marketing risk. The poultry meat production is estimated at 12000 MT during FY 2020-21 which is 2.92% of the State's production.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The hatcheries supplying commercial chicks provide vaccination, disease diagnosis facilities and technical advice to farmers. There are two hatcheries in the district to supply day old chicks to the farmers.
- The Government is providing Power Subsidy of ₹2.00 for each electricity unit consumed by the Poultry Sector i.e all the layer, broiler, hatcheries and the Poultry Feed mills in the Telangana State w.e.f.1.12.2014
- The district has three large poultry feed production units.
- One meat processing unit has been set up in Chilapched mandal of the district.

Critical gaps

- Lack of layer breeding farms, low levels of awareness on rearing various breeds of poultry, little knowledge on demand for indigenous and desi varieties, etc. are some of the issues in the sector.
- The sector needs collectivization to beat the hazards of disease and also to counter price fluctuation. A comprehensive platform to deal with these issues is not available.

2.1.7.3 Assessment of Credit potential for 2023-24

Credit flow to this segment was ₹203 lakh, ₹438 lakh and ₹308 lakh during FYs 2019-20, 2020-21 and 2021-22, respectively. Based on the various parameters, the potential is assessed as under and the details are placed in Annexure 1.

Sr. No.	Activity	Unit (No./Area)	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	1000 Broilers	No.	4.95	130	643.50	579.15
2	1000 Layers	No.	7.48	100	748.00	673.20
3	Poultry Feed Plant - 2 TPH	No.	49.50	4	198.00	178.20
4	Poultry Mash feed unit - 500 kg/hr	No.	20.36	45	916.12	824.51
5	Breeding Farms - Country birds (500 birds)	No.	34.65	11	381.15	343.04
6	Back Yard Poultry Mother units - 250 bird unit	No.	1.87	75	140.25	126.23
7	Hatchery unit - 500 eggs/day - NLM	No.	11.00	6	66.00	59.40
8	Chicken Meat Outlets	No.	11.00	50	550.00	495.00
9	Poultry Transport vehicle	No.	11.55	14	161.70	145.53
	Sub-total				3804.72	3424.25
	Working Capital Loans					
1	Current year	No.	0.0018	37500	68.06	68.06
2	Under Old KCC cards	No.	0.0018	60000	108.90	108.90
	Working Capital - Total				176.96	176.96
	Grand Total				3981.68	3601.21

2.1.7.4 Critical interventions required for definite impact

- Bankers to participate proactively under subsidy schemes especially Commercial Banks.
- Banks and other nodal departments to give suitable publicity for PMEGP scheme wherein poultry has been added recently as a bankable activity.

2.1.7.5 Suggested action points

- Establishment of Layer breeding farm in the district will ensure supply of good quality day old layer chicks to the farmers in the district.
- Bankers need to finance every aspect of the value chain viz., feed units, poultry units, chicken centres, cold storages and processing centres.
- Backyard poultry units with improved desi birds should be encouraged among SHGs and marketing should be done on a cluster mode.
- AH Dept may bring in practices to mitigate the vagaries of weather on account of climate change.

2.1.7.6 Other related matters

Marketing arrangements should be made for marketing of desi and backyard poultry birds.

2.1.8 Animal Husbandry - Sheep, Goat and Piggery Development**2.1.8.1 Introduction**

As per the twentieth livestock census of 2019, sheep, goat and pig population of the district is 637063, 152619 and 4594, respectively. Deccani and Nellore breeds of sheep are reared in the district. Meat production and wool production during 2020-21 stood at 15000 MT and 1.37 lakh kg respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Export oriented meat processing units are available in the neighbouring district of Sangareddy
- Considerable stretches of waste/fallow lands are available in the district and of late stall feeding/semi intensive method of rearing is also being taken up by farmers selectively to achieve higher yields.
- State Govt. has grounded approximately 13000 sheep units under subsidy scheme with an expenditure of about ₹128 crore.
- Vaccination drives against sheep pox and deworming drives are being taken up on a regular basis by the AH Dept.
- There are 345 societies of the Shepherd community

Critical Gaps

- Modern slaughter house need to be set up with all necessary infrastructure with special emphasis on hygiene and solid waste management
- Marketing is not organized and wide variation in price exists.

2.1.8.3 Assessment of Credit potential for 2023-24

Credit flow to this segment was ₹255 lakh, ₹203 lakh and ₹237 lakh during the last three financial years, respectively. The potentials have been assessed as under:

Sr. No.	Activity	Unit (No./ Area)	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Sheep (20+1)	Unit	2.05	100	205.15	184.64
2	Sheep (40+1)	Unit	4.10	30	123.09	110.78
3	Goat (20+1)	Unit	1.82	100	181.72	163.55
4	Goat (40+2)	Unit	3.63	30	109.03	98.13
5	Piggery (3+1)	Unit	1.59	30	47.55	42.80
6	Ram Lamb rearing	Unit	0.89	16	14.26	12.83
7	Sheep/Goat -(500+25)	Unit	55.00	12	660.00	594.00

Sr. No.	Activity	Unit (No./ Area)	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
	animals - NLM					
8	Meat Shops	no	2.20	64	140.80	126.72
9	Sheep/Goat (100+5) Breeding units	Unit	9.34	6	56.02	50.42
	Sub-total				1537.62	1383.86
	Working Capital Loans					
1	Current year	No.	0.21	320	68.64	68.64
2	Under Old KCC cards	No.	0.21	3000	643.50	643.50
3	Piggery (old + new)	No.	0.47	120	56.76	56.76
	Working Capital – Total				768.90	768.90
	Total				2306.52	2152.76

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.1.8.4 Critical interventions required for definite impact in the sector

- Rearing of small ruminants should be encouraged especially under SHG mode (on account of specific emphasis being given to asset creation) as it would give definite incomes to the poor households.
- As the district is nearer to twin cities with large consumption capacity, marketing would be assured.

2.1.8.5 Suggested action points

- Awareness on breeding, banking and marketing to be undertaken by all stakeholders which include AH Dept, Bankers and Sheep Grower's Societies.
- Banks should actively provide credit with linkage to subsidy.
- Fodder cultivation and rearing by SHG members to be encouraged.
- Department may revive dormant societies and motivate them to form into JLGs and arranging credit linkage from banks under area based approach
- Awareness creation on climate related issues to be undertaken to mitigate any ill-effects.

2.1.8.6 Other related matters

Sheep/ goat rearing should become an important component for farmers who wish to have sustained and augmented income. This activity can also be part of Integrated Farming System as well. Pig rearing should be encouraged only in pigsty in order to discourage free movement of pigs in and around residential areas. Govt. should take steps in this regard.

2.1.9 Fisheries

2.1.9.1 Introduction

Fisheries is a traditional and important occupation in Telangana State apart from being an important source of food nutrient. Fisheries is a traditional and important occupation in Telangana State apart from being an important source of food nutrient. The total production of inland fish and prawns in the year 2020-21 was 3.37 lakh tonnes and 11,734 tonnes respectively, which saw an increase from 2.84 lakh MT and 10.00 lakh MT from 2018-19. The value of fish and prawn produced is estimated at ₹5229 crore for the FY 2020-21.

The district has 2 reservoirs with a water spread area of 1964 ha, 315 departmental tanks with a water spread area of 21955 ha, and 2160 Gram panchayath tanks with a water spread area of 8980 ha. All put together is 2477 water bodies with a total water spread area of 32899 ha.

Fishing activity is done in the reservoirs through the licensing system. There are 235 fishermen Cooperative societies with a membership of 13576. All Water bodies are being leased out to fishermen cooperative societies for culture of fish varieties like Rohu, Catla, and Mrigal (predominant types) caught from the tanks/ reservoirs. Cast nets and gill nets are being used for fishing by fishermen. Medak district produced 11864 MT of fish and 54 MT of prawns in FY 2020-21.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The District Fisheries Officer stationed at the district headquarters is the supervising and monitoring the fisheries activities in the district of the fisheries sector. The officer is supported by the field staff and out sourcing employees.
- There is one fish seed farm in Medak town which is a production-cum rearing farm with an area of 15.25 acres.
- One laboratory at Medak is being managed by the Fisheries department for soil and water testing with respect of fisheries.
- There are 4 Nos fish markets situated at Gajwel, Toopran, Narsapur and Shivampet, while fish is marketed at the catchment ponds soon after the harvesting is done.
- The members of the fishermen cooperatives were provided financial assistance for the purchase of various inputs for production and marketing of fish in the district under NCDC scheme.

Critical gaps

- Infrastructure facilities for fish landings, net repairs, marketing etc., are to be strengthened, as the existing infrastructure is not found to be adequate.
- There is no training centre in the district, hence establishment of fisheries training centre is required to arrange training programmes for transfer of technology to the fishermen and stake-holders.
- Fisheries Department should try and enable repayment of outstanding loans to Banking sector to enable fresh loans under KCC – Fisheries

2.1.9.3 Assessment of Credit potential for 2023-24

Credit flow to this segment was ₹5 lakh, ₹2 lakh and ₹3 lakh during FY 2018-19, 19-20 and 20-21, respectively. The credit flow to the sector is not encouraging and establishment of new fish units, Fish seed units are important activities that require credit.

Sr. No.	Activity	Unit (No./Area)	Projection for 2023-24			
			Unit cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Ornamental fishery unit	no	7.7	2	15.40	13.86
2	Fish seed rearing unit	ha	9.35	6	56.10	50.49
3	Working Capital for Fisheries	ha	4.4	12	52.80	52.80
	Total				124.30	117.15

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.1.9.4 Critical interventions required for definite impact in the sector

- Cold storage facility at Mandal level would enhance storage facilities for poor fishermen
- Banks to come out with working formula for revamping credit to the sector
- On account of good monsoon and irrigation projects, the area under fish rearing is bound to see a jump, hence there is a need to organize the production, marketing and processing of the produce

2.1.9.5 Suggested action points

- Marketing is a critical aspect of fisheries as the fish is a perishable commodity. Further establishment of at least one ice plant, cold chain and refrigerating unit would help in increasing the shelf life of the fish.
- Establishment of mobile fish marketing outlets is proposed.
- Proposals for establishment of fish culture ponds, fish seed hatchery cum rearing and fish farmers training centres, may be submitted by Fisheries department for assistance under RIDF
- Formation of fishermen JLGs and graduating them into fish Farmer Producer Organizations (FPOs).
- Cage culture can be taken up in reservoirs under guidance of the Fisheries Dept.

2.1.9.6 Other related matters

- Under the Integrated Fisheries Development Scheme, a total of 3726 units have been allotted under 31 categories and most of them implemented rest are under active consideration.
- PMMSY : Government of India has launched a new flagship program to encourage the fishermen and interested individuals to undertake various fisheries activities like construction of ponds, establishment of RAS, Cage culture, Marketing vehicles.

As per instructions of RBI, Working Capital for various activities has been fixed as under		
Sl. No.	Particulars	Working Capital (Amount ₹)
1	Poultry	
i	Broilers	160 - 170 per chick
ii	Layers	300-310 per chick
iii	Quail	23-26 per chick
2	Dairy (Buffalo & Cow)	23,400 – 25,000 per animal
3	Sheep/Goat (20+1)	18,000 – 20,000
4	Piggery (3+1)	43,000
5	Fisheries	40,000 per hectare

In Telangana, Livestock is valued at ₹94,211 crore at current prices as part of GSDP which is 10.5% of the total GSDP of the State. There is enough scope to enhance production, make the produce marketable to other States and also modernize the value chain. Fisheries is valued at ₹ 5,254 crore at current prices which is 0.6% of GSDP of the State.

National Livestock Mission: To cater to general type of customers, banks and AH Dept. may provide wide publicity to the new National Livestock Mission being implemented by GoI and subsidy being routed by SIDBI, wherein a subsidy of 50% is available for setting up 500+25 unit under Sheep and Goat rearing and hatching of 500 eggs per day.

PMEGP has also included Dairy and Poultry as new activities under Agriculture wherein a subsidy of 35% is available

Based on the success seen under Agriculture Farmer Producer Organization, NABARD is encouraging formation of FPOs under Animal Husbandry as well, for facilitating the benefits which accrue to all small goat, sheep, poultry and fish farmers.

2.1.10. Farm Credit – Others – Bullock, Bullock carts, two-wheelers, etc.**2.1.10.1 Introduction**

As 65% of the land holding belong to farmers who are small and marginal, there is considerable scope for draught animals. Therefore, there is demand for plough bullocks and few bullock carts (mainly for transportation of agricultural commodities for marketing and transportation of sugarcane to the sugar factories in the district).

SHG financing has become a major stay for the bankers in rural and semi-urban branches on account of timely repayment and the support from SERP. SHG members avail loan for consumption and investment purposes. Under farm sector, they take loan for production credit, livestock purchase, assistance to sell their produce, marketing of vegetables, etc.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Conventional bullock carts are manufactured locally. The local shandies provide market for local breeds. Improved breed "Deoni" is available in Zaheerabad area.
- Veterinary Institutions mentioned in Dairy chapter provide health care for bullocks.
- SERP has a robust structure for institutional building, bank linkage and community participation
- Starting from FY 2019-20, SERP has moved to digital Micro Credit Plans which is enabling bankers to facilitate credit for asset creation activities which have been grounded well after initial hiccups. SERP is concentrating on enterprise development so as to make good the credit being made available to the SHG groups
- NABARD has sanctioned one Rural Mart to SERP for sale of products of SHGs in Medak town which is seeing considerable success.

Critical Gaps

- Database is required to understand the flow of credit to SHGs for various asset creation in allied activities.
- SHGs per branch is too high resulting in reduction in service quality (Per-capita SHGs per branch may be moderated)
- NPA recovery mechanism needs to be strengthened with special emphasis on recoveries from old accounts.

2.1.10.3 Assessment of Credit potential for 2023-24:

The exploitable potential for FY 2023-24 are indicated as under:

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank (₹ lakh)
1	Bullocks	No.	0.72	95	67.925	61.13
2	Bullock carts	No.	0.55	50	27.5	24.75
3	SHG – Farm Sector	No.	5.15	6000	30900	30900.00
Total					30995.43	30985.88

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.1.10.4 Critical interventions required for creating definite impact in the sector

- SHGs may be encouraged to add value to their products and also make efforts to add quality to their produce so as to meet the marketing standards as required by general public.
- A database on the activities being considered under MCP may be built in order to assist credit planning in the future.

2.1.10.5 Suggested action points

- IKP/SERP may train SHG women from mature groups and help them to set up micro enterprises for additional income generation under Pradhan Mantri Formalization of Micro Food Processing Enterprise Scheme and other relevant schemes.

- SHG women should be exposed to quality standard across all industries/segments in order to enhance quality standards in their manufacturing process and products.
- Banks may process applications of the SHGs at very minimal turnaround time and SERP may strive to reach the physical target under credit to SHGs and not just the financial target.

2.1.10.6 Other related matters

- Products of SHGs need much advertisement and portals to sell online. NABARD is soliciting information in this regard to create a portal for selling of SHG products.
- FPOs formed by SHGs should be strengthened and activities being undertaken by SHGs should be linked to these FPOs for value addition and supply chain management
- Vaddi Leni Runalu (VLR) scheme of State Government providing 4% interest subvention is assisting the SHGs to repay their loans on time and building a robust portfolio for the banks.

Rural Haat

NABARD, being the forerunner of SHG movement and SHG-Bank Linkage in the country, has been dwelling on asset creation at the SHG level and marketing the products of SHG women. In this connection, NABARD has sanctioned a Rural Mart to Mandal Women Mutually Aided Thrift and Credit Cooperative Societies Federation Ltd., Medak for enabling marketing of products made by women of SHG groups in the district. A shop has is being run with outlets in the market area and an additional outlet in the Collectorate Complex, Medak.

2.1.11 Integrated Farming Systems for sustainable income and climate resilience

2.1.11.1 Introduction

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.

An Integrated Farming System (IFS) is defined as *“a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services”*. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

The advantages of IFS are indicated below:

- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.
- Higher food production to equate the demand of the exploding population

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

2.1.11.2 Policy Support to IFS in Telangana

a) Rythu Bandhu Scheme – It is the Investment Support of Rs. 5000 per acre per season provided to the farmers by GoTS for taking up agricultural investments for two cropping seasons in a year.

b) State Nutrition Mission

- IFS systems are encouraged for risk mitigation.
- Kitchen garden in anganwadi centres to improve the availability of locally available fruits and vegetables.

c) Rainfed Area Development under NMSA (National Mission on Sustainable Agriculture)

- RAD focuses on IFS for enhancing productivity and minimizing risks associated with climatic variability.

d) NABARD programmes viz., Integrated Watershed Development Programme, Tribal Development Programme, Climate Change mitigation and adaptation projects promote Integrated Farming System approach to ensure enhanced sustainable livelihood to the rural population.

2.1.11.3 Models appropriate for the district and credit potential

Farming System	Area(Acre)
Crops(Paddy, Maize)	0.494
2 Buffalo unit	0.025
Fodder crops	0.1
Composting and vermiculture	Using Concrete slabs
Horticulture(Brinjal, Black gram)	0.123

(IFS model for 1 acre land proposed by PJSTSAU in Southern Telangana)

IFS type	Unit	Unit cost	No. of physical units	PLP projections 2023-24	
				TFO	Bank Loan
Low cost model for SF/MF (upto 1 acre)	acre	1.65	60	99.00	89.10
IFS models for other farmers (1 ha)	ha	4.13	18	74.25	66.83
Tailor made model for commercial IFS	ha	5.17	6	31.00	27.90
Total				204.25	183.83

2.1.11.4 Critical interventions required for creating definite impact in the sector

- The government may consider providing subsidy for IFS models in a holistic way through a single window approach.
- It is suggested that a dedicated subsidy fund for popularizing IFS through bank credit may be established in banks, which will take upon itself the role of purveyor of the subsidy and popularizing IFS models
- Bankable models may be developed by each State Agriculture University and provided to the banks for financing.

2.1.11.5 Suggested Action Points

There is a need to generate awareness amongst bankers, agricultural scientists, as well as farmers to promote financing of IFS and increase the availability of credit for the different components under IFS being adopted by individual farmer.

Farmers:

- Awareness creation among farmers regarding the benefits of IFS
- Encourage farmers for crop diversification
- Marketable surplus with SF/MF may be small and therefore needs aggregation in form of Farmer's Groups/ FPOs.

Banks:

- There is a need for bankable projects to be prepared for IFS in each agro-climatic zone and to be popularized for adoption.
- Banks may explore possibility of financing IFS models in cluster mode.
- Finance for various components of IFS simultaneously and parallelly is not forthcoming. Banks may consider pilot financing of IFS under revised KCC scheme or launching an exclusive product say Integrated farm loan.

Government:

- Agriculture Department may propagate diversification of cropping pattern and encourage farmers to shift from traditional farming to integrated farming.
- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.

2.2. Agriculture Infrastructure**2.2.1 Construction of Storage & Marketing Infrastructure****2.2.1.1 Introduction**

The district produces 1121959 MT of agriculture produce, 75097 MT of horticulture produce, 11918 MT of fish and prawns, 218000 MT of milk and meat production. The need for appropriate storage is needed for enabling availability of products throughout the year and at a reasonable price. Cold storages and rural godowns have been built under GoI sponsored NABARD administered schemes. However, on account of enhancement in production levels and demand from urban areas, the storage capacity in the district needs to be enhanced.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- The district has 3 godowns with a total capacity of 3000 MT and 12 new godowns with additional capacity of 70000 MT have been added in the last couple of years.
- There are 15 market yards in the district.
- Drying yards are being planned for IKP personnel for taking up drying activities to complement their procurement operations.
- Integrated market yards are being planned in district headquarters based on the model set up in Siddipet town.
- The total food grain production in the district is around 12 lakh MT. Considering 60% of production requires storage and capacity for fertilizers assessed at 3.5% of the production, the total storage requirement for the district is 7 lakh MT.
- NABARD under PACS as MSC is proving loans to PACS at 4% which is further sub vented under AIF with additional 3% resulting in an effective RoI of only 1%. A total number of 8 godowns are being built with 4000 MT capacity.
- GoI has set a target of ₹35.10 crore under AIF for the year FY 2022-23

Critical Gaps

- Unstable procurement policies are a dampener for construction of storage structures
- As the district is mono crop centric, there is a dearth of various types of storage spaces.
- Erratic weather is discouraging entrepreneurs from investing in this sector as they are not sure of the quantum of produce that would be left for storage or for processing.
- Lack of sustained income from godowns which is indirectly based on the procurement policy of the State Government is hindering investment in this sector.

2.2.1.3 Assessment of Potential for 2023-24

As seen from the demand which is generated on account of good monsoon and subsequent production in addition to the probable continuation of ISAM scheme along with AIF scheme, the potential for credit is arrived as under:

Sr. No.	Activity	Unit	Unit Cost (₹ lakh)	Projection for 2023-24		
				Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Cold Storage of 5000 MT	No.	1512.50	4	6050.00	4537.50
2	Rural godowns of 1000 MT	No.	88.00	22	1936.00	1452.00
3	Cotton Ginning/Seed Processing Unit (48 line)	No.	495.00	4	1980.00	1485.00
4	Integrated pack house (5 MT/day)	No.	3.30	6	19.80	16.83
5	Small Packhouses (9MX6M)	No.	1.32	5	6.60	5.61
6	Rural godowns of 5000 MT	No.	440.00	7	3080.00	2310.00
	Total				13072.40	9806.94

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.2.1.4 Critical interventions required for creating definite impact in the sector

- Banks should see business in lending to SHGs and their federations for asset creation viz., drying yards, mini godowns, sorting and grading equipment, etc.
- Govt should provide FPOs with subsidies for setting up of agri infrastructure facilities.
- AIF scheme should be given wide publicity.
- Govt. may propose storage facilities on the lines of Rythu Vedikas

2.2.1.5 Suggested action points

- Banks and entrepreneurs should take up financing under Agri Infrastructure Fund which has an interest subsidy of 3% upto a loan of ₹2.00 cr.
- Govt. may look into providing storage spaces to Farmer Producers' Organizations – Govt. may provide the necessary permissions to FPOs to procure food grains and also assist in providing necessary storage spaces which would enable them to get a better remuneration in the absence of MSP and will also enable storage for processing and value added produce.
- PACS to take advantage of 1% interest on Term Loan under Agri Infrastructure Fund and create necessary and business oriented infrastructure.

2.2.1.6 Other related matters

- State Govt. has initiated construction of drying yards in villages to facilitate drying of crops as soon as they are harvested.

2.2.2. Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction

The normal rainfall of Medak district is 917 mm and there has been an increasing trend in the last three years. However, as seen from the pattern, rainy days are being concentrated only in few months and for a few days. This leads to excessive soil erosion and wastage of water. Concentration of rainy days is attributed to climate change and the same is seen as a norm in the coming days as per the inputs being received from the scientific community. In this scenario, land development, soil conservation and watershed development have an important role to play to collect and store water and also reduce the loss of soil.

Soil and Water Conservation/Land & Watershed development comprises various interventions like land development for irrigation and horticulture development (OFD works, leveling, bunding, construction of CCTs, Gully Plugs etc.), water conservation (Farm Ponds/Water Harvesting Structures, Percolation tanks, Check Dams etc.) in drainage lines.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Tractors, bulldozers, labour, etc., required for land development are available in the district
- Skilled personnel in land development and watershed are also available
- Government has been implementing MNREGS works which involve all the activities which are discussed below and the same would continue in the years to come.
- Various irrigation projects taken up by State Govt. like Mission Kakatiya and Kaleswaram projects are creating the required water table which would facilitate land development and other related activities.
- Experience gained under drip and sprinkler irrigation should see much broader usage to make good the opportunity from the new irrigation projects.

Critical Gaps

- Lack of awareness on soil and water conservation/Land Development works among bankers which is hindering credit flow.
- Lack of awareness among farmers on soil loss due to erosion and there is a need to conduct campaigns for creating awareness among farmers by line departments.
- There is no comprehensive mechanism to plan the needs of the community under these aspects and implement the same under MRNEGS

2.2.2.3 Assessment of Credit potential for 2023-24

In the FYs 2019-20, 20-21 and 21-22, disbursements were to the tune of ₹409.97 lakh, ₹247.85 lakh and ₹90.12 lakh, respectively. Owing to changes in climate and the need to conserve water at the community and farmer level, the assessment of credit is made as under:

S. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical units	TFO (₹ lakh)	Bank loan (₹ lakh)
A	OFD works	Ha	1.33	300	397.65	357.89
B	Tank Silt Appln.	Ha	0.35	300	105.60	95.04
C	Bunding/Trench cum Bunding	Ha	0.54	200	107.80	97.02
D	Drainage line treatment	No.	0.14	800	111.32	100.19
1	Water Conservation				722.37	650.13
2	Water Harvesting	No	1.66	550	912.54	821.29

S. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical units	TFO (₹ lakh)	Bank loan (₹ lakh)
	Structures/Farm ponds					
A	Pasture development	Ha	0.66	350	231	207.9
B	Financing of FPOs /Community based organizations	No.	16.50	6	99	89.1
3	Water plus development				330.00	297.00
	Total (1+2+3)				1964.91	1768.42

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.2.2.4 Critical interventions required for creating definite impact in the sector

- Mass awareness camp on preparedness for each season would assist in utilizing and conserving natural resources
- Awareness on water usage, conservation and storage is required
- FPOs and community organizations should play an important role

2.2.2.5 Suggested action points

- All the stakeholders should have joint collaboration in assessing the need for activities under this sector.
- Sensitization workshops and exposure visits give the required awareness to bankers and farmers.
- Govt needs to come with an Action Plan on repairing existing watersheds and also implementation in places where there is enough scope.
- State Government may revive the plan to provide assistance for taking up watershed projects in needy areas.
- Banks: Banks may utilize the services of their Agriculture officers to analyse the credit needs in specific areas and meet the credit needs.

2.2.2.6 Other related matters

With the recorded rainfall in the last three years showing abundance and sufficient rains during monsoon 2022, planning under various activities under this sector would surely assist in better management of water. There is an increase demand from various Community Based Organizations (CBOs) to take up relevant activities. Planning under MNREGS in the ensuing work period would be of much help to the communities. Local level coordinators are to be made aware of the impact and cascading effect of proper planning and execution of the activities.

Special Refinance Scheme of NABARD for watershed and wadi areas

NABARD has introduced a Special Refinance Scheme at a concessional rate of refinance at 3% to the lending institution in areas wherein NABARD has supported watershed and wadi(tribal development projects). All activities covered under priority sector would be eligible for refinance under this scheme. Community Based Organizations and PIAs who have been part of NABARD's intervention may draw a plan to bring the benefits of this scheme to the people in these areas for asset creation and income generation.

2.2.3 Agriculture Infrastructure – Others

2.2.3.1 Introduction

Sustainable crop production requires use of environment friendly technologies for production of inputs, nutrient management and plant protection in order to achieve higher production and productivity of crops. Organic methods include usage of vermicompost, bio- fertilizer and bio-pesticide, etc.

Medak district is endowed with excellent climate suitable for seed production particularly hybrids of cotton, sorghum, maize, pearl millet, sunflower, forage sorghum, paddy, pulses etc. Good number of MNCs are involved in seed production, storage and marketing.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Vermicomposting units are scattered across the district which supply to the farmers.
- Services of trained personnel with Govt Depts. and NGOs are easily available.
- KVK Tuniki is an institute which is dealing with organic methods of cultivation and is imparting the required techniques.

Critical Gaps

- Small scale units catering to organic inputs without replication or upscaling
- Awareness on organic methods is not to the desired extent

2.2.3.3 Assessment of Credit potential for 2023-24

Organic farming activities are increasing in the district with large area being brought under organic cultivation. Based on the enhanced interest in organic farming, potential is calculated as under:

S. No	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical units	TFO (₹ lakh)	Bank loan (₹ lakh)
1	NADEP compost	No.	0.32	30	9.57	8.61
2	Tiny Vermicomposting	No.	0.38	120	45.80	41.22
3	Mini vermicompost unit	No.	4.16	30	124.77	112.30
4	Vermi Hatchery Cum Composting unit	No.	15.28	6	91.67	82.51
5	Bio fertilizer cum Bio pesticide unit	No.	247.50	2	495.00	396.00
6	Tissue Culture Lab/unit	No.	363.00	1	363.00	272.25
	Sub-total				1129.82	912.89
	Certified seed production					
7	Crop (Paddy)	ha	0.63	180	113.40	102.06
8	Crop(Maize)	ha	0.30	12	3.60	3.24
9	Crop(Cotton)	ha	0.95	65	61.75	55.58
	Sub-total				178.75	160.88
	Grand Total				1308.57	1073.76

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.2.3.4 Critical interventions required for creating definite impact in the sector

As nurseries are being encouraged by State Government, the same may be complemented by also setting up vermi compost units. This would enable generation of additional income with the available resources.

2.2.3.5 Suggested action points

- Awareness creation on organic methods to all stakeholders viz., bankers, farmers, NGOs, etc would assist in spreading the organic culture.
- Training and capacity building of SHGs/JLGs for establishment of vermi hatchery cum composting unit will help them to earn additional income by marketing worms and compost.
- FPOs/PACS may be encouraged to take up seed production, vermicompost, etc. on a large scale.

2.2.3.6 Other related matters

Professor Jayashankar Telangana State Agricultural University has organized seed mela for farmers while Kisan melas are being organized by Agriculture Department for creating awareness on seeds, traditional methods and practices.

e-NAM

National Agriculture Market (e-NAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing e-NAM under the aegis of Ministry of Agriculture and Farmers' Welfare, Government of India. The e-NAM electronic trading platform has been created with an investment by the Government of India (through the Ministry of Agriculture & Farmers' Welfare). It offers a "plug-in" to any market yard existing in a State (whether regulated or private). The special software developed for e-NAM is available to each mandi which agrees to join the national network free of cost with necessary customization to conform to the regulations of each State Mandi Act. There are two mandis in Gajwel and Siddipet catering with the requirements under e-NAM.

2.3 Ancillary Activities

2.3.1. Food and Agro Processing

2.3.1.1 Introduction

Agro processing and food processing along with related post-harvest technology play an important role value addition and employment generation in rural areas. As Telangana is seeing good amount of rains, setting up of irrigation facilities and abundant harvest after harvest, crop diversification and food processing is the need of the hour.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Small and medium scale assembling industries are available in the district for setting up small processing units
- SERP is encouraging SHGs to set up food processing units
- There are about 180 rice mills and other processing units.

Critical gaps

- Lack of awareness among the farming community on the financial gains that is brought in by value addition
- Poor coordination among producer, processor and marketer thereby denying the profitable remuneration from food processing

2.3.1.3 Assessment of Credit potential for 2023-24

The district is having large and diverse raw material base suitable for food and agro- processing industries.

S.No.	Activity	Unit	Unit Cost (₹ lakh)	Projection for 2023-24		
				Physical Units	TFO (₹ lakh)	Bank loan (₹ lakh)
1	Dall Mills (upto 1 MT/day)	No.	30.25	18	544.50	435.60
2	Mini Flour mills (30 quintals/day)	No.	16.5	5	82.50	66.00
3	Modern Rice Mills (1 TPH)	No.	110	13	1430.00	1144.00
4	Seed processing (2 TPH)	No	99	7	693.00	554.40
5	Meat processing (150 MT/annum)	No	66	5	330.00	264.00
6	Primary Processing units - PMEGP	No	44	12	528.00	316.80
7	Secondary processing units - PMEGP	No	44	12	528.00	316.80

S.No.	Activity	Unit	Unit Cost (₹ lakh)	Projection for 2023-24		
				Physical Units	TFO (₹ lakh)	Bank loan (₹ lakh)
8	Cold Chain Infrastructure (16 MT/day - output)	No	1006.5	2	2013.00	1610.40
9	Chicken Processing (3 MT/month)	No	38.5	6	231.00	184.80
	Total				6380.00	4892.80

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.3.1.4 Critical interventions required for creating definite impact in the sector

- SHGs may be provided with financial assistance for setting up of processing plants which will enable them to leverage their procurement exercise.
- Processing of traditional food grains should be taken up to suit the needs of the urban consumer
- Private investors may make good of the continuous sops being announced by GoI for industries.

2.3.1.5 Suggested action points

- Bankers may encourage and finance the agro-processing units in coordination with DIC and SERP under PM Formalization of Micro Food Processing Enterprises Scheme
- DIC may conduct awareness programmes covering all aspects including incentives to the entrepreneurs to start the industries in the district
- FPOs may be encouraged through credit for setting up small processing units

2.3.1.6 Other related matters

Shyama Prasad Mukherji Rurban Mission (SPMRM) is the platform under which SERP is providing training to various activities which involve food processing activities to SHG women.

Telangana State Food Processing Policy

The Govt. of Telangana has approved Telangana State Food Processing Policy with an aim to set up food processing units in large numbers across the State in the wake of a steady increase in paddy production. In the first phase, the food processing zones will be set up with each zone spread across 500 to 1,000 acres. By 2024-25, the food processing zones would be established in 10,000 acres. The Cabinet expects to attract ₹25,000 crore investment, to provide direct employment to 70,000 people and indirect employment to three lakh through this policy.

It will be like a “plug and play” for SCs, STs and minorities who want to start the food processing units as the State government would construct sheds for them. Under the policy, rice mills, paddy and allied industries, cereals, oilseed, fruits, flowers, meat, fish, poultry and dairy development units would be started. Exports will also be encouraged from these food processing units.

Highlights:

₹25,000 crore investment

70,000 direct employment

3,00,000 indirect employment

Power subsidy of ₹2 per unit for 5 years

Interest subvention on Term Loan upto ₹2 crore or 75%

100% reimbursement of market fee upto 7 years

Land to be earmarked for food processing zones, storage and logistics

Special incentives for SC, ST, minorities and SHGs.

2.3.2.A Agricultural Ancillary Activities – Others

2.3.2.A.1 Introduction

Coverage on Ancillary activities- Others includes loans to Cooperative Societies of farmers for disposing of their produce, setting up of Agri-clinic/Agri-Business Centres, loans to PACS/FSS / LAMPS and Loans to MFIs for on-lending to agriculture.

a. Farmers Cooperatives/Producers Organisations (FPOs)

There are 7 FPOs in the district promoted by NABARD and 9 under 10,000 FPO programme promoted by GoI. A few of them have adequate share capital and reserves. Five of the FPOs have been credit linked with Banks and NBFCs. One of the FPO has been sanctioned a loan for construction of Rural Godown

b. Agri Clinics and Agri Business Centres (ACABC)

The Agri Clinic and Agri Business Centre aims to supplement efforts of public extension system by providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-preneur, support agricultural development and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses. DDM offices of NABARD are enabling project preparation and credit linkage for prospective entrepreneurs.

c. MFIs

There are a few Mutually Aided Cooperative Thrift Societies (MACTS) operating in the district and taking up thrift and credit activities, covering credit for agricultural and allied activities.

d. PACS as MSC and loans to PACS for disposing produce stored under Negotiable Warehouse Receipts (NWR)

To enable PACS to provide more services to their members and generate income for themselves, an initiative has been taken to develop PACS as Multi Service Centres (MSCs). Assistance from NABARD is available to SCB/CCB/PACS for this purpose. Under the combined benefit of AMI under ISAM and AIF schemes, 5 PACS covering 9 projects such as godown, farmer service centre and agro processing centre with a TFO of ₹309.47 lakh have been assisted under this scheme and are under implementation in this district. PACS are drawing a combined benefit of 25% under ISAM and 4% under PACS as MSC from NABARD which is further subvented by 3% under AIF which is bringing the effective rate of interest to only 1%.

e. Cooperatives:

i. Status:

The district has cooperative societies which cover the geographical area of the entire district and all sectors. The Cooperative Societies are governed by two Acts viz., The Telangana Cooperative Societies Act, 1964 and The Telangana Mutually Aided Cooperative Societies Act, 1995. While all the societies are registered under the Cooperative Department at the district, the Dept. has a major role to play in the societies registered under the Act of 1964 while it has minimal role restricting to audit and special initiatives as when required against the societies registered under the Act of 1995. The societies are further divided into aided and unaided based on the assistance provided by the Govt for their functioning. The broad classification is made as under:

The Telangana Coop Societies Act, 1964					
Sr	Type	Aided	Un-aided	Total	Members
1	Primary Agriculture Coop Societies				
a	With DCCB	31		31	
b	Ceded - with Commercial Banks	5		5	
	Sub-total	36		36	
2	Cooperative Joint Farmer Societies	7	4	11	
3	Wadder Coop Societies			0	
4	Labour Coop Societies			0	
5	Employees Coop Societies	1	1	2	
6	Coop Housing Societies			0	
7	Farmer's Service Coop Societies	1		1	
8	Consumer Coop Societies			0	
9	Thrift Coop Societies			0	
10	Irrigation Coop Societies	1	1	2	
11	Wadder Labour Coop Societies	22	16	38	
12	Toddy Tapers Coop Societies	76	56	132	
13	Fishermen Coop Societies	48	216	264	15633
14	Washermen Coop Societies	10	50	60	
15	Viswha Brahmin Coop Societies	7		7	
16	Handloom Coop Societies	6		6	
17	Milk Coop Societies	52		52	
18	BC Welfare Coop Societies				
a	Shepherd's	345		345	
b	Barber	13		13	
c	Wadder	11		11	
d	Kummari	20		20	
e	Medara	5		5	
f	Sagar Uppara	4		4	
e	Vishwa Brahmin	24		24	
f	Possala	1		1	
	Sub-total	423		423	
	Total	690	344	1034	15633

ii. Potential for formation of Cooperatives

Fishermen, Shepherds and Dairy Cooperatives are in considerable number with membership from people participating in the said activity. While Coop Societies of Fishermen and Shepherd's have members who are into this activity as it based on the occupation rather than the involvement in the activity, there are many outside the fold of Dairy Coop Societies who are involved in the activity. There is scope for either forming additional Dairy Coop Societies or for adding new members into these societies. Similarly, all farmers are not members of either PACS or any other societies formed for the purpose of their benefit. Hence, there is opportunity to form additional societies in agri sector.

Similarly, Cooperative Societies have been formed by people who are involved in various non-agri and agri activities, however, many are not functional for various reasons. There is potential to form societies in new sectors such as agro processing, food packaging, vegetable processing and marketing, etc, under agri sector. In the same manner, there is possibility to form Coop Societies under vegetable vendors, street vendors and all sectors which come under unorganized sector. Any registered entity would enable the banking sector to reach them with credit needs and bring them under the ambit of financial inclusion. However, there is a need for a detailed study on the Coop Sector to understand the various aspects of functioning of the Societies, their financial position, credit and institutional needs, corporate governance issues so as to revive the sector. Notwithstanding, there is scope to form and function new societies taking a cue from good functioning existing ones.

2.3.2.A.2 Infrastructure and linkage support available, planned and gaps

- Good performing FPOs with procurement links are available for financing
- MFIs have come in a large way to finance agri-activities as well.
- Banks are coming forward to finance loans to FPOs.

Critical gaps

- Not many godowns are accredited for facilitating credit under NWR
- MFIs and large traders are also approaching farmers and farming communities with proposals for purchase of produce, which are to be curtailed

2.3.2.A.3 Assessment of Credit potential for 2023-24

Consequent to the revision in priority sector guidelines, the above activities are now being reported under “Ancillary Activities” and credit potential for the district during FY 2023-24 is worked out as under:

S No	Activity	Unit	Unit Cost (₹ lakh)	Projection for 2023-24		
				Physical units	TFO (₹ lakh)	Bank loan (₹ lakh)
1	Loans To Coop. Societies of Farmers/FPOs against Produce	No	40.00	30	1200.00	900.00
2	Agri-Clinics And Agri Business Centres	No	13.00	6	78.00	60.00
3	Loans to MFIs for On- lending to agriculture	No	60.00	12	720.00	600.00
	Total				1998.00	1560.00

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.3.2.A.3 Critical interventions required for creating definite impact in the sector

- FPOs should be provided with the same provisions as that of PACS as they can play an important role in procurement and processing of agri produce.
- Agri Colleges and institutes to tie up with banks for taking forward the ACABC scheme.

2.3.2.A.5 Suggested action points

- Banks may take up financing FPOs
- Govt may provide necessary permissions to FPOs for procurement which in turn would augment their incomes and also increases their operational levels.

2.3.2.B Agricultural Ancillary Activities – Others - Miscellaneous**2.3.2.B.1 Introduction**

- Overdrafts extended by banks upto ₹10,000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts*
- Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations.
- Loans to SHGs based on digital MCPs
- SHGs are taking loans to set up non-farm enterprises which is seeing an upward trend.

(* provided annual income does not exceed ₹1.00 lakh in rural areas and ₹1.6 lakh in non- rural areas)

2.3.2.B.2 Infrastructure and linkage support available, planned and gaps

- The NPA percentage under SHG portfolio is the lowest which provides bankers much opportunities for financing
- SERP has a good network of professionals to assist in community building, bank linkage and institutional building.
- MEPMA is proving institutional support to banks to provide loans in urban areas and also for grounding PM Svanidhi loans (I, II & III doses of ₹10,000, ₹20,000 and ₹50,000)

Critical gaps

- Overdraft facilities to PMJDY accounts has not taken up to the desired level
- Gaps in timely repayment of first doses of PM Svanidhi loans is hampering progress.

2.3.2.B.3 Assessment of Credit potential for 2023-24

Based on the above factors, the assessment of credit potential has been arrived as under:

Sr No	Activity	Projection for 2023-24				
		Unit (Nos.)	Unit Cost (₹ lakh)	Physical units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Loans to individuals and their SHGs & Joint Liability Groups (JLGs)	No	5.15	6000	30900.00	30900.00
2	PMJDY/ loans against repayment of loans from non-institutional lenders/loans to beneficiaries under post COVID measures / Bharat Atma Nirbhar programme	No	0.1	15000	1500.00	1500.00
	TOTAL				32400.00	32400.00

2.3.2.B.4 Critical interventions required for creating definite impact in the sector

- Overdraft facilities may be linked with the SHG loans being given for asset creation.
- Banks may proactively pursue providing Mudra loans to SHG members to leverage their good repayment habits and also enhance asset creation activities.

2.3.2.B.5 Suggested action points

- Banks may finance SHG members under JLG mode for taking up income generating activities or setting up micro enterprises
- Passing on the benefits of OD facility to female members of a family under PMJDY may be taken up proactively
- Self-employment ventures may be encouraged under loans by State sponsored organisations, especially for SC/ST communities

2.3.2.B.6 Others related issues

Under Atma Nirbhar which has been rolled out in order to put the economy back on the track on account of the cascading effects of the COVID-19, PM Svanidhi Loans to street vendors has seen considerable progress.

CHAPTER – 3

CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

3.1 Introduction

MSMEs should be engaged in the manufacture or production of goods, in any manner, pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951 or engaged in providing or rendering of any service or services. All bank loans to MSMEs conforming to the above guidelines qualify for classification under priority sector lending and also under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector.

During FY 2020-21, GoI has modified the classification under MSME and the revised classification is as under:

Sector	Parameter	Micro	Small	Medium
Manufacturing and Service Sector	Investment in plant and machinery / equipment	Less than 1 crore	Less than 10 crore	Less than 50 crore
	Turnover	Less than 5 crore	Less than 50 crore	Less than 250 crore

3.1.1 Profile of Units

Key industries in Medak district involve activities such as Bulk Drugs and Drug intermediates, Pharmaceutical Formulations, Pesticides, Seed Processing, Machinery components, Granite Cutting & Polishing, Steel & Alloy Castings, General engineering & fabrication works, Rice Mills, etc. Based on the information received from DIC, Medak, the profile of the industries is tabulated as under:

Sr	Classification of unit	No. of units	Investment (₹ crore)	Employees
1	Micro	148	25.06	1009
2	Small	427	1109.95	11014
3	Medium	24	1230.49	6186
4	Large	19	787.89	4605
5	Mega	2	949.27	1208
	Total	620	4102.65	24022

(Data collected from various sources: websites, department, etc.)

During FY 2021-22, under TS-iPASS, received applications for 101 units for 296 permissions of which 249 permissions have been granted enabling an investment of ₹598 crore with an employment for 3927 personnel. There is scope for stone crushing units to produce stone aggregates useful in the construction, roads and other civil works.

3.2 Infrastructure and linkage support available and planned

3.2.1 State Government

- **TS-iPASS:** The Telangana Government has enacted the “Telangana State Industrial Project Approval and Self-Certification System (**TS-iPASS**) Act, 2014” (Act No.3 of 2014) for speedy processing of applications for issue of various clearances required for setting up of industries at a single point based on the self-certificate provided by the entrepreneur and also to create investor friendly environment in the State of Telangana.
- The schemes like **T-IDEA** and **T-PRIDE** are designed for extending various incentives to General and SC/ST entrepreneurs.

- The Telangana government has joined hands with GlobalLinker with the aim at accelerating the financial inclusion of the State's MSMEs. Under the partnership, a digital networking platform, called '**Telangana State Global Linker**' was launched.
- **Telangana Industrial Health Clinic Limited (TIHCL)** is a Non-Banking Financial Company set up by the Government of Telangana in 2017 for the revival and rehabilitation of sick MSMEs. The TIHCL focuses on providing ex-post diagnostics to non-willful defaulters, extending financial support to pay off the 'critical amount' necessary to prevent assets from turning into NPAs, and providing special assistance to female-led firms and businesses in Telangana.
- **T-Hub** was established in 2015 to enable and empower the innovation ecosystem in the State, and to create impact for startups, corporations and other stakeholders.
- **We-Hub** is a State-led incubator established in 2017 to help foster women entrepreneurship in Telangana.

3.2.2 Central Government

- **Stand Up India** scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business. The scheme therefore endeavours to create an eco-system which facilitates and continues to provide a supportive environment for doing business.
- **Micro Units Development and Refinance Agency Ltd (MUDRA)** has been launched on 8 April 2015 to extend finance and credit support to Microfinance Institutions (MFIs) and agencies that lend money to small businesses, retailers, self-help groups and individuals upto a limit of 10 lakh.
- **Prime Minister's Employment Guarantee Scheme** is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the State level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts.
- **Credit Guarantee Trust Fund for MSEs (CGTMSE)** – Provision for Collateral Free Credit for MSEs, PMSVANidhi for street vendors and Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
- **Aatma Nirbhar Bharat Abhiyan** launched by Government of India announced various schemes in 2020 to support Micro, Small and Medium Enterprises (MSMEs) in dealing with the COVID-19 shock. One of the important schemes was collateral free loans for businesses. Under this scheme, all businesses (including MSMEs) are provided with collateral-free loans, totaling Rs. 3 lakh crore nationally. MSMEs were permitted to borrow up to 20% of their entire outstanding credit as of 29th February 2020, from banks and Non-Banking Financial Companies (NBFCs). The Government of India launched the ECGLS for MSMEs during the first wave of the COVID-19 pandemic.
- **Udyam Registration:** GoI has introduced this measure to enable free registration of MSMEs
- District Industries Centre at Medak is extending the necessary support to entrepreneurs and industries for investment in the sector.
- NABARD is providing training under Micro Enterprise Development Programme (MEDP), Livelihood and Enterprise Development Programme and Skill Development Programme to equip rural women and youth to take up income generation activities and set up manufacturing and service units. They are being encouraged to avail bank credit with suitable subsidy from State and Central governments.

Critical Gaps

- Numerous clearances in obtaining licenses to set up units
- Time-bound implementation of subsidy schemes will bring the necessary impact as is envisaged.
- On account of NPAs in the sector, banks are on the back-foot to provide credit.

3.3 Assessment of credit potential for 2023-24

Credit flow to this segment was ₹627 crore, ₹198 crore and ₹277 crore during the last three financial years, respectively. The exploitable potential under Term Loans for the year 2023-24 under MSME is summarized below:

Activity	Unit	Unit Cost (₹ lakh)	Projection for 2023-24		
			Physical units	Financial Outlay (₹ lakh)	Bank loan (₹ lakh)
Term Loans					
Micro - Investment-wise breakup					
upto 10.00 lakh	No.	10.00	90	900.00	720.00
>10.00 lakh and upto 25.00 lakh	No.	17.50	68	1190.00	952.00
>25.00 lakh and upto 50.00 lakh	No.	37.50	40	1500.00	1200.00
>50.00 lakh and upto 100.00 lakh	No.	82.50	18	1485.00	1188.00
Small	No.	165.00	31	5115.00	4092.00
Medium	No.	2200.00	7	15400.00	12320.00
Sub-total				25590.00	20472.00
Working Capital					
Micro industries			2500	10000.00	10000.00
Small industries			550	11000.00	11000.00
Medium industries			50	10000.00	10000.00
Sub-total				31000.00	31000.00
GRAND TOTAL				56990.00	51792.00

(*average turnover – hence no TFO and Unit Cost being considered)

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

3.4 Critical interventions required for creating definite impact in the sector

- Setting up of major industries is the need of the hour of the district as it will give a fillip to auxiliary units and pave way for setting up of major industries as well.
- Banks may sanction and disburse credit from local branches in the district

3.5 Suggested action points

- Agro processing units such as fruit processing, dairy products etc., have to be encouraged. There is scope for financing post-harvest activities of horticulture crops like ripening chambers, collection and grading centres etc.
- NGOs may be involved in helping the small and petty artisans in marketing their products and banks may extend adequate working capital
- DIC may conduct awareness programmes to the entrepreneurs to start the industries in the district and may also popularize the incentives available to the entrepreneurs

Handloom Sector

Telangana is one of the important States in the Handloom Industry and is famous for Pochampally Ikat, Gadwal, Narayanpet & Gollabama Sarees and Durries from Warangal.

There are 17,573 active geo-tagged handlooms in the State and a population of about 41,000 persons are employed as weavers or ancillary workers in the sector. There are 336 Handloom Weavers Cooperative Societies in the State consisting of 259 Cotton, 33 Silk and 44 Wool. There are 19 Weavers' Cooperative Societies in the district with 4674 handloom Weavers in cooperative fold and 200 handloom weavers outside cooperative fold in the district.

Developmental and Welfare activities by Department in District

Special provisions for the handlooms sector under t-tap include	Special provisions for the power loom sector under t-tap include
Establishment of a “Handloom Training Institute” with focus on advanced degree and diploma courses in textile designing and fashion engineering will be supported under the policy.	Up-gradation of plain power looms to semi-automatic and Rapier looms
Scheme of Pavala Vaddi will be extended to handloom weavers during the policy period	Replacement of old shutter looms with modern shutter less looms
Yarn subsidy of 40% in addition to 10% GoI subsidy extended by NHDC will be provided for purchase of yarn from Government depots	Yarn subsidy of 20% will be provided for all Government procurement orders
Similar subsidy as for yarn for chemicals and dyes	50% power subsidy to power loom units up to 100 HP
Cash-credit scheme for weavers	Organizing procurement/supply of cloth to Government Departments and for Government purposes
Thrift Fund matching contribution @ 16% from the wages from the earning of ₹10,000 per month of 30,000 weavers including ancillary workers	Strengthening of power loom skills development and training institutions

Agri-startups

Agriculture has shone brightly amidst the pandemic and discerning consumers are now demanding safe and healthy food, to keep their immunity robust. There are around 750 startups in agriculture which received about \$800 million in funding. A few of them are farmer facing and most consumer facing. The Ministry of Agriculture and Farmers' Welfare runs the Raftaar — Remunerative Approaches for Agriculture and Allied Sectors Rejuvenation — programme. The NITI Aayog runs a comprehensive Atal Innovation Mission. The CSIR, ICAR, State Agricultural Universities, public and private universities and private companies run their own versions. As per the information available online, there are about 114 registered Agri-startups in Telanagana. NABARD in Telangana has sanctioned financial assistance to **AgHub** set up at Professor Jayshankar Telangana State Agricultural University and **i-DEA** of ICAR-NAARM.

CHAPTER – 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 Credit Potential for Export Credit

4.1.1 Introduction

Export sector is an important sector in terms of earnings in foreign currency and its significant contribution to the economy. The 'Make in India' campaign aims to improve self-reliance and establish brand 'India' image.

Telangana is also the most favoured location for next generation sectors like Artificial Intelligence, Blockchain, Cloud Adoption, and Cybersecurity. This is driven by its investment promotion and policy support, which is also reflected in the growth of exports (from ₹66,276 crore to ₹2,49,321 crore) and employment (from 3,71,774 to 6,28,615) in the IT sector between 2014-15 and 2021-22, respectively. This evidences the success of the first Information Communication Technology (ICT) policy launched in 2016. The second ICT Policy 2021-26 has set out ambitious aims of multiplying innovation, employment and exports, which would attract investments worth ₹75,000 crore and employment for three lakh people.

As per the Export Preparedness Index 2020 published by NITI Aayog, Telangana ranked second among the land-locked states and sixth overall in terms of Export Preparedness. The State also exports seeds to 18 countries in the world 65% seed requirement of the country is met by the State.

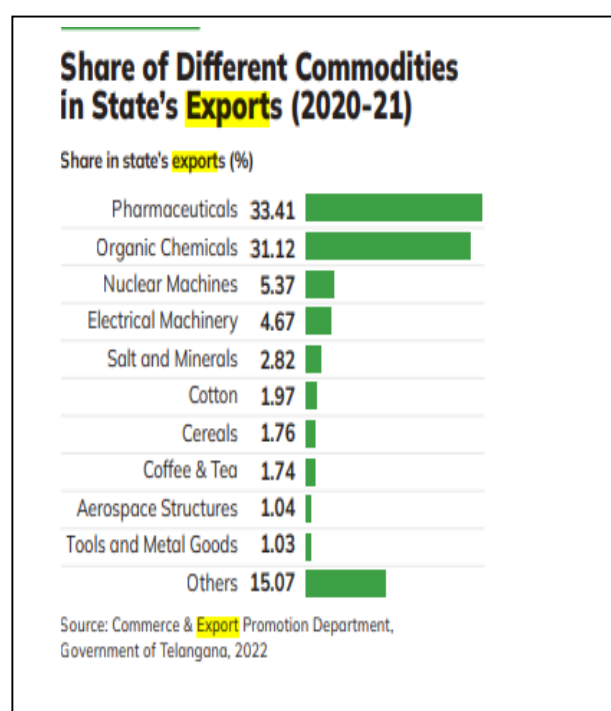
To give fillip to the sector, GoI has given various incentives, rationalized the procedures, provided tax benefits, etc., from time to time. Now only three documents viz. Bill of Lading/Airway Bill, Commercial Invoice cum Packing List, Shipping Bill/ Bill of Export are required to avail export credit.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

3 State Economy

j. Year wise Telangana's Performance in Exports Sector (Merchandise & Services)

(Rs. in Crores)

Sl. No.	Year	Merchandise Exports	Services (IT&ITES) Exports	Total (Overall Exports)	Growth Rate (%)
1	2015-16	35,444	75,070	1,10,514	-
2	2016-17	40,322	85,470	1,25,792	13.82
3	2017-18	42,341	93,442	1,35,783	7.94
4	2018-19	50,510	1,09,219	1,59,729	17.64
5	2019-20	52,170	1,28,807	1,80,977	13.30
6	2020-21	64,539	1,45,522	2,10,061	16.07
7	2021-22 (P)	81,971	1,67,350	2,49,321	18.69
AAGR					14.58
CAGR					14.52



4.1.2 Infrastructure and linkage support available, planned and gaps

- The district is endowed with good climate for seed storage and export
- The district has good connectivity which enables easy transport of goods and services
- The proactive policy for industries development has enabled many auxiliary units to come up in the district which will augment the major units
- Availability of water on account of irrigation projects is a welcome factor for the industry.

Critical gaps

- Awareness creation on the importance of certain raw materials and value addition to locally produced products which are export worthy.

4.1.3 Credit Potential

District	Agriculture resources	Mineral resources	Potential Agriculture Mineral exports	Potential Industrial sectors
Medak - combined	Paddy, Maize, Castor, Jowar and Pulses, Sunflower and Chillies	Feldspar, Granite, Laterite, Quartz /Silica, Road metal and Gravel	Cotton Textiles, Readymade garments, Drugs & Pharma, Chemical, Automobile, Steel fab, Mineral based, Plastic Electrical	Turbines, generators, electrical equipment, Light combat vehicles, Chemical, Drugs & Pharma

Export Credit has been included under Priority Sector with effect from the year 2015-16.

Though good potential exists in the district for exports, no projections are made in PLP as the export credit is sanctioned at Bank HO/RO level.

4.1.4 Critical interventions required for creating definite impact in the sector

- Agri products and local produce which have the potential to reach export markets may be provided required support from Government

4.1.5 Suggested action points

- Bankers may create awareness on the facilities that can be provided to exporters
- To ensure settling the pre shipment credit within the stipulated time after the dispatch of goods or converting them into post Shipment credit
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations by involving banks
- Banks may start providing credit for export credit from local branches as it will enable a cascading pattern for the sector as a whole.

4.2 Credit Potential for Education**4.2.1 Introduction**

Proximity to the twin cities has enabled many educational institutions to open their colleges under medical, engineering courses and other professional courses.

4.2.2 Infrastructure and linkage support available, planned and gaps

- There are 637 Primary schools, 185 Upper Primary Schools, 216 High Schools, 19 Higher Secondary Schools, 9 Model schools, 15 KGBV schools, 53 junior colleges, 24 degree colleges, 2 engineering colleges, 2 Pharmacy colleges, 2 MBA colleges, 7 B.Ed colleges. There are many students from various states studying in colleges in and around Medak.
- NABARD has sanctioned a loan assistance of ₹1947.18 lakh against a TFO of ₹2290.80 lakh for strengthening of infrastructure facilities in 313 schools in the district in FY 2021-22.
- Banks are proactively providing loans under education
- Model Education Loan Scheme of Indian Bank's Association
 - The model Education Loan Scheme was developed by the Indian Banks' Association to help the meritorious students pursue higher education in India and abroad.
 - Domestic Courses include regular diploma/graduate/post-graduate courses apart from professional courses such as ICWA, CA, CFA, CS, etc and also for courses offered by IIMs, IITs, IISC, etc.
 - Courses in foreign countries involve professional, technical courses, MBA, MS, degree, diploma, etc.

Loan amount	Margin money requirements		Security
	Study in India	Study in Abroad	
Upto 4 lakhs	Nil	Nil	No security only parents as joint borrowers
Above 4 lakhs and upto 7.5 lakhs*	5%	15%	Above parameter and Third party guarantee
Above 7.5 lakhs	Bank's discretion	Bank's discretion	Above parameter and tangible collateral security

Critical Gaps

- Banks may revise the security norms for educational loans so as to enable eligible students to avail loan
- Lack of awareness among eligible students on the credit facility available.

4.2.3 Assessment of Potential for the year 2023-24

On account of knowledge and accessibility to education in reputed Indian and international institutes, there is a huge demand for educational loans. Credit flow to this segment was ₹518 lakh, ₹273 lakh and ₹534 lakh during the last three financial years, respectively. Based on the estimation that 50% of the students opting for professional courses in the district need educational loan and all the students opting for education in reputed institutes both home and abroad need credit, the potential has been assessed as under:

Sr. No.	Activity	Unit	Unit Cost (₹ lakh)	Projection for 2023-24		
				Phy. Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1.	Education loans	No	4	210	840.00	756.00
	Total				840.00	756.00

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

4.2.3.4 Critical interventions required for creating definite impact in the sector

- Special subsidy schemes for students from poor and deprived communities would assist those communities to come up and be part of the main stream
- Banks to tie-up with educational institutions for providing educational loans as and where required

4.2.3.5 Suggested action points

- Awareness creation among all stakeholders on education loan schemes by conducting workshops and seminars, etc.
- Liberal loan policies and documentation practices including counseling by banks for disbursing educational loans.

Skill Development – Retaining youth in Agriculture

NABARD has encouraged and supported skill development in rural areas as part of its mandate of ushering in rural development and has been instrumental in providing training to SHG women, rural women, rural youth, etc. In order to retain youth in Agriculture, NABARD has sanctioned a six-month vocational programme on agriculture to Vignana Jyothi to be implemented through its Dr. D.Rama Naidu Vignana Jyothi Institute of Rural Development in Tuniki, Medak. Two batches of 30 beneficiaries have been supported under the programme.

4.3 Credit Potential for Housing**4.3.1 Introduction**

With changes in the economic condition of families and their aspirations, there is a growing need for houses. Better connectivity on account of widening of existing roads and laying of new roads is driving the sector so is population expansion and ease of credit from banks.

4.3.2 Infrastructure and linkage support available, planned and gaps

- Demand arising out people working in twin cities, better connectivity and required facilities.
- No shortage in material and men
- Availability of banking network to cater to credit needs.

Critical gaps

- Requisite town planning measures are absent in many layouts
- Gaps in documentation is seen as threat to the banking sector which necessitates proactive measures by bankers

4.3.3 Assessment of Credit potential for 2023-24

Credit flow to this segment was ₹2980 lakh, ₹1819 lakh and ₹2507 lakh during the last three years. The projections for FY 2023-24 are worked out as under:

Sr. No.	Activity	Unit	Unit Cost (₹ lakh)	Projection for 2023-24		
				Phy. Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1.	Loans for Housing purpose	No	40.00	510	20400.00	16320.00
2.	Land Purchase for housing purpose	No	10.00	215	2150.00	1612.50
3	Top up loans/loans for repair	No.	6.00	120	720.00	576.00
	Total				23270.00	18508.50

The block-wise and activity-wise projections under the sector during the FY 2023-24 are indicated in Annexure I.

4.3.4 Critical interventions required for creating definite impact in the sector and suggested action points

- Govt. may provide required amenities in the new layouts without which off-take of credit would not see the desired pace.
- The concessions being doled out to banking sector may be cascaded to the borrower at the earliest possible for providing the benefits to the house owners.
- Creation of awareness of the various schemes by the Branch Managers, Controlling offices & Line Departments. TSHCL may coordinate with Banks for identification and financing of rural housing loans

4.3.5 Other related matters

- Under 2BHK scheme of the State Govt., a total of 1756 houses have been sanctioned.

CHAPTER - 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure – Public investments

5.1.1 Importance of rural infrastructure

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural infrastructure today comprises of core infrastructure viz., Irrigation, connectivity (roads, powers, IT), transportation, energy, post-harvest storage, health, housing and education. The Indian farmer has suffered not only due to restrictions on marketing and processing but also due to poor infrastructure. The greatest challenge lies in reducing transaction costs for farmers by providing them, access to world-class physical infrastructure. Rural Infrastructure Development Fund (RIDF) has emerged as NABARD's major partnership with the State Governments for the creation of a wide variety of rural infrastructure covering 39 activities under three broad categories, viz. Agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value-addition and marketing can help farmers earn profits in a sustainable manner.

The Rural Infrastructure Development Fund (RIDF) of NABARD had evolved as a strategic tool to pool the shortfall in priority sector lending by banks and to invest the same in rural infrastructure to complement the inadequacy of public investment in that sector. It was started in the year 1995-96 with a corpus of ₹2000 crore and is continued on a year-to-year basis. The corpus has grown to ₹40,000 crore in 2022-23 (Tranche XXVIII). As on 31 July 2022, an aggregate loan of ₹16,262.14 crore has been sanctioned to Govt. of Telangana under RIDF for 16432 projects which covers areas such as irrigation, roads and bridges, education, rural drinking water supply, water harvesting, community infrastructure.

Infrastructure Indicators

As availability of infrastructure in the district indicates index of development status, an attempt has been made to assess adequacy of appropriate infrastructure essential to exploit full development potential through certain identified indicators. On the indicators identified for each of the infrastructure component, a comparative study of infrastructure development at the district level vis-a-vis the state average has been made. Thus, for each of the indicators, classification has been made as under i.e. where the district indicator is:

100% or more than State indicator	A+
Between 85% to 99.9%	A
Between 70% to 84.9%	B
Between 50% to 69.9%	C
Less than 50%	D

Infrastructure Index of the district vis-à-vis that of the State

S. No	Infrastructure Component	District	State	Category
1	Electricity			
a	Per capita power consumption (in Kwh)	2100	2071	A+
2	Transportation			
a	Road density (of NH, R&B and PR roads) per 1000 sq. km.	970	960	A+
b	No of vehicles (registered vehicles of all types in FY 2020-21) per sq.km	4.85	7.33	C
3	Irrigation			
a	No. of groundwater schemes per village	172	146	A+
b	% of area under micro irrigation	6.7	2.6	A+

S. No	Infrastructure Component	District	State	Category
4	Education			
a	Literacy rate	56	67	B
b	Literacy rate – Male	68	75	A
c	Literacy rate – Female	46	60	B
5	Health			
a	Number of medical facilities per lakh of population	23.8	17.14	A+
b	Number of (Govt) Primary Health Centres in the district per lakh of population	2.4	0.66	A+
c	Number of beds (in Govt. hospitals) per lakh population	49	80	C
6	Water Supply			
a	% of Households covered with potable drinking water	100	100	A+

5.1.2 Status of the different sectors under various infrastructure projects under RIDF in the Tranche XX-XXVII is as under (FY 2014-15 to FY 2021-22)

Completed Projects (₹ lakh)				
Type of projects	Nos.	Total Financial Outlay	RIDF loan sanctioned	RIDF loan disbursed
Agriculture related				
Irrigation	245	5977.45	5678.53	4166.27
Sub-total	245	5977.45	5678.53	4166.27
Rural Connectivity				
Roads	1	200.00	160.00	144.73
Bridges	11	1701.00	1360.80	978.26
Sub-total	12	1901.00	1520.80	1122.99
Social Sector				
Rural Water Supply	5	11616.46	9568.00	7909.21
Education	15	1218.88	1036.03	867.08
Rural Health	1	500.00	425.00	346.28
Anganwadi and others	1	12.00	10.20	10.20
Sub-total	22	13347.34	11039.23	9132.77
Grand Total	279	21225.79	18238.56	14422.03
Projects under implementation				
Type of projects	Nos.	Total Financial Outlay	RIDF loan sanctioned	RIDF loan disbursed
Agriculture related				
Irrigation	13	2580.19	2451.18	1646.01
Sub-total	13	2580.19	2451.18	1646.01
Rural Connectivity				
Roads				
Bridges	3	950.00	760.00	367.30
Sub-total	3	950.00	760.00	367.30
Social Sector				
Rural Water Supply	15	17913.50	15226.47	14581.76
Education	5	2900.80	2465.68	775.99
Anganwadi and others	14	168.00	142.80	28.56
Sub-total	34	20982.30	17834.95	15386.31
Grand Total	50	24512.49	21046.13	17399.62

5.1.3 Government Programmes and Plans

5.1.3.1 Mission Kakatiya – Renovation of tanks

The Government of Telangana has taken up the programme of restoring the minor irrigation sources under the Mission Kakatiya to restore all the 46,531 minor irrigation sources in the State in a period of five years @9306 tanks per year, thereby effectively using 255 TMC of water allocated for MI sector under Godavari & Krishna river basins. An area of 12.52 lakh ha is proposed to be brought under cultivation. Restoration of the tanks would involve the following components:

- Silt Removal and Silt Application
- Restoration of Feeder Channel to the tank (Part of chain of tanks)
- Repairs to Bund, Weir and Sluices
- Re-sectioning of Irrigation Channels and Repairs to CM & CD works.
- Raising of FTL, wherever possible/necessary.

NABARD has sanctioned a loan assistance of ₹5687.88 lakh against a TFO of ₹5987.29 lakh for renovation of 246 tanks in the district under XXth and XXIst Tranches of RIDF. A loan of ₹4168.22 lakh has been disbursed till date. The project has seen 90% physical completion till date.

5.1.3.2 Mission Bhagiratha - Telangana Drinking Water Project

TDWP will provide drinking water at the rate of 100 lpcd per person to the 296 lakh population in the State living in 24,224 rural habitations and 63 municipal bodies in all districts, excluding Hyderabad. The project is being managed by Telangana Drinking Water Supply Corporation (TDWSC). All the ongoing drinking water projects are integrated into the proposed TDW Project. TDWP involves over 1.25 lakh KM length of a maze of pipelines, 18 intake wells, 63 water treatment plants, 17,407 storage tanks (for 7.5 lakh KL), 62 intermediate pumping stations. The project will use a gravity based distribution network as far as possible. NABARD sanctioned an amount of ₹4262.25 crore under RIDF for Mission Bhagiratha having a TFO of ₹5151.37 crore and an amount of ₹3478.04.11 crore was disbursed till date. While under NIDA, the sanction and disbursement amounts are ₹5416.67 crore and ₹4459.24 crore. In the district, under RIDF, NABARD has sanctioned an amount of ₹247.94 crore for 20 projects with TFO of ₹295.29 crore which saw a disbursement of ₹224.90 crore.

5.1.3.3 Kaleswaram Project – Major Irrigation Project

The Kaleshwaram Lift Irrigation Project or KLIP is a multi-purpose irrigation project on the Godavari river in Kaleshwaram, Bhoopalpally, Telangana, India. Currently the world's largest multi-stage lift irrigation project, its farthest upstream influence is at the confluence of the Pranhita and Godavari rivers. The Pranahita River is itself a confluence of various smaller tributaries including the Wardha, Painganga and Wainganga rivers which combine to form the seventh-largest drainage basin on the subcontinent, with an estimated annual discharge of more than 6,427,900 acre feet (7,930 cubic hecto metres) or 280 TMC. It remains untapped as its course is principally through dense forests and other ecologically sensitive zones such as wildlife sanctuaries.

The Kaleshwaram Lift Irrigation Project is divided into 7 links and 28 packages spanning a distance of approximately 500 km (310 mi) through 13 districts and utilizing a canal network of more than 1,800 km (1,100 mi). The project aims to produce a total of 240 TMC (195 from Medigadda Barrage, 20 from Sripada Yellampalli project and 25 from groundwater), of which 169 has been allocated for irrigation, 30 for Hyderabad municipal water, 16 for miscellaneous industrial uses and 10 for drinking water in nearby villages, with the remainder being estimated evaporation loss. The project aims at increasing total culturable command area (the sustainable area which can be irrigated after accounting for both upstream and downstream factors) by 1,825,000 acre-ft (2,251 hm³) across all 13 districts in addition to stabilizing the existing CCA.

NABARD has sanctioned an amount of ₹1500.00 crore for Packages 12, 12 Feeder and 13 of the Kaleshwaram Project sanctioned under NIDA. An amount of ₹1149.75 crore has been disbursed till date. Ayacut of 2.35 lakh acres in the NIDA project area will be benefitted by the implementation of packages 12, 12 feeder and 13 of the Kaleshwaram Irrigation Project. Implementation is under progress. Water has already been conveyed from Medigadda to Kondapochammasagar reservoir. Packages are almost physically completed.

Sanction to the tune of ₹4674.83 crore has been accorded for providing financial assistance for completing Mallanasagar project and an amount of ₹4045.01 crore has been disbursed. Physical work has reached 95% of the sanctioned plan. The reservoir has been filled upto 16 TMC till date and would see an upward trend in the coming months as per technical terms.

5.1.3.4 Warehousing

Telangana Government has availed a loan of ₹972.79 cr under Warehouse Infrastructure Fund (WIF) for constructing 364 warehouses with approximate 18.30 lakh MT of dry storage capacity. In Medak District, a total of 16 warehouses have been sanctioned under NABARD warehousing scheme to be set up in the Agriculture Market Committees and various mandals of the district with a capacity of 85000 MT involving a revised TFO of ₹49.34 crore of which an amount of ₹46.87 crore is the amount of loan sanctioned. An amount of ₹42.12 crore has already been released so far.

5.1.3.5 Ongoing projects of importance:

Strengthening of infrastructure in school buildings: NABARD has sanctioned an amount of ₹509.24 crore against a TFO of ₹599.10 crore under this activity covering 32 districts across the State which will help in strengthening infrastructure in 8884 schools. The district has received a sanction of ₹19.47 crore against a TFO of ₹22.90 crore benefiting 313 schools.

The above projects would be completed in the next couple of years.

5.1.4 Critical interventions required for creating definite impact in the sector

- Government may give the required impetus for construction of drying yards in all the villages.
- Roads to all agri marketing infrastructures to be repaired and strengthened
- Mini Cold storage facilities in all mandals to meet the demand for storage of products with low shelf life
- Repair of roads and bridges in remote areas to be taken up on priority basis
- Last mile approach – a small investment will release the benefits of larger investment may be taken up especially under Kaleshwaram project by escalating the construction of canal network.

5.1.5 Suggested action points

- Timely and qualitative completion of projects should be given top priority so that new projects can be brought in for ensuring overall development of district.
- One sector may be given importance by the concerned line Departments for each of the tranche of RIDF so that in a span of five years, much of the required infrastructure can be created in all sectors.
- Documentation of success stories/case studies would help in better dissemination of best practices as also help in popularizing the initiatives of State Government and concerned department. Hence, each department needs to document pre and post project development.

5.2 Social Infrastructure involving bank credit

5.2.1 Introduction

Investment in Physical and Social infrastructure is important for attaining decent human development indicators. Physical infrastructure viz., hospitals, schools, health care facilities, sanitation, potable water, maternity care, child care, complements social status of a community. A strong and vibrant community can contribute to economic development. MMR of the State is 63 which is fourth in the country. Adult sex ratio is 1027 as compared to child sex ratio of 946. Literacy rate stands at 56% comprising of 54% in rural areas and 76% in urban areas. There are 2 General Hospitals, 19 Primary Health Centres, 156 Primary Health Centres and 45 doctors are providing services. Total schools in the district are 1057 with an enrollment of 120627 students. Gross enrollment in primary, upper primary and high schools is 98%, 91% and 86%. The student to teacher ratio is 24, while the drop out rate is less than 1% till upper primary, however, it has reached 20% in high schools. There are 1076 anganwadi centres in the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

- Availability of land for construction of infrastructure
- Banking network for credit assistance.

Critical gaps

- Upkeep of institutions is a major concern
- Hospitals are built only in big towns while the rural population is at the mercy of the public health management.
- Sanitation facility in school is a major area of concern

5.2.3 Assessment of Credit potential for 2023-24

As seen from the data provided above, there is a huge scope for investment in private sector in all spheres which have a direct influence on the social well-being of the district. The credit potential has been worked out as under:

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Primary School	No.	30.00	8	240.00	180
2	Upper Primary School	No.	80.00	2	160.00	120
3	Hospitals	No.	100.00	19	1900.00	1425
4	Sanitation	No.	0.12	120	14.40	12.96
	Total				2314.40	1737.96

5.2.4 Critical interventions required for creating definite impact in the sector and Suggested action points

- While providing licenses to schools, basic amenities and safety standards need to be adhered to
- The banks may provide loan for construction of toilets, water treatment plants, nursing homes, hospitals, private schools so as to encourage better reach of facilities to the community
- Line Depts may take the assistance of NGOs and CBOs to create awareness about issues related to education, hygiene, sanitation, etc
- Budgets from the State Govt. may be enhances as investment in these sectors would have a cascading effect on the livelihoods and standard of living.

5.3 Renewable Energy

5.3.1 Introduction

The energy needs of rural areas are at present being met out of fossil fuels or forest wood and also dung cakes being made from cattle dung. As the fossil fuels are non-renewable sources of energy and are fast depleting and cutting the trees for fuel wood is creating ecological imbalance, there is a need to promote viable and renewable sources of energy.

Telangana, through implementation of the Solar Policy has seen a significant jump in production of solar energy which has reached 3490 MW. Contracted capacity under renewable energy in the State is 4300 MW while production has seen 6693 Million Units during FY 2021-22.

5.3.2. Infrastructure and linkage support available, planned and gaps

- TSREDCO is extending necessary technical support for identification of site, commissioning of bio-gas units and also providing after sales service.
- Trained manpower and labourers are available in the district for taking up construction and execution of work.
- Solar installations require good dealer network and service centres by the solar PV manufacturing companies. Most of the companies operate from Hyderabad and extend their services. Establishment of local service centres with adequate technical staff is required.
- State Government has come up with definite policy for each of the sources under non-conventional sources of energy

Critical gaps

- There is a need to organise awareness programmes and conducting exhibition cum sales in respect of various alternative sources of energy devices including photovoltaic systems.
- Availability of dealer and service network at mandal level.
- Lack of Awareness on the benefits of solar power generation and net metering concept among rural population is one of the constraints affecting growth of the sector

5.3.3 Assessment of Credit potential for 2023-24

Telangana has a vast solar potential with average solar insolation of nearly 5.5 kWh/m² for more than 300 sunshine days and Wind Energy potential of Telangana State is 4,244 MW. The solar home lighting, water pumping schemes are credit linked schemes and particularly relevant for rural areas of the district. Also based on the aforesaid focus on the activity, the exploitable potential for 2023-24 are indicated as under:

Sr. No.	Activity	Unit	Projection for 2023-24			
			Unit Cost (₹ lakh)	Physical Units	TFO (₹ lakh)	Bank Loan (₹ lakh)
1	Solar PV – Home lighting/Roof Top(1-3 kWp) Off Grid	No.	1.98	21	41.58	33.26
2	Grid Connected Solar Power(1-5 kWp)/Roof Top	No.	3.30	21	69.30	55.44
3	Solar Water Pumping(5 HP)	No.	6.60	6	39.60	31.68
4	Solar Power Plants(1 MW)	No.	825.00	1	825.00	577.50
Total					975.48	697.88

The activity wise and joint-mandal-wise physical and financial projections for the year 2023-24 are given in Annexure-I.

5.3.3.4 Critical interventions required for creating definite impact in the sector

- In March 2019, GoI has launched the National Mission on “Transformative Mobility and Battery Storage” committed to develop a complete ecosystem domestically around EVs, including manufacturing of batteries and all other components to make Electric Vehicle and Energy Storage Solutions sector competitive in the near term – Action under this aspect will have a definite impact as there is growing demand for EVs.
- Awareness creation on correct usage and maintenance of EVs should be taken up.

5.3.3.5 Suggested action points

- There is a growing demand for alternate sources of energy. Banks may finance approved products and as advised by DoF may fund roof top solar projects as a part of home loans. Government offices/schools/colleges should be encouraged to go for solar lighting and solar water heating system. Mass campaigning and exhibition on alternative sources of energy has to be undertaken jointly by NABARD/TRESDCO.
- The line department has an important role to play in facilitating grounding of more units by organizing workshops for bankers and other government departments. State government may encourage establishment of PV cell manufacturing unit in the by extending tax concessions.
- State Government may provide additional subsidy for water pumping devices and encourage farmers to install solar water pumps.
- There is demand from farmers for solar fencing and solar street lighting from Village panchayats.
- Banks to proactively take up financing of Electronic Vehicles

CHAPTER - 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

The SHG movement took a firm root in the State with the implementation of World Bank assisted poverty reduction project, Indira Kranti Patham (IKP). 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.

6.2 Status of SHG-BLP, linkage support available, planned and gaps

6.2.1 The total number of SHGs which were provided credit in the district, during FY 2021-22 were 9375 with a loan disbursement of ₹469.14 crore with an average of ₹5.00 lakh. Sthreenidhi has provided loans worth ₹94.98 crore during the FY 2021-22. Total active saving linked groups in the district are 13394 while the current loan outstanding is to the tune of ₹480.90 crore. The recovery position under SHGs is satisfactory and bankers are financing them as a safe portfolio. The NPA percentage in the district is reported to be 4.78 per cent of the total outstanding with an overdue of ₹22.81 crore pertaining to 882 accounts. SERP has kept a target of providing credit to 11718 SHGs with a credit flow of ₹515.02 crore in the FY 2022-23.

SERP has moved from Term Loan mode to Cash Credit Limit mode and all applications are being processed online. Field level operators have to upload Household Livelihood Plans (HLPs) onto their site with credit plans for all or few members of the group. The credit required should be within the overall credit limit set up the Bank. These HLPs form the Micro Credit Plan (MCP) for the SHG group. Bankers are financing as per the digital MCPs being submitted by the SERP personnel. On account of change in the pattern of credit being routed to SHGs, all the credit linked SHGs are eligible to avail credit from FY 2019-20.

Micro Finance Institutions (MFIs) have minimal presence in the credit scene pertaining to SHGs. They are financing the SHGs where the banks are unable to provide credit. Refinance from NABARD is being provided to them.

During FY 2021-22, 3536 members have started new enterprises and the number would see an increasing trend in the coming years as SERP is emphasizing on asset creation. SHGs have also procured 21185 MT of paddy worth ₹415.23 crore from 52862 farmers through 225 procurement centres in 18 mandals.

SERP has also facilitated Custom Hiring Centres for their FPOs and also training for their members. State Bank of India and Union Bank have started providing loans to SHGs upto ₹20.00 lakh per group and few of the groups have availed the enhanced credit for setting up of micro units.

6.2.2 DAY - National Rural Livelihood Mission (NRLM)

DAY - National Rural Livelihood Mission (NRLM) – ‘Aajeevika’ has been launched by MoRD, GoI (with share of Centre and States at a ratio of 75:25), by restructuring and replacing the existing Swarnajayanti Gram Swarozgar Yojana (SGSY) with effect from 01 April 2013. NRLM aims at poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services.

Under DAY-NRLM, banks will lend at their respective lending rates, applicable to SHGs. In these districts, all women SHGs under DAY– NRLM would be eligible for interest subvention on prompt repayment. The difference between the bank lending rates and 7% for loans up to 300,000/- subject to a maximum limit of 5.5%, would be subvented directly in the loan accounts of the SHGs by the SRLMs. Government of Telangana has an ongoing interest subvention scheme(VLR) for loans issued to SHGs upto ₹5.00 lakh.

NABARD has taken up various initiatives for promotion of SHGs in the State/District by

supporting the matured SHGs through Micro Entrepreneurship Development Programme (MEDP) and LEDP (Livelihood entrepreneurship Development Programme). In order to graduate mature groups into micro enterprises, entrepreneurship is imparted through MEDPs (Micro Enterprise Development programme) wherein the members of group were trained in various self-employment oriented trainings in Tailoring, Zardosi, Candle making, Jute bag making etc.

Critical Gaps

- Bringing in all saving linked SHGs into credit fold as per timelines
- Monitoring of end use of credit
- NPAs which are more than 5 years old hindering credit from some branches

6.3 Assessment of credit potential for the FY 2023-24

While the pace for formation of SHGs has slowed down, the remaining potential needs to be captured and all SHGs need to be credit linked. Based on the information provided by SERP and the information available on the site, credit potential has been calculated as under:

Sr No.	Particulars	2023-24
1	No. of fresh SHGs to be savings linked	67
2	No. of SHGs to be credit linked for CCL	11919
3	Amount in ₹crore	618.02

Block wise details of potential available for promotion and savings linkage of SHGs

Sl. No.	Name of Block	Total potential for formation of SHGs	No. of SHGs savings linked as on 31 March 2022	Balance potential as on 31 March 2022	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and savings linked during 2023-24
1	Alladurg	489	479	10	5	2
2	Chegunta	922	904	18	9	5
3	Chilpched	392	384	8	4	2
4	Havelighanapur	770	755	15	8	4
5	Kowdipalle	708	694	14	7	3
6	Kulcharam	720	706	14	7	4
7	Medak	528	518	10	5	3
8	Manoharabad	716	702	14	7	4
9	Narsapur	897	879	18	9	4
10	Narsingi	364	357	7	4	2
11	Nizampet	583	572	11	6	3
12	Papannapet	914	896	18	9	4
13	Ramayampet	633	621	12	6	3
14	Regode	420	412	8	4	2
15	Shankarampet (R)	874	857	17	9	4
16	Shankarampet[A]	766	751	15	8	4
17	Shivampet	905	887	18	9	4
18	Tekmal	663	650	13	7	3
19	Tupran	508	498	10	5	2
20	Yeldurthy	889	872	17	9	4
	Total	13662	13394	268	134	67

Block wise details of potential available for credit linkage of SHGs**(₹ lakh)**

Sl. No	Name of Block	No. of SHGs credit linked on 31 March 2022	No. of SHGs to be credit linked during 2022-23				No. of SHGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amt	No.	Amt	No	Amt	No.	Amt
1	Alladurg	454	5	5	415	1883	2	2	420	2260
2	Chegunta	879	9	9	745	4136	5	5	754	4963
3	Chilpched	359	4	4	337	1605	2	2	341	1926
4	Havelighanapur	730	8	8	675	2750	4	4	683	3301
5	Kowdipalle	669	7	7	564	2550	3	3	571	3060
6	Kulcharam	681	7	7	625	1901	4	4	632	2281
7	Medak	493	5	5	364	1750	3	3	369	2100
8	Manoharabad	677	7	7	638	2699	4	4	645	3239
9	Narsapur	854	9	9	798	3699	4	4	807	4439
10	Narsingi	332	4	4	328	1745	2	2	332	2095
11	Nizampet	547	6	6	499	2102	3	3	505	2523
12	Papannapet	871	9	9	841	3824	4	4	850	4589
13	Ramayampet	596	6	6	560	2221	3	3	566	2665
14	Regode	387	4	4	377	1437	2	2	381	1724
15	Shankarampet(R)	832	9	9	772	3207	4	4	781	3849
16	Shankarampet[A]	726	8	8	689	3643	4	4	697	4372
17	Shivampet	862	9	9	737	2809	4	4	746	3371
18	Tekmal	625	7	7	588	1861	3	3	594	2233
19	Tupran	473	5	5	400	2282	2	2	405	2738
20	Yeldurthy	847	9	9	764	3396	4	4	773	4076
	Total	12894	134	134	11718	51502	67	67	11852	61802

6.4 Interventions and Suggested action points

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.

- Asset Creation & Micro enterprise development - Given the huge number of SHGs and credit limits availed by SHGs, the focus should be on asset creation which is not happening to the desired extent. As reported by SERP, 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 Micro Credit Plans (MCPs). We may also draw attention to the fact that SERP has made good strides in emphasizing the need for asset creation from FY 2021-22 and progress in this regard is starting to show up in the district.
- Monitoring performance and repayment - There is a need to strengthen especially Community Recovery Mechanism (CBRM) at branch level in the wake of growing concerns over the increasing over dues.
- Multiple lending - Multiple lending (loan from Streenidhi, crop loan and term loans from banks, MACTS, etc. to single borrower has been one of the important issues that should not be lost sight of.

- d. In some cases, lack of cooperation between bankers and SERP is hindering flow of credit on a timely basis to SHGs. Further, it was also found that some branches have more number of SHGs than they can actually cater to, which is bringing down the level of timely service to SHGs. In such instances, with the intervention of SERP, SHGs may be shared among branches especially interested banks/branches, which are interested in taking a proactive role in financing SHGs.
- e. Data base on asset creation by SHGs may be provided by SERP to RBI, NABARD and SLBC for credit planning and to understand credit flow.

6.5 Road map for the future

The roadmap for extending the outreach and having a meaningful impact of SHG-BLP may be discussed keeping in view the following.

- a. Identification of left over poor families and formation of SHGs
- b. Ensuring that SHGs follow Pancha Sutras i.e., regular meetings, regular savings, regular internal lending, 100% repayment of loans and book keeping through Village level federation, Mandal level federation and also at district level federation.
- c. Revival of dormant SHGs at Village, Mandal and District level federations
- d. Implementation of Community Based Recovery Mechanism (CBRM) at all branches to ensure 100% recovery
- e. Ensuring enrolment of all SHG members in Social Security Schemes through active participation of BCs.
- f. Additional financial literacy drive at SHG level to eliminate over-indebtedness at members' level.
- g. Handholding support will be provided to good SHGs on project opportunity guidance and income generating activities (IGAs).
- h. Pursuing JLGs promotion along with SHG-BLP involving SERP, NGOs, banks and other channel partners
- i. Taking up activities which are relevant in post-COVID scenario.

6.6 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. NABARD would facilitate bringing JLGs to the door steps of banks, in a credit worthy manner after formation, capacity building and nurturing.
- Banks can finance JLGs under basic income generation activities which include dairy, goat and sheep rearing, basic agri- processing, off- farm activities, etc. Bankers may leverage the training facilities being provided through GoI and State programmes, RSETIs, NABARD and other facilitating agencies. Further, JLGs can be formed and financed under any special credit measures being proposed by State and Central Govt. to ease economic downturn in both rural and urban areas. There is no specific target for JLGs as in the case of SHGs, hence the credit to JLGs is left to the ground situation and the discretion of the bankers.

SHG – Mela

NABARD has been facilitating exhibition of various products of SHG women on a larger platform by providing assistance for conduct of exhibition, melas, etc. Accordingly, NABARD has organized SHG Mela in the month of February, 2023 in Sangareddy to cater to the products of SHG women of all the three districts of erstwhile Medak and other districts of the Telangana. The exhibition saw a footfall of about 2000 people for three days and had display of products which included wooden toys, jute bags, mehendi, Pochampalli sarees, Gollabama sarees, Kalankari works, Cheriya paintings, lace items, sarees with maggam and other work, towels and bedsheets, plastic jewellery, eatables, jute bags, leather products, imitation jewellery, etc. Sales have been recorded at approximately ₹11.00 lakh.

Annexure I

Block-wise Physical and Financial Projections for 2023-24 Medak District

Crop Loan	Activity	Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulcharam	Toopran	23-24
Paddy		ha	104500	1.05	Phy	25000	12000	7500	12000	15000	22000
					BL	26125.00	12540.00	7837.50	12540.00	15675.00	22990.00
Jowar and Other Millets		ha	46750	0.47	Phy	75	60	75	75	60	60
					BL	35.06	28.05	35.06	35.06	28.05	28.05
Maize		ha	75630	0.76	Phy	250	1000	500	1000	400	2000
					BL	189.08	756.30	378.15	756.30	302.52	1512.60
Pulses		ha	52250	0.52	Phy	500	1000	3000	500	500	1000
					BL	261.25	522.50	1567.50	261.25	522.50	3396.25
Cotton		ha	107550	1.07	Phy	500	800	15000	500	2000	20300
					BL	536.25	836.00	16087.50	536.25	2145.00	1608.75
Sugarcane		ha	183570	1.84	Phy	50	20	50	10	20	50
					BL	91.79	36.71	91.79	18.36	36.71	91.79
Vegetables		ha	88550	0.89	Phy	500	700	800	850	1000	1000
					BL	442.75	619.85	708.40	752.68	885.50	885.50
Oil Seeds & Others		ha	57600	0.58	Phy	500	200	500	400	800	800
					BL	288.00	115.20	288.00	230.40	460.80	460.80
Seed Production		No.	80000	0.89	Phy	100	100	25	200	300	300
					BL	89.00	89.00	22.25	178.00	267.00	267.00
Oil Palm		Ha	42225	0.42	Phy	200	200	200	200	200	200
					BL	84.45	84.45	84.45	84.45	84.45	84.45
Orchard Maintenance		ha	75625	0.68	Phy	7	10	10	2	10	10
					BL	49.00	70.00	70.00	14.00	70.00	70.00
Total KCC Loans						28191.62	15720.06	27170.60	15406.74	20216.28	28521.44
10% for Consumption						2819.16	1572.01	2717.06	1540.67	2021.63	2852.14
20% for Post Harvest						5638.32	3144.01	5434.12	3081.35	4043.26	5704.29
Produce Marketing Loans		No.	61200	0.61	Phy	10	10	10	10	10	10
					BL	6.12	6.12	6.12	6.12	6.12	6.12
Total - Crop Loan						36655.23	20442.20	35327.90	20034.89	26287.29	37089.99
Water Resources											
Dugwells		No.	210943	1.69	Phy	5	5	2	5	5	5
					BL	8.44	8.44	3.38	8.44	8.44	8.44
BW+PS		No.	177925	1.42	Phy	50	50	30	40	30	30
					BL	71.17	71.17	42.70	56.94	42.70	42.70
IP Sets		No.	76065	0.61	Phy	100	80	100	100	80	100
					BL	60.85	48.68	60.85	60.85	48.68	48.68
Drip sets		ha	102604	0.82	Phy	300	300	250	200	300	300
					BL	246.25	246.25	205.21	164.17	246.25	246.25
Sprinklers		ha	28600	0.23	Phy	150	150	100	150	100	100
					BL	34.32	34.32	22.88	34.32	22.88	22.88
Pipeline		ha	20350	0.16	Phy	1500	750	1000	1000	1500	1000
					BL	244.20	122.10	162.80	162.80	244.20	244.20
Recharge of Borewell		No.	50270	0.40	Phy	40	30	40	40	30	30
					BL	16.09	12.06	16.09	16.09	12.06	12.06
Rain guns		NO	73370	0.59	Phy	40	40	40	40	40	40
					BL	23.48	23.48	23.48	23.48	23.48	23.48
Total						704.79	506.50	526.18	537.38	648.69	3510.63
Farm Mechanisation											
Tractors		No.	1119800	8.96	Phy	15	20	25	10	20	20
					BL	134.38	179.17	223.96	89.58	179.17	179.17
Mini Tractors		No.	653400	5.23	Phy	10	20	20	20	20	20
					BL	52.27	104.54	104.54	104.54	104.54	104.54

Annexure I

Activity		Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulcharam	Toopran	(₹ Lakh)	
Rotavator		No.	18800	0.95	Phy	5	5	5	5	5	23.24	
				BL	4.75	4.75	4.75	4.75	4.75	4.75	28.51	
Paddy Transplanter		No.	371250	2.97	Phy	1	1	1	1	1	6	
				BL	2.97	2.97	2.97	2.97	2.97	2.97	17.82	
Paddy Harvester		No.	3630000	29.04	Phy	1	1	1	1	1	6	
				BL	29.04	29.04	29.04	29.04	29.04	29.04	174.24	
Paddy straw baler		No.	665000	4.84	Phy	1	1	1	1	1	6	
				BL	4.84	4.84	4.84	4.84	4.84	4.84	29.04	
Automatic Seeding machine		No.	315700	2.53	Phy	3	3	3	3	3	18	
				BL	7.58	7.58	7.58	7.58	7.58	7.58	45.46	
FM others (Plough, harrow, tillage equipment, seed drill, cultivator, etc)		No.	55000	0.44	Phy	70	100	100	80	80	510	
				BL	30.80	44.00	44.00	35.20	35.20	35.20	224.40	
		No.	66000	0.53	Phy	100	100	100	100	100	600.00	
				BL	53	53	53	53	53	53	316.80	
		No.	205700	1.65	Phy	10	10	10	10	10	60.00	
				BL	16.46	16.46	16.46	16.46	16.46	16.46	98.74	
		No.	281700	22.54	Phy	1	1	0	0	1	4	
				BL	22.54	22.54	0.00	0.00	22.54	22.54	90.15	
		ha	21200	1.69	Phy	10	10	10	10	10	60	
				BL	16.90	16.90	16.90	16.90	16.90	16.90	101.38	
CHC for Paddy		No.	931700	7.45	Phy	1	1	1	1	1	6	
				BL	7.45	7.45	7.45	7.45	7.45	7.45	44.72	
Total					382.77	493.03	515.29	372.11	484.23	484.23	2731.67	
Plantation & Horticulture												
Mango - normal (5mX5m)		ha	348700	3.14	Phy	10	6	10	10	8	6	50
				BL	31.38	18.83	31.38	31.38	25.11	18.83	156.92	
Mango-highdensity (3Mx2M)		ha	608300	5.47	Phy		6	10	6	10	50	
				BL	54.75	32.85	54.75	54.75	43.80	32.85	273.74	
Banana tissue culture with propping		ha	298925	2.69	Phy		1	2	2	1	10	
				BL	5.38	2.69	5.38	5.38	5.38	2.69	26.90	
Guava (5m X 2.5m)		ha	348975	3.14	Phy		7	7	7	7	42	
				BL	21.99	21.99	21.99	21.99	21.99	21.99	131.91	
Papaya (integrated)		ha	481250	4.33	Phy		9	9	9	5	50	
				BL	38.98	38.98	38.98	38.98	38.98	21.66	216.56	
Floriculture		ha	275000	2.48	Phy		10	10	10	10	60	
				BL	24.75	24.75	24.75	24.75	24.75	24.75	148.50	
Pomegranate		ha	338250	3.04	Phy		5	5	5	5	30	
				BL	15.22	15.22	15.22	15.22	15.22	15.22	91.33	
Citrus		ha	220550	1.98	Phy		4	4	4	4	24	
				BL	7.94	7.94	7.94	7.94	7.94	7.94	47.64	
Anola		ha	119625	1.08	Phy		3	3	3	3	18	
				BL	3.23	3.23	3.23	3.23	3.23	3.23	19.38	
Small Nurseries		ha	1760000	15.84	Phy		2	3	2	16	3	
				BL	31.68	47.52	47.52	31.68	47.52	47.52	253.44	
Vegetables on Pandal System		ha	385026.4	3.47	Phy		25	25	15	25	150	
				BL	86.63	86.63	86.63	51.98	86.63	86.63	485.13	
Protected Cultivatn(Green House/ Polyhouse/ Shade Net)		ha	14632750	131.69	Phy		2	2	2	2	11	
				BL	263.39	263.39	263.39	131.69	263.39	263.39	1448.64	
Shadenet houses		ha	4400000	39.60	Phy		2	4	4	4	2	
				BL	79.20	158.40	158.40	158.40	158.40	79.20	792.00	
Upgradation of nurseries		Nos	1000000	9.00	Phy		1	1	1	1	6	
				BL	9.00	9.00	9.00	9.00	9.00	9.00	54.00	
Hi-tech nurseries		Nos	3300000	29.70	Phy		0	1	1	1	0	
				BL	0.00	29.70	29.70	29.70	29.70	0.00	118.80	
Oil Palm cultivation		ha	101887.5	0.92	Phy		20	20	20	20	120	
				BL	18.34	18.34	18.34	18.34	18.34	18.34	110.04	
Total					691.86	779.46	816.60	634.41	799.97	653.23	4374.93	

Annexure I

Sericulture	Activity	Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulcharam	Toopran	(₹ Lakh)
Sericulture (Mulberry Cultivation Vi variety with one year maintenance)		per acre	5500	0.05	Phy	8	10	8	8	8	23-24
Construction of rearing Shed (50ftX20ftX10ft)		per acre	550000	4.95	BL	0.40	0.50	0.40	0.40	0.40	50
Purchase of rearing equipment		per acre	82500	0.74	BL	39.60	49.50	39.60	39.60	39.60	248
Rearing cost		per acre	19800	0.18	Phy	8	10	8	8	8	50
Chawkie Unit		5000 dfls/batch	1800700	16.21	Phy	0	0	0	1	0	2
Total					BL	0.00	0.00	0.00	16.21	0.00	32.41
						47.36	59.20	47.36	63.57	47.36	328.42
Forestry/Wasteland Development											
Agro forestry-teak		ha	143000	1.29	Phy	10	10	10	10	5	55
Farm forestry-teak		ha	143000	1.29	Phy	15	10	10	12.87	6.44	70.79
Waste land dev. Subabul		ha	88000	0.79	Phy	25	30	30	10	20	80
Nurseries		No.	1760000	15.84	Phy	1	1	1	12.87	25.74	102.96
Eucalyptus		ha	127600	1.15	BL	15.84	15.84	15.84	19.31	25	160
Bamboo		ha	110000	0.99	BL	5	5	5	23.76	19.80	126.72
Total					BL	4.95	4.95	4.95	1	1	6
						78.51	76.03	76.03	78.51	78.51	459.66
Dairy Development											
CB Cows(1+1)		No.	198220	1.78	Phy	100	80	75	100	100	555
GM Buffaloes(1+1)		No.	221210	1.99	Phy	178.40	142.72	133.80	178.40	178.40	990.11
Mini Dairy 5 Animals		No.	586437.5	5.28	BL	248.86	199.09	199.09	100	80	630
Mini Dairy 10 Animals		No.	1161325	10.45	BL	52.78	52.78	52.78	159.27	159.27	1254.26
Female Calf Rearing		No.	48180	0.43	Phy	5	5	5	10	10	65
50 Animal Dairy		No.	5720000	51.48	Phy	5	5	3	52.78	79.17	343.07
Bulk Coolers(500 litres)		No.	440000	3.96	BL	52.26	52.26	31.36	5	5	28
Current year		No.	26620	0.27	Phy	5	5	5	52.26	52.26	292.65
Under Old KCC cards		No.	26620	0.27	BL	2.17	2.17	2.17	5	5	30
Sub-total - Term Loans					Phy	0	1	0	2.17	2.17	13.01
Working Capital Loans					BL	51.48	51.48	0.00	0	1	3
Current year		No.	440000	3.96	Phy	3	2	1	0.00	51.48	154.44
Under Old KCC cards		No.	26620	0.27	BL	11.88	7.92	3.96	2	2	12
Sub total - Working Capital loans						597.83	568.41	423.15	7.92	7.92	47.52
Total									492.61	530.67	3095.06
Poultry											
1000 Broilers		No.	495000	4.46	Phy	225	180	175	200	180	1185
1000 Layers		No.	748000	6.73	Phy	59.90	47.92	46.59	53.24	47.92	315.45
Feed mixing plant		No.	4950000	44.55	BL	250	200	175	200	200	1275
Egg chicken carts		No.	2035825	18.32	BL	66.55	53.24	46.59	53.24	53.24	339.41
					Phy	126.45	101.16	93.17	106.48	101.16	654.85
Total						597.83	568.41	423.15	492.61	530.67	3749.91
Poultry											
1000 Broilers		No.	495000	4.46	Phy	25	25	15	25	25	130
1000 Layers		No.	748000	6.73	BL	66.83	111.38	66.83	111.38	111.38	579.15
Feed mixing plant		No.	4950000	44.55	Phy	10	20	20	20	20	100
Egg chicken carts		No.	2035825	18.32	BL	67.32	134.64	67.32	134.64	134.64	673.20
					Phy	1	1	0	0	1	4
					BL	44.55	44.55	0.00	0.00	44.55	178.20
					Phy	20	5	5	5	5	45

Annexure I

Activity	Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulcharam	Toopran	23-24
Breeding Farms - Country birds	No.	3465000	31.19	366.45	91.61	91.61	91.61	91.61	91.61	824.51
			Phy	2	2	2	1	2	2	11
Back Yard Poultry Mother units	units	187000	1.68	62.37	62.37	62.37	31.19	62.37	62.37	343.04
			Phy	10	10	15	5	20	15	75
Hatchery unit - 500 eggs/day - NLM	units	1100000	9.90	16.83	16.83	25.25	8.42	33.66	25.25	126.23
			Phy	1	1	1	1	1	1	6
Chicken Meat Outlets	No.	1100000	9.90	9.90	9.90	9.90	9.90	9.90	9.90	59.40
			Phy	20	10	5	5	5	5	50
Poultry Transport vehicle	No.	155000	10.40	198.00	99.00	49.50	49.50	49.50	49.50	495.00
			Phy	3	3	2	1	2	3	14
Sub-total - Term Loans				31.19	31.19	20.79	10.40	31.19	31.19	145.53
Working Capital Loans				863.43	601.46	549.98	335.15	513.85	560.38	3424.25
Current year										
Under Old KCC cards	No.	181.5	0.002	9.08	5000	7500	2500	10000	7500	37500
			Phy	13.61	13.61	4.54	18.15	13.61	18.15	68.06
Under Old KCC cards	No.	181.5	0.002	10000	10000	10000	10000	10000	10000	60000
			Phy	18.15	18.15	18.15	18.15	18.15	18.15	108.90
Sub total - Working Capital loans				27.23	27.23	31.76	22.69	36.30	31.76	176.96
Total				853.53	591.56	540.08	325.25	503.95	550.48	3601.21
Sheep/Goat/Piggery										
Sheep (20+1)	Unit	205150	1.85	10	10	20	20	20	20	100
			Phy	18.46	18.46	36.93	36.93	36.93	36.93	184.64
Sheep (40+1)	Unit	410300	3.69	5	5	5	5	5	5	30
			Phy	18.46	18.46	18.46	18.46	18.46	18.46	110.78
Goat (20+1)	Unit	181720	1.64	10	10	20	20	20	20	100
			Phy	16.35	16.35	32.71	32.71	32.71	32.71	163.55
Goat (40+2)	Unit	363440	3.27	5	5	5	5	5	5	30
			Phy	16.35	16.35	16.35	16.35	16.35	16.35	98.13
Piggery (3+1)	Unit	158510	1.43	5	5	5	5	5	5	30
			Phy	7.13	7.13	7.13	7.13	7.13	7.13	42.80
Ram Lamb rearing	Unit	89100	0.80	3	3	2	3	3	2	16
			Phy	2.41	2.41	1.60	2.41	2.41	1.60	12.83
Sheep/Goat (500+25) animals - NLM	Unit	5500000	49.50	2	2	2	2	2	2	12
			Phy	99.00	99.00	99.00	99.00	99.00	99.00	594.00
Meat Shops	no	220000	1.98	12	10	10	8	12	12	64
			Phy	23.76	19.80	19.80	15.84	23.76	23.76	126.72
Sheep/Goat (100+15) Breeding units	Unit	933625	8.40	1	1	1	1	1	1	6
			Phy	8.40	8.40	8.40	8.40	8.40	8.40	50.42
Sub-total - Term Loans				210.34	206.38	240.39	237.24	245.16	244.35	1383.86
Working Capital Loans										
Current year										
Under Old KCC cards	No.	21450	0.21	8.58	8.58	12.87	12.87	12.87	12.87	68.64
			Phy	500	500	500	500	500	500	3000
Piggery (old + new)	No.	47300	0.47	107.25	107.25	107.25	107.25	107.25	107.25	643.50
			Phy	20	20	20	20	20	20	120
Sub total - Working Capital loans				125.29	125.29	129.58	129.58	129.58	129.58	768.90
Total - Sheep/Goat/Piggery				111.34	107.38	141.39	138.24	146.16	145.35	2152.76
Fisheries										
Ornamental fishery unit	no	770000	6.93	1	0	0	0	1	0	2
			Phy	6.93	0.00	0.00	0.00	6.93	0.00	13.86
Fish seed rearing unit	ha	935000	8.42	1	1	1	1	1	1	6
			Phy	8.42	8.42	8.42	8.42	8.42	8.42	50.49
Working Capital for Fisheries	ha	440000	4.40	2	2	2	2	2	2	12
			Phy	8.80	8.80	8.80	8.80	8.80	8.80	52.80
Total				24.15	17.22	17.22	17.22	24.15	17.22	117.15

(₹ Lakh)

Annexure I

Activity		Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulcharam	Toopran	(₹ Lakh)	23-24
Farm Credit - Others												
Bullocks		No.	71500	0.64	Phy	10	5	50	10	10	10	95
					BL	6.44	3.22	32.18	6.44	6.44	6.44	61.13
SHG Farm Sector		No	515000	5.15	Phy	1100	1000	1100	1000	800	800	6000
					BL	5665.00	5150.00	5665.00	5150.00	4120.00	4120.00	30900.00
Bullock Carts		No	55000	0.50	Phy	5	10	5	10	10	10	50
					BL	2.48	4.95	4.95	4.95	4.95	4.95	24.75
Total						5673.91	5158.17	5184.65	5161.39	4131.39	30985.88	
Integrated Farming System												
Low cost model for SF/MF (upto 1 acre)		acre	165000	1.49	Phy	10	10	10	10	10	10	60
					BL	14.85	14.85	14.85	14.85	14.85	14.85	89.10
IFS models for other farmers (1 ha)		ha	412500	3.71	Phy	3	3	3	3	3	3	18
					BL	11.14	11.14	11.14	11.14	11.14	11.14	66.83
Tailor made model for commercial IFS		ha	516670	4.65	Phy	1	1	1	1	1	1	6
					BL	4.65	4.65	4.65	4.65	4.65	4.65	27.90
Total						30.64	30.64	30.64	30.64	30.64	183.89	
Total Term Loans - Agriculture											52196.05	
AGRICULTURE INFRASTRUCTURE												
Storage Facilities												
Cold Storage of 5000 MT		No.	151250000	1134.38	Phy	1	1	1	0	0	1	4
					BL	1134.38	1134.38	1134.38	0.00	1134.38	1134.38	4537.50
Rural godowns of 1000 MT		No.	8800000	66.00	Phy	3	3	3	5	3	5	22
					BL	198.00	198.00	198.00	330.00	330.00	330.00	1452.00
Cotton Ginning/Seed Processing Unit (48 line)		No.	49500000	371.25	Phy	1	1	0	0	1	1	4
					BL	371.25	371.25	0.00	371.25	371.25	371.25	1485.00
Integrated pack house (5 MT/day)		ha	330000	2.81	Phy	1	1	1	1	1	1	6
					BL	2.81	2.81	2.81	2.81	2.81	2.81	16.83
Small Packhouses (6MX6M)		Nos	132000	1.12	Phy	1	1	1	0	1	1	5
					BL	1.12	1.12	1.12	0.00	1.12	1.12	5.61
Rural godowns of 5000 MT		Nos	44000000	330.00	Phy	1	1	1	1	1	2	7
					BL	330.00	330.00	330.00	330.00	660.00	660.00	2310.00
Total						2037.55	2037.55	1666.30	662.81	903.18	2499.55	9806.94
Land Development, Soil Conservation, Watershed Development												
OPD works		Ha	132550	1.19	Phy	50	50	50	50	50	50	300
					BL	59.65	59.65	59.65	59.65	59.65	59.65	357.89
Tank Silt Appln.		Ha	35200	0.32	Phy	50	50	50	50	50	50	300
					BL	15.84	15.84	15.84	15.84	15.84	15.84	95.04
Bunding/Trench cum Bunding		Ha	55900	0.49	Phy	30	40	30	40	30	30	200
					BL	14.55	19.40	14.55	19.40	14.55	14.55	97.02
Drainage line treatment		No.	13915	0.13	Phy	100	100	300	100	100	100	800
					BL	12.52	12.52	37.57	12.52	12.52	12.52	100.19
Water Harvesting Structures/ Farm ponds		No.	165917	1.49	Phy	100	100	60	70	120	100	550
					BL	149.33	149.33	89.60	104.53	179.19	149.33	821.29
Precision farming in field crops		acre	1100000	9.90	Phy	0	0	0	0	0	0	0
					BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pasture development		Ha	66000	0.59	Phy	60	60	50	40	60	80	350
					BL	35.64	35.64	29.70	23.76	35.64	47.52	207.90
Financing of FPOs		No.	1650000	14.85	Phy	1	1	1	1	1	1	6
					BL	14.85	14.85	14.85	14.85	14.85	14.85	89.10
Total						302.38	307.23	261.76	250.55	332.24	314.26	1768.42
Agricultural Infrastructure - Others												
NADEP compost		No.	31900	0.29	Phy	5	5	5	5	5	5	30
					BL	1.44	1.44	1.44	1.44	1.44	1.44	8.61
Tiny Vermicomposting		No.	38170	0.34	Phy	20	20	20	20	20	20	120
					BL	6.87	6.87	6.87	6.87	6.87	6.87	41.22

Annexure I

Activity		Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulcharam	Toopran	(₹ Lakh)
		No.	415910	3.74	Phy	5	5	5	5	5	23-24
	Mini vermicompost unit				BL	18.72	18.72	18.72	18.72	18.72	30
											112.30
	Vermi Hatchery Cum Composting unit	No.	1527900	13.75	Phy	1	1	1	1	1	6
					BL	13.75	13.75	13.75	13.75	13.75	82.51
	Bio fertilizer cum Bio pesticide unit	No.	24750000	198.00	Phy	1	0	0	0	0	2
					BL	198.00	0.00	0.00	0.00	0.00	396.00
	Tissue Culture Lab/unit	No.	36300000	272.25	Phy	0	0	0	0	0	1
					BL	0.00	0.00	0.00	0.00	0.00	272.25
	Seed Production - Paddy	Ha	69000	0.57	Phy	30	30	30	30	30	180
					BL	17.01	17.01	17.01	17.01	17.01	102.06
	Seed Production - Maize	Ha	30000	0.27	Phy	2	2	2	2	2	12
					BL	0.54	0.54	0.54	0.54	0.54	3.24
	Seed Production - Cotton	Ha	95000	0.86	Phy	10	10	10	10	10	65
					BL	8.55	8.55	12.83	8.55	8.55	55.58
	Total					264.87	66.87	537.12	66.87	66.87	1073.76
	Total - Agri Infrastructure							71.15	66.87	66.87	12649.12
ANCILLARY ACTIVITIES											
Food and Agro Processing											
	Dall Mills (upto 1 MT/day)	No.	3025000	24.20	Phy	3	3	1	3	5	18
					BL	72.60	72.60	24.20	72.60	121.00	435.60
	Mini Flour mills (30 quintals/day)	No.	1650000	13.20	Phy	1	1	1	1	0	5
					BL	13.20	13.20	13.20	13.20	0.00	66.00
	Modern Rice Mills (1 TPH)	No.	11000000	88.00	Phy	2	2	2	3	2	13
					BL	176.00	176.00	176.00	264.00	176.00	1144.00
	Seed processing (2 TPH)	No.	9900000	79.20	Phy	1	1	1	1	2	7
					BL	79.20	79.20	79.20	79.20	158.40	554.40
	Meat processing (150 MT/annum)	No.	6600000	52.80	Phy	1	0	1	1	1	5
					BL	52.80	0.00	52.80	52.80	52.80	264.00
	Primary Processing units - PMEGP	No.	4400000	26.40	Phy	2	2	2	2	2	12
					BL	52.80	52.80	52.80	52.80	52.80	316.80
	Secondary processing units - PMEGP	No.	4400000	26.40	Phy	2	2	2	2	2	12
					BL	52.80	52.80	52.80	52.80	52.80	316.80
	Cold Chain Infrastructure (16 MT/day - output)	No.	100650000	805.20	Phy	0	0	1	0	1	2
					BL	0.00	0.00	805.20	0.00	805.20	1610.40
	Chicken Processing (3 MT/month)	No.	3850000	30.80	Phy	1	1	1	1	1	6
					BL	30.80	30.80	30.80	30.80	30.80	184.80
	Total					530.20	477.40	1287.00	618.20	1449.80	4892.80
Agriculture Ancillary Activities - Others											
	Loans To Coop. Societies of Farmers/ FPOs against Produce	No.	4000000	30.00	Phy	5	5	5	5	5	30
					BL	150.00	150.00	150.00	150.00	150.00	900.00
	Agri-Clinics And Agri Business Centres	No.	13000000	10.00	Phy	1	1	1	1	1	6
					BL	10.00	10.00	10.00	10.00	10.00	60.00
	Loans to MFIs for On-Lending to agriculture	No.	6000000	50.00	Phy	2	2	2	2	2	12
					BL	100.00	100.00	100.00	100.00	100.00	600.00
	Total					260.00	260.00	260.00	260.00	260.00	1560.00
Credit Potential for Others											
	Loans to SHGs - Ancillary/non-farm	No.	515000	5.15	Phy	1100	1000	1100	1000	800	6000
					BL	5665	5150	5665	5150	4120	30900.00
	PMJDY+ PM Swanidhi, etc	No.	10000	0.10	Phy	2500	2500	2500	2500	2500	15000
					BL	250.00	250.00	250.00	250.00	250.00	1500
	Total					5915.00	5400.00	5915.00	5400.00	4370.00	32400.00
Total Ancillary activities											
	Total Agri Infra + Agri Ancillary										38852.80
											51501.92
	TOTAL AGRICULTURE					5531.27	37382.60	36728.93	42148.79	53331.59	279520.46

Annexure I

(₹ Lakh)

Activity	Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulharam	Toopran	23-24
Credit Potential for Micro Small and Medium Enterprises (MSME)										
Term Loans										
Micro - Investment-wise breakup										
upto 10.00 lakh	No.	10000000	8.00	Phy	20	15	10	10	20	90
>10.00 lakh and upto 25.00 lakh	No.	17500000	14.00	Phy	15	10	10	8	15	68
>25.00 lakh and upto 50.00 lakh	No.	37500000	30.00	Phy	10	5	5	5	10	40
>50.00 lakh and upto 100.00 lakh	No.	82500000	66.00	Phy	5	2	2	2	5	18
Small	No.	165000000	132.00	Phy	7	4	5	4	7	31
Medium	No.	2200000000	1760.00	Phy	1	1	1	1	2	7
Sub-Total - Term Loans					3684.00	2830.00	2922.00	2762.00	5444.00	20472.00
Working Capital - MSME										
Micro	No.	4000000	4.00	Phy	500	400	400	300	500	2500
Small	No.	20000000	20.00	Phy	150	50	50	50	200	550
Medium	No.	200000000	200.00	Phy	15	5	5	5	15	50
Sub-Total - Working Capital Loans					8000.00	3600.00	3600.00	3200.00	9000.00	31000.00
TOTAL MSME					14528.00	8538.00	9022.00	8330.00	19048.00	51472.00
Export Credit	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Credit Potential for Education										
loans for Education	No.	4000000	3.60	Phy	50	20	20	20	50	210
Total					180.00	180.00	72.00	72.00	180.00	756.00
Credit Potential for Housing										
loans for Housing	No.	40000000	32.00	Phy	110	80	70	70	100	510
Land Purchase for housing	No.	10000000	7.50	Phy	50	40	25	25	50	215
Top-up loans/repairs	No.	6000000	4.80	Phy	20	20	20	20	20	120
Total					3991.00	2956.00	2523.50	2523.50	3671.00	18508.50
Credit Potential for Renewable Energy										
Solar PV – Home lighting/Roof Top(1-3 kWp)/ Off Grid	No.	980000	1.58	Phy	5	5	2	2	5	21
Grid Connected Solar Power(1-5 kWp)/Roof Top	No.	3300000	2.64	Phy	5	5	2	2	5	21
Solar Water Pumping(5 HP)	No.	6600000	5.28	Phy	1	1	1	1	1	6
Bio Gas(2 Cu.m.)	No.	200000	0.18	Phy	0	0	0	0	0	0
Solar Power Plants(1 MW)	No.	825000000	577.50	Phy	1	0	0	0	0	1
				BL	577.50	0.00	0.00	0.00	0.00	577.50

Annexure I

Activity		Units	Unit Cost	Bank Loan	Medak	Narsapur	Tekmal	Shankarampet	Kulharam	Toopran	23-24
Co Generation/Bio mass based power plant		No.	1000000000	500.00	Phy	0	0	0	0	0	0
					BL	0.00	0.00	0.00	0.00	0.00	0.00
Total						603.90	13.73	13.73	13.73	26.40	697.888
Social Infrastructure involving bank credit											
Primary School		No.	30000000	22.50	Phy	1	1	1	1	2	8
					BL	22.50	22.50	22.50	22.50	45.00	180.00
Upper Primary School		No.	80000000	60.00	Phy	1	0	0	0	1	2
					BL	60.00	0.00	0.00	0.00	60.00	120.00
Hospitals		No.	100000000	75.00	Phy	3	3	3	2	3	19
					BL	375.00	225.00	225.00	150.00	225.00	1425.00
Sanitation		No.	120000	0.11	Phy	20	20	20	20	20	120
					BL	2.16	2.16	2.16	2.16	2.16	12.96
Total						459.66	249.66	249.66	174.66	332.16	1737.96
Total- Other Priority Sector											21700.34
Total Priority Sector						74893.83	64385.23	48609.82	53262.68	76589.15	352701.81

(₹ Lakh)

Annexure II
AN OVERVIEW OF GROUND LEVEL CREDIT FLOW - AGENCY WISE / SECTOR WISE

S.NO	AGENCY/TYPE OF LOAN	2019-20		2020-21		2021-22		2022-23
		TARGET	ACH	TARGET	ACH	TARGET	ACH	TARGETS
1	CROP LOANS	131970.00	83432.00	114447.00	101458.00	144532.00	115308.28	154015.00
	COM BANKS	96312.00	60866.00	72525.00	62061.00	102146.00	81473.61	108765.00
	Medak DCCB	15202.00	11250.00	26678.00	19445.00	28057.00	16454.17	29842.00
	AP GRAMEENA VIKAS BANK	20456.00	11316.00	15244.00	19952.00	14329.00	17380.50	15408.00
	OTHERS (APSF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	TERM LOANS(MT+LT)	53052.00	17630.00	60933.00	32871.00	85307.00	34900.69	89185.00
	COM BANKS	38717.00	8432.00	38586.00	25001.00	70821.00	27067.47	74499.00
	Medak DCCB	6112.00	374.00	8117.00	271.00	4463.00	521.63	4443.00
	AP GRAMEENA VIKAS BANK	8223.00	8824.00	14230.00	7599.00	10023.00	7311.59	10243.00
	OTHERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	TOTAL AGR. CREDIT (1+2)	185022.00	101062.00	175380.00	134329.00	229839.00	150208.97	243200.00
	COM BANKS	135029.00	69298.00	111111.00	87062.00	172967.00	108541.08	183264.00
	Medak DCCB	21314.00	11624.00	34795.00	19716.00	32520.00	16975.80	34285.00
	AP GRAMEENA VIKAS BANK	28679.00	20140.00	29474.00	27551.00	24352.00	24692.09	25651.00
	OTHERS (APSF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	NON-FARM SECTOR	14668.00	62780.00	30069.00	19804.00	38938.00	27661.19	44804.00
	COM BANKS	10705.00	60268.00	19025.00	18901.00	38354.00	24670.66	44131.00
	Medak DCCB	1690.00	0.00	4005.00	0.00	203.00	31.53	234.00
	AP GRAMEENA VIKAS BANK	2273.00	1663.00	7039.00	903.00	381.00	1925.72	439.00
	OTHERS (APSF)	0.00	849.00	0.00	0.00	0.00	1033.28	0.00
5	OTHER PRIORITY SECTOR	9517.00	13795.00	16280.00	18555.00	16503.00	3958.25	23362.00
	COM BANKS	6945.00	2999.00	10388.00	1161.00	15539.00	2456.59	22219.00
	Medak DCCB	1096.00	8558.00	2090.00	16585.00	485.00	831.20	511.00
	AP GRAMEENA VIKAS BANK	1476.00	2238.00	3802.00	809.00	479.00	670.46	632.00
	OTHERS (APSF)	0.00	0.0	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL(3+4+5)	209207.00	177637.00	221729.00	172688.00	285280.00	181828.41	311366.00

Source: SLBC

Annexure - III

Sub-sector - wise and Agency-wise credit flow under Agriculture and Allied activities

S.NO	Year	2020-21 - Credit Flow				2021-22 - Credit Flow				2022-23 - Targets				(₹lakh)
		MDCCB	APGVB	Total	Com.Banks	MDCCB	APGVB	Total	Com.Banks	MDCCB	APGVB	Total		
I	CROP LOANS	19445.00	19952.00	101458.00	81473.61	16454.17	17380.50	115308.28	108765.00	29842.00	15408.00	154015.00		
II	TERM LOANS													
A	WR	2.31	325.77	328.08	0.00	5.20	288.23	293.43	2140.00	134.00	242.00	2516.00		
B	Agri Infra LD	0.00	155.79	247.85	5.00	0.00	85.12	90.12				0.00		
C	FM	11.7	135.55	1057.49	1165.90	0.00	79.94	1245.84	1668.00	127.00	210.00	2005.00		
D	P&H	0.00	72.09	87.05	0.00	0.00	44.74	44.74	3388.00	315.00	476.00	4179.00		
E	DD	46.35	133.63	1265.63	39.77	119.55	95.00	254.32	2851.00	187.00	391.00	3429.00		
F	PD	118.43	99.09	437.71	200.00	0.00	108.45	308.45	2708.00	193.00	350.00	3251.00		
G	SGP	88.92	93.29	202.62	0.75	202.77	33.80	237.32	969.00	63.00	112.00	1144.00		
H	FISH	0.00	0.00	3.47	0.00	0.00	0.00	0.00	108.00	8.00	18.00	134.00		
I	F/WLD	0.00	0.00	0.00	85.32	0.00	0.00	85.32	317.00	23.00	49.00	389.00		
J	Allied others + Other term Loans	3.00	6705.00	18778.74	9810.70	194.11	6611.53	24287.34	21671.00	1297.00	3980.00	26948.00		
K	Agri Infra Storage	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9160.00	0.00	0.00	9160.00		
L	Agri Infra Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2269.00	244.00	507.00	3020.00		
M	Ancillary activities & Others	0.00	0.00	7426.27	8053.93	0.00	0.00	8053.93	27249.00	1852.00	3908.00	33009.00		
	SUB TOTAL-II	270.71	7598.53	32869.95	19361.37	521.63	7346.81	34900.80	74499.00	4443.00	10243.00	89185.00		
	GRAND TOTAL (I+ II)	19715.71	27550.53	134327.95	100834.98	16975.80	24727.31	150209.08	183264.00	34285.00	25651.00	243200.00		

Source: SLBC, Telangana

Source: SLBC, Telangana and LDM, Medak

Annexure IV
Indicative Unit Costs for Major Activities considered for
PLP projections -2022-23

(Amount in ₹)

S No	Activity	Units	Unit Cost with 10% increase for PLP 2023-24
	Water Resources		
1	Dugwells + Pump Sets	No.	210943
2	Bore Wells + Pump Sets	No.	177925
3	Irrigation Pump Sets	No.	76065
4	Drip sets	ha	102604
5	Sprinklers	ha	28600
6	Pipeline	ha	20350
7	Recharge of Borewell	No.	50270
8	Rain Gun	No.	73370
	Farm Mechanisation		
9	Tractors	No.	1119800
10	Mini Tractors	No.	653400
11	Rotavator	No.	118800
12	Paddy Transplanter	No.	371250
13	Paddy Harvester	No.	3630000
14	Paddy straw baler	No.	605000
15	Automatic Seeding machine	No.	315700
16	Weeders - 2hp, 4.8 hp, rotary	No.	66000
17	Shellers, threshers	No.	205700
18	FM others (Plough, harrow, tillage equipment, seed drill, cultivator, etc)	No.	55000
19	CHC for Cotton	No.	2817100
20	Solar fencing	ha	211200
21	CHC for Paddy	No.	931700
	Planatation & Horticulture		
21	Mango - normal (5mX5m)	ha	348700
22	Mango-highdensity (3mX2m)	ha	608300
23	Banana tissue culture	ha	298925
24	Guava (5m X 2.5m)	ha	348975
25	Papaya - High density	ha	481250
26	Floriculture - Marigold	ha	275000
27	Pomogranate (5m X 3m)	ha	338250
28	Citrus	ha	220550
29	Anola (6m x 6m)	ha	119625
30	Small Nurseries	ha	1760000
31	Integrated pack house (2-3 MT per day)	ha	330000
32	Vegetables on Pandal System	ha	385026
33	Orchard Maintenance	ha	75625
34	Protected Cultivation(Green House/Polyhouse/Shade Net)	acre	14632750
35	Shadenet houses	acre	4400000
36	Hi-Tech nurseries	No.	3300000
37	Oil Palm	ha	101888
	Sericulture		
38	Sericulture (Mulberry Cultivation V1 varietywith one year maintenance)	per acre	5500
39	Construction of rearing Shed (50ftX20ftX15ft)	per acre	550000
40	Purchase of rearing equipment (300 DFLs/batch)	per acre	82500

Annexure IV

(Amount in ₹)

S No	Activity	Units	Unit Cost with 10% increase for PLP 2023-24
41	Rearing cost (300 DFLs/batch)	per acre	19800
42	Chawkie Unit (5000 dfls/unit)		1800700
	Forestry/Wasteland Development		
43	Agro forestry-teak	ha	143000
44	Farm forestry-teak	ha	143000
45	Waste land dev.-Subabaul	ha	88000
46	Nurseries	ha	1760000
47	Eucalyptus	ha	127600
48	Bamboo	ha	110000
	Dairy Development		
49	CB Cows(1+1)	No.	198220
50	GM Buffaloes(1+1)	No.	221210
51	1 Min Dairy 5 Animals	No.	586438
52	Mini Dairy 10 Animals	No.	1161325
53	Female Calf Rearing	No.	48180
54	50 Animal Dairy	No.	5720000
55	Bulk Coolers(500 litres)	No.	440000
	Poultry		
56	1000 Broilers	No.	495000
57	1000 Layers	No.	748000
58	Poultry Feed Plant - 2 TPH	No.	4950000
59	Poultry Mash feed unit - 500 kg/hr	No.	2035825
60	Breeding Farms - Country birds (500 birds)	No.	3465000
61	Back Yard Poultry Mother units - 250 bird unit	No.	187000
62	Hatchery unit - 500 eggs/day - NLM	No.	1100000
63	Chicken Meat Outlets	No.	1100000
64	Poultry Transport vehicle	No.	1155000
	Sheep/Goat/Piggery		
65	Sheep (20+1)	Unit	205150
66	Sheep (40+2)	Unit	410300
67	Goat (20+1)	Unit	181720
68	Goat (40+2)	Unit	363440
69	Piggery (3+1)	Unit	158510
70	Ram Lamb rearing (20/batch)	Unit	89100
71	Sheep/Goat -(500+25) animals - NLM	Unit	5500000
72	Meat Shops	Unit	220000
73	Sheep/Goat (100+5) Breeding units	Unit	933625
	Fisheries		
74	Ornamental fishery unit	ha	770000
75	Fish seed rearing unit	ha	935000
76	Working Capital for Fisheries	ha	181500
	Land Development, Soil Conservation, Watershed Development		
77	OFD works	Ha	132550
78	Tank Silt Appln.	Ha	35200
79	Bunding/Trench cum Bunding	Ha	53900
80	Drainage line treatment	No.	13915

Annexure IV

(Amount in ₹)

S No	Activity	Units	Unit Cost with 10% increase for PLP 2023-24
81	Water Harvesting Structures/Farm ponds	No.	165916.6667
82	Low cost model for SF/MF (upto 1 acre)	acre	165000
83	IFS models for other farmers (1 ha)	ha	412500
84	Tailor made model for commercial IFS	ha	516670
85	Precision farming in field crops	acre	1100000
86	Pasture development	Ha	66000
87	Financing of FPOs	No.	1650000
	Agricultural Infrastructure - Others		
88	NADEP compost (10X6X3)	No.	31900
89	Tiny Vermicomposting (1.8 TPA)	No.	38170
90	Mini vermicompost unit (20 TPA)	No.	415910
91	Vermi Hatchery Cum Composting unit (260 TPA)	No.	1527900
92	Bio fertilizer cum Bio pesticide unit (200 TPA)	No.	24750000
93	Tissue Culture Lab/unit	No.	36300000
	Farm Credit - others		
94	Bullocks		71500
95	SHG Farm Sector (apprx)		515000
96	Bullock Carts		55000
	Micro Small and Medium Enterprises		
	Term Loan		
97	Micro enterprises		
a	upto 10.00 lakh		1000000
b	>10.00 lakh and upto 25.00 lakh		1750000
c	>25.00 lakh and upto 50.00 lakh		3750000
d	>50.00 lakh and upto 100.00 lakh		8250000
98	Small		16500000
99	Medium		220000000
	Working Capital		
100	Micro		400000
101	Small		2000000
102	Medium		20000000

Annexure V
Approved Scale of finance

(Amount in ₹)

Sl. No	Name of the Crop	Range of scale of finance approved by DLTC for 2022-23 (per acre)	
		Minimum	Maximum
1	Paddy (Irri.)	36000	40000
2	Paddy(Seed Production)	42000	45000
3	Jowar (Dry)	16000	18000
4	Sweet sorgam(Dry)	19000	20500
5	Maize (Irri)	28000	32000
6	Maize (Dry)	24000	26000
7	Red gram (Dry)	16000	19000
8	Red gram(Seed Production)	21000	24000
9	Bengal gram(Dry)	22000	24000
10	Green gram (Dry)	15000	17000
11	Black gram (Dry)	18000	21000
12	Ground nut (Irri)	26000	28000
13	Castor (Dry)	15000	17000
14	Safflower (Dry)	15000	18000
15	Cotton (Dry)	38000	40000
16	Sugarcane(Planted)	70000	75000
17	Sugarcane(Ratoon)	60000	62000
18	Sesamum (Dry)	15000	17000
19	Sun flower (Dry))	22000	24000
20	Sun flower (Irri))	22000	24000
21	Wheat(Irri)	17000	20000
22	Chillies(dry)	65000	75000
23	Coriander	18000	22000
24	Turmeric(Irri)	75000	80000
25	Banana	38000	47000
26	Banana(Tissue culture)	90000	95000
27	Onion	37000	42000
28	Vegetables (OP)(Unirri)	28000	32000
29	Vegetables (Hybrid)(Irri)	28000	32000
30	Potato (Irri)	42000	44000
31	Ginger(Irri)	58000	63000
32	Tomato(Irri)	44000	50000
33	Bhendi(Irri)	22000	24000
34	Cabbage(Irri)	30000	32000
35	Soya bean	24000	26000
36	Soya bean(Seed production)	30000	32000
37	Oil Palm	19900	19900
38	Produce Marketing Loans		61200

Annexure V (A)**Working Capital for Animal Husbandry**

(Amount in ₹)

Sl.No	Name of the Crop	Range of scale of finance approved by DLTC for 2022-23 (per unit)	
		Minimum	Maximum
	Working Capitals		
1	Sheep (20+1)	18000	20000
2	Goat (20+1)	19000	21000
3	Poultry per bird	160	170
4	Milch animals	23400	25000
5	Piggery (3+1)		43000

Annexure V (B)

(Amount in ₹)

Working Capital for Fisheries			
1	Fisheries - per ha		400000

LIST OF ABBREVIATIONS

ABIC	Agri Business Incubation Centres	ECLGS	Emergency Credit Line Guarantee Scheme
ACP	Annual Credit Plan	EDP	Entrepreneurship Development Programme
ACABC	Agri Clinics Agri Business Centres	e-NAM	e-National Agriculture Markets
ADS	Area Development Scheme	EPTRI	Environment Protection Training and Research Institute
AEPS	Aadhaar Enabled Payment Systems	FAO	Food and Agriculture Organisation
AEZ	Agri. Export Zone	FDLCs	Financial and Digital Literacy Camps
AIBP	Accelerated Irrigation Benefit Programme	FIDF	Fisheries and Aquaculture Infrastructure Development Fund
AIF	Agriculture Infrastructure Fund	FIF	Financial Inclusion Fund
AMI	Agriculture Marketing Infrastructure	FLCs	Financial Literacy Centre
APMC	Agricultural Produce Market Committee	FPF	Food Processing Fund
APCs	Agro Processing Centres	FPOs	Farmer Producer Organisation
APEDA	Agricultural and Processed Food Products Export Development Authority	FSPF	Farm Sector Promotion Fund
APMC	Agriculture Produce Marketing Committees	GCF	Green Climate Fund
APY	Atal Pension Yojana	GDP	Gross Domestic Product
ATL	Agricultural Term Loans	GLC	Ground Level Credit
ATMA	Agricultural Technology Management Agency	GoI	Government of India
BC / BF	Business Correspondent / Business Facilitators	GoTS	Government of Telangana State
BDA	Business Development Assistance	GrAMs	Grameen Agriculture Markets
BMCU	Bulk Milk Cooling Units	GSDP	Gross State Domestic Product
BLBC	Block Level Banker's Committee	GSVA	Gross State Value Added
BPL	Below Poverty Line	GVO	Gross Value of Output
CAT	Capacity Building for Adoption of Technology	Ha	Hectare
CAGR	Compounded Annual Growth Rate	HYV	High Yielding Variety
CBs	Commercial Banks	ICT	Information and Communications Technology
CBS	Core Banking Solution	IFS	Integrated Farming System
CBOs	Community Based Organisations	IFDS	Integrated Fisheries Development Scheme
CCF	Climate Change Fund	IIMR	Indian Institute of Millets Research
CDR	Credit Deposit Ratio	IIR	Indian Institute of Oilseeds Research
CFL	Centre for Financial Literacy	IMPS	Immediate Payment Service
CGS	Credit Guarantee Scheme	IoT	Internet of Things
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	IPPB	Indian Post Payments Bank
CISS	Capital Investment Subsidy Scheme	IWMP	Integrated Watershed Management Programme
CHC	Custom Hiring Centre	JLGs	Joint Liability Groups
CoE	Centre of Excellence	KCC	Kisan Credit Cards
CRIDA	Central Research Institute for Dryland Agriculture	KLIP	Kaleshwaram Lift Irrigation Project
CRAR	Capital to Risk weighted Asset Ratio	kWh	Kilowatt hours
CSS	Central Sector Scheme	KVKs	Krishi Vigyan Kendras
CSR	Corporate Social Responsibilities		
CSP	Customer Service Points	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CWC	Central Warehousing Corporation	KYC	Know Your Customer
DAC & FW	Department of Agriculture Cooperation and Farmers Welfare	LDM	Lead District Manager
DAP	Development Action Plan	LEC	Loan Eligibility Cards
DBT	Direct Benefit Transfer	LEDP	Livelihood and Enterprise Development Programme
DCCBs	District Central Cooperative Banks	LPCD	Litre per Capita per Day
DCC	District Consultative Committee	LTIF	Long Term Irrigation Fund
DDM	District Development Manager	LWE	Left Wing Extremism
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MANAGE	National Institute of Agricultural Extension Management
DIDF	Dairy Processing and Infrastructure Development Fund	MEDP	Micro Enterprise Development Programme

DLRC	District Level Review Committee	MEPMA	Mission for Alleviation of Poverty in Municipal Areas
DLTC	District Level Technical Committee	mFI	micro Finance Institution
DRDA	District Rural Development Agency	MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy	PMMY	Pradhan Mantri Mudra Yojana
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act	PMMSY	Pradhan Mantri Matsya Sampada Yojana
MoRD	Ministry of Rural Development	PMSBY	Pradhan Mantri Suraksha Bima Yojana
MSME	Micro, Small and Medium Enterprises	PM SVANidhi	PM Street Vendor's Atma Nirbhar Nidhi
MSC	Multi Service Centre	PO	Producer Organisation
MT	Metric Tonnes	PODF	Producer Organisation Development Fund
MUDRA	Micro Units Development and Refinance Agency	POPIs	Producer Organisation Promoting Institution
NABARD	National Bank for Agriculture and Rural Development	POS	Point of Sale
NABCONS	NABARD Consultancy Services	PRED	Panchayati Raj Engineering Department
NAFCC	National Adaptation Fund for Climate Change	PRIs	Panchayat Raj Institutions
NBB	National Bee Board	PRODUCE	Producers Organisation Development and Upliftment Corpus
NBM	National Bamboo Mission	PSL	Priority Sector Lending
NBFC	Non-Banking Finance Company	PVNRTVU	P N Narasimha Rao Telangana Veterinary University
NDDB	National Dairy Development Board	PWCS	Primary Weavers Cooperative Societies
NCA	Net Cropped Area	RAS	Recirculatory Aquaculture System
NCDC	National Co-operative Development Corporation	RBI	Reserve Bank of India
NDDB	National Dairy Development Board	RIDF	Rural Infrastructure Development Fund
NEFT	National Electronic Funds Transfer	RTGS	Real Time Gross Settlement
NEP	New Education Policy	RKBY	Rashtriya Krishi Bima Yojana
NFDB	National Fisheries Development Board	RKVY	Rashtriya Krishi Vikas Yojana
NFSM	National Food Security Mission	RRB	Regional Rural Bank
NGOs	Non Governmental Organisation	RSETIs	Rural Self Employment Training Institutes
NHB / NHM	National Horticulture Board / National Horticulture Mission	RTE	Right to Education
NIA	Net Irrigated Area	RUDSETI	Rural Development & Self Employment Training Institute
NIRD&PR	National Institute of Rural Development and Panchayati Raj	SAMIS	Service Area Monitoring and Information System
Niti Ayog	National Institute for Transforming India	SAO	Seasonal Agriculture Operation
NIDA	NABARD Infrastructure Development Assistance	SAUs	State Agriculture University
NMBP	National Mission on Bovine Productivity	SAPCC	State Action Plan for Climate Change
NMOOP	National Mission on Oilseeds and Oil palm	SBI	State Bank of India
NMPB	National Medicinal Plants Board	SCS	State Credit Seminar
NRLM	National Rural Livelihood Missions	SDGs	Sustainable Development Goals
NRM	Natural Resources Management	SDI	Skill Development Initiative
NWR	Negotiable Warehouse Receipt	SDPs	Skill Development Programmes
NSSO	National Sample Survey Office	SERP	Society for Elimination of Rural Poverty
ODOP	One District One Product	SFAC	Small Farmers' Agri-Business Consortium
OFD	On Farm Development	SFBs	Small Finance Banks
OFPO	Off Farm Producer Organisations	SFCs	State Financial Corporations
OFPF	Off-Farm Promotion Fund	SFP	State Focus Paper
OPS	Other Priority Sector	SHC	Soil Health Cards
PACS	Primary Agricultural Cooperative Societies	SHG	Self Help Group
PCI	Per Capita Income	SHPI	Self Help Group Promotion Institution
P & H	Plantation and Horticulture	SLBC	State Level Bankers Committee
PJTSAU	Professor Jayashankar Telangana State Agricultural University	SLCC	State Level Consultative Committee
PLP	Potential Linked Credit Plan	SLF	Special Liquidity Facility
PMAY	Pradhan Mantri Awas Yojana	SMAM	Sub Mission on Agricultural Mechanisation
PMFBY	Pradhan Mantri Fasal Bima Yojana	SF / MF	Small Farmers / Marginal Farmers
PMGKY	Pradhan Mantri Garib Kalyan Yojana	SOPs	Standard Operating Procedures

PMFME	Pradhan Mantri Familiarisation of Micro Food Processing Enterprises	SRDS	Sheep Rearing Development Scheme
PMKSN	PM Kisan Samman Nidhi	SRI	System of Rice Intensification
PMKSY	Pradhan Mantri Kisan Sampada Yojana	SRLM	State Rural Livelihood Mission
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana	STCBs	State Co-operative Banks
PMJDY	Pradhan Mantri Jan Dhan Yojana	SUIS	Stand up India Scheme
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SVAMITVA	Survey of Villages and Mapping with Improved Technology in Village Areas
SVP	Seed Village Programme	TSIIC	Telangana State Industrial Infrastructure Corporation Ltd.
SWC	State Warehousing Corporation	TSMIP	Telangana State Micro Irrigation Project
TASK	Telangana Academy for Skill and Knowledge	TSSOCA	Telangana State Seed and Organic Certification
TDF	Tribal Development Fund	TWD	Tribal Welfare Department
TGB	Telangana Grameena Bank	TSREDCO	Telangana State Renewable Energy Development Corporation Ltd
TDWSCL	Telangana Drinking Water Supply Corporation Ltd.	UCBs	Urban Co-operative Banks
TSCAB	Telangana State Cooperative Apex Bank Ltd.	ULBs	Urban Local Bodies
TSDDCF	Telangana State Dairy Development Corporation Federation Ltd.	VWCs	Village Watershed Committee
TSMARKFED	Telangana State Co-operative Marketing Federation Ltd.	WALTA	Water, Land and Tree Act
TS-iPASS	Telangana State Industrial Project Approval and Self Certification System	WASH	Water, Sanitation and Hygiene
T-PRIDE	Telangana State Program for Rapid Incubation of Dalit Entrepreneurs	WDF	Watershed Development Fund
T-IDEA	Telangana State Industrial Development and Entrepreneur Advancement	WDRA	Warehousing Development and Regulatory Authority
TSFPS	Telangana State Food Processing Society	WIF	Warehouse Infrastructure Fund
TSHDCL	Telangana State Horticulture Development Corporation Ltd.	WSHG	Women Self Help Group
TSKCs	Telangana Skill and Knowledge Centres	YoY	Year on Year



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► **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

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As on 31st March 2022:

► **Corpus raised:** INR 598 crore

► **Investments made:** INR 148.21 crore in 9 start-ups

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✉ e-mail: nabventure@nabard.org ☎ Phone: 91-22-26539149 🌐 www.nabventure.in



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"The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for the promotion, expansion, commercialisation and modernisation in non-farm & agri allied activities including microfinance, MSME, housing, education, transport, etc."

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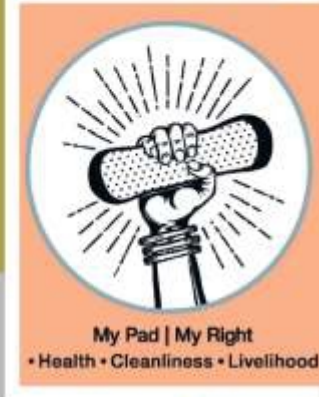
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Corporate Office

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- › International Business
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- › Climate Change

Registered Office

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- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

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- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
 - › FPO Financing
 - › Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme

Corporate Office

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