



# संभाव्यतायुक्त ऋण योजना 2023- 24

Potential Linked Credit Plan  
2023 - 24

पेद्दपल्ली ज़िला

PEDDAPALLI 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 पेद्दपल्ल जिले की संभाव्यता युक्त ऋण योजना में रु.3259.22 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।



सुशीला 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 Peddapalli District for the year 2023-24 has assessed an exploitable credit potential of ₹3259.22 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

**POTENTIAL LINKED CREDIT PLAN 2023-24****INDEX**

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## EXECUTIVE SUMMARY

### 1. District Characteristics

Peddapalli district was carved out from Karimnagar district following the reorganization of districts w.e.f 11.10.2016. the district comprises of (14) mandals i.e., Dharmaram, Palakurthy, An-thergaon, Ramagundam, Ramagiri, Kamanpur, Peddapalle, Julapalli, Elgaid, Sultanabad, Odela, Srirampur, Mutharam (MNT) and Manthani, 1 municipal corporation i.e., Ramagundam and 3 municipalities i.e Peddapalli, Sulthanabad and Manthani,. The district is bounded on the North by Mancherial District, South by Karimnagar District, East by Jayashankar Bhupalpalli District and West by Jagtial District. The Geographical Area of this district is 2,190 Sq.Kms. The District lies between 18° 6'13"103" N of Latitude and 79° 3'74"917" E of Longitude.

The population as per 2011 census is 7.95 lakh, of which the share of rural and urban population was at 62% and 38%, respectively. The Scheduled Caste (SC) population in the district is 1.55 lakh and the Scheduled Tribe (ST) population is 0.15 lakh which forms 19.5% and 1.89%, respectively, of the district population. The overall literacy rate of the district is 60%. The average annual rainfall of the district is 1055 mm. The net cultivated area is 119181 ha and gross cultivated area is 202928 ha. The cropping intensity is 170%.The gross irrigated area and net irrigated area are 1.85 lakh ha and 1.02 lakh ha, respectively. Major source of irrigation is through bore/tube and dug wells (80%), considerable cultivated area of the district is being irrigated through canal irrigation (14%) and tanks (6%). Of the total farming community, 90% are small and marginal, about 8% of the farmers are tenant/share croppers and 20% of the population works as agriculture labour in the district. The major types of soils in the district are loam & sandy loam and Black Cotton. Because of its proximity and well developed road connectivity with State capital and other districts, Peddapalli district offers abundant scope for deploying institutional credit.

### 2. Sectoral Trends in Credit flow:

The GLC flow to priority sector stood at ₹168681.56 lakh for the year 2021-22 as against the ACP target of ₹256568 lakh, recording an achievement of 65.75% over the target. During 2021-22, the achievement under Crop loans, Term loans, MSME/NFS and OPS stood at 69.75%, 53.84%, 71.22% and 68.06% of ACP target, respectively. During the year, 2021-22, the overall CD ratio of the district stood at 71.05% compared to the state level CD ratio of 116%.

### 3. Sector/Subsector wise PLP Projections for 2023-24

The PLP projections have been made under the categories of Farm Credit, Agriculture Infrastructure, Ancillary Activities, Micro, Small and Medium enterprises (MSME), Export Credit, Education, Housing, Renewable Energy and Others as per the Priority Sector Lending (PSL) Classification of RBI. The projections for the year 2023-24 have been made considering the newly created infrastructure as also the revised unit cost in respect of few activities after closely analyzing the GLC and emerging credit needs in the district. The total credit potential for 2023-24 under priority sector for the district is estimated at ₹325922.13 lakh (as given in Annexure I). The thrust was given on investment credit with a view to achieve much needed capital formation in agriculture and improved income generation to farmers. While the potential for crop loans stood at ₹185423.86 lakh, the investment credit potential was estimated as ₹78945.26 lakh, which is about 30% of the total projected agriculture credit of ₹264369.12 lakh. The potential assessed under MSME was ₹48498.78 lakh duly taking into account revised priority sector guidelines. The projected credit potential for Other Priority Sector including Education, Housing, Renewable Energy and Social Infrastructure stood at ₹13054.23 lakh. Thus, about 80% of the total estimated credit potential of the district for the year 2023-24 is projected for agriculture and allied activities.

#### 4. Development Initiatives

NABARD has taken up many developmental initiatives viz., watershed development programmes under distress district package, IGWDP watershed projects, Tribal Development projects and banks are expected to meet the credit needs in treated watershed and Tribal development projects. Other initiatives include promotion of Farmer Producer Organisations (FPOs), Joint Liability Groups (JLGs), supporting Micro Entrepreneurship Development (MEDP), Livelihood Entrepreneurship Development programmes (LEDP) for Self Help groups (SHGs), Skill Development support to Rural youth, Rural Mart & Rural Haats for Marketing of SHG products, promotion of Off-Farm Farmer Producer Organizations (OFPOs) godown accreditation and technology interventions which would have direct bearing on the credit flow. Under Producer organization development fund scheme NABARD has taken initiative for developing PACS as a one stop shop unit for meeting all the needs of the farmers like providing agriculture implements on hire basis, enabling purchase of inputs, having good quality storage capacity as per Negotiable Warehouse Receipt system, marketing facilities, etc.

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. The project cost of 24 projects under (XXI to XXVII tranche) RIDF is ₹27988.50 lakh. The sanctioned loan assistance is ₹24276.40 lakh of which ₹14730.75 lakh was released so far i.e. only 62% of sanctioned loan amount is disbursed so far leaving a gap of 38% for release. The pace of implementation of projects needs to be improved for deriving the benefits at the earliest.. Nearly 85% of the RIDF funding support had gone for development of irrigation, rural water supply ;road and social infrastructure works which would help integrated and inclusive development of agriculture. The critical infrastructure required for the district are water harvesting structures, micro irrigation, custom hiring and agro service centers etc. Private investments are very much required in rural godowns, cold storages & seed processing industries and other post-harvest infrastructure. These investments will be capable of creating big impact leading to increased production and productivity, better price realization by farmers there by higher credit off take.

#### 5. Thrust Areas for 2023-24

Collectivizing the farmers into producer organizations has been considered as one of the way to overcome the challenges faced by small and marginal farmers in Karimnagar District, FPOs are being promoted by various agencies such as SFAC, NABARD, SERP, State Govt. departments and NGOs. Recognizing the transformative potential, the State Government is giving impetus for development of tribal FPOs through grant support for their related infrastructure.

#### 6. Major constraints and suggested action points

- Major constraints are low crop diversification, indiscriminate use of fertilizers & pesticides, low farm mechanization, inadequate capital formation, poor recovery in government sponsored programmes, etc.
- Availability of inputs & minimum support price to farmers.
- Considering the land holding pattern and also the problem of fragmented holdings, banks may have to promote JLGs and extend credit facility to tenant farmers/sharecroppers and marginal farmers.
- In view of depletion of groundwater, there is an imminent need to recharge the ground water, bring in proper legislation and usage of water saving devices.
- Credit flow for sheep farming is to be supported by a collective recovery effort by banks together with development agencies.
- Use on non-conventional energy sources particularly solar power & financing by banks for solar systems.

- Loans to MSME sector under CGTMSE and grant under technology up gradation scheme
- Formation of farm producer organizations under 10000 FPO scheme of GOI and also strengthening of existing FPOs through credit and Market linkages
- Focus on Agri-Infrastructure by availing credit facilities/support under Agriculture Infrastructure Fund (AIF) scheme of GOI

## **7. Way forward**

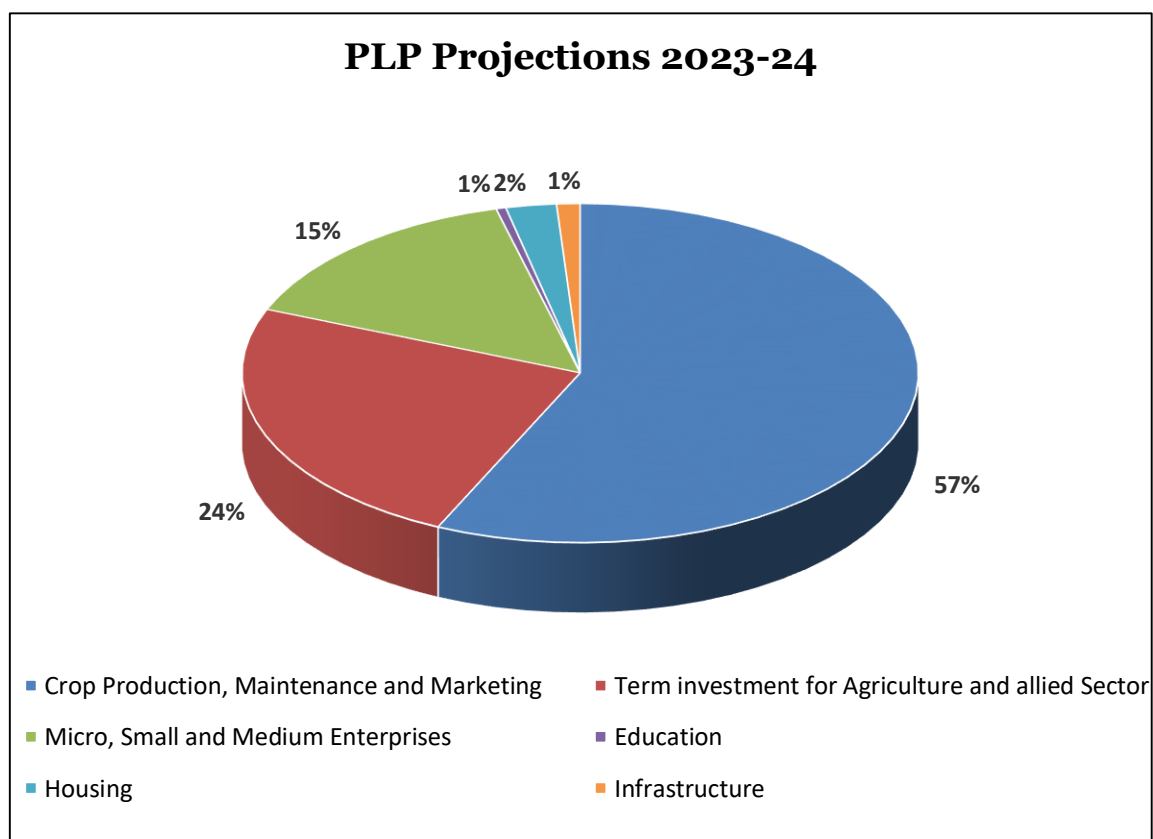
The district has good potential for Farm credit, Animal Husbandry, Storage & Marketing infrastructures, Food & Agro processing sectors and financial institutions (NBFCs, SFBs, Urban Co-operatives etc.) for on lending as a rural credit. Adoption of proper package of sustainable agriculture practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture would help in increasing the farm productivity and farmers' income. Banks may play an active role in financing the critical infrastructure through private investment. There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS and regular monitoring and review in JMLBC and DLCC meetings.



**APPENDIX A TO ANNEXURE IA**  
**Broad Sector wise PLP projections - 2023-24**

(₹ in lakh)

S.No.	Particulars	PLP projections 2023-24
<b>A</b>	<b>Farm Credit</b>	<b>218470.01</b>
i	Crop Production, Maintenance and Marketing	185423.86
ii	Term Loan for Agriculture and Allied activities	33046.15
<b>B</b>	<b>Agriculture Infrastructure</b>	<b>4912.78</b>
<b>C</b>	<b>Ancillary activities (including SHG and JLG credit potential)</b>	<b>40986.33</b>
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>264369.12</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	<b>48498.78</b>
<b>III</b>	<b>Export Credit, Education and Housing</b>	<b>9405.00</b>
i	Export Credit	0.00
ii	Education	1530.00
iii	Housing	7875.00
<b>IV</b>	<b>Infrastructure</b>	<b>3649.23</b>
i	Social Infrastructure involving bank credit	1792.00
ii	Renewable Energy	1857.23
	<b>Total Priority Sector (I to IV)</b>	<b>325922.13</b>



**Appendix B to Annexure 1**  
**Summary of Sector / Sub-Sector wise PLP projections for 2023-24**

₹ in lakh

S.No.	Particulars	PLP projections 2023-24
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	185423.86
ii	Water Resources	2188.40
iii	Farm Mechanisation	6756.00
iv	Plantation and Horticulture & Sericulture	10865.04
v	Forestry and Waste Land Development	117.71
vi	Animal Husbandry – Dairy Development	6274.80
vii	Animal Husbandry – Poultry Development	1689.63
viii	Animal Husbandry – Sheep, Goat and Piggery Development	1865.76
ix	Fisheries Development	383.16
x	Farm credit Others	2905.65
	<b>Sub Total (A)</b>	<b>218470.01</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/Cold storage chains)	4039.64
ii	Land Development, Soil conservation and Watershed development	665.45
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/fertilizers, Vermin composting)	207.69
	<b>Sub Total (B)</b>	<b>4912.78</b>
<b>C</b>	<b>Ancillary activities</b>	
i	Food and Agro processing	15896.25
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/Agri Business Centres, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending, SHGs/JLGs)	25090.08
	<b>Sub Total (C)</b>	<b>40986.33</b>
	<b>Total Agriculture (I=A+B+C)</b>	<b>264369.12</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Term loan for MSME</b>	<b>24198.78</b>
	<b>Working Capital for MSME</b>	<b>24300.00</b>
<b>III</b>	<b>Export Credit</b>	<b>0.00</b>
<b>IV</b>	<b>Education</b>	<b>1530.00</b>
<b>V</b>	<b>Housing</b>	<b>7875.00</b>
<b>VI</b>	<b>Renewable Energy</b>	<b>1857.23</b>
<b>VIII</b>	<b>Social Infrastructure involving bank credit</b>	<b>1792.00</b>
	<b>Total Priority Sector (I to VIII)</b>	<b>325922.13</b>

# Administrative Map- Peddapalli District



## LEGEND

- ▲ Revenue Division Headquarters
- Mandal Headquarters
- ★ District Headquarters
- National Highway
- Railwayline
- Revenue Division Boundary
- Mandal Boundary
- Reservoir
- River

District Profile					
District - Peddapalli	State - Telangana	Division - North Telangana			
1. PHYSICAL & ADMINISTRATIVE FEATURES					
Total Geographical Area (Sq.km)	2190				
No. of Sub Divisions	2				
No. of Blocks/Mandals	14				
No. of Villages	215				
No. of Panchayats	266				
3. LAND UTILISATION [Ha]					
Total Area Reported	219016				
Forest Land	24174				
Area Not Available for Cultivation	33042				
Permanent Pasture and Grazing Land	4335				
Land under Miscellaneous Tree Crops	16125				
Cultivable Wasteland	2652				
Current Fallow	15879				
Other Fallow	3628				
Net Sown Area	119181				
Total or Gross Cropped Area	202928				
Area Cultivated More than Once	83465				
Cropping Intensity [GCA/NSA] %	170%				
6. WORKERS PROFILE [in '000]					
Cultivators	46				
Of the above, Small/Marginal Farmers	39				
Agricultural Labourers	160				
Workers engaged in Household Industries	8				
Workers engaged in Allied Agro-activities	6				
Other workers	131				
8. HOUSEHOLDS [in '000]					
Total Households	210				
Rural Households	130				
BPL Households	80				
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					
Villages Electrified	208				
Villages having Agriculture Power Supply	208				
Villages having Post Offices	156				
Villages having Banking Facilities	180				
Villages having Primary Schools	405				
Villages having Primary Health Centres	15				
Villages having Potable Water Supply	208				
Villages connected with Paved Approach Roads	208				
13. IRRIGATION COVERAGE [Ha]					
Total Area Available for Irrigation (NIA+Fallow)	83440				
Irrigation Potential Created	4085				
Net Irrigated Area	101956				
Area irrigated by Canals/Channels	113081				
Area irrigated by Dug Wells	35786				
Area irrigated by Tanks/Tube wells	33208				
Area irrigated by Other Sources including Lift	3345				
Irrigation Potential Utilized (Gross Irrigated Area)	185420				
15. AGRO-PROCESSING UNITS					
Type of Processing Activity	No of units	Cap. [MT]			
Food (Rice/Flour/Dal/Oil)	214	15000			
Sugarcane (Gur/Khandsari/Sugar)					
Fruit (Pulp/Juice/Fruit drink)					
Spices (Masala Powders/Pastes)					
Dry-fruit (Cashew/Almond/Raisins)					
Cotton (Ginning/Spinning/Weaving)					
Milk (Chilling/Cooling/Processing)	2	5000			
Meat (Chicken/Motton/Pork/Dryfish)					
Animal feed (Cattle/Poultry/Fishmeal)					
Turmeric polishing	5	2000-5000			
17. ANIMAL POPULATION AS PER CENSUS 2019 [in Nos.]					
Category of animal	Total	Male	Female		
Cattle	55946	44843	11103		
Buffaloes	90633	1089	89544		
Sheep	549286				
Goat	96449				
Pig	3969				
Horse/Donkey	4				
Poultry - Cross bred	550078				
Poultry - Indigenous	164309				
2. SOIL & CLIMATE					
Agro-climatic Zone	North Telangana				
Climate	Tropical				
Soil Type	Sandy loam & red soils interspersedwith BC soils in 65:35 ratio				
4. RAINFALL & GROUND WATER					
Rainfall [in mm]	Normal	Actual	2019-20	2020-21	2021-22
	1055		750	1130	1313
	Variation from		(-)28%	(+)29%	(+)24%
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	1606510		696200		910310
5. DISTRIBUTION OF LAND HOLDING					
Classification of Holding	Holding		Area		
	No.s	% to Total	Ha.	% to Total	
<= 1 Ha	88992	69	32308	28	
>1 to <=2 Ha	27047	21	33233	28	
>2 Ha	12382	10	51078	44	
Total	128421	100	116619	100	
7. DEMOGRAPHIC PROFILE [in '000]@					
Category	Total	Male	Female	Rural	Urban
Population	795	399	396	491	304
Scheduled Caste	155	77	78	101	54
Scheduled Tribe	15	8	7	11	4
Literate	477	268	209	224	254
BPL	0				
9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Having brick/stone/concrete	NA		Having electricivt supply		NA
Having source of drinking water	NA		Having independent toilets		NA
Having access to banking	180		Having radio/tv sets		NA
11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Anganwadis	706		Dispensaries		1
Primary Health Centres	18		Hospitals		4
Primary Health Sub-Centres	104		Hospital Beds		102
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Fertiliser/Seed/Pesticide	281/307/251		Agriculture Pumpsets [Nos]		84293
Total N/P/K Consumption [MT]	43832		Pumpsets Energised [Nos]		61719
Certified Seeds Supplied [MT]	3645		Agro Service Centres [Nos]		8
DAP Consumed [MT]	17533		Soil Testing Centres [Nos]		1
Agriculture Tractors [Nos]	2840		Plantation nurseries [Nos]		1
Power Tillers [Nos]	677		Farmers' Clubs [Nos]		54
Threshers/Cutters [Nos]	8		Krishi Vigyan Kendras [Nos]		2
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Rural/Urban Mandi/Haat [Nos]	6		Wholesale Market [Nos]		8
Length of Pucca Road [Km]	2050		Godown [Nos]		25
Length of Railway Line [Km]	49		Godown Capacity [MT]		43700
Public Transport Vehicle [Nos]	192		Cold Storage [Nos]		Nil
Goods Transport Vehicle [Nos]	9948		Cold Store Capacity [MT]		Nil
16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Crop	2020-21		2021-22		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Paddy	162964	567004	180890	629374	3479
Maize	4105	28800	4187	29376	7015
Cotton (Kapas)	30855	47271	31163	47744	1532
Pulses	744	600	796	642	807
Mangoes	1973	23143	2091	24532	11731
Chillies	375	2017	362	362	1000
Vegetables	408	5931	399	5812	14554
Turmeric	403	3142	387	3016	7795
Oil Seeds	1058	781	1005	742	738
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Veterinary	20		Animal Markets [Nos]		3
Disease Diagnostic Centres [Nos]	1		Milk Collection Centres [Nos]		270
Artificial Insemination Centers	20		Fishermen Societies [Nos]		128
Animal Breeding Farms [Nos]	-		Fish seed farms [Nos]		1
Animal Husbandry Tng Centres	1		Fish Markets [Nos]		2
Dairy Cooperative Societies	120		Poultry hatcheries [Nos]		1
Improved Fodder Farms [Nos]	1		Slaughter houses [Nos]		12
19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Fish	Production [MT]	2179	Per cap avail. [gm/day]		26
Egg	Production [Lakh]	649	Per cap avail. [nos/p.a.]		288
Milk	Production [000MT]	791	Per cap avail. [gm/day]		67
Meat	Production [MT]	43746	Per cap avail. [gm/day]		

Source: Handbook of Statistics-Peddapalli District 2021

Source: Handbook of Statistics-Peddapalli District 2021

## DISTRICT PROFILE

The District is Bifurcated from Karimnagar District and formed as Peddapalli District from 11.10.2016 with (14) Mandals. It is bounded on the North by Mancherial District, South by Karimnagar District, East by Jayashankar Bhupalpalli District and West by Jagtial District. The Geographical Area of this district is 2,190 Sq.Kms. The District lies between 18° 6'13"103" N of Latitude and 79° 37'49"17" E of Longitude.

The population of the district as per 2011 census was 7.95 lakh, of which the share of rural and urban population was at 62% and 38%, respectively. The Scheduled Caste (SC) population in the district is 1.55 lakh and the Scheduled Tribe (ST) population is 0.15 lakh which forms 19.5% and 1.89%, respectively, of the district population. The overall literacy rate of the district is 66%. Because of its proximity and well developed road connectivity with state capital and other districts, Peddapalli district offers abundant scope for deploying institutional credit.

The average annual rainfall of the district is 1055 mm. The net cultivated area is 119181 ha and gross cultivated area is 202928 ha. The cropping intensity is 170%. The gross irrigated area and net irrigated area are 1.85 lakh ha and 1.02 lakh ha, respectively. Major source of irrigation is through bore/tube and dug wells (80%), considerable cultivated area of the district is being irrigated through canal irrigation (14%) and tanks (6%). Of the total farming community, 90% are small and marginal, about 8% of the farmers are tenant/share croppers and 20% of the population works as agriculture labour in the district. The major types of soils in the district are loam & sandy loam and Black Cotton. Because of its proximity and well developed road connectivity with state capital and other districts, Peddapalli district offers abundant scope for deploying institutional credit.

**Predominant economic activities:** Agriculture is the main stay of the economy of Peddapalli district with net cultivated area is 119181 ha and gross cultivated area is 202928 ha. The cropping intensity is 170%. The main crops grown in the district include Paddy, Cotton, Maize, Pulses and vegetables. Mango and Banana are the major fruit crops. Household handicrafts, granite industry, milk processing units, rice mills, cotton ginning mills and other agro based industries are employing considerable working population in the district. The Peddapalli district is the hub of rice processing activity.

**Cooperatives in Peddapalli district:** There are 20 PACS with 52000 membership in the district and all functional. Other Societies under TSCS Act, 1964 formed in the district are 16 ECCSs (9565), 3 consumer Cooperative Societies (71), 103 LCCS (1545), 9 House Building Cooperative Societies (158), 11 industrial Cooperative Societies (275). Similarly under TS MACS Act, 1995, there are 725 societies formed for different purposes with 10322 membership. 16 milk Producers cooperatives (622), 3 water shed MACS societies (45), etc. There are 14 Sheep Cooperative societies of which 5 are defunct as on 31 March 2021.

There is fair potential for cooperative activity in the fisheries and Animal Husbandry sector, as elucidated in the chapter on 2.1.6 to 2.1.9.

16 Cooperative societies for collecting the milk from individuals at milk collection centers onwards supplying to Dairy farms. The distribution is not uniform in respect of Fisheries co-operative societies and Sheep Breeding Societies (SBCs). Therefore, there is potential for

creation of cooperative societies in Fisheries and sheep breeding in all the remaining blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

**Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2023-24:**

- Identification of landless farmers and oral lessees in the district by the department and providing KCC
- As a part of crop diversification, Government of Telangana and GoI are promoting oil palm. Bankers may extend necessary credit for oil palm cultivation
- The district headquarters is suitable for establishing agro-processing, value addition in agriculture sector. Bankers in co-ordination with the line departments viz: DRDA, Agriculture, Industries, Food processing may extend credit to this sector by leveraging schemes like Agriculture Infrastructure Fund (AIF), PMEGP etc.

BANKING PROFILE										
District - PEDDAPALLI			State - TELANGANA			Lead Bank - UNION BANK OF INDIA				
1. NETWORK & OUTREACH (As on 31/03/2022)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	11	66	24	21	21	1	6243	173	10	4840
Regional Rural Bank	1	19	10	7	2	Nil	2656	31	8	2963
District Central Coop. Bank	1	11	6	3	2	Nil	443	Nil	5	1502
Coop. Agr. & Rural Dev. Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	-
Primary Agr. Coop. Society	1	20	20	Nil	Nil	Nil	Nil	Nil	9	5112
Others	0	0	Nil	Nil	0	Nil	Nil	3	Nil	-
All Agencies	14	116	60	31	25	1	9342	207	32	30706
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹.lakhs]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)
Commercial Banks	1030425	1123126		*	90.09	562815	502833	517278	2.87	85.32
Regional Rural Bank	171959	162187		*	13.01	38892	42091	43597	3.58	7.19
Cooperative Banks	44348	45239		*	3.63	38867	45568	45424	-0.32	7.49
All Agencies	1246732	213102	213102	*	106.72	640574	590492	606299	2.68	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [₹.lakhs]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	137515	123548	165012	*	70.40	267084	292567	343627	17.45	79.77
Regional Rural Bank	32000	33127	36441	*	15.55	33483	39944	43417	8.69	10.08
Cooperative Banks	38005	32654	32924	*	14.05	33086	36627	43754	19.46	10.16
All Agencies	207520	189329	234377	*	100.00	333653	369137	430798	16.70	100.00
4. CD-RATIO						5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)				
Agency	CD Ratio				Agency	During 2021-22		Cumulative		
	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22		Deposit	Credit	Deposit	Credit	
Commercial Banks	86.65	86.65	58.98	66.43	Commercial Banks	14444	51060	517278	343627	
Regional Rural Bank	85.00	85.00	94.90	99.59	Regional Rural Bank	1506	3473	43597	43417	
Cooperative Banks	79.45	79.45	80.38	96.32	Cooperative Banks	-144	7127	45424	43754	
All Agencies	46.45	52.08	63.20	71.05	All Agencies	15807	61660	606299	430798	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (as on 31/03/2022)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker		Loans under DRI		Loans to Women	
	Amount [₹. Lakhs]	% of Total Loans	Amount [₹ Lakhs]	% of Total Loans	Amount [₹. Lakhs]	% of Total Loans	Amount [₹. Lakhs]	% of Total Loans	Amount [₹. Lakhs]	% of Total Loans
Commercial Banks	120538.16	71.46	93973.24	68.75	13527.20	34.45	1.51	100.00	25957	69.49
Regional Rural Bank	18858.47	11.18	16905.74	12.37	6674.84	17.00	0	0.00	3064	8.20
Cooperative Banks	29284.93	17.36	25805.17	18.88	19069.72	48.56	0	0.00	8330	22.30
All Agencies	168681.56	100.00	136684.15	100.00	39271.76	100.00	1.51	100.00	37351	100.00
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [lakhs]	Ach'ment (Lakhs)	Ach'ment [%]	Target [lakhs]	Ach'ment (Lakhs)	Ach'ment [%]	Target [lakhs]	Ach'ment (Lakhs)	Ach'ment [%]	
Commercial Banks	160700	113319	70.52	188600	101210	53.66	203860.00	120538.16	59.13	61.10
Regional Rural Bank	17587	15938	90.62	14565	18842	129.36	30471.00	18858.47	61.89	93.96
Cooperative Banks	36830	33874	91.97	28570	34726	121.55	22237.00	29284.93	131.69	115.07
All Agencies	215117	163131	75.83	231735	154777	66.79	256568.00	168681.56	65.75	69.46
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [lakhs]	Ach'ment (Lakhs)	Ach'ment [%]	Target [lakhs]	Ach'ment (Lakhs)	Ach'ment [%]	Target [lakhs]	Ach'ment (Lakhs)	Ach'ment [%]	
Crop Loan	152320	77588	50.94	135625	86544	63.81	144473	100772.51	69.75	61.50
Term Loan (Agr)	24760	16927	68.36	47135	38381	81.43	66704	35912	53.84	67.88
Total Agri. Credit	177080	94515	53.37	182760	124925	68.35	211177	136684	64.72	62.15
Non-Farm Sector	32377	55372	171.02	39381	20472	51.98	34948	24890.15	71.22	98.08
Other Priority Sector	5660	13244	233.99	9594	9380	97.77	10443	7107.256	68.06	133.27
Total Priority Sector	215117	163131	75.83	231735	154777	66.79	256568	168681.56	65.75	69.46

## **BANKING PROFILE**

The district has a network of 66 branches of Commercial Banks, 19 branches of Telangana Grameena Bank, 11 branches of KDCCB, and 20 PACS. This banking network is catering to the financial service needs for a population of 7.95 lakh in the district. The population per branch in the district, as on 31.03.2022 is 6853. Majority of the bank branches in the district are offering all the financial services including RTGS and NEFT. With the launching of Pradhan Mantri Jan Dhan Yojana(PMJDY), a National Mission for comprehensive financial inclusion to ensure access to financial services, all the households in Peddapalli district are declared to be covered with banking network of 116 branches and 207 Business Correspondents. During 2021-22 around 1351 KCCs have been issued by the banks.

The GLC flow to priority sector stood at ₹168681.56 lakh for the year 2021-22 as against the ACP target of ₹256568 lakh, recording an achievement of 65.75% over the target. During 2021-22, the achievement under Crop loans, Term loans, MSME/NFS and OPS stood at 69.75%, 53.84%, 71.22% and 68.06% of ACP target, respectively. During the year, 2021-22, the overall CD ratio of the district stood at 71.05% compared to the state level CD ratio of 116%, indicating that there is lot of scope for improving the same. One time disbursement and repayment of crop loans, non-adherence to revised KCC norms by banks for crop loans, mounting NPAs, willful defaulters, effect of loan waiver announcements on recovery culture etc., may be attributed to decreased GLC in the district. However, concerted efforts are to be made by banks to achieve the targets.

The major requirement expressed by bankers for increased purveying of credit include expediting computerization of land records, issue of LECs to eligible tenant and oral lease farmers, revival of mandal and district level recovery committees, support from line departments & NGOs in formation and nurturing, and bank linkage of FPOs and JLGs. Poly house cultivation of high value crops, pandal based vegetable cultivation, farm mechanization, micro-irrigation, dairy development, sheep farming, fisheries, handlooms and textiles etc., are emerging areas for institutional credit in the district with pro-active Government policies and interventions of NABARD through refinance, RIDF and WIF assistance and other developmental initiatives.



**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"> <li>• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</li> <li>• 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.</li> </ul>

S. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> <li>• Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;</li> <li>• Study the cropping pattern</li> <li>• Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue</li> <li>• Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>• MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>• Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</li> <li>• 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;</li> <li>• 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.</li> <li>• Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>• 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>• 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;</li> <li>• Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</li> <li>• Adjustment of tractor potential with land holdings</li> <li>• Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>• 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;</li> <li>• Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>• Estimation of replanting by taking into account approximate economic life of a few plantation crops</li> <li>• Estimation of potential for rejuvenation of existing plantation</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>• Collection of data on number of milch animals as per the latest census</li> <li>• 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;</li> </ul>

		<ul style="list-style-type: none"> <li>• 1/6<sup>th</sup> 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<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank</li> <li>• finance.</li> </ul>
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### 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	<ul style="list-style-type: none"> <li>• Provides inputs/information on Exploitable potential vis-a-vis credit available</li> <li>• Potential High Value Projects/Area Based schemes</li> <li>• Infrastructure support available which can form basis for their business/development plans.</li> </ul>
2	Government Agencies/ Departments	<ul style="list-style-type: none"> <li>• Developmental infrastructure required to support credit flow for tapping the exploitable potential</li> <li>• Other support required to increase credit flow</li> <li>• Identification of sectors for Government sponsored programme</li> </ul>
3	Individual/ Business entities	<ul style="list-style-type: none"> <li>• Private investment opportunities available in each sector</li> <li>• Commercial infrastructure</li> <li>• Information on various schemes of Govt &amp; Banks.</li> </ul>

### 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 eco-system, 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
<b>A</b>	<b>Non Credit Cooperative Societies</b>	
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
	<b>Total</b>	<b>739582</b>
<b>B</b>	<b>Credit Cooperative Societies</b>	
10	Primary Agriculture Credit Societies	93978
<b>C</b>	<b>Multi State Cooperative Societies (MSCs)</b>	
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 Samriddhi:** 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:

- 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.
- 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.
- 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.

- 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).

#### 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.

### **1.3.7 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 6<sup>th</sup> in terms of area under cultivation, 2<sup>nd</sup> in production and 1<sup>st</sup> 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](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](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
<b>A.</b>	<b>Details of Non Credit Cooperative Societies</b>	
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>B</b>	<b>Details of Credit Cooperative Societies</b>	
	PACS	823
<b>C</b>	<b>Details of Multi State Cooperative Societies</b>	
	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](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

Agriculture Sector is broadly divided into three sub-sectors viz., (i) Farm credit, (ii) Agriculture infrastructure and (iii) Ancillary activities as per the priority sector lending guidelines of RBI. The credit potential for the above sub-sectors are presented in this chapter.

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance and Marketing

###### 2.1.1.1 Introduction

Agriculture plays a pivotal role in the economy of the district and boosting the performance of this sector is vital for inclusive growth. The net cultivated area is 119181 ha and gross cultivated area is 202928 ha. The cropping intensity is 170%. The gross irrigated area and net irrigated area are 1.85 lakh ha and 1.02 lakh ha, respectively.

The Government of Telangana has undertaken several initiatives to boost the sector's growth, increase farmer's incomes and improve farmer's welfare. To achieve these objectives, the Government has implemented certain flagship programmes such as (a) Kaleshwaram Project and Mission Kakatiya to improve the irrigation infrastructure and supply of 24X7 free power to farmers (b) investment support to farmers under Rythu Bandhu scheme (c) facilitating access to inputs, markets & credit and (d) providing of life insurance under Rythu Bima scheme to farmers.

The disbursement under crop loan stood at around ₹1007.73 crore in the district during 2021-22, recording an achievement of 60% of ACP. During 2020-21 GLC flow under crop loan was ₹ 865.44 crore and during 2019-20 was ₹775.89 crore.

###### 2.1.1.2 Infrastructure and Linkage support available, planned & gaps

- Seed plays vital role in crop production. Major sources of availability of seeds are seed villages, TSSDC and private agencies. Government issued licenses for supply of seed, fertilizers and insecticides to dealers. Supply of spurious seed by a few private dealers and resultant crop loss to farmers need to be tackled stringently by Dept. of Agriculture.
- Dept. of Agriculture, Peddapalli is organizing farmers meetings (Rythu Sadassus) for providing requisite training and extension support to the farming communities.
- District Agricultural Advisory and Transfer of Technology Center (DAATTC) is conducting diagnostic field visits, extending scientific expertise and training to farmers.
- Establishment of 54 Rythu Vedikas in every AEO cluster, which becomes a platform for farmer's interactions.

###### 2.1.1.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

While making projections for crop loans for the PLP 2023-24, 100% of cultivated area (leaving wasteland and cultivable fallow) belonging to SF/MF has been taken into account.

Further, as per KCC norms, provision for Post-harvest/Consumption and repairs and maintenance of farm assets at the rate of 10% and 20% of SoF has been made while working out the projections. In addition the projection for NWR financing are also included. Institutional credit for Crop production, maintenance and marketing at low rate of interest would reduce the cost of cultivation and thus help farmers to improve their income levels.

(₹ lakh)

S. N o.	Activity	Unit (No./ Area)	SoF*/ Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
1	Paddy	Ha	1.00	110000	110000.00	110000.00
2	Cotton	Ha	1.00	25000	25000.00	25000.00
3	Maize	Ha	0.75	3800	2850.00	2850.00
4	Pulses	Ha	0.55	500	275.00	275.00
5	Groundnut	Ha	0.675	50	33.75	33.76
6	Chillies	Ha	1.75	300	525.00	525.00
7	Vegetables	Ha	0.90	150	135.00	135.00
8	Other Food Crops	Ha	0.75	50	37.50	37.51
9	Oilseeds	Ha	0.50	179	89.50	89.50
10	Turmeric	Ha	1.80	180	324.00	324.00
11	Other Crops	Ha	0.85	30	25.50	25.51
12	Orchard maintenance	Ha	0.90	2000	1800.00	1800.00
	<b>Sub Total</b>				<b>141095.28</b>	<b>141095.28</b>
	Post-harvest/household consumption (10% of crop loan)				14109.53	14109.53
	Repairs and maintenance expenses of farm assets (20% of crop loan)				28219.05	28219.05
	<b>Sub Total</b>				<b>183423.86</b>	<b>183423.86</b>
	Warehouse Reciept/NWR Financing	No.	0.40	5000	2000.00	2000.00
	<b>Total Crop Loan</b>				<b>185423.86</b>	<b>185423.86</b>

\*SoF given in Annexure V is suitably enhanced for the year 2023-24

#### Trend in credit Flow:

The crop loans disbursed by the banks were ₹775.88 crore during 2019-20 ₹ 865.44 crore during 2020-21 and ₹1007.72 crore during 2021-22. The trend in disbursements of crop loans show a positive growth of around 13% over the past three years. However as against the ACP target the achievement was only 65% in the last two years. With the active support from the government and line departments, it is expected that the target for the crop loans will be achieved during 2022-23. A projection of ₹ 1854.23 crore has been made for 2023-24 for crop loans. The joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

#### 2.1.1.4 Critical intervention required for creating a definitive impact

- Coverage of non-loanee farmers and financing tenant farmers through JLG/LEC mode are important steps considered for increasing crop loan portfolio in the district.
- Extension services are not reaching to many farmers due to dual role (Enforcement & extension) played by extension Officers.
- Soil reclamation and reduction of indiscriminate use of fertilizers and pesticides are needed.
- Organized procurement for Paddy and Maize through PACS and women SHG federations is helping farmers. This initiative needs to be continued.
- Farmers Producers Organisations need to be strengthened to cater to the marketing services to farmers for realizing better price. The FPOs' capacity may be upgraded for

providing support for value addition such as cleaning, grading and storing of the produce to the farmers.

#### **2.1.1.5 Suggested Action Points**

##### **Government**

- Coverage of 100% of the cultivable land by issue of pattadar pass books and computerization of land records need to be expedited.
- Completion of planned irrigation projects on time and establishment of command area so as to bring more area under irrigated cultivation.
- Issue of Loan Eligibility Cards (LECs) to eligible farmers for availing institutional credit.
- Agricultural graduates may be encouraged to set-up Agri-Clinics/Agri Service Centres with institutional credit support.
- Govt. may encourage organic farming practices so as to reduce the excessive use of fertilizers and pesticides by farmers.

##### **Banks**

- Banks may cover non-loanee farmers and implement revised KCC norms.
- Banks may finance Agri-Clinics and Agri-Business Centres(ACABC) to supplement the agriculture extension network.
- Considering the land holding pattern and also the problem of fragmented holdings, banks may have to promote JLGs and extend credit facility to tenant farmers/share croppers and marginal farmers.
- Providing credit to farmers against NWRs.

#### **Mutharam Farmer Producer Company Limited**

Chippalturthi Farmer Producer Company has been formed with assistance from PODF-ID and is operating in 6 villages of Mutharam Mandal of Peddapalli 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 `18.00 lakh in FY 2021-22, and `29.00 lakh upto Kharif 2022. During 2022-23 it is been proposed to sanction Business Development Assistance of `5.00 lakh from NABARD which has used it effectively in running the FPO. During 2022-23 a convergence KVK-Ramgiri a support of Custom Hiring Centre is provided. 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 being the main occupation of the state, irrigation plays an important role in increasing the productivity of land. While major and medium irrigation structures are taken up in the public domain, a majority of the minor irrigation structures are created through private investments. Institutional credit plays an important role in taking up Minor Irrigation structures by individuals/group of farmers. Huge potential for deployment of institutional credit exists both for surface and ground water based irrigation structures (especially in the canal command areas and safe blocks) as also for the efficient water application and water lifting units.

The emerging activities which have been found technically feasible and financially viable are artificial recharge of open wells and dried/partially functioning bore wells on area basis duly taking care of properties of geological formation, rain guns, underground pipe line and low lift irrigation units in addition to regular MI activities including dug wells, bore wells, drip and sprinkler units, etc., in the district. The geographical area of the district is underlain by granites (hard rocks). The ground water development in the granite formation is mainly by means of open and bore wells, while the river courses are suitable for low lift irrigation units. However in the eastern part of the Peddapalli district, due to presence of soft rock, tube wells are preferred for extraction of groundwater. In northern part of the district particularly along the areas adjoining the river Godavari and its tributaries for water lifting units are in vogue. Maner river a tributary of Godavari river flows through the district. A major irrigation project viz., Sripada Yellampally LIS is under construction with 30000TMC and irrigation potential of 178700 acres.

The normal rainfall in the district is 1055 mm. The data presented in District Profile shows that, the rainfall was deficit by 28% during 2019-20 while it was in excess during 2020-21 and 2021-22 by around 29% and 24% respectively.

In order to improve the water use efficiency micro-irrigation units including raingun and pipelines (PVC/HDPE) need to be financed. There potential for financing new bore/dug wells exists in safe blocks and canal command area. There is ample scope for financing diesel/electrical pump sets and low lift irrigation units.

### 2.1.2.2 Infrastructure and Linkage support available, planned and gaps

- Pump sets are available through network of dealers. Pipes for irrigation are supplied by private dealers. As dealers' network is fairly good, supply of pipelines may not pose any problem.
- Power supply is adequate and energisation of pumpsets is satisfactory.

### 2.1.2.3 Assessment of potential for the financial year 2023-24

The exploitable potential (both physical and financial) under water resources sector through institutional credit for the year 2023-24 is given below:

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
1	Dug well & pump set	No.	2.10	150	315.00	283.50
2	Bore well & pump set	No.	1.77	250	442.50	398.25
3	Electric(5HP) pumpset -submersible	No.	0.65	280	182.00	163.80

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
4	Drip irrigation units	Ha	1.26	600	756.00	680.40
5	Sprinkler irrigation units	Ha	0.30	950	285.00	256.50
6	Deepening of Wells	No.	0.33	65	21.45	19.31
7	Pipeline	Ha	0.20	650	130.00	117.00
8	Artificial Recharge of Bore well	No.	0.50	75	37.50	33.75
9	Low cost drip units	Acre	0.80	150	120.00	108.00
10	Raingun with pumpset (5 hp)	No.	0.72	30	21.60	19.44
11	Low lift points (5 hp)	No.	0.65	130	84.50	76.05
12	Diesel pumpset (5 hp)-centrifugal	No.	0.60	60	36.00	32.40
	<b>TOTAL</b>				<b>2431.55</b>	<b>2188.40</b>

*Projections are made for the farmers adopting drip and sprinkler methods without availing of subsidy*

It may be seen from the GLC data presented in Annexure III that there is an increasing trend in disbursements under water resources. With proactive government policies, focused attention and with the cooperation of banks, the disbursement under water resources is likely to increase in the coming year. Accordingly a credit projection of ₹ 2188.40 lakh has been made for the year 2023-24. Joint mandal wise and activity-wise physical and financial disaggregated projections are given in Annexure I.

#### 2.1.2.4 Critical intervention required for creating a definitive impact

- Expediting the renovation of existing tanks under Mission Kakatiya and lining of canals and channels would enhance the irrigated area in the district.
- The concept of conjunctive use of surface and ground water in command area of SRSP would be beneficial in the long run.
- Creation of awareness about water budgeting and crop planning in bore/dug well irrigated command areas and crop diversification towards less water consuming crops during the rabi season.
- Promotion of micro irrigation in a big way in the district.
- Paddy is being grown as a major crop in the district; hence promotion of SRI as a water saving technique would be helpful.

#### 2.1.2.5 Suggested Action Points

##### Government:

- Creation of awareness about judicious use of water among farmers by encouraging piped distribution system, drip and sprinkler system, etc.
- Special focus is to be given on the aspect of developing skilled manpower for assisting and guiding the farmers in operation and maintenance of micro-irrigation systems. RSETI, APBIRED and Agriculture/Horticulture Universities and KVKs may provide necessary training and capacity building to rural youth and interested farmers.
- Propagation of crop diversification from high water consuming to less water consuming crops in water stressed mandals of the district.

##### Banks:

- As majority of the cropped area is under safe zone, banks should lend to activities identified for MI liberally.

- In the water stressed mandals as also in the case of partially functioning open/bore wells, artificial recharge of wells should be financed on a cluster basis.
- Tube wells need to be financed in the eastern mandals of the district to harness the untapped potential.
- Banks may finance the water resource development activities, which emerged as an outcome of save water campaign launched by NABARD

### **2.1.3 Farm Mechanization**

#### **2.1.3.1 Introduction**

Agriculture is undergoing a gradual shift from dependence on human to mechanical power because of:

- Increasing cost for maintenance of animals and
- Growing scarcity of human labour.

Farm mechanization helps in reducing cost of cultivation and improves farm productivity. Further, use of mechanical power facilitates timeliness of agricultural operations and reduces the drudgery

Mechanical power is largely used in big land holdings and is still beyond the reach of small/marginal holdings. This is due to the fact that the small/marginal farmers, by virtue of their economic condition are unable to own farm machinery on their own or through institutional credit. Hence Custom Hiring Centres (CHC) have to be encouraged in the district. The Government of Telangana is promoting Mechanization in a big way, as a result of the same the Farm power availability in Telangana is 2.03 KW/Ha as against national average of 1.9 KW/Ha.

The Custom Hiring Centre's need to be integrated with locally available farm machinery through a process of registration so that the farmers owning farm machinery can be connected with the other farmers in need of farm machinery for their Agricultural operations. This benefits the owners and the farmers in need of machinery on hire basis. This also facilitates optimum use of the available machinery. Development of a mobile application for connecting the owners and the users (in line with Uberisation of transport vehicles) is to be considered to ensure optimum use of the available machinery and also make available the high cost machinery within the reach of small and marginal farmers on hire. A lot of potential exists for financing of tractors (large, medium and small/mini horse power), power tillers, rotavators, Paddy transplanters, threshers, combine harvesters, seed drills and other equipment like MB ploughs, disc ploughs, cultivators, harrows, post-harvest equipment and horticulture tools, crop based custom hiring service centres, etc. As the capital investment is high, subsidy is available under Rashtriya Krushi Vikas Yojana (RKVY), Normal State Plan (NSP) and Sub-Mission on Agriculture Mechanization (SMAM).

#### **2.1.3.2 Infrastructure and Linkage support available, planned and gaps**

- There are adequate numbers of fabricating units catering to the farm implement / equipment needs in the district.
- There is lack of awareness and required skills for the farmers in usage of machinery and hence exposure visits and field demonstrations for the benefit of farmers are suggested.
- Small and marginal land holdings with farmers having low investment capacity and high cost of farm implements are hindering the flow of credit in the district.

**2.1.3.3 Assessment of potential for the financial year 2023-24**

The exploitable credit potential (both physical and financial) under Farm Mechanization sector for the year 2023-24 is given below: (₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
1	Tractors with matching equip.(30-51hp)	No.	11.00	220	2420.00	1936.00
2	Power Tiller with matching eqp. (12hp)	No.	2.20	200	440.00	352.00
3	Threshers/shellers	No.	2.06	200	412.00	329.60
4	FM others(plough,harrow, tillage equipment, seed drill, cultivator etc.	No.	0.55	300	165.00	132.00
5	CHC for land preparation for Paddy	No.	9.31	30	279.30	223.44
6	HDPE tarpaulins	No.	0.15	2800	420.00	336.00
7	Mini Tractor( 15-24 hp) with matching equipment	No.	6.53	90	587.70	470.16
8	CHC for Cotton	No.	28.10	38	1067.800	854.24
9	Power operated Chaff Cutter	No.	0.25	90	22.50	18.00
10	Paddy Harvesting Package/Combined Harvester	No.	36.00	55	1980.00	1584.00
11	Paddy straw baler	No.	6.05	90	544.50	435.60
12	Rotavator	No.	1.18	90	106.20	84.96
	<b>TOTAL</b>					<b>6756.00</b>

Though there is good potential for financing under farm mechanization, the Ground Level Credit (GLC) flow (Annexure III) under this sector is not encouraging. With good tractor dealership network and servicing centres in the district and in view of the support extended by Government under different programmes, the disbursement under farm mechanization is likely to increase. A credit projection of ₹6756.00 lakh has been made for the year 2023-24. The joint mandal wise and activity-wise physical and financial disaggregated projections are given in Annexure I

**2.1.2.4 Critical intervention required for creating a definitive impact**

- There is lack of awareness and required skills for the farmers in usage of machinery and hence exposure visits and field demonstrations for the benefit of farmers are suggested.
- Small and marginal land holdings with farmers having low investment capacity and high cost of farm implements are hindering the flow of credit in the district.

**2.1.2.5 Suggested Action Points****Government Department(s)**

- Popularization of subsidy linked farm mechanization activities by the department.
- Sensitization of farmers through field demonstrations
- Agriculture Department may provide subsidy for custom hiring centres to good



- FIGsfarmers clubs, MACS and FPOs.
- Cotton and Paddy being the major crops of the district introduction and popularizing of Cotton planter and Paddy transplanter is required.
- Industry-banker-farmer meets with the support of Agriculture department and Agro Industries Corporation

#### **Banks**

- Promotion of tractors with matching equipment, power tillers with rotavators for Paddy growing areas through JLG mode for the benefit of small and marginal farmers

### **2.1.4 Plantation and Horticulture Including Sericulture**

#### **2.1.4.1 Introduction**

Plantation and Horticulture is recognized as a key sector that has potential for improving economic conditions of the farmers by ensuring higher returns. The sector also facilitates diversified opportunities with high value crops, generating employment, ensuring nutritional security and ecological sustainability and enhancing the export earnings. The soils and weather conditions of Peddapalli district support different fruit crops vegetables and flower crops. Further, sericulture is also becoming an important economic activity in the district.

High density Mango plantation, plantation of Sweet Orange and Papaya, Poly house and shade net cultivation of high value crops, pandal based vegetable cultivation and floriculture are emerging activities under this sector. Area expansion, productivity enhancement, efficient water management, post harvest management of produce and promotion of crop colonies are identified as thrust areas by Horticulture Department of Telangana state. Adequate area for horticulture by converting cultivable wastelands and fallow lands as well as diversification of agricultural lands is available in the district

Sericulture in Telangana State is a sustainable farm based economic enterprise for the rural poor because of its relatively low requirement of fixed capital and higher returns at frequent intervals on the investment. One acre of mulberry can generate a steady income to a farmer with an average of ₹1,00,000/- to ₹1,25,000/- annually (Net income) in 4 to 5 crops. Tasar culture which was considered as an ancient tribal craft has now transformed into an industry of immense potential mainly because of high demand for Tasar silk products in India and abroad. Tasar silk is being popularised as eco- friendly organic silk because of its natural beige colour, sheen and lustre. It is an important tool for providing livelihood opportunity to Tribal Rearers inhabiting the forest fringes.

#### **2.1.4.2 Infrastructure and Linkage support available, planned and gaps**

- Drying platforms and tarpaulin sheets are not available for drying of Turmeric and Chilli.
- Sufficient ripening chambers are not available for ripening of mangoes and bananas.
- Though there is scope for protected cultivation, this activity is yet to pick up in the district.

**2.1.4.3 Assessment of potential for the financial year 2023-24**

The exploitable potential (both physical and financial) under Plantation and Horticulture including Sericulture sector through institutional credit for the year 2023-24 is given below: (₹lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank Loan
1	Mango (Normal) 5X5	Ha	3.49	150	523.50	471.15
2	Mango(High Density) 3X2	Ha	6.08	80	486.40	437.76
3	Sweet Orange/Citrus	Ha	2.21	30	66.30	59.67
4	Guava 5X2.5	Ha	3.49	30	104.70	94.23
5	Papaya	Ha	4.81	30	144.30	129.87
6	Musk/water Melon 1.8X0.3	Ha	1.50	30	45.00	40.50
7	Fig 3X3	Ha	2.50	30	75.00	67.50
8	Sapota 5X5	No	2.75	30	82.50	74.25
9	Pomegranate 5X3	Ha	3.00	30	90.00	81.00
10	Banna-tissue Culture with Propping	Ha	2.98	15	44.70	40.23
11	Floriculture	Ha	2.75	90	247.50	220.75
12	Small Nursery	Ha	17.60	15	264.00	237.60
13	Green house/Protected Cultivation	Acre	146.33	15	2194.95	1975.47
14	Oil Palm	Ha	3.10	1950	6045.00	5440.50
15	Drumstick Cultivation	Ha	1.00	30	30.00	27.00
16	Pandal Based Vegetable Cultivation	Ha	3.85	150	577.50	519.75
17	Shadenet Cultivation	Acre	44.00	15	660.00	594.00
	<b>PH Total</b>				<b>11681.35</b>	<b>10513.23</b>
	SERICULTURE					
1	Mulberry plantation & Silk worm rearing	Acre	6.43	30	192.90	173.61
2	Commercial Chawki rearing (5000 dfls/unit)	No.	6.60	30	198.00	178.20
	<b>Sericulture Total</b>			<b>322</b>	<b>390.90</b>	<b>351.81</b>

The trend in credit flow for the last three years are shown in Annexure III The credit projections for the year 2023-24 under Plantation and Horticulture including Sericulture sector have been made considering emerging needs, newly created infrastructure, and the need for enhancing of farmers' income. Joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

**2.1.4.4 Critical intervention required for creating a definitive impact**

- Huge post-harvest losses and lack of cold storage facilities:
- Drying platforms are not available for drying of Turmeric and Chilli.
- Sufficient Tarpaulin sheets are not available for qualitative drying of Turmeric and Chilli.
- Sufficient Ripening chambers are not available for Ripening of Mangoes and Bananas.
- Though there is scope for protected cultivation, this activity is yet to pick up in the district.

#### **2.1.4.5 Suggested Action Points Horticulture Department**

- Area expansion with cluster based approach with new and improved varieties and technologies.
- Rejuvenation of old and senile orchards.
- Producer organization of Mango growers may be encouraged.
- Creating awareness about the support available under MIDH, SHM and RKVY.
- Extending guidance and support in promotion of protected cultivation.
- Ensuring availability of quality planting material from nurseries.
- Encourage aggregation of farmers into farmer groups like FIGs/FPOs and FPCs to bring economy of scale and scope and for remunerative returns.
- Develop effective market linkages.
- Capacity building to facilitate better adoption of technologies

#### **Sericulture Department**

- Ensuring timely supply of quality silkworm seed.
- Establishment of reeling & raw silk processing units.
- Encouragement of mechanization for mulberry cultivation and silkworm rearing.
- Creation of awareness among farmers

#### **Banks**

Banker should be ready for credit dispensation in view of the following road map proposed by the department.

- Encouraging Oilpalm in a bigway – 7.64 lakh acres
- Encouraging micro irrigation in saturation mode – 9.46 lakh acres
- Promotion of fruit crops like banana, Guava, Grapes, Pomegranate etc., to attain self-sufficiency - 3.88 lakh acres
- Promotion of vegetable cultivation to meet the deficit gap – 2.52 lakh acres
- Promotion of Spice crops to meet the deficit – 95646 acres
- Promotion of varieties suitable for processing Eg. Brazilian oranges
- Replacement of admixture varieties with pure varieties in Turmeric
- Creation of Pre & post-harvest Infrastructure
- Implementation of Agri Export Policy to facilitate exports
- Formation of Farmer Producer Organisations(FPOs) – 900 FPOs
- Encouraging Agro-forestry Species and Bamboo cultivation – 32500 acres
- To extend financial assistance for establishment of cold stores and ripening chambers.
- To finance nurseries for supply of good quality planting material.
- To extend credit for poly house/shade net cultivation of crops, pandal based vegetable cultivation towards non-subsidy component. Financing for Mulching

## 2.1.5 Forestry and Wasteland Development

### 2.1.5.1 Introduction

Government of Telangana has launched a massive programme christened as Telangana Ku Haritha Haram on July 2015 with an objective to increase the forest cover from 24% to 33%. The objective of the programme is to rejuvenate degraded forests, protecting the forests from fire, encroachment, smuggling and grazing. 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. In this programme 56.72 lakh plants were planted in the district and there is a plans to plant 106 lakh plants in 2023-24.

### 2.1.5.2 Infrastructure and Linkage support available, planned and gaps

- Several watershed development and land reclamation programmes are under operation in which plantation in wastelands is an integral component.
- Being a priority area, 100% refinance facility for all the banks for wasteland development projects (forest and non- forest wastelands), dry land farming & agro forestry is available from NABARD.
- NABARD has prepared and circulated model bankable projects on Neem, Casuarinas, Teak, Kadam, Jatropha, Pongamia, Forest Nursery, Eucalyptus & Subabul etc. These can be used by entrepreneurs, farmers & bankers.
- Rehabilitation of degraded forests through Soil and Moisture Conservation measures and re-plantation should be attended on priority basis.
- Both open cast and underground mining are in vogue in the district. Rehabilitation of mined areas by taking up extensive plantation with commitment is the need of the hour.
- Preserving the ecosystem by taking up large scale plantation in the granite industrial area.
- Equal attention should be paid in new plantation and protection of existing tree cover in the district.

### Agroforestry

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 (86% cultivating about 47% of the net sown area), 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:

<b>Agro-Forestry Systems</b>			
<b>Structural Basis</b>		<b>Functional basis</b>	
<b>Nature of Components</b>	<b>Arrangement of Components</b>	<b>Productive Function</b>	<b>Protective Function</b>
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

**2.1.5.2 Infrastructure and linkage support available, planned and gaps**

- The department is headed by DFO and supported by ACF, Forest range officers and beat officers
- Rehabilitation of degraded forests through Soil and Moisture Conservation measures and re-plantation should be attended on priority basis.
- Several watershed development and land reclamation programmes are under operation in which plantation in wastelands is an integral component.
- Being a priority area, 100 % refinance facility for all the banks for wasteland development projects (forest and non- forest wastelands), dry land farming & agro forestry is available from NABARD

**2.1.5.3 Assessment of potential for the financial year 2023-24**

The exploitable potential (both physical and financial) under Forestry and Wasteland Development sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

<b>S. No.</b>	<b>Activity</b>	<b>Unit (No./ Area)</b>	<b>Unit cost</b>	<b>Projections for 2023-24</b>		
				<b>Physical units</b>	<b>Financial outlay</b>	<b>Bank loan</b>
1	Farm Forestry- Teak	Ha	1.30	21	27.30	24.57
2	Wasteland Development- Subabul	Ha	0.80	8	6.40	5.76
3	Agro Forestry - Casurina	Ha	0.80	9	7.20	6.48
4	Bamboo	Ha	1.00	6	6.00	5.40
5	Eucalyptus	Ha	1.16	17	19.72	17.75

6	Agro-Forestry (Bund plantation - Milia Dubia/Teak /Subabul/Avisa)	Ha	1.20	19	22.80	20.52
7	Agro-Forestry (Block plantation - Milia Dubia)	Ha	0.88	47	41.36	37.23
	<b>Forestry and Wasteland Development Total</b>				<b>130.78</b>	<b>117.71</b>

### Trend in Credit Flow:

The credit projections for the year 2023-24 under Forestry and Wasteland Development sector have been made considering emerging needs, newly created infrastructure and unit cost of activities. In view of the increasing awareness and keen interest being shown by farmers, projections for Melia dubia (known as Malabar Vepa in Telugu) plantation, which is considered to be the fastest growing and environment friendly are included. It (Melia dubia) has huge market potential especially for plywood industry. Joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

#### 2.1.5.4 Critical intervention required for creating a definitive impact

- NABARD has prepared and circulated model bankable projects on Neem, Casuarinas, Teak, Kadam, Jatropha, Pongamia, Forest Nursery, Eucalyptus & Subabul etc. These can be used by entrepreneurs, farmers & bankers.
- Both open cast and underground mining are in vogue in the district. Rehabilitation of mined areas by taking up extensive plantation with commitment is the need of the hour.
- Preserving the ecosystem by taking up large scale plantation in the granite industrial area.
- Equal attention should be paid in new plantation and protection of existing tree cover in the district.

#### 2.1.5.5 Suggested Action Points

##### Development Departments of Government:

- To motivate the farmers for taking up farm forestry and bund plantation
- Suitable plantation demonstration plots need to be developed to show the economic benefits.
- Mining companies to reclaim the degraded land due to mining activity and a part of the area could be considered for development of forestry.
- Intercrops may be promoted in the new forestry plantations for providing benefits to the farmers during the gestation period.

##### Banks:

- Encourage financing of plantations viz. Bamboo, Teak, Casuarina, Milia dubia, Eucalyptus and Subabul with tie-up/buy back arrangements in wastelands
- Banks may provide credit to farmers who avail saplings at free of cost from Government under Haritha Haram for pit digging, plantation and application of nutrients/compost and fencing etc.

## 2.1.6 Animal Husbandry – Dairy

### 2.1.6.1 Introduction

The livestock sector plays an important role in providing nutrition, food security and livelihood to the poor. Dairying is one of the important subsidiary occupation of the farmers in the district. Further the women SHGs are taking up this activity for supporting their livelihoods. The activity also assumes importance in view of large number of small and marginal farmers in the district. As per the data from Animal Husbandry Department (Livestock census, 2019), the cattle and buffalo population in the district was 55496 and 90633 respectively. CB female breedable cattle account for 17.2% of total female breedable cattle. The total production of milk in district is estimated to 90254 tonnes during 2021-22 which is 1.8 % of state milk production.

### 2.1.6.2 Infrastructure and Linkage support available, planned and gaps

- Department of AH is headed by DAHO at the district level. He is supported by Assistant Directors and veterinary assistants.
- There are three Area Veterinary Hospitals (AVH), 21 Primary Veterinary Centres (PVC) and 15 Sub Centres Animal Husbandry (SCAH) i.e. a total of 39 veterinary institutions in the district.
- There are 75 Artificial insemination (AI) centres (33 centres- AH Dept., 3 centers- BAIF/RASS and 39 Gopalmitras)
- Mobile veterinary clinics are being promoted to cater to diagnostic services, extension, and also providing specialized veterinary care
- There are 3 bulk milk coolers in the district

### 2.1.6.3 Assessment of potential for the financial year 2023-24

The exploitable potential under Dairy sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
1	CB cows (2 animals)	No.	1.98	400	792.00	712.80
2	GM Buffalos (2 animals)	No.	2.21	1500	3315.00	2983.50
3	Dairy Buffalos (5+5 animals)	No.	11.6	90	1044.90	940.41
4	GM Buffalos (3+2 animals)	No.	5.86	90	527.40	474.66
5	GMB Calf Rearing	No.	0.48	600	288.00	259.20
6	Milching Machine/Milkotesters/ BMC units upto 500 Ltrs	No.	4.49	30	134.70	121.23
7	Dairy Marketing Outlet/Dairy Parlour	No.	4.00	30	120.00	108.00
8	KCC Dairy	Per animal	0.25	3000	750.00	675.00
	<b>Dairy Total</b>				<b>6972.00</b>	<b>6274.80</b>

The trend in GLC for dairy presented in Annexure III suggest that there is a positive growth are in disbursements under this sector. The loan disbursed by banks for dairy increased from

(₹ 584 lakh during 2018-19 to ₹ 2536.00 lakh during 2020-21 registering a growth of almost 4 times in the last 3 to 4 years. The credit projections for the year 2023-24 under dairy sector have been made considering emerging needs and estimations on good quality animals available for bank finance for the year 2023-24, likely induction, newly created infrastructure and unit cost of activities. With a view to tap the potential available for dairy development in Peddapalli district, special Area Development Plans are made. These are expected to enhance the credit flow and milk production and ensure the livelihood security of rural households. The potential under dairy sector for the year 2023-24 is projected at Rs. 6274.80 lakh which includes KCC component also. Joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

#### **2.1.6.4 Critical intervention required for creating a definitive impact**

- Calf rearing scheme may be encouraged as a separate unit or along with dairy and as it will improve the availability of good quality animals for bank finance.
- Awareness camps need to be organized for popularizing the Calf rearing Scheme so that farmers take this activity as profitable one.
- Green fodder plays a vital role in increasing the milk yielding capacity of the milch animals. Promotion of fodder plots is to be made prerequisite for institutional finance before taking up milch animal rearing.
- There is a need to promote fodder banks in the district.
- Strengthening AI services.
- Ensuring remunerative price for the milk produced as the cost of feed and fodder is increasing day by day.

#### **2.1.6.5 Suggested Action Points**

##### **Government Department**

- Considering the fodder requirement in the district, government may consider increasing the area under fodder cultivation through NREGS on a large scale.
- AH Dept may encourage fodder production through hydroponic system involving progressive farmers on selective basis.
- Promotion of cattle feed plants in private sector.
- Calf rearing scheme by farmers and SHGs /District Milk Unions.
- Introduction of milk routes and revival of defunct milk societies to cover more villages.
- Bridging gaps in requirement of veterinary institutions as per requirements.

##### **Banks**

- Credit flow towards calf rearing activity is negligible in the district. Banks in close association with A.H. Department/TSDDCF/dairies have to identify suitable borrowers and encourage the activity.
- Banks may participate in the area development programmes ADP scheme prepared by NABARD on integrated dairy development in coordination with AH department and Peddapalli dairy.
- Banks may accord priority to lend for ADPs & promote dairy in completed watershed area.
- Banks may enter into tripartite agreement with the dairies and farmers for direct credit of milk proceeds to bank accounts and regular payments.



## 2.1.7 Animal Husbandry – Poultry

### 2.1.7.1 Introduction

Poultry plays an important role in improving the nutritional standard of the rural people. As per the 2019 livestock census of Animal Husbandry dept., poultry population in Peddapalli district is 7.14 lakh number. The per capita requirement of eggs as per the recommendations of National Institute of Nutrition is 180 per annum and the estimated per capita availability in the district is about 82 eggs per annum. The produced eggs are sold to the neighboring districts and in Maharashtra state. The emerging activity is desi hen rearing/backyard poultry by the SHG women as a supplementary source of income. There is also good scope for financing commercial layer and broiler units in the district. Broiler farming is popular under contract farming. During 2021-22 in district a total egg production was 649 Lakh numbers.

### 2.1.7.2 Infrastructure and Linkage support available, planned and gaps

- Maize crop, which is a major ingredient of poultry feed is cultivated in considerable area in Peddapalli district.
- Improved Desi birds need to be encouraged as low cost production system as it provides financial and nutritional support to the rural poor, widows and old age people. Establishment of Govt. run hatcheries to cater to the demand of grown up chicks for desi poultry rearing is required.
- The AH Dept. distributing chicks under Rural Backyard Poultry Development of National Livestock Mission (NLM) as income generating activity for BPL families.

### 2.1.7.3 Assessment of Potential for the period 2023-24

The exploitable potential (both physical and financial) under Poultry Development sector through institutional credit for the year 2023-24 is given below: (₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Commercial layer 1000 birds	No.	7.48	30	224.4	179.52
2	Commercial Broilers (1000 birds unit) cage system	No.	4.95	30	148.5	118.8
3	Poultry Feed Plant 2 TPH	No.	49.50	3	148.5	118.8
4	Poultry Mash Feed unit 500kg/hr	No.	20.36	3	61.08	48.87
5	Breeding Farms-Country Birds ( 500 birds)	No.	34.65	15	519.75	415.8
6	Backyard poultry mother units -250 Birds	No.	1.87	15	28.05	22.44
7	1000 poultry parent stock to get 500 hatching egg per day-NLM	No.	11.00	18	198	158.4
8	Chicken meat outlet	No.	11.00	15	165	132
9	KCC for Poultry-Layer	100 chicks	0.33	1500	495	495
	<b>Poultry Total</b>				<b>1988.28</b>	<b>1689.63</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

**2.1.7.4 Critical gaps & interventions**

- Insurance of birds by the insurance companies and timely settlement of claims.
- There is a need to start marketing centres for poultry products like eggs and chicken through SHGs through provision of financial support by banks.
- The feed cost is increasing and hence provision of regular supply of feed at affordable rate is required.
- Promote contract farming of Broilers with an integrated approach involving banks and government departments

**2.1.7.5 Suggested Action Points****Government Department**

- Supply of feed ingredients like maize and soyabean through organizations like NAFED/MARKFED at concessional price.
- Supporting marketing efforts like mini poultry dressing units, fast food centers and egg cart schemes, etc.
- To supplement the income of rural people, back yard poultry may be encouraged among women groups preferably with improved desi birds.
- Training and handholding support to prospective entrepreneurs.
- Regular vaccination need to be taken up for backyard poultry farming.

**Banks**

- Broiler Contract Farming (BCF) can be encouraged in tie up with reputed hatcheries.
- Small units for processing and marketing of poultry meat may be encouraged with credit support.

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

Sheep and goat rearing are traditional activities and provide a subsidiary occupation to small and marginal farmers and landless in the district. Sheep farming activity is the key livelihood activity for the shepherd community in the district. There are 3.78 lakh Sheep, 0.92 lakh Goats and 0.04 lakh pigs in the district (as per Livestock census, 2019). During 2017-18 in district a total meat production was 7962 tonnes. (1.23% of total state production). Keeping in view that 2583 ha is under mango, rearing of Sheep in these orchards as a supplementary source of income would be an economically viable activity. Similarly, rearing of Goat, which is regarded as poor man's cow is also increasingly becoming popular among poor women SHG members and landless people. No special attention is paid towards piggery development in the district. The country pigs are reared by a special community called Erukala in the district on free range farming system. However, as there is growing demand for pig rearing credit projections for this activity are included for the year 2023-24. Ram lamb rearing is also gaining popularity as an emerging economic activity in the district and hence projections for the same are made.

**2.1.8.2 Infrastructure & Linking support available, planned & gaps**

- There are Primary Sheep Breeders Coop. Societies (PSBCS) with shepherd community member families in the district. They need to be strengthened through bank linkage.
- Traditional free grazing system is resulting in low meat yield.

- There is a shortage of breeding rams in the district. There is a need to identify source for breeding rams. Nellore Judipi breed is popular.
- Though the consumption of meat and meat products is prevalent in the district, the slaughter houses in the district are not modern and need upgradation.
- There is a need to supply of fodder trees like Subabul, Avisa, Moringa (Drumstick) etc. to shepherds by establishment of nurseries in “Telangana ku Harithahaaram” programme.
- Provision of timely health care, deworming and vaccination.
- Intensive/semi intensive method of rearing / stall feeding of Sheep to be encouraged.

#### 2.1.8.3 Assessment of potential for the financial year 2023-24

The credit projections for the year 2023-24 under Sheep, Goat and Piggery development sector have been made considering emerging needs, newly created infrastructure, estimations on good quality animals available for bank finance for the year 2023-24, likely induction and unit cost of activities. Further, the unit size of 20F+1M is found to be the most popular one and hence higher number of number of physical units are projected for this activity. The exploitable potential (both physical and financial) under Sheep, Goat and Piggery development sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Sheep rearing (20F+1M)	No.	2.05	300	615	492
2	Sheep breeding (500F+25M)-NLM	No.	55	15	825	660
3	Sheep (40+2)	No.	4.1	60	246	196.8
4	Goat Rearing(20F+1M)	No.	1.82	90	163.8	131.04
5	Ram Lamb rearing 20 per batch	No.	0.89	30	26.7	21.36
6	Piggery (3+1)	No.	1.59	30	47.7	38.16
7	Meat Shop	No.	2.2	15	33	26.4
8	KCC for sheep/goat (20+1)	No	0.2	1500	300	300
	<b>SHEEP, GOAT &amp; PIGGERY Total</b>				<b>2257.2</b>	<b>1865.76</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

#### 2.1.8.4 Critical intervention required for creating a definitive impact

- There is a shortage of breeding rams in the district. There is a need to support/establish breeding ram units.
- Though the consumption of meat and meat products is prevalent in the district, the slaughter houses in the district are not modern and need up gradation.
- There is a need to supply of fodder trees like Subabul, Avisa, drumstick etc. to shepherds by establishment of nurseries in “Telangana ku Harithahaaram” programme.
- Provision of timely health care, deworming and vaccination.

### 2.1.8.5 Suggested Action Points

#### Government Departments

- Upgrading and modernization of slaughter houses in municipal and selected mandal headquarters may be considered.
- Govt may support the Sheep Insurance Scheme to prevent losses of livestock to the poorest of the poor.

#### Banks

- Besides financing semi-intensive commercial sheep rearing units, small units of 20+1 size sheep rearing units need to be encouraged.
- Provision of credit for breeding units of large commercial sheep/goat rearing units on selective basis.
- Bank specific ADPs would be helpful in improving credit flow under this sector.

### 2.1.9 Fisheries

#### 2.1.9.1 Introduction

Fisheries sector has ample potential for contributing to food security, nutrition, health and livelihood security to rural population. Telangana state ranks third in the country in inland fishery with water spread area of 5.87 lakh ha and it stands at 8th position in fish production of 2.20 lakh tons. There are 567 number of fish rearing tanks/reservoirs with water spread area of 242 ha in Peddapalli district. Fisheries sector is providing employment and it is source of livelihood for fishermen in Peddapalli district. The fish production in Peddapalli is 2179 tons accounting for only 0.07% of total fish production in Telangana state. The production of prawn is 100 tons constituting nearly 1.18% of total scampi production in Telangana state. There are 128 fishermen cooperative societies with 6321 members. Fishermen are given license for 1 year to undertake fishing activity in reservoirs. Similarly, tanks are leased out for 5 years period to the fishermen cooperatives. There is scope for increasing fish production from inland water bodies. The productivity in the reservoirs is low on account of inadequate availability of fish seed. Also, the productivity of culture fisheries in the tanks is low. Fresh water prawn (Scampi) culture is also undertaken in the district. About 1/3rd of production is consumed locally and the balance fish is sent to markets outside viz., Kolkata, Hyderabad, Nagpur and Chandrapur.

#### 2.1.9.2 Infrastructure and Linkage support available, planned and gaps

- The Fisheries Department produces and supplies fish seed to the FCSs at subsidized rates. It also looks after leasing of tanks and provides extension support to fish farmers.
- There are 128 Fishermen Cooperative Societies (FCS) with a membership of 6321.

#### 2.1.9.3 Assessment of potential for the financial year 2023-24

The credit projections for the year 2023-24 under Fisheries sector have been made considering emerging needs, newly created infrastructure and unit cost of activities. As traditional tanks are getting revived under Mission Kakatiya, the working capital requirement of fisheries societies is likely to increase during 2023-24. The exploitable potential (both physical and financial) under Fisheries sector through institutional credit for the year 2023-24 is given below:

(₹lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Fish Seed rearing unit	No.	9.35	3	28.05	22.44
2	Insulated Truck of minimum 6 tonnes capacity	No.	19.80	10	198.00	158.40
3	Bicycle with ice box	No.	0.10	60	6.00	4.80
4	WC for FCS	Ha	1.82	45	81.90	65.52
5	Mobile fish vending Vans	No.	5.50	30	165.00	132.00
	<b>Fisheries total</b>				<b>478.95</b>	<b>383.16</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

#### 2.1.9.4 Critical intervention required for creating a definitive impact

- There is huge gap between fish seed (fry and fingerlings) requirement and present fish seed production.
- Support from State Government is available under RKVY and NSP for promotion of fisheries including supply of seedlings, training and capacity building.
- Central Sector Scheme (CSS) on Blue revolution and RKVY aim at boosting fisheries sector with thrust on Strengthening of fish seed farms, construction of wholesale and retail markets and skill up gradation, etc.
- Common carp, murrel fish culture has good potential which may be encouraged through measures like setting up of hatcheries, fish seed rearing units, Grow out fish farm and capacity building of fish farmers/fishermen etc.
- Introduction of new culture technologies through HRD training programmes
- Majority of the seasonal tanks are silted-up. De silting of tanks is essential to increase the capacity of tanks. As this is being attended under Mission Kakatiya, there is ample scope for promotion of fish rearing in near future. The needed intervention is to speed up the de siltation work and strengthening of Fisheries Cooperative Societies.

#### 2.1.9.5 Suggested action points:

- Promotion of Fish seed rearing units in tank bed areas of inland water bodies
- Renovation of MGNERGA ponds/tanks, farm ponds, new water bodies created under various state/central programmes.
- Promotion of SHG/JLG of fisherwomen to enable the banks for providing working capital loans for fisheries related activities
- The present fish productivity in reservoirs is low (38 kg/ha/annum). There is a need for enhancing the productivity through extension and field demonstration of scientific method of rearing of inland fish.
- Introduction/promotion of newly cultivable fish like Amur Common carp, Grass carp, Pangasius and Murrel fish
- Capacity building of fishermen/Individuals to adopt new technologies
- Strengthening of Govt. fish seed farms/Hatcheries of Indian major carps/other specific cultivable fin fishes
- Establishment of fish feed plants/ice plants/Cold storages/Fish processing plants

- Promotion of Solar pump sets and Solar light traps for Indian major carps and Murrel culture
- Establishment of fish markets in Grama Panchayats and Municipalities
- Establishment of Fish Retail outlets
- Organizing SHGs of fishermen/women and providing revolving fund

#### **2.1.10 Farm Credit – Others**

##### **2.1.10.1 Introduction**

Bullocks are being used for different farm operations mainly by small and marginal farmers. In spite of modern transport still carts are being used for transportation in few villages. The mechanization of farm operations reduced the demand for bullocks. However the small and marginal farmers still depend on draught animals for carrying out different farm operations. Similarly bullock carts continue to be the popular mode of transport in remote rural areas. Further the women SHG members availing loans under SHG-Bank linkage programme make investment in agriculture productivity enhancement and allied activities. It is common for the rural banker to extend finance for agriculture productivity enhancement and allied activities under the broad head “Other activities”.

##### **2.1.10.2 Availability of Infrastructure, Critical gaps and Interventions required**

- As per 2012 livestock census, there are 54885 draught animals in the district.
- Local carpenters are available for manufacture of conventional carts.
- Improved bullock drawn implements are to be popularized among the farmers for carrying out farm operations

##### **2.1.10.3 Assessment of potential for the financial year 2023-24**

The credit projections for the year 2023-24 under Other Activities sector have been made considering need for activities like bullocks and carts and the integrated Farming system activity. The activity “Van” for Dairy/Poultry/Sheep/Goat/Piggery considered here, a normal van may be modified accordingly for particular purpose whether it may be new or resale unit. The exploitable potential (both physical and financial) under Other Activities sector through institutional credit for the year 2023-24 is given below:

S. No.	Activity	Unit (No./Area)	Unit cost	(₹ Lakh)		
				Projections for 2023-24		
				Physi cal units	Financial outlay	Bank loan
1	Bullocks-2 & Cart	No.	1.27	60	76.2	57.15
2	Egg/Chicken cart	Ha	11.55	60	693	185.40
3	Dairy/Poultry/Sheep/Goat/Piggery-Van	No.	8	150	1200	360.00
	<b>Farm Credit Others Total</b>				1969.2	1691.55

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

**2.1.10.4 Critical intervention required for creating a definitive impact**

- Improved bullock drawn implements are to be popularized among the farmers for carrying out farm operations
- Other productivity enhancement measures need to be encouraged with a view to make farming profitable

**Rural Mart**

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 Ramgundam Mandal Women Mutually Aided Thrift and Credit Cooperative Societies Federation Ltd., Peddapalli for enabling marketing of products made by women of SHG groups in the district. A shop has is being run with outlets in the Ramgundam market area of Peddapalli.

**2.1.11 Integrated Farming Systems for sustainable income and climate resilience****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.

**Policy and related Support**

Training of farmers on Integrated Farming Intensive: Training programmes are proposed on integrated farming to be organized by each FTC. 444 training programmes are planned in a year @ one training per mandal. The cost per participant works out to Rs. 500/-. Thus the total cost is estimated at ₹66.60 lakhs or say ₹67.00 lakhs per annum.

**State / District specific IFS models**

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR

institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India. State specific IFS models are available from the link given below: [http://www.iifsr.res.in/sites/default/files/prog\\_files/Bulletin\\_IFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf)

Location specific IFS models were also evolved by SAUs.

The credit potential for IFS is projected as below:

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	IFS - Low cost model for SF/MF upto 1 Acre	No.	1.65	150	247.5	222.75
2	IFS model for other 1 Ha	No	4.75	90	427.5	384.75
3	Tailor made model for commercial IFS	No.	7.8	60	468	421.20
4	IFS Crops+Agroforestry+Dairy (1+1)+goatery(2)	No	4.12	60	247.20	185.40
	<b>Farm Credit Others Total</b>				1390.20	1214.10

### Issues and Suggestions

- Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- 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.
- Banks may explore possibility of financing IFS models in cluster mode.

#### **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 Agriculture Infrastructure**

Agriculture Infrastructure is the most essential input regarding the development of Indian agriculture. The following activities within an aggregate sanctioned limit of ₹100 crore per borrower from the banking system are covered under Agriculture Infrastructure:

- Loans for construction of storage facilities (warehouses, market yards, godowns and silos) including cold storage units/ cold storage chains designed to store agriculture produce/products, irrespective of their location.
- Land Development, soil conservation and watershed development
- Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer and vermi composting.

These credit potential for the above mentioned activities are presented and discussed below:



## 2.2.1 Construction of Storage and Marketing Infrastructure

### 2.2.1.1 Introduction

Storage facility and marketing infrastructure play a critical role in retaining quality of agriculture produce and its marketing, ensuring remunerative price to the farmers. The average food grain production is around 7 lakh MT in the district. The marketable surplus is estimated at 2 lakh MT. After deducting the storage space already created (including those created out of assistance from WIF of NABARD), the gap is 0.6 lakh MTs for which construction of godowns is essential. Further, storage space for Seed, Fertilizer etc., is also required. In the absence of proper storage facility the farmers are compelled to resort to distress sale. There is a possibility of creating scientific storage of farm produce by construction of network of rural godowns. With the availability of rural godowns the farmers can store their produce and sell the same in the market when there is rising trend of prices. There is an adequate road connectivity and transport facility in the district.

With a view to encourage scientific storage of farm produce and facilitate Negotiable Warehouse Receipt (NWR) financing to farmers, godowns of varying storage capacity were identified for institutional finance. Further, cold stores, onion storage godown, drying yards, ripening chambers and silage units are identified as potential investment activities under this sector. In addition, there is a need for creation of ripening chambers for Mango in Peddapalli district. All these are taken into account in making projections for institutional credit for the year 2023-24

### 2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 8 AMCs/market yards in the district.
- The gap in storage capacity in the district is 0.6 lakh MT
- The Mandal Mahila Samakyas/VOs are procuring paddy at various places and in turn supplying to FCI etc. They may be provided with Godown facility.
- PACS may also be assisted in construction of godowns

### 2.2.1.3 Assessment of potential for the financial year 2023-24

The credit projections for the year 2023-24 under storage godowns sector have been made considering emerging needs, newly created infrastructure and unit cost of activities. The exploitable potential (both physical and financial) under storage godowns sector through institutional credit for the year 2023-24 is given below:

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Storage Godown (500 MT)	No.	45	9	405	303.75
2	Storage Godown (1000 MT)	No.	88	6	528	396
3	Storage Godown (5000 MT)	No.	440	3	1320	990
4	Integrated Package House	No.	3.3	3	9.9	7.44
5	Cold Storage units 5000 MT	No.	1500	2	3000	2250
6	Silage Pits	No.	0.55	13	7.15	5.36
7	Drying yards	No.	1.45	30	43.5	32.64
8	Ripening chambers	No.	24.2	3	72.6	54.45
	<b>Storage Total</b>				<b>5386.15</b>	<b>4039.64</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

#### **2.2.1.4 Suggested Action Points**

- With Paddy production in the district rising steadily, construction of network of godowns in the district would facilitate scientific storage of produce, remunerative price to farmers and availability of cheaper loans (through NWR financing), etc., banks may finance rural godowns in a big way.
- Banks may extend finance for construction of cold storage units.
- Basic amenities and facilities need to be provided by the market committees to reduce the hardships of farmers and also to avoid distress sale of produce.
- Facilitation is required in preparation of DPRs for rural godowns for availing bank loans.
- As the investment is high, continuance of Capital Investment Subsidy Scheme is vital for entrepreneurs to take up godowns or cold store units.

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

#### **2.2.2.1 Introduction**

Degraded wastelands account for about 10% of total geographical area of the district. Deforestation, over grazing and faulty methods of farming have led to the degradation of land, the precious natural resource. The emerging activities under this sector include area treatment (contour bunding, field bunding, trenching and trench cum bunding), drainage line treatment (earthen/stone structures), tank silt application and fencing in plantations developed as a part of watershed development programmes, in addition to traditional activities, viz. On-farm development in canal command areas and reclamation of problematic soils. Integrated farming systems, precision farming, financing farmer producer organizations and pasture development, etc. are envisaged to be supported as watershed plus activities.

The programmes such as RIDF and Pradhanmantri Krishi Sinchay Yojana (PMKSY) offer scope for undertaking land development activities such as, land levelling, construction of field channels, lining of channels, bunding under the command areas of Sri Ram Sagar Project (SRSP) and soil and water conservation measures in rainfed and drought prone areas. The watershed interventions aim at reducing the risk in rainfed farming and thus offer scope for financing the farmers. Keeping above factors, Institutional credit for watershed plus activities namely, integrated farming systems, precision farming, pasture development and financing Farmer Producer Organization (FPO) are also considered in the projection.

#### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

- The Agriculture Department (Soil conservation), Irrigation and Command Area Development Department and DWMA are the main departments that undertake land and water management activities in the district. In addition, the NGOs have also been playing a significant role in facilitating conservation of natural resources on watershed basis in the district.
- Large extent of cultivated area is falling under canal and tank command area. The scope for financing on farm development works and watershed plus activities is high.
- Concerted action is required for averting Zinc deficiency in soils in the district.

#### **2.2.2.3 Assessment of potential for the financial year 2023-24**

The projections for the year 2023-24 under Land Development, Soil Conservation and Watershed Development have been made considering emerging needs, newly created infrastructure and unit cost of activities in addition to new innovative activities. Mission Kakatiya, a flagship programme of Government of Telangana State under which traditional

tanks are being de silted is considered for making projections for tank silt application under this sector.

Land Development, Soil Conservation and Watershed Development is vital to improve the income of farmers. The exploitable potential (both physical and financial) under Land Development, Soil Conservation and Watershed Development sector through institutional credit for the year 2021- 22 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./ Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	On Farm Development 2% slope	Ha	1.32	150	198.00	158.40
2	Reclamation of Problematic Soils	Ha	0.55	600	330.00	264.00
3	Tank Silt application	Ha	0.35	150	52.50	42.00
4	Bunding/Trench cum bunding (area treatment)	Ha	0.54	150	81.00	64.80
5	Pasture Development	Ha	0.66	116	76.56	61.25
6	Drainage line treatment (SGP/RFD/EGP)	No.	0.16	150	24.00	19.20
	Water Harvesting Structures/Farm Pond	No.	1.55	45	69.75	55.80
7	<b>Total</b>				<b>831.81</b>	<b>665.45</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

#### 2.2.2.4 Critical intervention required for creating a definitive impact

- Concerted action is required for averting Zinc deficiency in soils in the district
- Farmers are not coming forward for area treatment for reducing soil erosion. There is a need to create awareness among farmers for motivating them to take up soil conservation works.

#### 2.2.2.5 Suggested Action Points

##### Government Departments

- Awareness creation on conservation and judicious use of natural resources
- Organizing exposure visits to successful watershed development projects
- Field demonstrations on water harvesting through farm ponds

##### Banks

- Financing Integrated Farming Units
- To extend finance for precision farming
- To extend finance to FPO

#### 2.2.3. Agri. Infrastructure – Others

##### 2.2.3.1 Introduction

##### (a) Tissue Culture

Plant tissue culture is a collection of techniques used to maintain or grow plant cells, tissues or organs under sterile conditions on a nutrient culture medium of known composition. Tissue culture can ensure disease free planting material and will enable uniform quality and high productivity. Micro propagation of Banana and Papaya has been gaining popularity. There is

an increasing awareness about Agri. Bio-technology in recent years and the demand for tissue cultured plantlets is growing rapidly. KVK Ramgiri and KVK Jummikunta are supporting with the tissue culture in the district.

#### **(b) Seed Production**

Seed is a critical determinant in increasing the agricultural production. The performance and efficiency of other inputs depends on the quality of seed. Certified/quality seed plays an important role in achieving higher yields. Hence supply of quality seed to the farmers is one of the most important interventions to increase the production and productivity of any crop. To bring more area under cultivation certified or quality seed must be supplied at affordable prices and in adequate quantities to the farmers. Sustained increase in agriculture production and productivity necessarily requires continuous development of new and improved varieties of crops and efficient systems of production (Seed Chain) and supply of Certified/Quality seed to farmers. In order to achieve the food production target of the future, a major effort will be required to enhance the seed replacement rate of various crops. It would require a major increase in the production of certified/quality seed. Peddapalli district due to conducive agro-climatic conditions is considered to be the seed hub of Telangana State. The Seed Village Programme ensures supply of quality certified seed of notified varieties to the farmers in time at their places at affordable prices besides ensuring quick multiplication of new seed varieties in a shorter time in that mandal/district based on the crop situation. Compact area approach needs to be followed under this scheme.

#### **(c) Bio-pesticides and Bio fertilizer**

In view of the increasing awareness about indiscriminate use of chemical fertilizers and pesticides and deteriorating soil health and productivity, the concept of organic farming is gaining importance amongst farmers. The present day intensive agriculture practices have resulted into soil fatigue, and gradual deterioration of soil health. To overcome these problems, emphasis is being given to restore soil health by reducing the use of chemical inputs and increasing the use of biological and organic inputs. In view of these, there is a need to augment the infrastructure for production of quality organic and biological inputs.

#### **(d) Vermicomposting**

Rural areas with predominance of agriculture, suburbs of cities and peri urban villages are considered ideal locations for setting up of vermicomposting units on a larger scale from the view point of availability of raw material and also marketing of the produce. State Government is also encouraging this activity by giving subsidy to popularize the activity, as this is one of the best substitutes for chemical fertilizers.

### **2.2.3.2 Infrastructure and linkage support availability, planned and gaps**

- Agriculture and Horticulture Departments are promoting vermi-compost by providing subsidy and also propagating extensive use of bio-fertilizer to increase their efficiency and to reduce the use of chemical fertilizers. Agriculture Department is promoting non pesticide management in different crops by adopting NPM techniques.
- The Agri. department and NGOs are conducting various awareness/capacity building programmes on an ongoing basis with regard to steps required for conservation of fertility of land.
- There is requirement of creation of awareness among farmers about production and use of organic manures, tissue culture based plantations and need of promoting Integrated Farming System.
- Involving NGOs - There is a need to create awareness on use of bio-fertilizers at mandal and village levels by utilizing the services of village/community organizations like SHGs, Mandal Samakhyas, and NGOs.

**2.2.3.3 Assessment of potential for the financial year 2023-24**

Taking into account, the present status, various infrastructure availability/gaps and recent policy and promotional interventions, projection has been estimated for 2023-24. The details are given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Vermicompost Unit (Mini Unit) 20 TPA	No.	4.15	30	124.50	99.60
2	Vermicompost Unit (Tiny)- 1.8 TPA	No.	0.28	90	25.11	20.10
3	Vermi Hatchery 260 TPA	No.	0.85	15	12.77	10.20
4	Bio Fertilizer cum Bio Pesticide 200 TPA	No.	3.24	30	97.25	77.79
	<b>Agri Infrastructure Others Total</b>				<b>259.63</b>	<b>207.69</b>

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

**2.2.3.4 Suggested Action Points**

- Banks to encourage Farmer Clubs/PACS/FPOs/SHGs to take up production of quality compost/vermicompost, organic seeds/planting materials and plant protection materials.
- Farmer's Cooperatives may be promoted, exclusively for promotion of organic farming which can also act as business platform for the farmers.
- Bankers may extend credit to seed processing, vermicompost units and bio-fertilizer units.

**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 Rs 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.

**2.3 Agri. Ancillary Activities**

The potential for the following items are assessed and covered under the sub head Ancillary activities.

- Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.
- Loans up to ₹5 crore to co-operative societies of farmers for disposing of the produce of members.

- Loans for setting up of Agri-clinics and Agri-business Centres.
- Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.

### **2.3.1 Food and Agro Processing**

#### **2.3.1.1 Introduction**

Agro processing plays a significant role in increasing value addition in agriculture and horticultural produce, diversification and commercialization of agriculture, reduction in wastage of farm produce, generating new employment and enhancing export earnings. While India is the second largest producer of fruits and vegetables in the world, its food processing industry remains underdeveloped. The agro and food processing industry includes sectors like grain processing, fruits and vegetable products, poultry, fish, meat and dairy products, etc. Agro processing/food processing along with related post-harvest technology also plays a key role in value addition, income and employment generation in a country and more particularly in its rural sector. Value addition and processing industries offer tremendous opportunities for income and growth, and would provide the much needed thrust in the growth of food processing industry. This is important to increase our agriculture exports. The world agriculture trade is shifting towards processed foods that constitute 35% of the trade of which 10% is fresh horticulture produce. With an enabling legislative framework and technologies, once in place, the private sector would be coming forward in a big way to invest in agro processing sector and take advantage of the emerging scenario.

There is enormous scope for promotion of solvent extraction oil units (particularly for rice bran), Tamarind processing, Mango processing, Soya and Turmeric processing units and other food processing units in the district. The Government of Telangana is also according incentives for food processing activities. A well-developed food processing sector helps in the reduction of wastage, improves value addition, promotes crop diversification, ensures better returns to the farmers, promotes employment as well as increases export earnings. Food processing has been recognized as a sunrise sector and is growing at a faster rate than agriculture sector. The sector contributes to 9.0 and 11.0 per cent of GDP in Manufacturing and Agriculture sector, respectively and shares 12% of India's total exports. The sector would witness further growth on account of strong growth drivers- growth of organized retail and private label penetration, increasing urbanization- changing lifestyle and aspirations, increasing spending on food products, increasing nuclear families and working women and demand for functional foods/nutraceutical food.

#### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

- With diverse cropping pattern, suitable irrigation facilities and conducive agro- climatic conditions, Peddapalli district offers abundant scope for promotion of food and agro processing units in the district.
- Sanctioning of food parks under Mega Food Parks scheme of Government of India would be helpful in providing necessary impetus to agro processing industry in the district. The district is already identified as collection centre for processed foods.

#### **2.3.1.3 Assessment of potential for the financial year 2023-24**

The credit projections for the year 2023-24 under Food and Agro processing sector have been made considering emerging needs, newly created infrastructure and unit cost of activities. Dal mills and oil extraction units offer abundant scope for improving returns of farmers. The exploitable potential (both physical and financial) under Food and Agro processing sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
1	Dal Mill 1 Mt/day	No.	30	180	5400	4050
2	Puffed Rice Unit (200 Kg/hr)	No.	20	180	3600	2700
3	Small units under agro based and food based industries including rice/flour and bakery units 100 Kg/hr	No.	12	300	3600	2700
4	Chilli powder 30 kg/hr	No.	7.5	90	675	506.25
5	Chilli powder 70 kg/hr	No.	12	90	1080	810
6	Animal Husbandry/Dairy Processing 10000 LPD	No.	30	90	2700	2025
7	Mango/Food Processing	No.	35	90	3150	2362.5
8	Seed Processing 2 MT/hr	No.	22	45	990	742.5
	<b>Total</b>				<b>21195</b>	<b>15896.25</b>

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

#### 2.3.1.4 Critical intervention required for creating a definitive impact in the sector

- Rice milling is an important activity in the district. A common Branding of the product like Peddapalli Rice with quality certification by accredited agency will improve the image of the industry in the district.
- Encouraging Tamarind, Turmeric and Mango processing, Oil extraction, Rice and Corn flakes and Dairy processing units through policy support and institutional credit is required.
- Popularizing the incentives available for food and agro processing under MoFPI, GoI and State Industrial Policy among entrepreneurs by DIC.

#### 2.3.1.5 Suggested Action Points

- Banks need to extend credit for Food and Agro processing sector as it not only ensures value addition but also provides considerable employment to rural masses.
- Efforts should be made to identify entrepreneurs desirous of setting up agro processing units, hi-tech agricultural projects, export oriented units etc., and provide them guidance, necessary training, for promoting value addition in agricultural sector.
- The DIC may in association with CFTRI organise mandal and divisional level EDP workshops on food processing for the prospective entrepreneurs and also involve bankers in such workshops.
- Paddy and Maize are the important crops produced in the district. Efforts may be made for starting Maize based processed products like corn flakes.
- As thrust is given for crop diversification towards pulses, mini dal mills by cooperatives/FPOs would be helpful in getting remunerative income to the farmers

## 2.3.2 Agriculture Ancillary Activities – Others

### 2.3.2.1 Introduction

The following activities are included for lending under Agriculture – Ancillary Activities, as per the latest Priority Sector lending norms:

- Loans up to ₹5 crore to co-operative societies of farmers for disposing of the produce of members.
- Loans for setting up of Agriclincs and Agribusiness Centres.
- Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- Loans sanctioned by banks to MFIs for on-lending to agriculture sector
- Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in agriculture and allied services.
- Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.

### Agri-Clinics and Agri-Business Centres (ACABC)

Agri-Clinics provide expert advice and services to farmers on various technologies, which would enhance productivity of crops/animals. Agri-Business Centres are commercial units of agri-ventures which provide agri-extension services. A credit linked subsidy scheme is being implemented by GoI through NABARD since 2002.

Candidates trained for two months in the Nodal Training Institutes (NTI) recognised by MANAGE, are eligible for availing a composite loan from Commercial banks, Regional Rural Banks, State Cooperative Banks and other institutions eligible for refinance from NABARD for establishing Agri-clinics and Agri-Business Centres. This programme aims to tap the expertise available in the large pool of Agriculture Graduates to own Agri-Clinic or Agri-Business Centre and offer professional extension services to innumerable farmers. As on date there are 05 NTIs in Telangana, 03 in Hyderabad, 01 in Ranga Reddy, 01 in Karimnagar districts (Source: <http://www.agriclinics.net/Nti-Contacts.aspx> ).

Subsidy will be back-ended with minimum 3 years lock in period. Subsidy will be 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others. The financing bank has to submit the claim form through its controlling office to NABARD.

In Telangana, from 01.04.2002 to 09.07.2021, 1864 candidates have been trained through MANAGE and 440 Agri-ventures have been established in the state. Out of the 440 Agri-ventures established in Telangana, 95 were Agri-clinics, 98 were Agri-clinics-cum-business centres, 96 were animal husbandry units and the remaining units pertained to various other activities including seed processing, marketing, setting-up nursery, etc.

### Loans to PACS/ FSS/ LAMPS

Primary Agricultural Credit Societies (PACS) and Farmers' Service Societies (FSS) are an integral part of the cooperative credit structure. It serves as the final conduit between the financial institutions and ultimate beneficiaries. PACS and FSS undertake activities under credit and non-credit business. The Large-sized Adivasi Multi-Purpose Co-operative Societies, shortly called LAMPS cater to the developmental requirements of tribals.

There are 20 PACS in Peddapalli with a membership of 52000 farmers. The District Cooperative Central Banks (DCCBs) have disbursed an amount of ₹20 crore to PACS upto 31 March 2022 during 2021-2022. Further DCCB is supporting PACS under NABARD scheme on PACS as MSC a special refinance scheme, same has been elaborated in Box item after current chapter.



### Loans to MFIs for on-lending

MFIs are those organizations, other than banks, providing micro financial services to the poor in rural, semi urban or urban areas, to enable them to raise their income levels and improve their livelihood.

Bank credit to MFIs extended for on-lending to individuals and also to members of SHGs / JLGs will be eligible for categorisation as priority sector advance under respective categories viz., Agriculture, Micro, Small and Medium Enterprises, Social Infrastructure and Others, provided not less than 85 percent of total assets of MFI (other than cash, balances with banks and financial institutions, government securities and money market instruments) are in the nature of “qualifying assets”.

### Others Miscellaneous

The following activities, among others, are included under Others category as per the latest Priority Sector lending norms issued by RBI:

- Loans to distressed persons [other than farmers] not exceeding ₹1 lakh per borrower to prepay their debt to non-institutional lenders.
- Overdraft limit to PMJDY account holder up to ₹10,000/- with age limit of 18-65 years.
- There are good working PACS, FPOs and MACTs in the district which can be supported for taking up collective procurement of inputs and marketing of produce.
- With a good number of FPOs proposed to be promoted by NABARD and State Government Departments, banks may actively engage with these societies and extend both term loans and working capital loans for taking up the activities by the FPOs.
- Strengthening of FPOs and leveraging the benefits of SFAC equity grant and credit guarantee scheme for extending credit facilities.
- The banks need to sensitize their branch managers to encourage agricultural graduates in setting up of agri. clinics and agri. business centres for providing last mile services to the farmers.
- Banks may also selectively encourage few last-mile financial intermediaries like MFIs, MACS, etc. after careful appraisal.

#### 2.3.2.2 Assessment of potential for the financial year 2023-24

The credit projections for the year 2023-24 under Other sector under ‘Ancillary Activities’ have been made considering emerging needs, newly created infrastructure and unit cost of activities. The exploitable potential (both physical and financial) under Others sector under ‘Ancillary Activities’ through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
1	Loans to cooperatives societies(MACS)/PACS/FPO	No.	100	16	1600	1280
2	Agri-Clinic/Agri-Business Centers (ACABC)	No.	24.2	3	72.6	58.08
3	Financing FPOs/MACS	No.	15	6	90	72
	<b>Total</b>				<b>1762.60</b>	<b>1410.08</b>

Joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

**As per Annexure I credit potential projected includes Credit to SHG and JLG which are shown in Informal Credit delivery system chapter 6.**

## 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 Peddapalli district involve activities such as 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, Peddapalli, the profile of the industries is tabulated as under:

Sl. No/Type	Manufacturing	Services	Total	Total Employed
Micro	1342	1778	3120	12400
Small	168	618	986	4560
Medium	5	1	6	145
<b>Total</b>	<b>1513</b>	<b>2597</b>	<b>4112</b>	<b>17105</b>

(Source of data: District Statistical Hand Book 2021)

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.

Under Pradhan Mantri Mudra Yojana (PMMY) launched by Govt. of India, non-corporate small business units are being supported with financial assistance up to ₹10 lakh under three categories namely Shishu, Kishor and Tarun. Further recently hon'ble Prime Minister has launched Stand Up India scheme for the benefit of SC, ST and women entrepreneurs in setting up enterprises under manufacturing, trading and service sectors for obtaining loans and other support needed from time to time for succeeding in business. The scheme therefore endeavors to create an eco-system which facilitates and continues to provide a supportive environment for doing business. The scheme has set a target of extending minimum of 2 loans per branch from all Scheduled Commercial Banks. Both PMMY and Stand Up India scheme are expected to boost the credit flow for MSME sector.

#### 3.2 Infrastructure and linkage support available, planned and gaps

- Excellent road connectivity, Adequate water availability, Abundant availability of minerals, Excellent communication network

- Khadi and Village Industries Board has an AD and a Senior Inspector.
- Handloom Department has an AD supported by Development Officers (DO) and Asst. DOs.
- Granite industry: The multi-colour Granite available in the district is useful for decorative purpose. The granite after cutting into blocks is being marketed in the shape of rough granite blocks directly to countries like China, Taiwan etc., under the trade name of Tan Brown, Mappole Red, and Royal Red.
- Absence of dedicated railway line network and connectivity to major commercial centres is a major disincentive in the way of industrialization of the district.
- Low productivity from traditional looms
- Skill up gradation and Capacity Building of manpower
- Lack of dyeing and cloth processing facilities

### 3.3 Assessment of potential for the financial year 2023-24

The credit projections for the year 2023-24 under Micro, Small & Medium Enterprises (MSME) sector have been made considering emerging needs and available infrastructure and unit cost of activities. The exploitable potential (both physical and financial) under Micro, Small & Medium Enterprises (MSME) sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

Activity	Unit (No./ Area)	Unit cost	PLP (2023-24)		
			Physical units	Financial outlay	Bank loan
<b>A. Term Loan</b>					
<b>Manufacturing / Service Enterprises</b>					
(i) upto 10.00 Lakh	No.	8.50	390	3315	2486.25
(ii) >10.00 lakh and upto 25.00 lakh	No.	22.50	225	5062.5	3796.89
(iii) >25 lakh and upto 50 lakh	No.	37.50	75	2812.5	2109.39
(iv) >50 lakh and upto 100.00 lakh	No.	85.00	45	3825	2868.75
Small industries	No.	175.00	30	5250	3937.5
Medium industries	No.	1750.00	6	10500	7875
Stand up India	No.	50.00	30	1500	1125
<b>MSME (TL) Total</b>				<b>32265</b>	<b>24198.78</b>
<b>B. Working Capital</b>					
Manufacturing Enterprises					
Micro industries/ Rural Artisans etc.	No.	10.00	255	2550	1912.5
Small industries	No.	70.00	180	12600	9450
Medium industries	No.	150.00	105	15750	11812.5
Stand up India	No.	10.00	150	1500	1125
<b>MSME(WC) Total</b>				<b>32400</b>	<b>24300</b>
<b>MSME Total</b>				<b>64665.00</b>	<b>48498.78</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated 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

- Cluster development programmes may be launched for the artisans of Silver filigree & Stone carving
- Issue of Weaver Credit Cards to all the eligible beneficiaries
- Skill up gradation through training and capacity building by DIC and RSETI
- Ensuring timely payments to weavers societies from TSCO
- Popularizing of MUDRA loans and Stand Up India scheme

#### **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 Potential For Export Credit

## 4.1.1 Introduction

Exports play an important role in the economy, influencing the level of economic growth, employment and the balance of payments. Export sector is an important sector on account of its advantages in earnings in foreign currency and its significant contribution to the economy. Exports from the country needs to be efficiently managed to reduce the import basket mainly of petroleum and manufactured goods.

## 4.1.2 Infrastructure and linkage support available, planned and gaps

In Peddapalli district there are four major segments which are exporting their products including agro based, mineral based, cotton and textile and Electric power etc. In Peddapalli district of Telangana state the potential export activities/items include the following:

Factories/Industries in district	Capital Investment (₹ in Lakh)	Values of production (₹ in Lakh)
Kesoram cements, Basanthnagar, Ramagundam - Mdl.	14500	53400
Singareni Collieries Co.Ltd., Godavarikhani	114800	400000
NTPC Ramagundam ( up to III Stage )	462101	19580 Million units
Ramagundam Fertilizers Chemicals Ltd.,Fertilizer city, Ramagundam.	525400	1270500 MT
GNR GRAN-ITES ,PEDDAPUR-VILL.,JULAPALLY -ML.	1025	
Shalivahana Green En-ergy Ltd., Sy.No.70, Rebbaldevi Pally - Vill., Sulthanabad - Mdl.,	6000	Presently not working
Surabhi Spinning Mill, Suglampally - Vill., Su-lathanabad - Mdl.	4000	Presently not working
Mahi Granites, Sy.No.417, Kadambapur - vill., Sulthnabad - Mdl.	1500	

Category	No. of Units	Capital Investment (₹ in Lakh)	Value of Production (₹ in lakh)
Food & Agro	189	4843	5100
Paper Based	8	149	185
Mineral Based	92	1750	2100
Engineering Based	135	845	1240
Cotton & textiles	11	220	240
Miscellaneous	10	232.57	220
	445	8039.57	9085

Source: District Officer, Peddapalli

On implementation of these projects, exports from Peddapalli district and Telangana state will receive a boost. APEDA has to set up Agri-Export Zones (AEZs) in different districts of the country. The crops covered are fruits, vegetables, spices, cashew, tea, basmati rice, medicinal plants, pulses, etc.

NABARD is extending refinance to all client institutions (CBs, RRBs, SCBs, SCARDBs) with NPA not exceeding 5%. All contract farming arrangements within and outside AEZs are eligible for availing special refinance package.

#### **4.1.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)**

Providing loans to the exporters in two stages. The first one is Packing Credit (PC) for working capital to purchase raw materials, processing, packing, transporting and warehousing of goods meant for export. The second stage namely, Post Shipment (PS) finance was provided by the banks against the shipping documents after liquidating the PC advances. As the bank loans for Export Credit are sanctioned at Zonal/HO level (not at district level), these would not be included in overall PLP projections of Peddapalli district.

#### **4.1.4 Critical intervention required for creating a definitive impact**

Make in India is expected to invigorate the export sector also. However, the critical gaps and intervention required and issues to be addressed in the sector are given below:

- Availability of power supply and road connectivity needs to be addressed.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Due precaution, in case of the export of agricultural products especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, sanitary & phytosanitary requirements and relevant rules & regulations of the importing countries. Temporary restrictive measures sometime adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- Collateral security should not be insisted upon as far as possible and Gold Card scheme should be popularized.

#### **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

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

#### Education Sector–Scenario in Telangana

The educational system in Telangana is broadly classified as (a) Primary education, (b) Upper primary education, (c) Secondary Education(SE), (d) Higher Secondary Education(HSE), (e) Vocational education and (f) Adult education. In Peddapalli district, there are 404 primary schools, 149 upper primary schools, 247 high schools, 6 model schools, 7 KGBV schools, 1 central school, 52 junior colleges, 25 degree colleges, 4 Engineering colleges, 1 pharmacy college, 4 MBA colleges and 2 B.Ed colleges under Government fold. NABARD played an important role in strengthening education infrastructure by assisting state Government under RIDF.

### 4.2.2 Infrastructure and linkage support available, planned and gaps

- In Peddapalli district, there are schools, colleges and professional degree colleges both under Government and Private sector.
- Bank loans are availed mainly for pursuing professional and higher education.
- Of late, growing tendency of NPAs under education loans were reported by few banks.
- The recovery of loans is dependent on the employability of students. Quality of education and entrepreneurship determine the employability of the students. Hence due care is to be taken while sanctioning loans for education.

### 4.2.3 Assessment of potential for the financial year 2023-24

The credit projections for the year 2023-24 under Education sector have been made considering emerging needs, newly created infrastructure. The exploitable potential (both physical and financial) under Education sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
	<b>EDUCATION</b>					
1	Education loan	No.	10.00	170	1700.00	1530.00
	<b>Education Total</b>				<b>1700.00</b>	<b>1530.00</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

## **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. According to the NSSO, about 66% financing of new construction in rural areas in 2010–11 WAS met by rural families with their own resources; about 27% construction had some amount financed from non-institutional agencies such as moneylenders, family and friends while only 9% of new construction was financed by institutional channels such as Government schemes, banks and so on.

MoRD has formalized the following vision for Rural Housing: “Ensure adequate and affordable housing for all and, facilitate development of sustainable and inclusive habitats in rural areas by expanding government support, promoting community participation, self-help and public-private partnership within the framework of Panchayati Raj”.

#### **The Status of Housing Development in Telangana & Peddapalli:**

The Telangana Housing Corporation Ltd. is a premier organization in Housing Sector to formulate, promote and execute Housing Schemes for the benefit of people in general and particularly the weaker section. It undertakes and regulates construction of houses, implements housing schemes and provides related infrastructure. It also mobilizes loans from financial institutions for implementation of housing schemes together with helping for loan recovery.

Govt. of Telangana housing scheme for the economically weaker sections of the society. 5000 houses would be constructed in the first phase at a price of ₹3 lakh. The scheme will be extended to other parts of the state in a phased manner. Preference will be given to the people who are living in thatched huts or are homeless. According to the conservative estimates, there is a demand of at least 6 lakh houses in rural areas and 22 lakh houses in urban areas of the Telangana state bringing it to a total of 28 lakh. Priority will be given to the construction of homes in rural areas.

1003 houses were allotted under 2 BHK housing programme of State Government for Peddapalli district. Of this total number 683 are allotted for rural area, while 320 are meant for urban area. In addition to Govt. Housing programme, there is huge demand for the housing finance in the district, which is to be met out of institutional credit.

### **4.3.2 Infrastructure and linkage support available, planned and gaps**

As per Census 2011, out of the total 209677 Households in Peddapalli district, nearly 62% and 38% are in rural and urban area, respectively. Most of them dwell in either semi-permanent or total temporary houses. The critical gaps, intervention required and issues to be addressed in the sector are:

- Rising land cost, spiraling construction costs, inadequate availability and reach of micro-finance measures are affecting the sector.
- Long gestation period of six to eight years of housing projects, accentuated by multiple approvals to be obtained from multiple authorities in a two to three year time period needs to be simplified.
- There is a need to address the issue of inadequate assistance for purchase of house- sites as well as streamline homestead plot provision through collaborative working of various departments.

As residential housing loans do not create direct additional income, recovery of loan may prove to be difficult even though loan may be adequately secured. There are many legal and other



hurdles to be tackled in this regard

### Assessment of potential for the financial year 2023-24

Owning a dwelling unit is a basic requirement of every family, however, there is a huge mismatch between demand and supply in housing sector. The credit projections for the year 2023-24 under Housing sector have been made considering emerging needs, newly created infrastructure. The exploitable potential (both physical and financial) under Housing sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
	<b>HOUSING</b>					
1	Housing loan	No.	35.00	250	8750.00	7875.00
	<b>Housing Total</b>				<b>8750.00</b>	<b>7875.00</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I

#### 4.3.1 Critical intervention required for creating a definitive impact

- 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.
- The credit risks originating in the housing sector, particularly low ticket housing segment, should also be internalized through proper insurance schemes for banks and other lenders.
- As residential housing loans do not create direct additional income, recovery of loan may prove to be difficult even though loan may be adequately secured. There are many legal and other hurdles to be tackled in this regard. District Administrations may provide assistance to banks in recovery of loans.
- Government bodies may consider single window clearance mechanism for the purpose of further simplifying the approval processes for low-cost affordable housing along with reconsideration of the taxation policies.
- There is a need to link interest rate to Loan to Value ratio and reward borrower for early payment of EMI. The banks have a policy of levying a penalty if equated monthly instalments (EMIs) are paid with delay even of a few days. But at the same time, banks generally do not reward the customers if EMIs are paid in advance of their due dates. Most of the banks do not even give the benefit of early payment of instalments by appropriate credit in calculation of interest on daily product basis like in savings account. If banks are generous enough to reward borrowers who pay in advance of the due dates, it will encourage them to pay the instalments in advance, which is beneficial to banks in the long run.
- Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds.

#### 4.3.5 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

## CHAPTER – 5

## CREDIT POTENTIAL FOR INFRASTRUCTURE

## 5.1 Infrastructure – Public Investments

## 5.1.1 Importance of rural infrastructure

Infrastructure plays a crucial role for not just the country's economic growth but also its progress in human development. Rural areas account for a larger part of the geographical area in India. Census 2011 reports that there are 6.4 lakh villages in India, which shelter more than two-third of the country's population. Provisioning of basic infrastructure facilities for this large section of the population spread across 3.28 million square kilometer of the country's geographical area has been a major challenge. 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 37 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 directed credit flow from banks viz., priority sector lending including lending to agriculture and other sectors, is aimed at improving the economic status of rural India. However, due to a variety of reasons these targets could not be fulfilled by some of the banks.

The directed credit flow from banks viz., priority sector lending including lending to agriculture and other sectors, is aimed at improving the economic status of rural India. However, due to a variety of reasons these targets could not be fulfilled by some of the banks. 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. Starting with a modest corpus of Rs 2,000 crore in the year 1995-96, the RIDF has received allocation on a year to year basis in Union Budget. The corpus has grown to Rs 40,000 crore in 2021-22 (RIDF Tranche XXVII)..

**5.1.2 Status of the different sectors under various infrastructure projects** Creation of rural infrastructure in the form of rural connectivity (roads and bridges), irrigation projects, veterinary clinics, schools and colleges, etc., has high positive impact on employment generation (recurring and non-recurring), better marketing of produce and creation of additional irrigation potential resulting in improvement in rural economy. Presently, 46 projects are on-going in Peddapalli district and the details are given below:

Tranche wise on-going projects assisted under RIDF in Peddapalli district - details:

S. No.	Tranche No.	No. of Projects	Project cost	RID loan	(₹ lakh)	
					Total disbursements	Sanction Disbursement Gap
1	XXI	1	15.00	12.75	12.75	0.0
2	XXIV	12	16103.68	11507.58	9180.96	2326.62
3	XXVI	2	4268.79	4055.35	1407.46	2647.89
4	XXVII	9	10166.40	8700.73	4129.58	4571.15
	<b>Total</b>	<b>24</b>	<b>27988.50</b>	<b>24276.40</b>	<b>14730.75</b>	<b>9545.66</b>

The project cost of 24 projects under RIDF is ₹27988.50 lakh. The sanctioned loan assistance is ₹24276.40 lakh of which ₹14730.75 lakh was released so far i.e. only 62% of sanctioned loan amount is disbursed so far leaving a gap of 38% for release. The pace of implementation of projects needs to be improved for deriving the benefits at the earliest.

Further there is need of projects w.r.t Medium and Minor irrigation projects such as irrigation drainage system which will provide a irrigation infrastructure linked to Kaleshwaram project drainage system.

### **Warehousing**

A storage gap of 21 lakh MT for warehouses and 1 lakh MT for Cold storage was estimated for the state. To bridge this gap, Telangana Govt. has availed a loan of ₹972.79 crore under Warehouse Infrastructure Fund (WIF) for constructing 364 warehouses with approximate. 0.44 lakh MT of dry storage capacity is available in district

### **5.1.3 Action points**

- The departments should utilize the funds provided by NABARD adhering to terms and conditions of sanction and ensure quality in execution of works.
- 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.
- The pace of implementation of projects needs to be improved and the claims should be submitted to office of PAO in time.
- In case of completed projects, the PCR should be submitted in time.
- 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**

Development of social and economic infrastructure is a prerequisite for faster economic growth and development. The Government is determined to address this critical need and accordingly, key investments are planned in this sector. Social infrastructure comprises Education, Health, Nutrition, Sanitation and Water supply etc. Education and health are critical social sectors without which economic and social development cannot be achieved. Swachh Bharat campaign has reemphasized the need of basic amenities for hygiene and dignity of an individual. The Government continues its focus on social infrastructure towards meeting basic minimum requirements of the people especially for ensuring higher levels of social justice in society. However, the efforts of Government are to be supported by creating Social Infrastructure with the help of bank credit. Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, bank financing for building infrastructure for certain activities viz., schools and health care facilities, drinking water and sanitation facilities in Tier II to Tier VI centres is now considered as Priority Sector Lending as per the revised RBI guidelines.

NABARD strengthened social infrastructure in erstwhile Karimnagar district erstwhile Karimnagar district from which Peddapalli district is carved out by supporting 61 Anganwadi centres, 22 social welfare, high schools, tribal welfare and residential schools, 73 Junior and polytechnic colleges (including upgrading existing infrastructure) and 3 rural drinking water supply projects with financial assistance of ₹112.01 crore. The potential for investments which can come up through private participation with bank credit is assessed based on the need in the district.

NABARD played an important role in strengthening education infrastructure by assisting state Government through which 22 social welfare, high schools, tribal welfare and residential schools, 73 Junior and polytechnic colleges and 3 rural drinking water supply projects with financial assistance of ₹117.36 crore were supported in erstwhile Karimnagar district in which Peddapalli was also a part.

### 5.2.2 Infrastructure and linkage support available, planned and gaps

- 404 primary schools, 149 upper primary schools, 261 high schools, 52 Junior and 25 degree colleges, 2 B.Ed, 1 Pharmacy college, 4 MBA colleges and 4 Engineering colleges are functioning in Peddapalli district. Further 29 Govt. Hospitals (Allopathic & Disp.) are available in the district.
- Majority of the rural households lack toilets, which need to be financed if possible under DRI.
- Areas requiring safe drinking water through Reverse Osmosis (RO) plants through private participation need to be financed by banks. To start with, the interested SHGs/VOs may be financed for RO plants.
- Wherever, possible toilet constructions may be linked to financing for hospital and new house building construction.
- Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower and in case of hospitals – professional doctors.
- Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.
- Banks may utilize CGTMSE scheme where ever available.
- Participation of the beneficiaries, especially women SHGs, in water supply schemes or management of water plants may be helpful for successful management.
- The Village Water and Sanitation Committees under each gram panchayat may be formed and their capacity building may be done.

### 5.2.3 Assessment of potential for the financial year 2023-24

The exploitable potential (both physical and financial) under Social infrastructure sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)						
	Activity	Unit No./ Area)	Unit cost	Projections for LP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Educational institutions	No.	150.00	3	450.00	360.00
2	Private Hospitals	No.	250.00	5	1250.00	1000.00
3	Sanitation	No.	0.20	300	60.00	48.00
4	RO water plants	No.	8.00	60	480.00	384.00
	<b>Social Infrastructure Total</b>				<b>2240.00</b>	<b>1792.00</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

### 5.2.1 Critical intervention required for creating a definitive impact

- Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.
- Banks may utilize CGTMSE scheme where ever available.

- Participation of the beneficiaries, especially women SHGs, in water supply schemes or management of water plants may be helpful for successful management.
- The Village Water and Sanitation Committees under each gram panchayat may be formed and their capacity building may be done.
- Wherever, possible toilet constructions may be linked to financing for hospital and new house building construction.
- Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower and in case of hospitals – professional doctors.

### **5.2.2 Suggested Action Points**

- Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.
- Banks may utilize CGTMSE scheme where ever available.
- Participation of the beneficiaries, especially women SHGs, in water supply schemes or management of water plants may be helpful for successful management.
- The Village Water and Sanitation Committees under each gram panchayat may be formed and their capacity building may be done.

## **5.3 Renewable Energy**

### **5.3.1 Introduction**

India is one of the countries with the largest production of energy from renewable sources. In the electricity sector, renewable energy (excluding large hydro) accounted for 20% of the total installed power capacity (71.325 GW) as of 30 June 2018. Large hydro installed capacity was

45.29 GW as of 31 March 2018, contributing to 13% of the total power capacity. Thus, renewable energy including large scale hydro-power currently adds up to more than 33% of the total installed power capacity in India. The energy needs of rural areas at present, are being met mostly through fossil fuels, forest wood and dung cakes 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 State has excellent potential for promotion of alternate energy sources.

Ministry of Non-Conventional Energy Sources (MNES), Government of India has carried out detailed assessment of potential available under the Renewable Energy sector in the country. The estimated potential for power generation from renewable sources in Telangana amounts to the tune of 12,000 MW. In addition to power generation, renewable energy sector is also identified with small and rural activities like biogas, solar cooking systems, solar lanterns, etc. Though there is disbursement under Renewable Energy, however the banks may be reporting the same under others and hence the ground level credit disbursement details for this sector is not readily available. There is abundant potential for extending finance under Renewable energy in Peddapalli district.

### **5.3.2 Infrastructure and Linkage support available, planned and gaps**

- There is shortage of trained manpower for taking care of repair and maintenance of bio- gas units at village level.
- There is lack of trained man power to attend to repair and maintenance of bio-gas, solar lighting and pumping units at village level. RSETI in consultation with TSREDCL may arrange training to unemployed rural youth.

- Lack of coordination of implementing departments and financing banks
- Integration of Bio-gas and Vermicompost units along with mini-dairy units need to be encouraged.
- Sensitization & awareness creation on bio gas, solar, bio mass based energy systems.
- There is a need to organise several awareness programmes and conducting exhibition cum sales in respect of various alternative sources of energy devices including photovoltaic systems.
- Dealer and service network at village/mandal level in order to extend various services to rural people/farmers.
- General hesitation among banks to finance solar PV systems. The net metering concept is not received due recognition due to lack of publicity and low unit charges being paid by State Government.

### Assessment of potential for the financial year 2023-24

The exploitable potential under Renewable Energy sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit cost	Projections for 2023-24		
				Physical units	Financial outlay	Bank loan
1	Solar Fencing	Ha	2.11	60	126.60	101.28
2	Solar Water pumps 5 Hp	No.	6.50	75	487.50	390.00
3	SPV Based power generator (1 MW)	No.	800.00	2	1600.00	1280.00
4	SPV Home lighting/Roof top (1-3 kWp) off grid	No.	2.00	30	60.00	48.00
5	SPV Home lighting/Roof top (1-3 kWp) on grid	No.	3.30	15	49.50	37.95
	<b>Total</b>				<b>2323.60</b>	<b>1857.23</b>

Further, joint mandal wise and activity-wise physical and financial disaggregated projections for the Year 2023-24 are given in Annexure I.

### 5.3.3 Suggested action points

- Awareness camps are arranged for popularizing the Bio-gas units so that farmers will take this activity as profitable one.
- Detailed potential mapping of investments under Renewable energy in the district may have to be carried out on site specific basis by TNREDCL and wide publicity need to be given.
- As the capital investment is high for solar pumping units, MNRE, Govt. of India may consider continuation of the scheme. To further reduce the financial burden on farmers, State Government may also formulate a scheme for supporting SPV pumping units in convergence with GoI scheme.
- There is a growing demand for alternate sources of energy. Banks may finance approved products. 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/NEDCAP.
- There is need of promotion and making into commercial marketing of Bio-gas, so that the farmers may be encouraged to go for bio-gas production at farm level, that can be collected and made into commercial marketing.

## **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). The project aims to build strong institutions of the rural poor and enhance their livelihood opportunities so that the vulnerability of poor is reduced. Society for Elimination of Rural Poverty (SERP), an autonomous body registered under the Societies Registration Act, has been established for management of IKP through DRDAs at the district level. Development agenda of the state in the last few years, of placing the poor people especially women in the forefront has enabled the formation of large number of self-help groups throughout State. The state government is making efforts to assist SHGs by providing revolving fund/ interest subsidy under various programmes. Consistently, the Telangana Government has been in the forefront in SHG Bank Linkage progress.

Peddapalli district has been in the forefront in Self Help Group (SHG) movement in Telangana State. Banks have been financing SHGs so as to reach the maximum number of households in a cost effective manner. The movement has seen rapid growth in terms of credit linkage during the last seven years. The challenge faced by the movement at this juncture is to arrest and minimize over dues, maintaining good repayment culture and up scaling of per Group finance for taking up income generation activities. The NGOs are not involved in the promotion of SHGs in the district at present; it is IKP wing of DRDA, which is playing proactive role in formation and promotion of SHGs.

#### **NABARD as microfinance facilitator**

NABARD continued with its role as the main facilitator and mentor of microfinance initiatives in the country, particularly the SHG Bank Linkage progress. It continued to provide support in the form of grant assistance for formation, nurturing and credit linking of SHGs with the banks, capacity building of various stakeholders through training, exposure visits, seminars, workshops etc. NABARD intensified its efforts to promote sustainable livelihoods among SHG members by launching Livelihood and Enterprise development Programme (LEDP) in addition to Micro Enterprise Development Programme (MEDP), engagement of SHG leaders as bank mitras/sakhi, pilots in micro insurance and pension, digitization of SHGs and commissioning studies on topics related to micro credit/ SHG-BLP, etc.

#### **6.2 Infrastructure and Linkage Support available, planned and Gaps.**

Self Help Groups promoted by DRDA are the main focus of the micro finance programme in the district. The role of NGOs in self-help group movement in the district is limited after launch of Velugu/IKP. The Society for Elimination of Rural Poverty (SERP) was established in the year 2000 by the Government of Andhra Pradesh (GoAP) as a sensitive support structure to facilitate poverty reduction in the State. SERP has been implementing Indira Kranthi Patham (IKP) in all the rural mandals. The objective of SHG Bank Linkage is to facilitate the poor including disadvantaged groups and communities to access credit facility, seamlessly, from the banks to improve their livelihoods. Banks are playing a major role in providing credit to SHGs. SHG, which has been regular in savings and following certain principles viz., periodical and regular meetings, regular savings, proper maintenance of accounts, internal lending and recovery in the last six months, is linked to the Bank for loan. In the recent past, banks have been shifted to Cash Credit Limit form the traditional term loan while providing credit facilities to the SHGs. Improvement in recovery and reduction in NPA levels are envisaged through awareness creation and continuous follow-up by IKP staff.

### 6.3 Assessment of potential for the financial year 2023-24

Considering the total poor rural population of 7,95,000 in the district. The joint Mandal wise details of potential available for promotion and savings linkage of SHGs in the district in consideration of last 3 years performance under Bank credit linkage is furnished as below:

**₹ in Lakh**

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	SHG Farm credit	No.	5	300	1500	1200
2	SHG	No	5	5500	27500	22000
3	JLG	No	2	300	600	480
	<b>Total</b>				<b>29600.00</b>	<b>23680.00</b>

S.No.	Name of the Mandal	Total Potential for promotion of SHGs	No. of SHGs saving s linked 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	Peddapalli	4397	4273	124	57	67
2	Sulthanabad	2742	2658	84	41	43
3	Manthani	1877	1819	58	27	31
	<b>Total</b>	<b>9016</b>	<b>8750</b>	<b>266</b>	<b>125</b>	<b>141</b>

Table 6.1 Joint Mandal wise Potential Available for Promotion and Savings Linkage of SHGs

S. No.	Name of the Block	No. of SHGs (credit linked) as on 31 March 2022	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Peddapalli	3475	57	62	3816	14024	58	58	3538	10076
2	Sulthanabad	3456	41	56	3436	12853	52	52	3252	7504
3	Manthani	1819	27	31	1909	6774	31	31	1869	5479
	<b>Total</b>	<b>8750</b>	<b>125</b>	<b>125</b>	<b>9161</b>	<b>33427</b>	<b>141</b>	<b>141</b>	<b>8659</b>	<b>23059</b>

Table 6.2: Joint Mandal wise Potential for Credit Linkage of SHGs

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering an estimated number of 155762 small and marginal farmers in the district, there is potential for financing of 1570 JLGs in the district.



#### 6.4 Critical interventions required for creating definitive impact

- Identification of left over poor families and formation of SHGs through Community Resource Persons(CRPs) of SERP who are well trained, experienced and capable of convincing the left over members to become members of SHGs.
- Ensuring that SHGs follow Pancha sutras i.e., regular meetings, regular savings, internal lending, 100% repayment of loans and book keeping through Village level federation, Mandal level federation and also at district level federation also.
- Revival of dormant SHGs through sub committees exclusively set up at Village, Mandal and District level federations by SERP.
- Training and capacity building of stake holders & training of SHG members in group dynamics and activity based skills.
- Implementation of Community Based Recovery Mechanism (CBRM) at all branches to ensure 100% recovery and preventing SHG loan accounts from becoming irregular loan and NPA accounts.
- SHG-BLP to gradually shift from providing access to banking services to livelihoods for SHG members.
- To leverage Information Technology to improve quality of book keeping at SHG level.
- Graduation of SHGs into micro enterprises & taking up income generating activities.
- Focus on convergence of SHG-BLP and Financial Inclusion (FI) initiatives.

#### **SHG – Mela/Exhibition**

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 March, 2023 in Rajannasircilla on occasion of Mahashivratri to cater to the products of SHG women of all the three districts of erstwhile Karimnagar 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, dress materials, Fancy 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 `8.00 lakh. In addition to above in this venue stalls were provisioned for Finanacial Literacy by Banks, Agroforestry & horticulture Nursery provisioned.

In addition Karimnagar Cluster office nominated four SHGs from Karimnagar cluster to state level as well national level exhibition.

**ANNEXURE I**  
**ACTIVITY WISE/BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS**  
**FOR THE YEAR 2023-24**

(₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
<b>I. AGRICULTURE</b>							
<b>A. FARM CREDIT</b>							
<b>i.CROP PRODUCTION, MAINTENANCE, MARKETING</b>							
Paddy	1.00	Ha	Phy	53900	42900	13200	110000
			BL	53900.00	42900.00	13200.00	<b>110000.00</b>
Cotton	1.00	Ha	Phy	13500	7500	4000	25000
			BL	13500.00	7500.00	4000.00	<b>25000.00</b>
Maize	0.75	Ha	Phy	1976	1786	38	3800
			BL	1482.00	1339.50	28.50	<b>2850.00</b>
Pulses	0.55	Ha	Phy	345	140	15	500
			BL	189.75	77.00	8.25	<b>275.00</b>
Groundnut	0.68	Ha	Phy	25	15	11	50
			BL	16.54	9.79	7.43	<b>33.76</b>
Chillies	1.75	Ha	Phy	147	87	66	300
			BL	257.25	152.25	115.50	<b>525.00</b>
Vegetables	0.90	Ha	Phy	131	20	0	150
			BL	117.45	17.55	0.00	<b>135.00</b>
Other Food Crops	0.75	Ha	Phy	19	24	8	50
			BL	14.25	17.63	5.63	<b>37.51</b>
Oilseeds	0.50	Ha	Phy	111	64	4	179
			BL	55.49	32.22	1.79	<b>89.50</b>
Turmeric	1.80	Ha	Phy	85	70	25	180
			BL	152.28	126.36	45.36	<b>324.00</b>
Other Crops	0.85	Ha	Phy	10	5	15	30
			BL	8.16	4.34	13.01	<b>25.51</b>
Orchard maintenance	0.90	Ha	Phy	740	680	580	2000
			BL	666.00	612.00	522.00	<b>1800.00</b>
<b>Crop Loan Total</b>			BL	<b>70359.17</b>	<b>52788.64</b>	<b>17947.47</b>	<b>141095.28</b>
<b>Post-harvest/household consumption (10% of crop loan)</b>				<b>7035.92</b>	<b>5278.86</b>	<b>1794.75</b>	<b>14109.53</b>
<b>Repairs and maintenance expenses of farm assets (20% of crop loan)</b>				<b>14071.83</b>	<b>10557.73</b>	<b>3589.49</b>	<b>28219.05</b>
<b>Total Crop Loan</b>				<b>91466.92</b>	<b>68625.23</b>	<b>23331.71</b>	<b>183423.86</b>
				0.43	0.03	0.54	100.000
Warehouse Reciept/NWR Financing	0.40	No.	Phy	2150	150	2700	5000.000
			BL	860.00	60.00	1080.00	<b>2000.000</b>
<b>Total Crop Loan</b>				<b>92326.92</b>	<b>68685.23</b>	<b>24411.71</b>	<b>185423.860</b>
<b>TERM LOAN</b>							
<b>ii.WATER RESOURCES</b>							
Dug well & pump set	2.10	No.	Phy	50	50	50	150.000
			BL	94.50	94.50	94.50	<b>283.500</b>
Bore well & pump set	1.77	No.	Phy	80	70	100	250.000
			BL	127.44	111.51	159.30	<b>398.250</b>
Electric(5HP) pumpset -submersible	0.65	No.	Phy	100	80	100	280.000
			BL	58.50	46.80	58.50	<b>163.800</b>
Drip irrigation units	1.26	Ha	Phy	200	200	200	600.000
			BL	226.80	226.80	226.80	<b>680.400</b>
Sprinkler irrigation units	0.30	Ha	Phy	400	250	300	950.000
			BL	108.00	67.50	81.00	<b>256.500</b>
Deepening of Wells	0.33	No.	Phy	30	20	15	65.000
			BL	8.91	5.94	4.46	<b>19.310</b>

## ANNEXURE I

( ₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
Pipeline	0.20	Ha	Phy	200	200	250	650.000
			BL	36.00	36.00	45.00	<b>117.000</b>
Artificial Recharge of Bore well	0.50	No.	Phy	25	25	25	75.000
			BL	11.25	11.25	11.25	<b>33.750</b>
Low cost drip units	0.80	Acre	Phy	50	50	50	150.000
			BL	36.00	36.00	36.00	<b>108.000</b>
Raingun with pumpset (5 hp)	0.72	No.	Phy	10	10	10	30.000
			BL	6.48	6.48	6.48	<b>19.440</b>
Low lift points (5 hp)	0.65	No.	Phy	50	30	50	130.000
			BL	29.25	17.55	29.25	<b>76.050</b>
Diesel pumpset (5 hp)-centrifugal	0.60	No.	Phy	20	20	20	60.000
			BL	10.80	10.80	10.80	<b>32.400</b>
<b>WR TOTAL</b>			BL	<b>753.93</b>	<b>671.13</b>	<b>763.34</b>	<b>2188.400</b>
<b>iii.FARM MECHANIZATION</b>							
Tractors with matching equip.(30-51hp)	11.00	No.	Phy	80	60	80	220.000
			BL	704.00	528.00	704.00	<b>1936.000</b>
Power Tiller with matching eqp. (12hp)	2.20	No.	Phy	75	50	75	200.000
			BL	132.00	88.00	132.00	<b>352.000</b>
Threshers/shellers	2.06	No.	Phy	75	50	75	200.000
			BL	123.60	82.40	123.60	<b>329.600</b>
FM others(plough,harrow, tillage equipment, seed drill, cultivator etc.	0.55	No.	Phy	100	100	100	300.000
			BL	44.00	44.00	44.00	<b>132.000</b>
CHC for land preparation for Paddy	9.31	No.	Phy	10	10	10	30.000
			BL	74.48	74.48	74.48	<b>223.440</b>
HDPE tarpaulins	0.15	No.	Phy	1000	800	1000	2800.000
			BL	120.00	96.00	120.00	<b>336.000</b>
Mini Tractor( 15-24 hp) with matching equipment	6.53	No.	Phy	30	30	30	90.000
			BL	156.72	156.72	156.72	<b>470.160</b>
CHC for Cotton	28.10	No.	Phy	14	12	12	38.000
			BL	314.72	269.76	269.76	<b>854.240</b>
Power operated Chaff Cutter	0.25	No.	Phy	30	30	30	90.000
			BL	6.00	6.00	6.00	<b>18.000</b>
Paddy Harvesting Package/Combined Harvester	36.00	No.	Phy	20	20	15	55.000
			BL	576.00	576.00	432.00	<b>1584.000</b>
Paddy straw baler	6.05	No.	Phy	30	30	30	90.000
			BL	145.20	145.20	145.20	<b>435.600</b>
Rotavator	1.18	No.	Phy	30	30	30	90.000
			BL	28.32	28.32	28.32	<b>84.960</b>
<b>FM TOTAL</b>			BL	<b>2425.04</b>	<b>2094.88</b>	<b>2236.08</b>	<b>6756.000</b>
<b>iv.PLANTATION / HORTICULTURE / SERICULTURE</b>							
Mango (Normal)5X5	3.49	Ha	Phy	50	50	50	150.000
			BL	157.05	157.05	157.05	<b>471.150</b>
Mango(High Density) 3X2	6.08	Ha	Phy	30	20	30	80.000
			BL	164.16	109.44	164.16	<b>437.760</b>
Sweet Orange/Citrus	2.21	Ha	Phy	10	10	10	30.000
			BL	19.89	19.89	19.89	<b>59.670</b>
Guava 5X2.5	3.49	Ha	Phy	10	10	10	30.000
			BL	31.41	31.41	31.41	<b>94.230</b>
Papaya	4.81	Ha	Phy	10	10	10	30.000

## ANNEXURE I

(₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
			BL	43.29	43.29	43.29	<b>129.870</b>
Musk/water Melon 1.8X0.3	1.50	Ha	Phy	10	10	10	30.000
			BL	13.50	13.50	13.50	<b>40.500</b>
Fig 3X3	2.50	Ha	Phy	10	10	10	30.000
			BL	22.50	22.50	22.50	<b>67.500</b>
Sapota 5X5	2.75	No	Phy	10	10	10	30.000
			BL	24.75	24.75	24.75	<b>74.250</b>
Pomegranate 5X3	3.00	Ha	Phy	10	10	10	30.000
			BL	27.00	27.00	27.00	<b>81.000</b>
Banna-tissue Culture with Propping	2.98	Ha	Phy	5	5	5	15.000
			BL	13.41	13.41	13.41	<b>40.230</b>
Floriculture	2.75	Ha	Phy	30.00	30.00	30.00	90.000
			BL	74.25	74.25	74.25	<b>222.750</b>
Small Nursery	17.60	Ha	Phy	5	5	5	15.000
			BL	79.20	79.20	79.20	<b>237.600</b>
Green house/Protected Cultivation	146.33	Acre	Phy	5	5	5	15.000
			BL	658.49	658.49	658.49	<b>1975.470</b>
Oil Palm	3.10	Ha	Phy	600	750	600	1950.000
			BL	1674.00	2092.50	1674.00	<b>5440.500</b>
Drumstick Cultivation	1.00	Ha	Phy	10	10	10	30.000
			BL	9.00	9.00	9.00	<b>27.000</b>
Pandal Based Vegetable Cultivation	3.85	Ha	Phy	50	50	50	150.000
			BL	173.25	173.25	173.25	<b>519.750</b>
Shadenet Cultivation	44.00	Acre	Phy	5	5	5	15.000
				198.00	198.00	198.00	<b>594.000</b>
<b>PH Total</b>			<b>BL</b>	<b>3383.15</b>	<b>3746.93</b>	<b>3383.15</b>	<b>10513.230</b>
Mulberry plantation & Silk worm rearing	6.43	Acre	Phy	10	10	10	30.000
			BL	57.87	57.87	57.87	<b>173.610</b>
Commercial Chawki rearing (5000 dfls/unit)	6.60	No.	Phy	10	10	10	30.000
			BL	59.40	59.40	59.40	<b>178.200</b>
<b>Sericulture Total</b>			<b>BL</b>	<b>117.27</b>	<b>117.27</b>	<b>117.27</b>	<b>351.810</b>
<b>P H &amp; S TOTAL</b>				<b>3500.42</b>	<b>3864.20</b>	<b>3500.42</b>	<b>10865.040</b>
<b>v.FORESTRY AND WASTELAND DEVELOPMENT</b>							
Farm Forestry- Teak	1.30	Ha	Phy	7	7	7	21.000
			BL	8.19	8.19	8.19	<b>24.570</b>
Wasteland Development- Subabul	0.80	Ha	Phy	3	2	3	8.000
			BL	2.16	1.44	2.16	<b>5.760</b>
Agro Forestry - Casurina	0.80	Ha	Phy	2	2	5	9.000
			BL	1.44	1.44	3.60	<b>6.480</b>
Bamboo	1.00	Ha	Phy	2	2	2	6.000
			BL	1.80	1.80	1.80	<b>5.400</b>
Eucalyptus	1.16	Ha	Phy	7	3	7	17.000
			BL	7.31	3.13	7.31	<b>17.750</b>
Agro-Forestry (Bund plantation - Milia Dubia/Teak /Subabul/Avisa)	1.20	Ha	Phy	5	4	10	19.000
			BL	5.40	4.32	10.80	<b>20.520</b>
Agro-Forestry (Block plantation - Milia Dubia)	0.88	Ha	Phy	13	10	24	47.000
			BL	10.30	7.92	19.01	<b>37.230</b>

**ANNEXURE I**

(₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
<b>Forestry and Wasteland Development Total</b>				<b>36.60</b>	<b>28.24</b>	<b>52.87</b>	<b>117.710</b>
<b>ANIMAL HUSBANDRY</b>							
<b>vi.DAIRY DEVELOPMENT</b>							
CB cows (2 animals)	1.98	No.	Phy	150	100	150	400.000
			BL	267.30	178.20	267.30	<b>712.800</b>
GM Buffalos (2 animals)	2.21	No.	Phy	500	500	500	1500.000
			BL	994.50	994.50	994.50	<b>2983.500</b>
Dairy Buffalos (5+5 animals)	11.61	No.	Phy	30	30	30	90.000
			BL	313.47	313.47	313.47	<b>940.410</b>
GM Buffalos (3+2 animals)	5.86	No.	Phy	30	30	30	90.000
			BL	158.22	158.22	158.22	<b>474.660</b>
GMB Calf Rearing	0.48	No.	Phy	200	200	200	600.000
			BL	86.40	86.40	86.40	<b>259.200</b>
Milching Machine/Milkotesters/ BMC units upto 500 Ltrs	4.49	No.	Phy	10	10	10	30.000
			BL	40.41	40.41	40.41	<b>121.230</b>
Dairy Marketing Outlet/Dairy Parlour	4.00	No.	Phy	10	10	10	30.000
			BL	36.00	36.00	36.00	<b>108.000</b>
KCC for Dairy	0.25	No.	Phy	1000	1000	1000	3000.000
			BL	225.00	225.00	225.00	<b>675.000</b>
<b>Dairy Total</b>			<b>BL</b>	<b>2121.30</b>	<b>2032.20</b>	<b>2121.30</b>	<b>6274.800</b>
<b>vii.POULTRY DEVELOPMENT</b>							
Commercial layer 1000 birds	7.48	No.	Phy	10	10	10	30.000
			BL	59.84	59.84	59.84	<b>179.520</b>
Commercial Broilers (1000 birds unit) cage system	4.95	No.	Phy	10	10	10	30.000
			BL	39.60	39.60	39.60	<b>118.800</b>
Poultry Feed Plant 2 TPH	49.50	No.	Phy	1	1	1	3.000
			BL	39.60	39.60	39.60	<b>118.800</b>
Poultry Mash Feed unit 500kg/hr	20.36	No.	Phy	1	1	1	3.000
			BL	16.29	16.29	16.29	<b>48.870</b>
Breeding Farms-Country Birds ( 500 birds)	34.65	No.	Phy	5	5	5	15.000
			BL	138.60	138.60	138.60	<b>415.800</b>
Backyard poultry mother units -250 Birds	1.87	No.	Phy	5	5	5	15.000
			BL	7.48	7.48	7.48	<b>22.440</b>
1000 poultry parent stock to get 500 hatching egg per day-NLM	11.00	No.	Phy	6	6	6	18.000
			BL	52.80	52.80	52.80	<b>158.400</b>
Chicken meat outlet	11.00	No.	Phy	5	5	5	15.000
			BL	44.00	44.00	44.00	<b>132.000</b>
KCC for Poultry-Layer	0.33	100 Chicks	Phy	500	500	500	1500.000
			BL	165.00	165.00	165.00	<b>495.000</b>
<b>Poultry Total</b>			<b>BL</b>	<b>563.21</b>	<b>563.21</b>	<b>563.21</b>	<b>1689.630</b>
<b>viii.SHEEP, GOAT &amp; PIGGERY</b>							
Sheep rearing (20F+1M)	2.05	No.	Phy	100	100	100	300.000
			BL	164.00	164.00	164.00	<b>492.000</b>
Sheep breeding (500F+25M)-NLM	55.00	No.	Phy	5	5	5	15.000
			BL	220.00	220.00	220.00	<b>660.000</b>
Sheep (40+2)	4.10	No.	Phy	20	20	20	60.000
			BL	65.60	65.60	65.60	<b>196.800</b>
Goat Rearing(20F+1M)	1.82	No.	Phy	30	30	30	90.000
			BL	43.68	43.68	43.68	<b>131.040</b>

## ANNEXURE I

(₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
Ram Lamb rearing 20 per batch	0.89	No.	Phy	10	10	10	30.000
			BL	7.12	7.12	7.12	<b>21.360</b>
Piggery (3+1)	1.59	No.	Phy	10	10	10	30.000
			BL	12.72	12.72	12.72	<b>38.160</b>
Meat Shop	2.20	No.	Phy	5	5	5	15.000
			BL	8.80	8.80	8.80	<b>26.400</b>
KCC for Sheep/Goat(20+1)	0.20	No.	Phy	500	500	500	1500.000
			BL	100.00	100.00	100.00	<b>300.000</b>
<b>SHEEP, GOAT &amp; PIGGERY Total</b>			<b>BL</b>	<b>621.92</b>	<b>621.92</b>	<b>621.92</b>	<b>1865.760</b>
<b>AH TOTAL</b>			<b>BL</b>	<b>3306.43</b>	<b>3217.33</b>	<b>3306.43</b>	<b>9830.190</b>
<b>ix. FISHERIES</b>							
Fish Seed rearing unit	9.35	No.	Phy	1	1	1	3.000
			BL	7.48	7.48	7.48	<b>22.440</b>
Insulated Truck of minimum 6 tonnes capacity	19.80	No.	Phy	3	2	5	10.000
			BL	47.52	31.68	79.20	<b>158.400</b>
Bicycle with ice box	0.10	No.	Phy	20	20	20	60.000
			BL	1.60	1.60	1.60	<b>4.800</b>
WC for FCS	1.82	Ha	Phy	15	15	15	45.000
			BL	21.84	21.84	21.84	<b>65.520</b>
Mobile fish vending Vans	5.50	No.	Phy	10	10	10	30.000
			BL	44.00	44.00	44.00	<b>132.000</b>
<b>Fisheries total</b>			<b>BL</b>	<b>122.44</b>	<b>106.60</b>	<b>154.12</b>	<b>383.160</b>
<b>x. FARM CREDIT OTHERS</b>							
Bullocks-2 & Cart	1.27	No.	Phy	20	20	20	60.000
			BL	19.05	19.05	19.05	<b>57.150</b>
Egg/Chicken cart	11.55	No.	Phy	20	20	20	60.000
			BL	184.80	184.80	184.80	<b>554.400</b>
Dairy/Poultry/Sheep/Goat/Piggery-Van	8.00	No	Phy	50	50	50	150
			BL	360.00	360.00	360.00	<b>1080.00</b>
IFS - Low cost model for SF/MF upto 1 Acre	1.65	acre	Phy	50	50	50	150
			BL	74.25	74.25	74.25	<b>222.75</b>
IFS model for other	4.75	Ha	Phy	30	30	30	90
			BL	128.25	128.25	128.25	<b>384.75</b>
Tailor made model for commercial IFS	7.80	Ha	Phy	20	20	20	60
			BL	140.40	140.40	140.40	<b>421.20</b>
IFS Crops+Agroforestry+Dairy (1+1)+goatery(2)	4.12	Ha	Phy	20	20	20	60.000
			BL	61.80	61.80	61.80	<b>185.400</b>
<b>Farm Credit Others Total</b>			<b>BL</b>	<b>968.55</b>	<b>968.55</b>	<b>968.55</b>	<b>2905.650</b>
<b>TOTAL FARM CREDIT</b>				<b>103440.33</b>	<b>79636.16</b>	<b>35393.52</b>	<b>218470.010</b>
<b>B. AGRICULTURE INFRASTRUCTURE</b>							
<b>(i) STORAGE FACILITIES</b>							
Storage Godown (500 MT)	45.00	No.	Phy	3	3	3	9.000
			BL	101.25	101.25	101.25	<b>303.750</b>
Storage Godown (1000 MT)	88.00	No.	Phy	2	2	2	6.000
			BL	132.00	132.00	132.00	<b>396.000</b>

## ANNEXURE I

(₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
Storage Godown (5000 MT)	440.00	No.	Phy	1	1	1	3.000
			BL	330.00	330.00	330.00	<b>990.000</b>
Integrated Package House	3.30	No.	Phy	1	1	1	3.000
			BL	2.48	2.48	2.48	<b>7.440</b>
Cold Storage units 500 MT	1500.00	No.	Phy	1	0	1	2.000
			BL	1125.00	0.00	1125.00	<b>2250.000</b>
Silage Pits	0.55	No.	Phy	5	4	4	13.000
			BL	2.06	1.65	1.65	<b>5.360</b>
Drying yards	1.45	No.	Phy	10	10	10	30.000
			BL	10.88	10.88	10.88	<b>32.640</b>
Ripening chambers	24.20	No.	Phy	1	1	1	3.000
			BL	18.15	18.15	18.15	<b>54.450</b>
<b>Storage Total</b>			<b>BL</b>	<b>1721.82</b>	<b>596.41</b>	<b>1721.41</b>	<b>4039.640</b>
<b>(ii) LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT</b>							
On Farm Development 2% slope	1.32	Ha	Phy	50	50	50	150.000
			BL	52.80	52.80	52.80	<b>158.400</b>
Reclamation of Problematic Soils	0.55	Ha	Phy	200	200	200	600.000
			BL	88.00	88.00	88.00	<b>264.000</b>
Tank Silt application	0.35	Ha	Phy	50	50	50	150.000
			BL	14.00	14.00	14.00	<b>42.000</b>
Bunding/Trench cum bunding (area treatment)	0.54	Ha	Phy	50	50	50	150.000
			BL	21.60	21.60	21.60	<b>64.800</b>
Pasture Development	0.66	Ha	Phy	46	35	35	116.000
			BL	24.29	18.48	18.48	<b>61.250</b>
Drainage line treatment (SGP/RFD/EGP)	0.16	No.	Phy	50	50	50	150.000
			BL	6.40	6.40	6.40	<b>19.200</b>
Water Harvesting Structures/Farm Pond	1.55	No.	Phy	15	15	15	45.000
			BL	18.60	18.60	18.60	<b>55.800</b>
<b>LD, SC &amp; WD TOTAL</b>			<b>BL</b>	<b>225.69</b>	<b>219.88</b>	<b>219.88</b>	<b>665.450</b>
<b>(iii) AGRICULTURE INFRASTRUCTURE OTHERS</b>							
Vermicompost Unit (Mini Unit) 20 TPA	4.15	No.	Phy	10	10	10	30.000
			BL	33.20	33.20	33.20	<b>99.600</b>
Vermicompost Unit (Tiny)- 1.8 TPA	0.28	No.	Phy	30	30	30	90.000
			BL	6.70	6.70	6.70	<b>20.100</b>
Vermi Hatchery 260 TPA	0.85	No.	Phy	5	5	5	15.000
			BL	3.40	3.40	3.40	<b>10.200</b>
Bio Fertilizer cum Bio Pesticide 200 TPA	3.24	No.	Phy	10	10	10	30.000
			BL	25.93	25.93	25.93	<b>77.790</b>
<b>Agri Infrastructure Others Total</b>				<b>69.23</b>	<b>69.23</b>	<b>69.23</b>	<b>207.690</b>
<b>Agriculture Infrastructure Total</b>				<b>2016.74</b>	<b>885.52</b>	<b>2010.52</b>	<b>4912.780</b>
<b>C. ANCILLARY ACTIVITIES</b>							
<b>(i) FOOD &amp; AGRO PROCESSING</b>							
Dal Mill 1 Mt/day	30.00	No.	Phy	60	60	60	180.000
			BL	1350.00	1350.00	1350.00	<b>4050.000</b>
Puffed Rice Unit (200 Kg/hr)	20.00	No.	Phy	60	60	60	180.000

## ANNEXURE I

(₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
			BL	900.00	900.00	900.00	2700.000
Small units under agro based and food based industries including rice/flour and bakery units 100 Kg/hr	12.00	No.	Phy	100	100	100	300.000
			BL	900.00	900.00	900.00	2700.000
Chilli powder 30 kg/hr	7.50	No.	Phy	30	30	30	90.000
			BL	168.75	168.75	168.75	506.250
Chilli powder 70 kg/hr	12.00	No.	Phy	30	30	30	90.000
			BL	270.00	270.00	270.00	810.000
Animal Husbandry/Dairy Processing 10000 LPD	30.00	No.	Phy	30	30	30	90.000
			BL	675.00	675.00	675.00	2025.000
Mango/Food Processing	35.00	No.	Phy	30	30	30	90.000
			BL	787.50	787.50	787.50	2362.500
Seed Processing 2 MT/hr	22.00	No.	Phy	15	15	15	45.000
			BL	247.50	247.50	247.50	742.500
<b>Food &amp; Agro processing Total</b>				<b>5298.75</b>	<b>5298.75</b>	<b>5298.75</b>	<b>15896.250</b>
<b>(ii) ANCILLARY ACTIVITIES OTHERS</b>							
Loans to cooperatives societies(MACS)/PACS/FPO	100.00	No.	Phy	5	5	6	16.000
			BL	400.00	400.00	480.00	1280.000
Agri-Clinic/Agri-Business Centers (ACABC)	24.20	No.	Phy	1	1	1	3.000
			BL	19.36	19.36	19.36	58.080
Financing FPOs/MACS	15.00	No.	Phy	2	2	2	6.000
			BL	24.00	24.00	24.00	72.000
SHG Farm credit	5.00	No.	Phy	100	100	100	300.000
			BL	400.00	400.00	400.00	1200.000
SHG	5.00	No.	Phy	2000	2000	1500	5500.000
			BL	8000.00	8000.00	6000.00	22000.000
JLG	2.00	No.	Phy	100	100	100	300.000
			BL	160.00	160.00	160.00	480.000
<b>Ancillary Activities Others Total</b>				<b>9003.36</b>	<b>9003.36</b>	<b>7083.36</b>	<b>25090.080</b>
<b>Total Ancillary Activities</b>				<b>14302.11</b>	<b>14302.11</b>	<b>12382.11</b>	<b>40986.330</b>
<b>Total Agriculture</b>				<b>119759.18</b>	<b>94823.79</b>	<b>49786.15</b>	<b>264369.120</b>
<b>II. MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)</b>							
<b>A. Term Loan</b>							
<b>Manufacturing / Service Enterprises</b>							
(i) upto 10.00 Lakh	8.50	No.	Phy	130	130	130	390
			BL	828.75	828.75	828.75	2486.25
(ii) >10.00 lakh and upto 25.00 lakh	22.50	No.	Phy	75	75	75	225
			BL	1265.63	1265.63	1265.63	3796.89
(iii) >25 lakh and upto 50 lakh	37.50	No.	Phy	25	25	25	75
			BL	703.13	703.13	703.13	2109.39
(iv) >50 lakh and upto 100.00 lakh	85.00	No.	Phy	15	15	15	45
			BL	956.25	956.25	956.25	2868.75
Small industries	175.00	No.	Phy	10	10	10	30
			BL	1312.50	1312.50	1312.50	3937.50
Medium industries	1750.00	No.	Phy	2	2	2	6
			BL	2625.00	2625.00	2625.00	7875.00



## ANNEXURE I

(₹ In Lakhs)

Activity	Unit Cost	Unit size	Phy / Bank	Peddapalli	Sulthanabad	Manthani	Total
Stand up India	50.00	No.	Phy	10	10	10	30
			BL	375.00	375.00	375.00	1125.00
<b>MSME (TL) Total</b>				<b>8066.26</b>	<b>8066.26</b>	<b>8066.26</b>	<b>24198.78</b>
<b>B. Working Capital</b>							
<b>(a)Manufacturing Enterprises</b>							
Micro industries/ Rural Artisans etc.	10.00	No.	Phy	85	85	85	255
			BL	637.50	637.50	637.50	1912.50
Small industries	70.00	No.	Phy	60	60	60	180
			BL	3150.00	3150.00	3150.00	9450.00
Medium industries	150.00	No.	Phy	35	35	35	105
			BL	3937.50	3937.50	3937.50	11812.50
Stand up India	10.00	No.	Phy	50	50	50	150
			BL	375.00	375.00	375.00	1125.00
<b>MSME(WC) Total</b>				<b>8100.00</b>	<b>8100.00</b>	<b>8100.00</b>	<b>24300.00</b>
<b>MSME Total</b>				<b>16166.26</b>	<b>16166.26</b>	<b>16166.26</b>	<b>48498.78</b>
<b>III. EXPORT CREDIT</b>							<b>0.000</b>
<b>IV. EDUCATION</b>							
Education loan	10.00	No.	Phy	60	60	50	170.000
			BL	540.00	540.00	450.00	1530.000
<b>Education Total</b>				<b>540.00</b>	<b>540.00</b>	<b>450.00</b>	<b>1530.000</b>
<b>V. HOUSING</b>							
Housing loan	35.00	No.	Phy	100	80	70	250.000
			BL	3150.00	2520.00	2205.00	7875.000
<b>Housing Total</b>				<b>3150.00</b>	<b>2520.00</b>	<b>2205.00</b>	<b>7875.000</b>
<b>VI. RENEWABLE ENERGY</b>							
Solar Fencing	2.11	Ha	Phy	20	20	20	60.000
			BL	33.76	33.76	33.76	101.280
Solar Water pumps 5 Hp	6.50	No.	Phy	25	25	25	75.000
			BL	130.00	130.00	130.00	390.000
SPV Based power generator (1 MW)	800.00	No.	Phy	1	0	1	2.000
			BL	640.00	0.00	640.00	1280.000
SPV Home lighting/Roof top (1-3 kWp) off grid	2.00	No.	Phy	10	10	10	30.000
			BL	16.00	16.00	16.00	48.000
SPV Home lighting/Roof top (1-3 kWp) on grid	3.30	No.	Phy	5	5	5	15.000
			BL	11.55	13.20	13.20	37.950
<b>RE Total</b>			<b>BL</b>	<b>831.31</b>	<b>192.96</b>	<b>832.96</b>	<b>1857.230</b>
<b>VII. SOCIAL INFRASTRUCTURE</b>							
Educational institutions	150.00	No.	Phy	1	1	1	3.000
			BL	120.00	120.00	120.00	360.000
Private Hospitals	250.00	No.	Phy	2	2	1	5.000
			BL	400.00	400.00	200.00	1000.000
Sanitation	0.20	No.	Phy	100	100	100	300.000
			BL	16.00	16.00	16.00	48.000
RO water plants	8.00	No.	Phy	20	20	20	60.000
			BL	128.00	128.00	128.00	384.000
<b>Social Infrastructure Total</b>				<b>664.00</b>	<b>664.00</b>	<b>464.00</b>	<b>1792.000</b>
<b>Total Priority Sector</b>				<b>141110.75</b>	<b>114907.01</b>	<b>69904.37</b>	<b>325922.130</b>

**Annexure II**  
**An Overview of Ground Level Credit Flow -**  
**Agency-wise and Sector-wise**

(₹. lakh)

S. No.	Category	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
<b>1</b>	<b>Crop Loan</b>							
	CBs	109843	49217	101574	52351.37	99105	65380.05	113331
	Coops.	26078	14290	23885	17281.62	18615	18549.22	21287
	RRB	16399	14081	10166	16911.41	26753	16843.24	30593
	<b>Sub-Total (A)</b>	<b>152320</b>	<b>77588</b>	<b>135625</b>	<b>86544.40</b>	<b>144473</b>	<b>100772.5</b>	<b>165211</b>
<b>2</b>	<b>Term Loan (MT+LT)</b>							0
	CBs	20520	8687	40575	28669.70	59696	28593.19	68265
	Coops.	4240	8076	3296	8966.04	3470	7255.95	3968
	RRB	0	164	3264	744.78	3538	62.5	4046
	<b>Sub-Total (B)</b>	<b>24760</b>	<b>16927</b>	<b>47135</b>	<b>38380.52</b>	<b>66704</b>	<b>35912</b>	<b>76279</b>
<b>3</b>	<b>Total Agri credit</b>							
	CBs	130363	57904	142149	81021.07	158801	93973	181596
	Coops.	30318	22366	27181	26247.66	22085	25805	25255
	RRB	16399	14245	13430	17656.19	30291	16906	34639
	<b>Sub-Total (C=A+B)</b>	<b>177080</b>	<b>94515</b>	<b>182760</b>	<b>124924.92</b>	<b>211177</b>	<b>136684</b>	<b>241490</b>
<b>4</b>	<b>Non - Farm Sector / MSME</b>							
	CBs	26344	51574	37977	18308.19	34853	22906.31	39856
	Coops.	5543	2832	1031	1640.62	55	880.8	63
	RRB	490	966	373	523.28	40	1103.04	46
	<b>Sub-Total (D)</b>	<b>32377</b>	<b>55372</b>	<b>39381</b>	<b>20472.09</b>	<b>34948</b>	<b>24890.15</b>	<b>39965</b>
<b>5</b>	<b>Other Priority Sector</b>							0
	CBs	3993	3841	8474	1880.28	10206	3658.61	11671
	Coops.	969	8676	358	6837.24	97	2598.956	111
	RRB	698	727	762	662.49	140	849.69	160
	<b>Sub-Total (E)</b>	<b>5660</b>	<b>13244</b>	<b>9594</b>	<b>9380.01</b>	<b>10443</b>	<b>7107.256</b>	<b>11942</b>
	<b>Total Priority Sector (F=C+D+E)</b>	<b>215117</b>	<b>163131</b>	<b>231735</b>	<b>154777.02</b>	<b>256568</b>	<b>168681.56</b>	<b>293397</b>

### Annexure III Sub-Sector-wise and Agency-wise Credit Flow under Agriculture and Allied Activities

Sector	2019-20			2020-21			2021-22			2022-23 (Target)		
	CBs	Coops	RRB	Total	CBs	Coops	RRB	Total	CBs	Coops	RRB	Total
<b>I Crop loan</b>	49217	14290	14081	<b>77588</b>	52351.37	17281.62	16911.44	86544.43	65380.05	18549.22	16843.24	<b>100773</b>
<b>II Term loan</b>												
MI	110	936	0	<b>1046</b>	0.00	531.5	0	531.50	619	1225	0	<b>1844.02</b>
LD	232	4	0	<b>236</b>	218.58	71.49	17.00	307.07	300	3359	0	<b>3659.28</b>
FM	1074	493	12	<b>1579</b>	451.88	344.19	1.95	798.02	388	20	0	<b>408.4</b>
PH	1	59	0	<b>60</b>	3.10	8.14	0	11.24	200	0	0	<b>200</b>
DD	813	1636	14	<b>2463</b>	1785.72	751.16	0	2536.88	25	336	1	<b>361.87</b>
PD	16	0	0	<b>16</b>	49.28	30.85	0	80.13	614	0	0	<b>614.47</b>
SG	401	1156	50	<b>1607</b>	197.10	738.59	0	935.69	100	2316	0	<b>2416.2</b>
Fish	3	0	0	<b>3</b>	6.29	0	0	6.29	0	0	0	<b>0</b>
F/WILD			0	<b>0</b>	0.00	0	0	0.00	95	0	0	<b>95.14</b>
SMY	2	2875	0	<b>2877</b>	1.85	3.41	0	5.26	220	0	0	<b>220</b>
Biogas								0	0	0	0	<b>0</b>
Sericulture								0	0	0	0	<b>0</b>
Others	6035	917	88	<b>7040</b>	25955.91	6486.71	725.80	33168.42	26031		61	<b>66110</b>
<b>Sub-total-II</b>	<b>8687</b>	<b>8076</b>	<b>164</b>	<b>16927</b>	<b>28669.72</b>	<b>8966.04</b>	<b>744.75</b>	<b>38380.51</b>	<b>28593</b>	<b>7256</b>	<b>63</b>	<b>35911.6</b>
<b>Grand Total (I+II)</b>	<b>57904</b>	<b>22366</b>	<b>14245</b>	<b>94515</b>	81021.06	<b>26247.66</b>	<b>17656.19</b>	<b>124924.94</b>	<b>93973</b>	<b>25805</b>	<b>16906</b>	<b>136684</b>
									<b>181596.1</b>	<b>25255.2</b>	<b>34639.1</b>	<b>241490</b>

(₹ in lakh)

**Annexure IV****Indicative Unit Cost for Major Activities as Arrived at by NABARD for its Internal Use**

<b>S.No.</b>	<b>Activity</b>	<b>Unit (No/Area)</b>	<b>Unit cost (₹lakh)</b>
	<b>WATER RESOURCES</b>		
1	Dug well & pumpset	No.	2.10
2	Bore well & pump set	No.	1.77
3	Electric(5HP) pumpset -submersible	No.	0.65
4	Drip irrigation units	Ha.	1.26
5	Sprinkler irrigation units	Ha.	0.30
6	Deepening of Wells	No.	0.33
7	Pipeline	No.	0.20
8	Artificial Recharge of Bore well	No.	0.50
9	Low cost drip units	No.	0.80
10	Raingun with pumpset (5 hp)	No.	0.72
11	Low lift points (5 hp)	No.	0.65
12	Diesel pumpset (5 hp)-centrifugal	No.	0.60
	<b>FARM MECHANISATION</b>		
1	Tractors with matching equip. (30-51hp)	No.	11.00
2	Power Tiller with matching eqp. (12 hp)	No.	2.20
3	Threshers,Shellers	No.	2.06
4	Paddy Harvesting Package/Combined Harvesters	No.	36.00
5	FM others(plough, harrow, tillage equipment, seed drill, cultivator etc.,)	No.	0.55
6	Custom Hiring Centre for Land Preparation for Paddy	No.	9.31
7	Intercultivation Equipment	No.	1.54
8	HDPE Tarpaulins	No.	0.15
9	Mini Tractor (15-24 hp) with matching equip.	No.	6.53
10	Custom hiring centre for Cotton	No.	23.47
11	Power operated Chaff Cutter	No.	0.25
12	Paddy Straw Baler	No.	6.05
13	Rotavator	No.	1.18
14	Weeder	No.	0.66
	<b>PLANTATION / HORTICULTURE / SERICULTURE</b>		
1	Mango (Normal) 5 X5	Ha.	3.49
2	Mango(High Density) 3X2	Ha.	6.08
3	Sweet Orange/Citrus	Ha.	2.21
4	Guava-5 X2.5	Ha.	3.49
5	Papaya-HDP	Ha.	4.81
6	Fig-3X3	Ha.	2.50
7	Sapota-5X5	Ha.	2.75

S.No.	Activity	Unit (No/Area)	Unit cost (₹lakh)
1	Dug well & pumpset	No.	2.10
8	Pomegranate-5X3	Ha.	3.00
9	Banana-Tissue culture with propping	Ha.	2.98
10	Musk/Watermelon-1.8X0.3	Ha.	1.50
11	Floriculture-Marigold	Ha.	2.75
12	Small Nursery	Ha.	17.60
13	Oil Palm - Tenera Hybrid	Ha.	3.10
14	Green house/protected cultivation	Acre	146.33
15	Pandal based Vegetable cultivation	Acre	3.85
16	Shadenet cultivation	Acre	44.00
17	Drumstick cultivation	Acre	1.00
	<b>Sericulture</b>		
1	Mulberry plantation & Silk worm rearing	Acre	8.60
2	Commercial Chawki rearing (5000dfls/unit)	No.	18.00
3	Tasar Capital cost	Ha.	0.55
4	Tasar Grainages	Ha.	0.33
	<b>FORESTRY AND WASTELAND DEVELOPMENT</b>		
1	Farm Forestry- Teak	Ha.	1.30
2	Wasteland Development- Subabul	Ha.	0.80
3	Eucalyptus	Ha.	1.16
4	Bamboo	Ha.	1.00
5	Agro-Forestry (Block plantation - Melia Dubia)	Ha.	1.20
	<b>ANIMAL HUSBANDRY</b>		
	<b>DAIRY DEVELOPMENT</b>		
1	CB cows (2 animals)	No.	1.98
2	GM Buffalos (2 animals)	No.	2.21
3	Mini Dairy -5 animals	No.	5.86
4	Mini Dairy -10 animals	No.	11.61
5	GMB Calf Rearing	No.	0.48
6	Dairy Marketing outlet/Dairy Parlour	No.	4.00
7	Milking Machines/ Milkotesters/BMC units upto 500Ltrs	No.	4.40
	<b>POULTRY</b>		
1	1000 broiler birds	No.	4.95
2	1000 layers	No.	7.48
3	Breeding Farms-Country birds( 500 birds)	No.	34.56
4	Backyard poultry mother units -250 mother units	No.	1.87
5	Poultry Mash feed unit-500 kg/hr	No.	20.36
6	Feed plants (2 ton per hour)	No.	49.50
7	Hatchery unit-500 eggs/day-NLM	No.	11.00
8	Chicken Meat outlets	No.	11.00

S.No.	Activity	Unit (No/Area)	Unit cost (₹lakh)
1	Dug well & pumpset	No.	2.10
9	Poultry Transport vehicle	No.	11.55
	<b>SHEEP / GOAT</b>		
1	Sheep rearing (20F+1M)	No.	2.05
2	Sheep breeding (40F+2M)	No.	4.10
3	Goat Rearing (20F+1M)	No.	1.82
4	Goat Rearing(40F+2M)	No.	3.63
5	Ram Lamb rearing(20/batch)	No.	0.89
6	Piggery (3+1)	No.	1.59
7	Sheep/Goat-500+ 25 animals-NLM	No.	55.00
8	Sheep/Goat-100+ 5 animals-Breeding units	No.	9.34
9	Retail outlet/Meat Shops	No.	2.20
	<b>FISHERIES</b>		
1	Ornamental fishery unit	No.	7.70
2	New Fish ponds- 1 Ha (Semi intensive)	No.	4.00
	Fish seed rearing unit	No.	9.35
6	WC for Fisheries	No.	1.82
	<b>OTHERS</b>		
1	Bullocks-2 & Cart	No.	1.27
2	SHG Farm Sector	No.	5.00
	<b>INTEGRATED FARMING SYSTEM</b>		
	Crops+Agroforestry+Dairy (1+1)+goatery(2)	No.	4.12
	<b>STORAGE FACILITIES</b>		
1	Storage Godown (500 MT)	No.	45.00
2	Storage Godown (1000 MT)	No.	88.00
3	Storage Godown (5000 MT)	No.	440.00
4	Integrated Packhouse	No.	3.30
5	Cold storages Units(5000 MT)	No.	1500.00
6	Silage Pits	No.	0.55
7	Drying yards	No.	1.45
8	Ripening chambers	No.	24.20
	<b>LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT</b>		
1	On Farm Development 2% slope	Ha.	1.32
2	Reclamation of Problematic Soils	Ha.	0.50
3	Water Harvesting Structure/Farm pond	Ha.	1.66
4	Tank Silt application	Ha.	0.35
5	Bunding/Trench cum bunding (area treatment)	Ha.	0.54

S.No.	Activity	Unit (No/Area)	Unit cost (₹lakh)
1	Dug well & pumpset	No.	2.10
6	Drainage line treatment (SGP/RFD/EGP)	No.	0.16
7	Pasture development	Ha.	0.66
8	Financing of FPOs	No.	15.00
	<b>AGRICULTURE INFRASTRUCTURE OTHERS</b>		
1	Vermicompost Unit (Mini unit)	No.	4.15
2	Vermicompost Unit (Tiny Unit)	No.	0.38
3	Vermi hatchery (260 TPA)	No.	15.00
4	Bio-Fertilizer cum Bio Pesticide Unit-(200 tpa)	No.	24.00
	<b>FOOD &amp; AGRO PROCESSING</b>		
	Small units under agro based and food based		
1	industries including rice/flour and bakery units	No.	12.00
2	Dal mill( 1 MT/day)	No.	30.00
3	Puffed Rice unit (200kg/hr)	No.	20.00
4	Mango/Food processing	No.	35.00
5	Chili Powder( 30kg/hr)	No.	7.50
6	Chilli Powder( 70kg/hr)	No.	12.00
7	Animal Husbandry/Dairy processing-10000LPD	No.	30.00
8	Seed processing units ( 2MT/hr)	No.	22.00
	<b>OTHERS</b>		
1	Loans to cooperatives societies(MACTS)/PACS/FPO	No.	50.00
2	Agri-Clinic/Agri-Business Centers (ACABC)	No.	20.00
	SHG	No.	5.00
	JLG	No.	2.00
	<b>MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)</b>		
	<b>A. Term Loan</b>		
1	Micro industries	No.	33.00
2	Small industries	No.	165.00
3	Medium industries	No.	2200.00
	<b>B. Working Capital</b>		
1	Micro industries	No.	8.25
2	Small industries	No.	41.25
3	Medium industries	No.	550.00
	<b>EDUCATION</b>		
1	Education loan	No.	10.00

S.No.	Activity	Unit (No/Area)	Unit cost (₹lakh)
	<b>HOUSING</b>		
1	Dug well & pumpset	No.	2.10
1	Housing loan	No.	25.00
	<b>RENEWABLE ENERGY</b>		
1	Solar fencing	No.	2.11
2	Solar Pump sets (5 HP)	No.	6.50
3	Solar PV Homelighting/Rooftop(1-3kWp)off grid	No.	2.00
	<b>SOCIAL INFRASTRUCTURE</b>		
1	Educational institutions	No.	150.00
2	Private Hospitals	No.	300.00
3	Sanitation	No.	0.25
4	Common Facility Centre	No.	30.00
5	RO water plants	No.	8.00



**Annexure V**  
**Approved Scale of Finance for Major Crops Fixed by**  
**District Level Technical Committee(DLTC) for 2022-23**

<b>S.No.</b>	<b>Crop</b>	<b>Amount (₹/Ha.)</b>
1	Paddy	100000
2	Cotton	100000
3	Maize	75000
4	Pulses	55000
5	Groundnut	68000
6	Chillies	175000
7	Vegetables	90000
8	Other Food crops	75000
9	Oil Palm	42000
10	Other Oilseeds	80000
11	Turmeric	180000
12	Sugarcane-Eksali	190000
13	Minor Millets	40000
14	Sesamum	50000
15	Other Crops	85000

**Annexure V(A)****Scale of Finance for Animal Husbandry Fixed by District  
Level Technical Committee(DLTC) for 2022-23**

<b>S.No.</b>	<b>Type of Unit</b>	<b>Amount ( ₹)</b>
1	Dairy-CB	25000
2	Dairy-GMB	23400
3	Poultry- Broiler	165 per chick
4	Poultry-Layer	330 per chick
5	Sheep(20+1)	20000
6	Piggery(3+1)	43000
7	Goat (20+1)	20000

**Annexure V (B)****Scale of Finance for Fisheries Fixed by District Level  
Technical Committee(DLTC) for 2022-23**

<b>S.No.</b>	<b>Activity (Name of Fish)</b>	<b>Amount ( ₹)</b>
1	Semi-intensive Pisciculture (Rohu, Katla & Mrigala)	400000
2	Fish Vendors/Marketing support to fisher	25000
3	Construction & operation of 01 ha unit Fish Pond	238200
4	Feedmill Small( 1-5 quintal per day)	540000
5	Ice plant with capacity of 10 tonnes	60000

**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	IIOR	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
NDDDB	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
NDDDB	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
OFPP	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





## NABVENTURES Limited

A wholly owned Subsidiary of NABARD

NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

**Investment focus:** Start-ups/MSMEs operating in/with

► **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus

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

**Model:** asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31st March 2022:

► **Corpus raised:** INR 598 crore

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

**Registered Office:** NABARD, 2nd Floor, A Wing,  
Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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



## NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

"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."

### FOCUS SEGMENTS

Green Finance &  
Wellness (Renewable  
Energy, Electric Vehicle,  
Healthcare, WASH)  
Fabrics & textiles,  
Handicrafts

### OTHER SEGMENTS

► Small Business  
► Microfinance  
► Transport  
► Housing  
► Education  
► Allied Agriculture  
► Agri/Food processing

### Corporate Office:

NABARD, Gr. Floor, D Wing,  
Plot No. C-24, G Block, BKC, Bandra (East),  
Mumbai-400051

Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

### Registered Office:

NABARD, Regional Office  
1-1-61, RTC 'X' Road, P.B. No. 1863  
Hyderabad- 500020, Telangana

Ph: 040-23241155/56

🌐 www.nabsamruddhi.in



## NABFOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas

#### IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us

#### IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision



My Pad | My Right  
• Health • Cleanliness • Livelihood

**Registered Office:** NABARD, 2nd Floor, B Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

✉ e-mail: nabfoundation@nabard.org

☎ Phone: 91-22-2653 9404/9054

🌐 www.nabfoundation.in





## NABKISAN FINANCE Limited

A Subsidiary of NABARD

- › Largest lender in FPO space
- › Present in 20+ States
- › 1400+ FPOs credit linked
- › Collateral free lending at affordable rates
- › Financing FPOs through
  - › Working Capital
  - › Term loan
  - › Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs
- › Soft loans for Agri Startups

### Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 www.nabkisan.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal:krishimanch.co.in



## NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD

ISO-9001:2015 COMPANY

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India  
Presence with  
offices in 31  
States/UTs

### AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

### Registered Office

NABARD, Plot No. C-24,  
G Block, BKC, Bandra (East)  
Mumbai-400051, Ph: 022-26539419

✉ e-mail:headoffice@nabcons.in

### Corporate Office

NABARD Tower, 7th floor  
Rajendra Place, New Delhi -110125  
Ph: 011-25745103/07

🌐 www.nabcons.com



## NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks
- › 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

🌐 www.nabfins.org



## NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

- › 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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G Block, BKC, Bandra (East)  
Mumbai-400051

Ph:022-26539243/26539241

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