



संभाव्यतायुक्त ऋण योजना 2023- 24

Potential Linked Credit Plan 2023 - 24

राजन्ना सिरसिल्ला ज़िला
RAJANNA SIRCILLA DISTRICT

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

तेलंगाणा क्षेत्रीय कार्यालय, हैदराबाद
TELANGANA REGIONAL OFFICE, HYDERABAD



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

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

प्राक्कथन

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

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

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

वर्ष 2023-24 हेतु राजन्ना सिरसिल्ला जिले की संभाव्यता युक्त ऋण योजना में रु.2834.34 करोड़ की दोहनयोग्य ऋण संभाव्यता का आकलन किया गया है। यह दस्तावेज़ ग्रामीण अर्थव्यवस्था के प्रमुख क्षेत्रों / उप-क्षेत्रों में जिले में विभिन्न प्रायोगिक/ सफल सहयोगों को भी उजागर करता है।

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

सुसीला चिंतला
मुख्य महाप्रबंधक

Foreword

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

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

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

The Potential Linked Credit plan document of Rajanna Sircilla District for the year 2023-24 has assessed an exploitable credit potential of Rs.2834.34 crore. The document also brings out various pilots / successful interventions in the district in key sectors / subsectors of the rural economy.

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



Suseela Chintala
Chief General Manager

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EXECUTIVE SUMMARY

Credit being a critical input, any credit planning at National, State and District level needs to take cognizance of enhancing farmer's net income. NABARD strongly believes, that in small-farmer-dominated agriculture, farmer's collectives and aggregate of produce is an important strategy for inclusive growth. The major occupation of two-thirds of the population of Rajanna Sircilla is agriculture. Cropping intensity has direct correlation with assured irrigation which enables farmers to go for multiple cropping and use higher dose of fertilizers and HYV seeds. Hence, besides irrigation fertilizers, early maturing high yielding variety of seeds, selective mechanization such as the use of tractors, pumping sets and seed drills, etc., plant, protection measures through the use of insecticides, pesticides etc. do have role in affecting the intensity of cropping. In this direction, state has unveiled a comprehensive irrigation development strategy Kaleshwaram Lift irrigation project to provide irrigation facilities. Works of Kaleshwaram lift irrigation projects are progressing at high speed. The benefits of restoration of age-old tanks, under Mission Kakatiya, have started percolating to rural communities through their multiplier effects. With the construction of Irrigation projects and filling the minor irrigation tanks with river water, the total cultivable area in the district has been increasing by 35%. It is also realized that there is increased need for taking up innovative steps to make farming more remunerative, this needs farmers to diversify production of crops.

Rajanna Sircilla district falling in the northern part of newly carved Telangana state of India has a geographical area of 1.908 lakh ha. The district has two revenue division covering 171 revenue villages, which are spread over 13 mandals. The population of the district as per 2011 census was 5.52 lakh. The economy of the district is primarily agrarian with Gross Cropped Area of about 1.77 lakh ha with cropping intensity of 165%. The average annual rainfall of the district during 2021-22 was 1391mm. The main source of irrigation is ground water contributing to nearly 68% of cultivated area. The main crops grown in the district include Paddy, Cotton, Maize, Pulses and vegetables. Mango is the major fruit crop in the district. Handloom and textiles, granite industry, milk processing units, rice mills, cotton ginning mills and other agro based industries are employing considerable working population in the district. *(Source: District Statistics Book-2020-21)*

With diverse cropping pattern and high level of irrigated area in addition to medium, small and micro enterprises and service sectors, Rajanna Sircilla district offers abundant scope for institutional credit, which needs to be exploited for overall development. The district has a network of 37 branches of Commercial Banks, 15 branches of Telangana Grameena Bank, 15 branches of Coop Banks and 22 Primary Agricultural Cooperative Societies. The Ground Level Credit (GLC) flow in the district is not commensuration with the available potential. The GLC flow to priority sector stood at ₹184508 lakh as on 31.03.2022, for the year 2021-22 as against the ACP target of ₹213326 lakh, recording an achievement of 86% over the target. During 2021-22, the achievement under Crop loans, Term loans, MSME/NFS and OPS stood at 81%, 88%, 85% and 197% of ACP target, respectively. 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. Special area based schemes with a view to improve credit flow for investment activities, which have potential in the district would be helpful in improving the GLC. During the year, 2021-22, the overall CD ratio of the district stood at 103% compared to the state level CD ratio of 109%, indicating that there is lot of scope for improving the same.

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 potentials, the emerging credit needs in the district. The total credit potential for 2023-24 under priority sector for the district is estimated at ₹283434.69 lakh. By considering 100% of crop area of small and marginal farmers, the bankable GCA during 2021-22 stood at 1.77 lakh

ha. This will take care of RBI stipulation that 8% of net bank credit should go for SF/MF community. The thrust was also given on farm investment credit with potential of ₹30842.49 lakh with a view to achieve much needed capital formation in agriculture and improved income generation to farmers.

After thorough sector wise analysis in consultation with line departments the projections under Animal Husbandry, Mechanization, Warehouse/Godowns/Market yards, Plantation and Horticulture, Water resource and Land development have been made. Government programmes and priorities were taken into account while making projections. The critical infrastructure gaps, which need to be addressed to exploit the available credit potential under each sector were identified. The new innovative activities viz., artificial recharge of bore wells and dug wells and rain guns under water resources development; tank silt application and vermicomposting units under land development; Eucalyptus and Melia Dubia plantation in wastelands; crop specific custom hiring centers under farm mechanization, network of rural warehouses/godowns and cold storage units/cold chain were also included in the projections under concerned sectors.

Developmental initiatives: State Government focusing majorly on promotion of skills, food processing, agriculture infrastructure, storage structures etc., For promoting aggregation of agri produce, NABARD has promoted 08 FPOs in the district and under Central Sector Scheme (CSS) 04 FPOs have been promoted. All these are having a membership of 3500 farmers which are mainly into paddy, cotton cultivation. District administration is focusing on PMFME Scheme, Agri Infra Fund (AIF), credit linkage and converging the FPOs with various central and state govt. schemes.

Thrust areas for 2022-23

Thrust areas for 2022-23, with an objective of achieving the challenges faced by the state are, growing water scarcity, degrading natural resources like land and decreasing per capita availability of land and water resources. While agriculture production was not disrupted farmers still faced several challenges in accessing markets and procuring inputs. In this connection, promotion and encouraging inter and mixed cropping, Integrated Farming Systems, diversifying into growing high value vegetables, pulses and oil seeds, etc., are identified as major interventions for better farmers' income. The financing through JLG/SHG mode, Producer Organizations, NWRs, area based schemes etc., need to be accorded priority. Further proper reporting by banks about GLC flow followed with better monitoring and review at JMLBC and DCC meetings, effective implementation of Financial Inclusion plans including coverage of Oral Lessees, Tenant Farmers through JLGs, etc., are suggested for overall development of the district. Further, polyhouse cultivation of high value crops, pandal based vegetable cultivation, plantation in wastelands, seed processing, fisheries, handlooms and textiles etc., are emerging as areas for institutional credit with pro-active Government policies and interventions of NABARD through refinance, RIDF and WIF assistance and other developmental initiatives.

Major constraints & Suggested action points:

- Most of our staples are self- pollinated crops and managing seed multiplication is easy. Hybrids predominate cross-pollinated and high-value crops like vegetables and cotton. Seed villages and community-managed seed systems have delivered results in many places. There is a need of transforming such models into entrepreneurial activities in villages improving farmers' incomes.
- Soil health, Crop health and Public health are inextricably interconnected. It is felt that inappropriate usage of fertilizers and pesticides is polluting surface and subsurface water bodies and also affecting produce with chemical residues. But views on managing soil health and fertility vary widely between soil, scientists and indigenous knowledge

experts. The farmers to reduce the usage of chemical fertilizers. Hence a sharp focus on need of soil health, research for indigenous models that will work and also educate farmers on scientific approaches.

- Volatility in agricultural product prices is not good for farmers and consumers. Instruments like PDS, MDM, and ICDS must use local crops as far as possible. There is a need to integrate procurement, storage, milling and public distribution
- Credit for post-harvest has to be focused, which can stop distress sale by farmers. Another focus must be long-term agricultural credit that can promote capital formation in agriculture.
- There is a need of Agricultural extension and the capacity of extension experts in terms of knowledge and skills and necessary financial budgets needs to be improved. Extension plays a crucial role in the Green Revolution, and agri-input dealers who provide Agri-inputs on credit are de facto advisers at many places. Successful examples of agricultural extension need to be 'published and celebrated'. Transforming success stories into folklore is the next step. Communication experts from the advertisement world need to be co-opted to retool agricultural extension protocols. In the euphoria of technology, 'human touch' must never be forgotten in agri- extension.
- Farmers Income can be improved through reducing the cost of cultivation, improving productivity, efficient marketing, adding complementary components like fruit trees, farm forestry, agro-forestry, dairy, small ruminants, etc. Area-and crop-specific, soil-and farmer- friendly models have to be developed.

Way Forward:

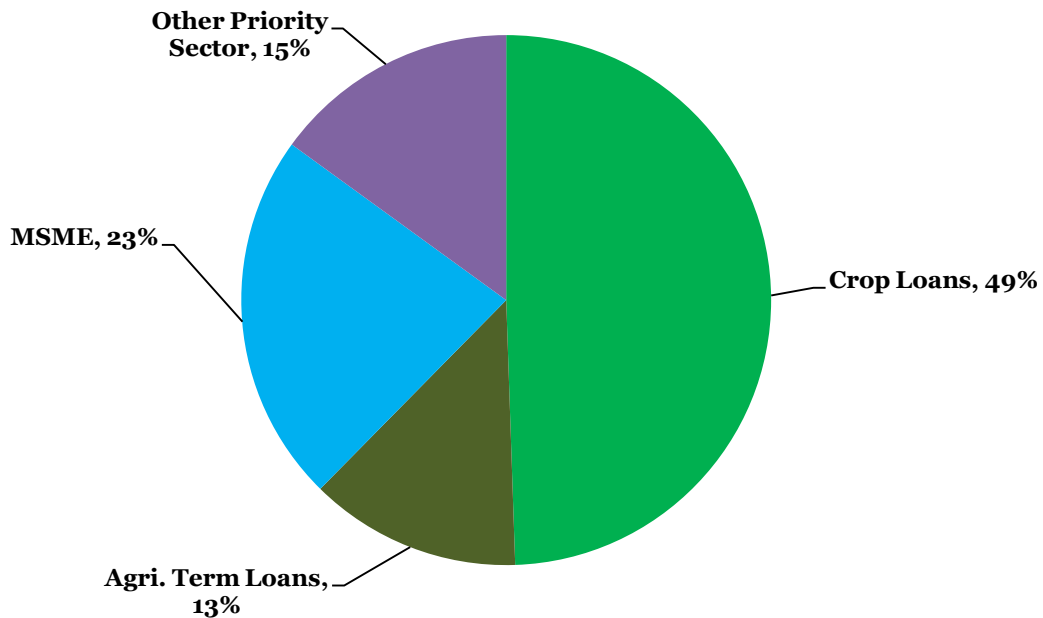
To realize the assessed institutional credit potential available under priority sector, with diverse cropping pattern with better irrigation facilities with ample scope for agro and mineral based industries in Rajanna Sircilla district, better coordination from line departments and banks with proper extension and technology transfer support to farmers and addressing the key issues by Government are envisaged. Better monitoring and review in JMLBC and DCC meetings and implementation of ADPs, credit flow to FPCs in true spirit would be helpful in enhancing the credit flow and ensuring improved income and livelihood security of the targeted stakeholders. Promoting Smart Farming with inclusion of technology for a sustainable agriculture to enhance farmers' income should form one of the agenda of credit planning and its dispensation for 2022-23.

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

(₹ lakh)

S.No.	Particulars	PLP projections 2023-24
A	Farm Credit	162842.44
i	Crop Production, Maintenance and Marketing	140185.95
ii	Term Loan for Agriculture and Allied activities	22656.49
B	Agriculture Infrastructure	11767.55
C	Agriculture-Ancillary activities	2203.70
I	Credit Potential for Agriculture (A+B+C)	176813.69
II	Micro, Small and Medium Enterprises	64075.00
III	Export Credit, Education and Housing	4337.00
IV	Renewable Energy, Social Infrastructure	1619.00
V	Informal Credit Delivery System projections	36590.00
	Total Priority Sector (I to IV)	283434.69

Credit Potential Pie Chart for FY 2023-24



APPENDIX B TO ANNEXURE I**Summary of Sector / Sub-Sector wise PLP projections for 2023-24**

(₹ lakh)

S.No.	Particulars	PLP projections 2023-24
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	140185.95
ii	Water Resources	1279.96
iii	Farm Mechanization	4429.76
iv	Plantation and Horticulture including Sericulture	6905.61
v	Forestry and Waste Land Development	216.75
vi	Animal Husbandry – Dairy Development	5466.08
vii	Animal Husbandry – Poultry Development	1184.32
viii	Animal Husbandry – Sheep, Goat and Piggery etc.	2698.84
ix	Fisheries	277.80
x	Farm Credit Others - Bullocks, carts, two wheelers etc.	22.77
xi	Integrated Farming Systems	174.60
	Sub Total (A)	162842.44
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure (Warehouse/Godowns, Market yards, Silos, Cold storage units/Cold chains)	10077.42
ii	Land Development, Soil conservation and Watershed development	707.57
iii	Agri. Infrastructure (e-NAM, Tissue Culture, Agri. Bio-technology, Seed Production, Bio-pesticides/fertilizer, Vermi-composting)	982.56
	Sub Total (B)	11767.55
C	Ancillary activities	
i	Food and Agro processing	1643.70
ii	Agri. Ancillary - Others (Agri Clinics/Agri Business Centres, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending, Loans to distress persons to prepay non-institutional lenders, PMJDY, Loans to State sponsored organisations for SC/ST, SHG, JLGs)	560.00
	Sub Total (C)	2203.70
	Total Agriculture (I=A+B+C)	176813.69
II	Micro, Small and Medium Enterprises	
	Term loan for MSME	33825.00
	Working Capital for MSME	30250.00
	Total MSME	64075.00
III	Export Credit, Education and Housing	
i	Export Credit	90.00
ii	Education	1215.00
iii	Housing	3032.00
IV	Infrastructure	
i	Renewable Energy	728.80
ii	Social Infrastructure involving bank credit	890.20
V	Informal Credit Delivery System projections	36590.00
	Total Priority Sector (I to IV)	283434.69

RAJANNA-SIRICILLA DISTRICT



District Profile									
District - Rajanna Sircilla		State - Telangana	Division - North Telangana						
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	1908	Agro-climatic Zone	North Telangana						
No. of Sub Divisions	2	Climate	Tropical						
No. of Blocks/Mandals	13	Soil Type	Sandy loam & red soils						
No. of Villages (Revenue)	171								
No. of Panchayats	255								
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER							
Total Area Reported	190852	Rainfall [in mm]	Normal	2019-20	2020-21	2021-22			
Forest Land	39006		915	1284	1338	1391			
Area Not Available for Cultivation	17900		Variation from Normal		(-)9%	(+)46%	(+)46%		
Permanent Pasture and Grazing Land	4995	Availability of	Net annual recharge		Net annual draft		Balance		
Land under Miscellaneous Tree Crops	1524	Ground Water [Ham]	17463.92		13971.14		3492.78		
Cultivable Wasteland	3340	5. DISTRIBUTION OF LAND HOLDING							
Current Fallow	6248	Classification of Holding	Holding		Area				
Other Fallow	5338		No.s	% to Total	Ha.	% to Total			
Net Sown Area	107575	<= 1 Ha	75931	68	32948	33			
Total or Gross Cropped Area	177012	>1 to <=2 Ha	25092	23	34989	36			
Area Cultivated More than Once	69437	>2 Ha	9860	9	30465	31			
Cropping Intensity [GCA/NSA] %	165%	Total	110883	100	98402	100			
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]							
Cultivators	67	Category	Total	Male	Female	Rural	Urban		
Of the above, Small/Marginal Farmers	45	Population	552	274	278	435	117		
Agricultural Labourers	102	Scheduled Caste	102	50	52	94	8		
Workers engaged in Household Industries	47	Scheduled Tribe	23	11	12	21	1		
Workers engaged in Allied Agro-activities	3	Literate	316	183	133	238	78		
Other workers	84	BPL	175	NA	NA	NA	NA		
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Total Households	139	Having brick/stone/concrete	NA		Having electricity supply	NA			
Rural Households	110	Having source of drinking water	105		Having independent	NA			
BPL Households	NA	Having access to banking	139		Having radio/tv sets	NA			
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Villages Electrified	255	Anganwadis	587		Dispensaries	15			
Villages having Agriculture Power Supply	255	Primary Health Centres	13		Hospitals	1			
Villages having Post Offices	12	Primary Health Sub-Centres	91		Hospital Beds	238			
13. IRRIGATION COVERAGE [Ha]		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Total Area Available for Irrigation (NIA+Fallow)	77870	Fertiliser/Seed/Pesticide	1252/615/712		Agriculture	786			
Irrigation Potential Created	62668	Total N/P/K Consumption [MT]	33045		Pumpsets Energised	62			
Net Irrigated Area (Total area irrigated at least once)	71622	Certified Seeds Supplied [MT]	3037		Agro Service Centres	7			
Area irrigated by Canals/Channels	2256	Pesticides Consumed [MT]	19		Soil Testing Centres [Nos]	1			
Area irrigated by Wells	63997	Agriculture Tractors [Nos] 2007	3965		Plantation nurseries [Nos]	2			
Area irrigated by Tanks	5369	Power Tillers [Nos]	564		Farmers' Clubs [Nos]	45			
Area irrigated by Other Sources	0	Threshers/Cutters [Nos]	7		Krishi Vigyan	0			
Irrigation Potential Utilized (Gross Irrigated Area)	134290	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
15. AGRO-PROCESSING UNITS		Rural/Urban Mandi/Haat [Nos]	5		Wholesale Market [Nos]	8			
Type of Processing Activity	No of units	Cap.[MT]	Length of Pucca Road [Km]	3101		Godown [Nos]	23		
Food (Rice/Flour/Dal/Oil)	143	1956	Length of Railway Line [Km]	0		Godown Capacity[MT]	14200		
Sugarcane	NA	NA	Public Transport Vehicle [Nos]	125		Cold Storage [Nos]	0		
Fruit (Pulp/Juice/Fruit drink)	NA	NA	Goods Transport Vehicle [Nos]	2861		Cold Store Capacity[MT]	0		
Spices (Masala Powders/Pastes)	NA	NA	16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Dry-fruit	NA	NA	Crop	2020-21		2021-22		Avg. Yield [Kg/Ha]	
Cotton	NA	NA		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)		
Milk (Chilling/Cooling/Processing)	2	5000	Rice	89767	398651	127926	454677	3554	
Meat	NA	NA	Maize	613	7654	657	4297	6539	
Animal feed	NA	NA	Cotton	39480	59362	40984	61623	1504	
17. ANIMAL POPULATION AS PER CENSUS 2012 [in			Pulses	5248	4235	5370	4246	791	
Category of animal	Total	Male	Female	Groundnut	307	709	280	660	2357
Cattle	44517	18029	26488	Chillies	198	671	176	187	1063
Buffaloes	81724	28606	53118	Vegetables	1051	29089	1160	32000	27586
Sheep	425208	NA	NA	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Goat	91225	NA	NA	Veterinary	19		Animal Markets [Nos]	2	
Pig	2185	NA	NA	Disease Diagnostic Centres [Nos]	1		Milk Collection Centres	255	
Horse/Donkey	42	NA	NA	Artificial Insemination Centers	31		Fishermen Societies [Nos]	90	
Poultry - Cross bred	609969	NA	NA	Animal Breeding Farms [Nos]	-		Fish seed farms [Nos]	1	
Poultry - Indigenous		NA	NA	Animal Husbandry Tng Centres	1		Fish Markets [Nos]	2	
				Dairy Cooperative Societies	247		Poultry hatcheries [Nos]	1	
				Improved Fodder Farms [Nos]	1		Slaughter houses [Nos]	6	
19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				Fish	Production [MT]	3989	Per cap avail. [gm/day]	20	
				Egg	Production [Lakh Nos]	1573	Per cap avail. [nos/p.a.]	287	
				Milk	Production [000]	427	Per cap avail. [gm/day]	32	
				Meat	Production [MT]	13.9	Per cap avail. [gm/day]	142	
Sources				District Hand Book of Statists 2021 - Rajanna Sircilla					
(if not mentioned against the respective item) :									

DISTRICT PROFILE

The geographical area of the district is 1908 sq.km. The district has two revenue divisions with 13 mandals covering 171 revenue villages. The major types of soils in the district are loam & sandy loam, which constitute 90% of the area and the remaining 10% of total geographical area comes under Black Cotton soils. The population of the district as per 2011 census was 5.52 lakh, of which the share of rural and urban population was at 79% and 21%, respectively. The Scheduled Caste(SC) population in the district is 1.02 lakh and the Scheduled Tribe(ST) population is 0.23 lakh which forms 18.48% and 4.17%, respectively, of the district population. The overall literacy rate of the district is 63%.

Agriculture is the main stay of the economy of Rajanna Sircilla district with average Gross Cropped area of 1.77 lakh ha. with cropping intensity of 165%. The average annual rainfall of the district is 915 mm and Actual rainfall in district during 2021-22 was 1391mm. The gross irrigated area and net irrigated area is 1.34 lakh ha. and 0.71 lakh ha., respectively. 90% of the farmers are small and marginal in the district. While about 8% of the farmers are tenant/share croppers, 18% of the population works as agriculture labour. While most of the area (about 94%) is irrigated through bore and dug wells, considerable cultivated area of the district is being irrigated through canal irrigation, tanks and others (6%). The main crops grown in the district include Paddy, Cotton, Maize, Pulses and vegetables. Mango and Papaya are the major fruit crops. Handloom and textiles, granite industry, milk processing units, rice mills, cotton ginning mills and other agro based industries are employing considerable working population in the district. Mono-cropping of Cotton, declining per capita landholding size, poor soil health management, usage of high dose of pesticides and chemical fertilizers, increasing number of tenant farmers, over exploitation of ground water and resultant decline in ground water table coupled with climate change are posing serious challenge to continuation of agriculture in the district (*Source: District Statistics Book-2020-21*).

Cooperatives in Rajanna Sircilla: The district is having a strong network of Co-operative Societies and Primary Agriculture Co-operative Societies(PACS). There are 23 PACS which are affiliated Karimnagar DCCB and all these having presence in all mandals. One of the special feature of this district is presence of one Electricity based co-operative society. Further, there are 773 other co-operative societies which are into various activities such as electricity, water, housing, thrift/credit, lift irrigation, weaving, agri allied activities etc., All the Co-operative Societies including PACs are having a total membership of 404466. There is a need for promoting co-operatives in agri. allied sector especially in Fishery and these have to be promoted in mandals viz., Boinpally and Konaraopet. (*Source of Data: Telangana State Co-operative Department Website*).

Critical interventions required in the district:

The issues critical to the district are crop diversification, seed production and processing, soil health improvement, improving the credit flow for investment activities. The major factors which would have impact on credit flow are transfer of technology, finance to tenant farmers through JLG mode, creation of scientific storage facilities, financing to MSME, financing against NWRs, post-harvest management, expansion and increased coverage of banking facilities and financial inclusion etc. The major gaps in the district which need to be addressed by Government that would help in multipronged development of the state include issue of Loan Eligibility Cards to eligible farmers, computerization of land records, formation and bank linkage of tenant farmers/oral lessees, small and marginal farmer and activity (like dairy or weavers/artisans) oriented JLGs, income generation activities for SHGs, thrust on ground water recharge, incentives and tax benefits for MSME, pro-active policy for promotion of renewable energy and revival of mandal and district level recovery committees, etc. With diverse cropping pattern and irrigation facilities and with ample scope for agro and mineral based industries, Rajanna Sircilla district is envisaged to scale to new heights in the coming years through deployment of institutional credit.

BANKING PROFILE										
District - RAJANNA SIRCILLA			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/JLG s	BCs/BFs	Villages	Households
Commercial Banks	12	37	20	17	0	1	4517	93	10	4840
Regional Rural Bank	1	15	13	2	0	Nil	2009	31	8	2963
District Central Coop. Bank	1	15	7	7	1	Nil	324	Nil	5	1502
Coop. Agr. & Rural Dev. Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	-
Primary Agr. Coop. Society	1	22	22	Nil	Nil	Nil	Nil	Nil	9	5112
Others	1	1	Nil	Nil	1	Nil	Nil	3	Nil	-
All Agencies	16	90	62	26	2	1	6850	127		
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	71573	45343	46930	*	42.41	172858	186541	193036	*	71.29
Regional Rural Bank	26739	27654	29728	*	26.87	41669	43212	46460	*	17.16
Cooperative Banks	36426	37654	40929	*	36.99	27034	28765	31293	*	11.56
All Agencies	134738	110651	117587	*	106.27	241561	258518	270789	*	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	71573	72343	99998	*	59.42	117782	132543	174302	*	62.23
Regional Rural Bank	26739	27543	29846	*	17.73	33984	36543	47793	*	17.06
Cooperative Banks	36426	41745	38454	*	22.85	35151	36549	58011	*	20.71
All Agencies	134738	141631	168298	*	100.00	186917	205635	280106	*	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	75.61	68.14	71.05	90.30	Commercial Banks	84323	79876	175921	119876	
Regional Rural Bank	56.00	81.56	84.57	102.87	Regional Rural Bank	38224	3524	42777	35432	
Cooperative Banks	63.39	130.03	127.06	185.38	Cooperative Banks	7865	3976	29876	37121	
All Agencies	65.00	77.38	79.54	103.44	All Agencies	130412	87376	248574	192429	
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	107538	58.28	62872	34.08	14181	7.69	0.43	0.00	17441	9.45
Regional Rural Bank	41121	22.29	37744	20.46	7211	3.91	0.00	0.00	3195	1.73
Cooperative Banks	35849	19.43	32133	17.42	25127	13.62	0.00	0.00	12256	6.64
All Agencies	184508	100.00	132749	71.95	46519	25.21	0.43	0.00	32892	17.83
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	111660.00	93710	83.92	98298.00	56077.96	57.05	147238.00	107538	73.04	73.86
Regional Rural Bank	24708.00	17238	69.77	29236.00	22776.50	77.91	29350.00	41121	140.11	85.16
Cooperative Banks	28847.00	41418	143.58	45331.00	42107.68	92.89	36738.00	35849	97.58	99.66
All Agencies	165215.00	152366	92.22	172865.00	120962.14	69.97	213326.00	184508	86.49	79.15
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	96989.00	66725.00	68.80	102952.00	78534.00	76.28	106893.00	87142.00	81.52	75.53
Term Loan (Agr)	37791.00	14292.00	37.82	36882.00	20233.00	54.86	51869.00	45607.00	87.93	60.20
Total Agri. Credit	134780.00	81017.00	60.11	139834.00	98767.00	70.63	158762.00	132749.00	83.62	71.45
Non-Farm Sector	25226.00	56689.00	224.72	27819.00	11423.00	41.06	49950.00	42653.00	85.39	117.06
Other Priority Sector	5209.00	14660.00	281.44	5212.00	10772.00	206.68	4614.00	9106.00	197.36	228.49
Total Priority Sector	165215.00	152366.00	92.22	172865.00	120962.00	69.97	213326.00	184508.00	86.49	82.90
Source: Annual Credit Plan (ACP)										

BANKING PROFILE

The district has a network of 124 bank branches consisting of 37 branches of Commercial Banks, 15 branches of Telangana Grameena Bank, 15 branches of KDCCB and 22 PACS. This banking network is catering to the financial service needs for a population of 5.52 lakh in the district. The population per branch in the district, as on 31.03.2022 is 6304. 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 Rajanna Sircilla district are declared to be covered with banking network of 89 branches and 127 Business Correspondents. Limited number of GCCs and WCC were issued in Rajanna Sircilla district. Reserve Bank of India has set up two Centers for Financial Literacy(CFL) in Rajanna Sircilla district. Of which, one is in Sircilla and one is in Vemulawada. Further, Union Bank of India has also set up its first Financial Literacy Center(FLC) in the district. Further, TGB and DCCB have opened one and two FLCs respectively, covering district with the support of NABARD. These FLCs are conducting village level camps and providing advisory services to customers of bank branches. These FLCs are campaigning about the necessity of savings and inculcating savings habit, deposit products and advances schemes, which can be utilized by the public. They have also campaigned for opening of SB accounts for every household under PMJDY scheme because of which many accounts were opened and the transactions at POS improved with BCs of banks. FLCs are also campaigning about PMJJBY & PMSBY insurance schemes of Govt. of India resulting in increased awareness about insurance schemes and enrollments. They are also campaigning for enrollment under Atal Pension Yojana and digital/cashless transactions. SBI-RSETI, Karimnagar is providing training to unemployed rural youth for self or wage employment of erstwhile Karimnagar district (including Rajanna Sircilla). (Source: SLBC Website)

The Ground Level Credit (GLC) flow to priority sector stood at ₹184508 lakh as on 31.03.2022, for the year 2021-22 as against the ACP target of ₹213326lakh, recording an achievement of 86% over the target. During 2021-22, the achievement under Crop loans, Term loans, MSME/NFS and OPS stood at 81%, 88%, 85% and 197% of ACP target, respectively. During the year, 2021-22, the overall CD ratio of the district stood at 103% compared to the state level CD ratio of 109%, indicating that there is lot of scope for improving the same. Because of its proximity and well developed road connectivity with state capital and other districts, Rajanna Sircilla district offers abundant scope for deploying institutional credit. For 2023-24, the estimated potential for crop loans stood at ₹140185.95 lakh, the investment credit potential was estimated as ₹30842.49 lakh, which is about 14.43% of the total projected agriculture credit of ₹213349.69 lakh. The potential assessed under MSME was ₹64075.00 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 ₹5956.00 lakh. Thus, about 75% of the total estimated credit potential of the district for the year 2023-24 is projected for agriculture and allied activities.

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 and NGOs in formation and nurturing and bank linkage of FPOs and JLGs. Polyhouse cultivation of high value crops, pandal based vegetable cultivation, farm mechanization, micro-irrigation, dairy development, sheep farming and seed processing, fisheries, handlooms and textiles etc., are emerging as 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"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer / Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.

S. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation

5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.
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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"> Provides inputs/information on Exploitable potential vis-a-vis credit available Potential High Value Projects/Area Based schemes Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> Developmental infrastructure required to support credit flow for tapping the exploitable potential Other support required to increase credit flow Identification of sectors for Government sponsored programme
3	Individual/ Business entities	<ul style="list-style-type: none"> Private investment opportunities available in each sector Commercial infrastructure Information on various schemes of Govt & Banks.

Limitations and constraints

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

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector- wise;
- Non-availability of data required for estimation of potential in some sectors with the line departments

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

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

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

- Introducing Supportive policies, light-touch regulations, facilitative actions to build domestic capacities, and promotion of research & development in the field of Sunrise sector such as Artificial Intelligence, Geospatial Systems and Drones, Semiconductor and its 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
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	Total	739582
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	93978
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	1469

Source: NCUI 2018

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

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

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

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

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

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

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

e. Sahkar se 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 6th in terms of area under cultivation, 2nd in production and 1st in extraction of oil palm in the country. Given the dependence on import of edible oil and loss of valuable foreign exchange thereof, the State Government is

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

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

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

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

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

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

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

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

shepherd families will be supported with the supply of (20+1) sheep on 75% subsidy with a total project outlay of Rs. 5,000 crores. In the 2022-23 budget, State Government allocated Rs.1000 crore for the programme.

Flagship Schemes

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

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

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

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

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

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

<http://harithaharam.telangana.gov.in/Pages/Vision.aspx>

Infrastructure

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

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

Rs.2,26,806 crore. These investments have provided employment to 16.32 lakh people in the state.

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

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

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

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

<http://industries.telangana.gov.in/>

TS Global linker

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

Technology-Hub (T-Hub)

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

T-Fiber

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

Women Entrepreneurs Hub (We-Hub)

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

Education and Social sector

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

Overview of Cooperative Banks and Societies in the State:

1. Status of Cooperatives in the State

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

Structure of Cooperatives

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

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

Affiliated Banks/ Societies,

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

Business and functions of the banks,

- The total Deposit of DCCBs as on 31 March 2022 was Rs 654436.06 lakh while loans outstanding was Rs 1054776.14 lakh and CD ratio 171.65 %. The share of CASA was 39.21%. The cost of deposit was 5.17 %. The average yield on advances was 8.62%. As on 31 March 2022, TSCAB has deposit of Rs 694195 lakh, advances Rs 933476 lakh with CD ratio as 134.47% and CASA deposit at 12.65 % of total deposits, indicating limited mobilisation of cheaper fund for banking business.
- TSCAB is providing all banking services on par with commercial banks to its clients through its network of 42 branches and 36 ATMs, 1 Mobile ATM and 4 ATMs in Metro Stations and 1 Cash Recycler Machine(CRM).
- The Bank accepts various types of deposits which are insured with Deposit Insurance & Credit Guarantee Corporation. The Apex Bank is extending various retail loans viz., Gold loans, Personal loans, Vehicle loans, Housing loans, SME loans, etc., through its branches.
- The Apex Bank is providing crop loans for crop production, long term loans for capital investment in Agriculture and allied activities through the DCCBs and PACS and also loans to Weavers Societies, Employees Coop. Credit Societies as also credit to Apex Coop. institutions in the State.
- The DCCB Banks accepts various types of deposits which are insured with Deposit Insurance & Credit Guarantee Corporation. The DCC Banks are extending various

credit services viz., SAO/CKCC, LT viz., Minor irrigation, Land development, Dairy, Sheep, Poultry, Go-downs, Sericulture, Vegetable Cultivation, Horticulture, Poly houses, JLG, Farm Mechanization etc., under Agriculture sector and Education loans, Vehicle loans, House and Site Mortgage, Personal loans, Gold loans, Kisan Secured Over Draft Loans, Weavers Cash Credit, Business loans, Business Cash Credit loans, SHG loans for women empowerment under Non-Agriculture sector.

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

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

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

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

1.5 State Government Sponsored Programmes with Bank Credit

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

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

towards Rythu Bima scheme. Till 04 July 2022, 83216 farmer families have received benefit of ₹ 4161 crore under this scheme.

http://rythubandhu.telangana.gov.in/Default_LIC1.aspx

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

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

CHAPTER 2

CREDIT POTENTIALS 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 revised PSL guidelines. The activities covered under each of the above sub-sectors are presented and discussed below:

2.1 FARM CREDIT

2.1.1. CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.1 Introduction

Rajanna Sircilla district comes under Northern Zone (Agro Climatic) of Telangana state of India comprising of one revenue division covering 13 mandals with 171 revenue villages. Agriculture is the main stay of the economy of Rajanna Sircilla district. The average annual rainfall of the district is 915 mm and actual rainfall in district during 2021-22 was 1391mm, in 2020-21 was 1338mm and in 2019-20 was 1284mm. The total geographical area of Rajanna Sircilla district is 1,90,852 ha. of which the net sown area was 1,07,575 ha. (56.36% of total). Gross cropped area was 1,77,012 ha. including 69,437 ha. of area where sowing had been done more than once. This works out to 165% cropping intensity. About 79% of the population lives in rural areas and depend on Agriculture for their livelihood. With 85% of the farmers being small and marginal, occupying about 60% of cultivated area, credit for crop production, maintenance and marketing plays an important role in changing the face of economic scenario of the district Major crops grown are cereals (1.27 lakh ha.), minor millets, (5306 ha.), pulses, (491 ha.) oilseeds. The major types of soil available in the district are medium black, deep black, and red loamy. While paddy, redgram and maize are the major crops grown in the district covering 1,27,926 ha., 5370 ha. and 657 ha., respectively, and cotton is the major commercial crop covering 39480 ha.(Source: Rajanna Sircilla District Hand Book of Statistics 2021).

Land Holdings

Small and marginal farmers constitute 90% of the total farmers in the district. The average size of landholding in the district is around 0.89 ha. per farmer. The total number of operational holdings in the district are 1.11 lakh covering an area of 0.98 lakh ha. The Number of operational holdings belonging to various categories is indicated below:

Classification of Holding	Holding		Area	
	No.s	% to Total	Ha.	% to Total
Marginal (<= 1 Ha)	75931	68.48	32948	33.48
Small (>1 to <=2 Ha)	25092	22.63	34989	35.56
Semi Medium (2.0 – 4.0 ha)	8346	7.53	21682	22.03
Medium (4.0 – 10.0 ha)	1427	1.29	7683	7.81
Large (> 10.0 Ha)	87	0.08	1100	1.12
Total	110883	100.00	98402	100.00

(Source: District Hand Book of Statistics 2021, Rajanna Sircilla)

The year 2023 has been announced as the International Year of Millets. Telangana is one of the largest producer of millets in the country. Although, millets help to manage diabetes and other chronic diseases, these powerhouses of nutrients are yet to gain widespread acceptance among the middle and upper classes. In Rajanna Sircilla district, there is millet production of 0.9 lakh MT during 2020-21. Hence banks may give more focus on providing loan for all eligible farmers growing millets, as per Scale of Finance.

There is an increased flow of credit to crop production for the last 03 years. The credit flow for crop production during 2019-20, 2020-21 & 2021-22 was ₹667.25 crore, ₹785.34 crore and ₹871.42 crore respectively. The Agency-wise GLC is indicated in Annexure II.

Cropping Pattern:

In Rajanna Sircilla district crops are grown in both Vanakalam and Yasangi seasons. During 2020-21, the area under all crops during Vanakalam was 2.66 lakh acres and during Yasangi it was 1.77 lakh acres against the normal of 2.27 lakh acres and 1.03 lakh acres respectively. Food crops occupy major portion. Cotton, Paddy, Maize, Vegetables and Pulses during Vanakalam and Paddy, Groundnut, Bengalgram during Yasangi are the major crops.

S. No.	Crop	2020-21		2021-22		Avg. Yield [Kg/Ha.]
		Area (Ha.)	Prod. (MT)	Area (Ha.)	Prod. (MT)	
1	Rice	89767	398651	127926	454677	3554
2	Maize	613	7654	657	4297	6539
3	Cotton	39480	59362	40984	61623	1504
4	Pulses	5248	4235	5370	4246	791
5	Groundnut	307	709	280	660	2357
6	Chillies	198	671	176	187	1063
7	Vegetables	1051	29089	1160	32000	27586

Source : District Hand Book of Statistics 2021, Rajanna Sircilla

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- 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, Rajanna Sircilla is providing requisite training to the farmers besides organizing Rythu Sadassus and other requisite extension support.
- Recently, Govt. has sanctioned a big market yard at Sardapoor Village of Sircilla Mandal and this will be built in 20 acres of land with all amenities.
- District Agricultural Advisory and Transfer of Technology Center (DAATTC) is conducting diagnostic field visits, extending scientific expertise and training to farmers.
- Proper technical force is required for giving guidance to the farmers. Accordingly, the district is having an extensive network of Agriculture Extension Officers(AEO) viz., 57 AEOs are in the district with each AEO covering 5000 acres.
- Establishment of Rythu Vedikas in every AEO cluster, which becomes a platform for farmer's interactions.
- The input support is received through line depts. and various autonomous bodies like TSSDC, TSAIDC, TSMARKFED, TSOILFED, HACA, etc.
- KCC saturation campaign and Kisan Bagidhar Campaign with the objective of bringing all PM Kisan beneficiaries under the KCC fold has been undertaken and 85% farmers were covered by various Banks.
- In order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC, DFS: GoI launched a special saturation drive on weekly basis upto 31.7.2022. All banks are participating in the district and covering eligible farmers.

2.1.1.3 Assessment of Potential for the Financial Year 2023-24

The exploitable potential (both physical and financial) under crop production, maintenance and marketing sector through institutional credit for the year 2023-24 is given below:

S. No.	Activity	Unit (No./Area)	SoF	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Paddy	Ha.	1.00	65500	65500.00	65500.00
2	Cotton	Ha.	1.00	36000	36000.00	36000.00
3	Maize	Ha.	0.75	250	187.50	187.50
4	Pulses	Ha.	0.55	5100	2805.00	2805.00
5	Groundnut	Ha.	0.68	50	33.75	33.75
6	Chillies	Ha.	1.75	34	59.50	59.50
7	Vegetables	Ha.	0.90	950	855.00	855.00
8	Other Food Crops	Ha.	0.75	78	58.50	58.50
9	Other Oilseeds	Ha.	0.50	400	200.00	200.00
10	Turmeric	Ha.	1.80	50	90.00	90.00
11	Oil palm	Ha.	0.42	1033	433.86	433.86
12	Sugarcane-Eksali	Ha.	1.90	20	38.00	38.00
13	Other Crops	Ha.	0.85	100	85.00	85.00
14	Orchard maintenance	Ha.	0.90	800	720.00	720.00
	Total			110365	107066.11	107066.11
	Post-harvest/household consumption (10% of crop loan)				10706.61	10706.61
	Repairs and maintenance expenses of farm assets (20% of crop loan)				21413.22	21413.22
	Total of crop loan as per KCC				139185.94	139185.94
15	Warehouse Receipt/NWR Financing	No.	0.40	2500	1000.00	1000.00
	Total Crop Loan				140185.94	140185.94
The credit projection shown above is inclusive of the stipulated minimum 10% of the bank credit to SF/MF as stipulated by RBI. *Total rounded off as per Annexure I. SoF taken suitably at 110%/average of 2022-23 fixed by SLTC-rainfed/irrigated.						

The projections include factors like increase in scale of finance and increase/decrease in physical potential under paddy, maize, cotton, groundnut etc. Block-wise and activity-wise, physical and financial projections are given in Annexure I.

2.1.1.4 Critical intervention required for creating a definitive impact

- Quality seeds appropriate to different agro-climatic conditions and in sufficient quantity at affordable prices are required to raise the productivity.
- Karimnagar DCCB needs to implement the revised KCC guidelines and finance for crop loans as per scale of finance to all PACS & DCCB farmers. Rupay KCC Cards have to be activated in respect of all farmers. Level of activation of Rupay KCC cards has to be increased.
- There needs to be data strengthening measures through agriculture extension officers and data capturing on daily basis.
- Setting up of soil-testing laboratories in all mandals and release of new varieties of Maize by Maize Research Station based in Karimnagar.
- It has become evident that in order to achieve the food production targets for the future, a major effort will be required to enhance the seed replacement rate of various crops. This would require a major increase in the production of desired quality seeds.
- Coverage of non-loanee farmers and tenant farmers through JLG/LEC mode are important steps considered for increasing crop loan portfolio in the district.
- Presently, there is coverage of farmers under life insurance by the State Government. There needs to be a crop based insurance scheme for each crop. The insurance scheme shall cover all the major crops irrespective of the scale of damage in a particular geographical area.

- Organized procurement for Paddy and Maize through PACS and women SHG federations is helping farmers. This initiative need to be continued. 'Farmers Producers Organizations need to be strengthened to cater to the marketing aspects of members for realizing better price. The FPOs capacity may be built up for value addition such as cleaning, grading and storing of the produce.
- There shall be continuous procurement of Pulses by the Government either at farm or village level.

2.1.1.5 Suggested Action Points

Government

- Govt. to set up godowns, encourage seed processing units and extend proper marketing support.
- Coverage of 100% of the cultivable land by issue of pattadar pass books and computerization of land records need to be expedited.
- The Government of Telangana has come forward to support farmers for availing interest free loans against the pledge of their produce in the godowns under Rytubandhu scheme. This need to be popularized among farmers by both Agriculture and Marketing departments.
- Agricultural graduates may be encouraged to open Agri-Clinics/Agri Service Centres with Institutional credit support.
- At present, the farmer has to visit various departments and agencies for getting the information on technology and inputs. Therefore, there is a need for greater co-ordination among different government agencies, input supplying agencies and research departments for effective implementation of extension programmes so that the required services are made available through a single window.
- Govt. may encourage organic farming practices so as to reduce the excess use of fertilizers and pesticides by farmers.
- Setting up of public/private godowns/warehouses needs to be increased for safe and scientific storage and encouraging loans against Negotiable Warehouse Receipts(NWRs).
- Establishment of SERP like society under the aegis of Agriculture Department for formation, nurturing and bank linkage of tenant, small and marginal farmer groups.

Banks

- Banks may cover the non-loanee farmers and implement revised KCC norms especially for Dairy and Fishery Sector farmers.
- PACS need to review and enhance Individual Maximum Borrowing Power (IMBP) to ensure that the farmer is not under-financed.
- Banks may encourage pledge financing to enable farmers to avoid distress sale as also meet their short-term credit requirements.
- Strict adherence of SF/MF target group stipulation of RBI (10% per cent of net bank credit for small and marginal farmers)
- Banks may Finance Agri-Clinics and Agri-Business Centers(ACABC) to provide appropriate services/guidance to the farming community.
- 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. GOI is providing 2% interest subvention to banks on financing post-harvest loans to SF/MF having KCC for a maximum period of six months. Banks in turn should finance farmers at rate of interest of 7% p.a.

2.1.2 WATER RESOURCES

2.1.2.1 Introduction

Irrigation is the most critical input for agriculture. While major and medium irrigation structures are taken up in the public domain, majority of the minor irrigation structures are created through private investments only. 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. Water Resources broadly covers Irrigation, Flood Protection, Water Power, Hydraulic structures, Drainage etc. Irrigation sector is further classified into Major Irrigation having Culturable Command Area (CCA) more than 10000 ha), Medium Irrigation (CCA- 2000 and less than 10000) and Minor Irrigation (CCA less than 2000 ha). Minor irrigation is further categorized depending on the source of water i.e. Groundwater exploitation through M.I. Structure, lifting surface water by means of a pump set and suitable length of pipeline and other surface water MI projects.

Rajanna Sircilla district receives maximum rainfall from Southwest monsoons. During the year 2021-22, the district received 1391 mm rainfall, which is 52% more than the normal rainfall is 915mm. The pre monsoon ground water level in Rajanna Sircilla district in March, 2022 is around 7.00 m.bgl.

Main Source of water is from the Godavari basin, two reservoirs Upper and Mid Manair are source of water. Mid Manair Dam is the major irrigation project constructed across the Manair River, at Manwada Villagae, Boinpalli Mandal of Rajanna Sircilla district. It has the capacity of 25.87 tmcft with 25 radial gates. It has the capacity to irrigate 2lakh acres and is now part of the Kaleshwaram Project from which 2-3 tmcft water will be lifted and routed to Mid Manair Dam.

District has 255 villages covered under ground water irrigation with 19420 dug wells, 3622 shall tube wells, 8482 medium bore wells and 14883 deep bore wells. The district is home to 47049 minor irrigation sources covering an ayacut of 125195 ha. As per the information available, Gross Irrigated Area is 134290 ha. and Net Irrigated Area is 71622 ha. in the district. Gross Cropped Area is to the tune of 1.77 lakh ha while the Net Sown Area (NSA) is 1.07 lakh ha. with cropping intensity of 165%. Further, ground water has been Over exploited in Gambhiraopet, Konaraopet, Mustabad, Sircilla, Veernapalli, Vemulawada, Vemulawada Rural & Yellareddipet mandals; Critical in Chandurthy, Ellanthakunta & Rudrangi mandals; Semi-critical in Boinpali & Thangallapalli mandals.

The new and 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, rainguns, 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.

In order to improve the water use efficiency with the objective of achieving 'per drop more crop' micro-irrigation units including raingun need to be financed. The potential for financing new bore/dug wells exists in safe blocks and canal command area. There is ample scope for financing electrical operated efficient pump sets and low lift irrigation units.

The credit flow for Water Resources during 2019-20, 2020-21 & 2021-22 was ₹344 lakh, ₹222 lakh and ₹1185 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Ground Water Department has one DD, Assistant Hydro geologist and Assistant Geophysicist besides administrative staff.
- TSSIDC takes up major lift irrigation projects. Further I & CAD looks after command area (of canals and tanks) management and irrigation water supply.
- There are 09 manual and 21 Automatic weather stations in Rajanna Sircilla district, which are covering all mandals.
- The TSTRANSCO and REC undertake the energization programme.
- 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.

2.1.2.3 Assessment of Credit Potential for the period 2023-24

The credit projections for the year 2023-24 under water resources sector have been made considering this aspect, emerging needs, newly created infrastructure and unit cost of activities. 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	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Dug well & pumpset	No.	2.10	100	210.00	189.00
2	Bore well & pump set	No.	1.77	135	238.95	215.06
3	Electric(5HP) pumpset - submersible	No.	0.65	400	260.00	234.00
4	Drip irrigation units	Ha.	1.26	200	252.00	201.60
5	Sprinkler irrigation units	Ha.	0.30	200	60.00	48.00
6	Deepening of Wells	No.	0.33	467	154.11	138.70
7	Pipeline	Ha.	0.20	1150	230.00	184.00
8	Artificial Recharge of Bore well	No.	0.50	20	10.00	8.00
9	Low cost drip units	No.	0.80	40	32.00	25.60
10	Raingun with pumpset (5 hp)	No.	0.72	10	7.20	5.76
11	Low lift points (5 hp)	Acre	0.65	12	7.80	6.24
12	Diesel pumpset (5 hp)-centrifugal	No.	0.60	50	30.00	24.00
	Total			2784	1492.06	1279.95

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

2.1.2.4 Critical intervention required for creating a definitive impact

- The concept of conjunctive use of surface and ground water in command area of SRSP would be beneficial in the long run.
- Artificial recharge in stressed taluks through financial assistance from banks.
- 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.
- Banks need to increasingly finance Drip and sprinkler irrigation systems particularly in water scarce areas and overexploited watersheds on existing structures.
- 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

- Recharge of ground water is to be given priority – intensive efforts under MGNREGS and ongoing watershed development projects are to be made for rainwater harvesting and recharge of ground water particularly in over exploited mandals of the state.
- Strict enforcement of Water , Land, Trees Act (WALTA) especially in the ground water stressed areas for preventing indiscriminate digging of wells is required.
- Creation of awareness about judicious use of water among farmers with more crop per drop of water
- 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.
- 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.
- Installation of telemetry equipment for hydrological measurements within the sub-basin.
- Modernization of irrigation infrastructure;
- Capacity building for improved system management.
- Implementation of civil works for canal modernization.

2.1.3 FARM MECHANIZATION

2.1.3.1 Introduction

Farm mechanization activity includes tractors, power tiller, combine harvesters, tractor mounted and tractor driven implements, other agriculture implements etc. Various operations such as land levelling, irrigation, sowing, planting, harvesting and threshing which need a high degree of precision, can be achieved by farm mechanization. Farm mechanization benefits preparation of a better seedbed, proper placement of seeds/seedlings at the desired depth, better water management, better efficacy of fertilizers/plant protection measures, timely harvest of produce and subsequent operations. These in turn lead to minimizing risks involved in farming, increasing land productivity/crop yield, increasing cropping intensity and above all better farm returns. Mechanization of post-harvest operations helps in value addition and is a good source of employment.

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

- Increasing cost for upkeep of animals
- Growing scarcity of human labour.

Expanding area under the assured Irrigation in view of the completion of the new Irrigation Projects and simultaneously pro farmer support schemes being extended to the farmers, has resulted in increase of the Gross Cropped area.

Mechanical power is largely consumed 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. The Government of Telangana is promoting Mechanization in a big way, as a result of this the Farm power availability in Telangana is 2.886 KW/Ha as against national average of 2.025 KW/Ha. Further, use of mechanical power has a direct bearing on

the productivity of crops, facilitates timeliness of agricultural operations and reducing the drudgery.

Further, 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. There are 214 Custom hiring centers in the district.

The credit flow for Farm Mechanization during 2019-20, 2020-21 & 2021-22 was ₹687 lakh, ₹465 lakh and ₹475 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- Department of Agriculture with District Agriculture Officer (DAO) as head supported by Agriculture Officers (AOs) and Agriculture Extension Officers (AEOs) is presently popularizing Farm Mechanization in the district.
- There is good tractor dealer network, servicing centres, spare parts and pump set dealers, HDPE manufacturing units and diesel supply outlets.
- There are adequate numbers of fabricating units catering to the farm implement / equipment needs in the district.
- Recently, there has been establishment of CHCs at each Mandal by SHGs.
- The existing no of tractors in the district is 3965.

2.1.3.3 Assessment of Credit Potential for the period 2023-24

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

(₹ lakh)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Tractors with matching equip.(30-51hp)	No.	11.00	350	3850.00	3080.00
2	Power Tiller with matching eqp. (12hp)	No.	2.20	150	330.00	264.00
3	Paddy Harvesting Package / Combined Harvesters	No.	36.00	10	360.00	288.00
4	Threshers, shellers	No.	2.06	40	82.40	65.92
5	FM Others(plough, harrow, tillage equipment, seed drill, cultivator etc.,)	No.	0.55	100	55.00	44.00
6	Custom Hiring Centre for Land Preparation for Paddy	No.	9.31	35	325.85	260.68
7	HDPE Tarpaulins	No.	0.15	452	67.80	54.24
8	Mini Tractor (15-24 hp) with matching equip.	No.	6.53	20	130.60	104.48
9	Custom hiring centre for Cotton	No.	28.10	6	168.60	134.88
10	Power operated Chaff Cutter	No.	0.25	26	6.50	5.20
11	Paddy Straw Baler	No.	6.05	20	121.00	96.80
12	Rotavator	No.	1.18	20	23.60	18.88
13	Weeder	No.	0.66	24	15.84	12.67
	Total			1253	5537.19	4429.75

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

2.1.3.4 Critical intervention required for creating a definitive impact

- 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. Hence there is a need to establish Custom Hiring Centers (CHCs) by the State Government on the lines of Rythu Vedikas at the AEO Level.
- Popularization of mechanized farming in order to reduce drudgery, to save time and to cover more area in short span of time and to address shortage of agriculture labour problem in farm operations. (Action by Department of Agriculture/KVK/ATMA).
- At gross root level, SHGs may be encouraged to establish CHC at each village/Gram Panchayat Level.

2.1.3.5 Suggested Action Points

Department of Agriculture

- Better coordination among Dept. Agriculture, Agro Industries Corporation, Banks and Farm Machinery Industry is suggested for promotion of farm mechanization in the district.
- Popularization of subsidy linked farm mechanization activities by the department.
- Sensitization of farmers through field demonstrations
- Agriculture Department may provide subsidy for custom hiring centers to good farmers clubs, MACS and FPOs.
- Convergence of various Govt of India schemes for promoting agricultural mechanization viz., Agri Infra Fund and PMFME of Govt of India.
- There needs to be financing of tractors with matching equipment, power tillers with rotavators for Paddy growing areas through JLG mode for the benefit of small and marginal farmers.
- Provision of adequate bank finance. In addition to providing credit, banks need to provide loans to FPOs/SHG/JLGs for setting up of enterprises on sale of spare parts, lubricants etc. pertaining to farm implements.
- The DCCB may encourage some of the good working PACS for establishment of Custom Hiring Centers.
- Training to Agri entrepreneurs on repair and maintenance of Farm machinery (Action by Department of Agriculture/KVK /ATMA/RUDSETI).
- Agripreneurs can also be encouraged to take up custom hiring of tractors and farm implements under Agri-clinics and Agri-business centers scheme.

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. Indian horticulture sector contributes about 33% to the agriculture Gross Value Added (GVA) making very significant contribution to the Indian economy. Mango and citrus are the major fruit crops of the state. Horticulture contributes approx. 5.16% of State GSDP. Though the Horticulture area is approx. 8.8%, the contribution in Agriculture GSDP is 40.5% share in Telangana.

The soils and weather conditions of Rajanna Sircilla district support different fruit crops vegetables and flower crops. However, the area which is under is very low with Total fresh and dry fruits are 1129 hectares, vegetables is 952 hectares, condiments and spices is 101 hectares. Within the Fruits, Mango is the major crop with 1000 hectares and within the vegetables, tomatoes are the major crop with 284 hectares. Further, sericulture is also having the potential for becoming an important economic activity in the district. The awareness and interest of farmers about horticulture crops is increasing as the economic condition of many farmers engaged in horticulture has improved and it has become a means of improving livelihood for many small and marginal farmers. High density Mango plantation, plantation of Sweet Orange and Papaya, Polyhouse 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.

The Mission for Integrated Development of Horticulture (MIDH) aims to promote holistic growth of horticulture sector by closely working with the National Mission on Sustainable Agriculture (NMSA) towards development of micro-irrigation for all horticultural crops and protected cultivation on farmer's field. With a view to promote higher financing under innovative thrust areas under horticulture and plantation sector, NABARD is providing refinance at concessional rate for specific plantation and horticulture activities and area development projects. Further to boost the production and productivity of horticulture crops through micro-irrigation, NABARD has been providing financial assistance under NIDA to State Govt. (TSHDC).

Sericulture is a sustainable farm based economic enterprise positively favouring the rural poor in the unorganized sector because of its relatively low requirement of fixed capital, and higher returns at frequent intervals on the investment. The soils and weather of Telangana state is very much suitable for the development of Sericulture. Two acres of mulberry generates a steady annual average income of ₹2,00,000/- to ₹6,00,000/- in 5 to 6 crops. The industry has an immense potential of generating employment for not less than (5) persons per acre throughout the year, both directly and indirectly. An important feature of Sericulture industry is involvement of female labour for more than 60% in silkworm rearing and cocoon reeling, which are critical operations in the silk production.

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 popularized 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. Based on the credit potential for Sericulture in Rajanna Sircilla district, the projections for the year 2023-24 are included in this chapter.

The credit flow for Plantation and Horticulture Including Sericulture during 2019-20, 2020-21 & 2021-22 was ₹60 lakh, ₹9 lakh and ₹0 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Inadequate staff strength of Dept. of Horticulture is a major limitation for expansion of its activities. This staff strength is inadequate to cover vast area. Recently Dept. of Sericulture is merged with Horticulture Department.
- Nurseries for saplings under open net greenhouses and poly houses are present in Sircilla and Vemulawada divisions.
- Huge post-harvest losses and lack of cold storage facilities.

2.1.4.3 Assessment of Credit Potential for the period 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	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Mango (Normal) 5X5	Ha.	3.49	70	244.30	171.01
2	Mango(High Density) 3X2	Ha.	6.08	40	243.20	170.24
3	Sweet Orange/Citrus	Ha.	2.21	40	88.22	61.75
4	Guava 5X2.5	Ha.	3.49	20	69.80	48.86
5	Papaya-HDP	Ha.	4.81	20	96.20	67.34
6	Banana-tissue culture	Ha.	2.98	20	59.60	41.72
7	Floriculture	Ha.	2.75	50	137.50	96.25
8	Small Nursery	Ha.	17.60	20	352.00	246.40
9	Green house/protected cultivation	Acre	146.33	20	2926.55	2048.59
10	Pandal based Vegetable cultivation	Acre	3.85	200	770.00	539.00
11	Oil palm	Ha.	1.58	1033	1632.14	1632.14
12	Shade net cultivation	Acre	44.00	30	1320.00	924.00
13	Musk/Water melon	Ha.	1.50	80	120.00	84.00
14	Fig	Ha.	2.50	40	100.00	70.00
15	Pomegranate	Ha.	3.00	40	120.00	84.00
16	Drumstick cultivation	Acre	1.00	60	60.00	42.00
	Total				8339.51	6327.30
	Sericulture					
1	Mulberry plantation & Silk worm rearing	Acre	8.60	50	430.00	301.00
2	Commercial Chawki rearing (5000 dfls per unit)	No.	18.01	22	396.15	277.31
	Total				826.15	578.31
	Grand Total				9165.66	6905.61

Further, block-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

- Sufficient Tarpaulin sheets, Drying Platforms are not available for qualitative drying of Turmeric and Chili.
- To make available adequate quality planting materials especially for medicinal and aromatic crops and, post-harvest infrastructure like cold chains, grading and packing houses.
- Promoting FPOs under fruits, vegetables and flowers sectors.
- As the district is having majority of small farmers hence there needs to be focus on increasing the productivity of crops with new cultivation practices such as Pandal Cultivation, High Density Plantation, Intercropping etc.,
- To make available adequate processing facilities and strengthen supply chain management.
- Awareness needs to be created among farmers for cultivation of medicinal plants. Though there is scope for protected cultivation, this activity is yet to pick up in the district.
- Awareness creation on high value horticulture such as Poly/Green House cultivation, Hydroponics etc.,

- Capacity building and exposure programmes for farmers for undertaking crop diversification from field to horticulture crops.

2.1.4.5 Suggested Action Points Department of Horticulture

- The shelf life of fruits and vegetables is hardly 1 day during peak summer due to mercury touching 47 degrees. Awareness camps need to be arranged for popularizing the Portable Zero Energy Cool Chambers.
- Area expansion in colony based approach with new varieties and improved technologies.
- Growing of exotic vegetables/flowers under protected cultivation needs to be encouraged with adequate forward and backward linkages.
- Technical guidance for farmers taking up high value horticulture through low-cost poly houses needs to be provided by Horticulture Dept.
- Farms and nurseries of the Horticulture Department need to be improved for supplying quality planting material to farmers.
- 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.
- To link horticulture farmers with TSMIP for taking up drip and sprinkler units for managing water efficiently. Further, integration of micro irrigation with fertigation would enhance fertilizer use efficiency.
- Budget for MIDH approved by GoI for the year 2020-21 is ₹4666.67 lakh of which the GoI share is ₹2800 lakh and the GoTS share is ₹1866.67 lakh (i.e., @ 60:40). There needs to be proper utilization of the budget sanctioned to the district if any.
- Develop effective market linkages.
- Capacity building to facilitate better adoption of technologies

Sericulture Department

- Ensuring quality mulberry saplings. Promoting nurseries for augmenting quality plant material requirements.
- Creation of awareness among farmers.
- Ensuring timely supply of quality silkworm seed.
- Establishment of reeling & raw silk processing units.
- Encouragement of mechanization for mulberry cultivation and silkworm rearing.
- Setting up of demonstration plants of sericulture units for creating awareness among farmers.

Banks

Banker may proactively finance suitable proposals to support the road map for horticulture development envisaged by the department:

- Encouraging Oil palm in a bigway – GoTS has allocated a target of cultivating Oil Palm in 734 hectares for each year.
- Special focus on Sericulture shall be there at the required level as the separate technical officers of the same are not available due to its recent merger with Horticulture department.
- Encouraging micro irrigation in saturation mode
- Promotion of fruit crops like banana, Guava, Grapes, Pomegranate etc., to attain self-sufficiency

- Promotion of vegetable cultivation to meet the deficit gap
- Promotion of Spice and Medicinal crops to meet the deficit
- Banks need to extend credit support for taking up horticulture crops and floriculture units with protected cultivation practices.
- Replacement of admixture varieties with pure varieties in Turmeric.
- Creation of Pre & post-harvest Infrastructure
- Implementation of Agri Export Policy to facilitate exports
- 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.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

‘Forest’ by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items.

As per India State of Forest Report(SFR) 2021, Telangana state has recorded forest area of 2698000 Ha. which is 24.07% of its geographical area. As per the Report, there was an increase of 632 sq km in the forest area over the previous assessment which was attributed to expansion of tree cover mostly outside recorded forest areas. The Reserved, Protected and Unclassified Forests are 71.90%, 25.54% and 2.56 % respectively. Adilabad district is having the highest forest area and Hyderabad is having the least forest cover. The forest cover area in the district is 390.056 Sq. Kms. This is 20.44% of total geographical area of the district. (Resource: District Handbook of Statistics, 2021)

With an objective to increase the forest cover from 24% to 33%, Govt of Telangana has launched a massive programme christened as Telangana Ku Haritha Haram on July 2015 to rejuvenate degraded forests, protecting forests from fire, encroachment, smuggling and grazing by planting 230 cr saplings. The programme envisages massive planting outside the forest area through Avenue Plantation, Block Plantation, Homestead plantation, Agro forestry plantation and planting forestry species in barren hills. Under the programme, as on 2021-22, there were 3.35 lakh number of planted and 41.36 lakh by other agencies. Under Telangana Ku Haritha Haram programme , the district target for planting saplings for 2021-22 is 33.72 lakh saplings.

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

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

Govt. of Telangana has designated Horticulture Department as Nodal and implementing Agency for implementation of National Bamboo Mission under National Mission for

Sustainable Agriculture (NMSA) and nominated Director of Horticulture for anchoring the State Bamboo Mission and also as Mission Director of Bamboo Mission. So far 2.05 lakh bamboo saplings planted in farmers' fields(block and boundary plantations) covering an area of 607 ha of 161 farmers.

Agro Forestry:

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (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.

Agro-forestry Systems

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

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

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

The credit flow for Forestry and Waste Land Development during 2019-20, 2020-21 & 2021-22 was reported nil. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

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.
- There are 10 forest nurseries under the forestry department.
- Though there is ample demand for timber and other forest produce, no authentic information is available on the market size.
- Bankers are not coming forward to lend for forestry and wasteland because of the long gestation period.
- 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.

2.1.5.3 Assessment of Credit Potential for the period 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)

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Farm Forestry- Teak	Ha.	1.30	30	39.00	29.25
2	Wasteland Development- Subabul	Ha.	0.80	85	68.00	51.00
3	Bamboo	Ha.	1.00	40	40.00	30.00
4	Eucalyptus	Ha.	1.16	50	58.00	43.50
5	Agro-Forestry (Bund plantation - Milia Dubia)	Ha.	1.20	70	84.00	63.00
	Total				289.00	216.75

Further, block-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

- 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.

2.1.5.5 Suggested actions points Development Departments of Government

- Suitable plantation demonstration plots need to be developed to show the economic benefits.

- Promotion of Demonstration plots of various Forestry practices for creating awareness among farmers.
- Mining companies to reclaim the degraded land due to mining activity and a part of the area could be considered for development of forestry.
- Integration of vegetation with all the engineering measures in watershed development programmes is to be ensured.
- Bio diesel plantation on private/revenue wastelands through private investments and popularisation of growing bamboo should be made by Forest Department.
- Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment doubling of farmers' income.

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.
- Bankers should finance for centrally sponsored schemes such as National Bamboo Mission, Bio-fuel etc., which aim at covering more area under green vegetation.

2.1.6 ANIMAL HUSBANDRY – DAIRY

2.1.6.1 Introduction

Animal husbandry is closely interwoven with agriculture and it plays an important complementary role in the rural economy. 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 44517 and 81724 respectively. Of these, breedable female cattle and buffalos are 118542 and 37561 respectively. CB female breedable cattle account for 27.5 % of total female breedable cattle.

Cattle and Buffaloes accounted for 28.23 % and 66.90% of the total milk production. During 2020-21 total milk production was 4,27,987 Tonnes (1.5 % of state milk production). The Government is sponsoring various welfare schemes in livestock sector for small and marginal farmers.

The credit flow for Animal Husbandry - Dairy during 2019-20, 2020-21 & 2021-22 was ₹1404 lakh, ₹1224 lakh and ₹1119 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- At the district level Department of AH is headed by DAHO. He is supported by Assistant Directors and veterinary assistants.
- There is one Area Veterinary Hospitals (AVH), 17 Primary Veterinary Centers (PVC), 02 Mobile Veterinary clinics and 13 Rural Livestock units in the district.
- There are 31 Artificial Insemination (AI) centers, 07 Milk Chilling centers and 262 Milk Collection centers helping the department on AH activity.
- AH department is raising various perennial fodder varieties at different stations and the slips are being supplied to the farmers free of cost.

- TSDDCF is supplying concentrate feed throughout the year through societies.
- Mobile veterinary clinics are being promoted to cater to diagnostic services, extension, center for providing inputs and also providing specialized veterinary services at Constituency Level.
- 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. There is limited area under fodder crops for supporting livestock development. The existing perennial fodder units are not sufficient to meet the demand for the fodder in the district during the lean summer season. Promotion of fodder plots is to be made prerequisite for institutional finance before taking up milch animal rearing.

2.1.6.3 Assessment of Credit Potential for the period 2023-24

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 Rajanna Sircilla district, special Area Development Plans are made. These initiatives are expected to enhance the credit flow and milk production and ensure the livelihood security of rural households. These are also taken into account for making projections for the year 2023-24.

The exploitable potential (both physical and financial) under Dairy 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
	Term Loans					
1	CB cows (2 animals)	No.	1.98	500	990.00	792.00
2	GM Buffalos (2 animals)	No.	2.21	1000	2210.00	1768.00
3	Mini Dairy (5 animals)	No.	5.86	50	293.00	234.40
4	Mini Dairy (10 animals)	No.	11.61	40	464.40	371.52
5	GMB Calf Rearing	No.	0.48	120	57.60	46.08
6	Dairy Marketing outlet/parlour	No.	4.00	10	40.00	32.00
7	Cattle Feed Manufacturing units	No.	10.00	6	60.00	54.00
8	Milking Machines/Milk testers/BMC Units upto 500 ltrs)	No.	4.40	4	17.60	14.08
	Sub-total - Term Loans			1730	4132.60	3312.08
	Working Capital Loans					
9	KCC Dairy-CB	No.	0.25	3000	750.00	750.00
10	KCC Dairy-GMB	No.	0.23	6000	1404.00	1404.00
	Sub-total - W. Capital loans			9000	2154.00	2154.00
	Total			10730	6286.60	5466.08

Further, block-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

- There is a need to promote fodder banks in the district.
- Ensuring remunerative price for the milk produced as the cost of feed and fodder is increasing day by day.

- Establishment of milk marketing infrastructure viz. BMCs, Insulated/Refrigerated milk tankers, etc.,
- Disease Diagnostic labs/ Chilling Plants/ Dairy Coop Societies, Community fodder plots to be established.
- TSLDA shall create awareness on various AH activities/programmes.

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.
- 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.
- District Animal Husbandry Dept. is the nodal department for National Livestock Mission. Hence there needs to be creation of proper awareness among farmers/entrepreneurs.

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 based scheme prepared by NABARD on integrated dairy development in coordination with AH department and Karimnagar dairy.
- Banks may accord priority to lend under ADPs and promote new ADPs/financing for dairy in completed watershed villages.
- Banks should encourage setting up of veterinary clinics in the private sector by financing qualified persons under the Agri-clinic and Agri-Business Centre scheme. & Banks should also provide working for dairy farmers, as approved in SLTC.
- Animal Husbandry Infrastructure Development Fund (AHIDF): The scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for dairy processing and value addition infrastructure and establishment of animal feed plant in the private sector.
- As per the operational guidelines of Dairy Processing & Infrastructure Development Fund (DIDF) scheme the implementing agencies viz., NDDB/NCDC may ensure that the End Borrowers such as Milk Unions, State Dairy Federations, Multi-state Milk Cooperatives, Milk Producer Companies and NDDB subsidiaries meeting the eligibility criteria are engaged in availing financial assistance under the scheme for activities like (a) Modernization and creation of new milk processing facilities (b) manufacturing facilities for value added products (c) milk chilling infrastructure and (d) setting up of electronic milk testing equipment. Link : <http://dahd.nic.in/ahdf>

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 Rajanna Sircilla district is 6,09,969. 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 52 eggs per annum. The produced eggs are sold to the neighboring districts and in Maharashtra state. During 2020-21 a total production of eggs was 15.73 core numbers

in district. The emerging activity is *desi hen* rearing/backyard poultry by the SHG women as a supplementary source of income. Broiler farming is popular under contract farming.

The credit flow for Animal Husbandry - Poultry during 2019-20, 2020-21 & 2021-22 was ₹194 lakh, ₹71 lakh and ₹214 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Rajanna Sircilla has the distinction of being one of the largest producer of Maize in the State, which is a major ingredient of poultry feed.
- The feed plants are inadequate to meet the feed requirement of the birds.
- Chicks are brought from Hyderabad, Warangal and Solapur to meet the demand.
- Improved Desi birds need to be encouraged as low cost production system 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. is 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 Credit Potential for the period 2023-24

The credit projections for the year 2023-24 under Poultry Development sector have been made considering emerging needs, newly created infrastructure and unit cost of activities. Govt. of India is committed to double income of the farmers by 2022 by reorienting its interventions in the farm and non-farm sectors. Taking into account of all these aspects, projections for the year 2023-24 under Poultry sector is made. 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.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
	Term Loans					
1	Commercial Broilers 1000 birds	No.	4.95	50	247.50	222.75
2	Commercial Layers (1000 birds unit)	No.	7.48	20	149.60	134.64
3	Poultry feed unit-2TPH	No.	49.50	5	247.50	222.75
4	Poultry Mash feed unit-500 kg/hr	No.	20.36	5	101.80	91.62
5	Breeding Farms-country Birds(500 birds)	No.	34.65	6	207.90	187.11
6	Backyard Poultry Mother Units-250 bird unit	No.	1.87	2	3.74	3.37
7	Hatchery unit-500 eggs/day-NLM	No.	11.00	6	66.00	59.40
8	Chicken Meat Outlets	No.	11.00	4	44.00	39.60
9	Poultry Transport Vehicle	No.	11.55	4	46.20	41.58
	Sub-total - Term Loans				1114.24	1002.82
	Working Capital Loans					
10	KCC Poultry Broiler	No.	0.17	500	82.50	82.50
11	KCC Poultry Layer	No.	0.33	300	99.00	99.00
	Sub-total - WC Loans				181.50	181.50
	Total - Poultry				1295.74	1184.32

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

2.1.7.4 Critical intervention required for creating a definitive impact

- Insurance of birds by the insurance companies and timely settlement of claims.
- There is a need to start marketing centers 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 and hatcheries.
- Need to set up a disease diagnostic laboratory in Mandals where more number of farmers have taken up poultry farming (AH Dept.).

2.1.7.5 Suggested Action Points Government Department

- 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.
- Encouraging poultry infrastructure and marketing support. The private entrepreneurs should be encouraged to establish units for poultry processing and marketing. The farmers / entrepreneurs need to be given training in various aspects of Poultry farming.
- District Animal Husbandry Dept. is the nodal department for National Livestock Mission. Hence there needs to be creation of proper awareness among farmers/entrepreneurs.
- 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.

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.
- As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme the scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant (poultry feed) in the private sector. Banks should also provide working capital for poultry farmers, as approved in SLTC.
- While financing for poultry adherence to Bio-security norms may be strictly followed especially the guidelines on the distance between the poultry farms need to be followed.

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 is the key livelihood activity for the shepherd community in the district. There are 4.25 lakh Sheep, 0.91 lakh Goats and 0.02 lakh pigs in the district (as per Livestock census 2019). Total production of meat is 13.9 MT during 2020-21 in the district.

Keeping in view of the fact that 1000 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. Ram lamb rearing is also gaining popularity as an emerging economic activity in the district and hence projections for the same are made. Traditional free grazing system is resulting in low meat yield.

The credit flow for Animal Husbandry - Sheep, Goat, Piggery, etc. during 2019-20, 2020-21 & 2021-22 was ₹1098 lakh, ₹930 lakh and ₹4357 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- There are Primary Sheep Breeders Coop. Societies (PSBCS) with shepherd community member families in the district.
- 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.
- Sheep shelters to be provided under MGNREGS.

2.1.8.3 Assessment of Credit Potential for the period 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.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
	Term Loans					
1	Sheep rearing (20F+1M)	No.	2.05	200	410.00	369.00
2	Sheep breeding (40F+2M)	No.	4.10	100	410.00	369.00
3	Goat Rearing(20F+1M)	No.	1.82	100	182.00	163.80
4	Goat Rearing(40F+2M)	No.	3.63	100	363.00	326.70
5	Ram Lamb rearing(20 /batch)	No.	0.89	20	17.80	16.02
6	Piggery (3+1)	No.	1.59	7	11.13	10.02
7	Sheep/Goat-500 +25 animals -NLM	No.	55.00	10	550.00	495.00
8	Meat shops	No.	2.20	50	110.00	99.00
9	Sheep/Goat (100+5) Breeding units	No.	9.34	50	467.00	420.30
	Sub-total - Term Loans				2520.93	2268.84
	Working Capital Loans					
10	KCC Sheep (20 + 1)	No.	0.20	1750	350.00	350.00
11	KCC Goatery (20 + 1)	No.	0.20	400	80.00	80.00
	Sub-total - WC Loans				430.00	430.00
	Total - Sheep & Goat				2950.93	2698.84

Further, block-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

- Establishment of modern abattoirs and slaughter houses cum meat processing centers by private entrepreneurs with bank credit.
- Sheep and Wool Producers Cooperative Societies may be encouraged to assist farmers in production and marketing of produce. Support from NABKISAN may be sought for these societies.

2.1.8.5 Suggested Action Points Government Department

- 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

- Credit flow for sheep/goat farming is to be supported by a collective recovery effort by banks together with development agencies (Dept. of AH, Sheep Breeders Societies). Subsidy, if any available under National Livestock Mission (NLM) may be tied up.
- 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.
- Sector/Bank specific ADPs would be helpful in improving credit flow under this sector
- Banks should establish liaison activities with leaders from the shepherd community and with self-help groups through NGOs to identify genuine credit needs of farmers & also provide working capital as per new guidelines & increase their lending to goat rearing.
- As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme the scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant in the private sector.

2.1.9 FISHERIES

2.1.9.1 Introduction

Fisheries is one of the fast growing sectors contributing to GSDP of the State as well as generating income and employment. The sector aims at exploitation of inland water resources for increasing fish production and productivity through sustainable development. Fisheries sector has ample potential for contributing to food security, nutrition, health and livelihood security to rural population. Telangana fisheries sector plays significant role in inland fisheries production in India. The total inland fish production is 3 lakh tones in the year of 2020-2021. Telangana fisheries sector is contributing 0.6% to the state GSDP. Fisheries is the one of the important traditional occupations in Telangana. It provides livelihood to 5 lakh fishers in the state. Fisheries sector is providing employment and it is source of livelihood for fishermen in Rajanna Sircilla district. There are 90 Fishermen Cooperative Societies (FCS) with a membership of 5542. There are 362 number of fish rearing tanks/reservoirs with water spread area of 9000 ha in Rajanna Sircilla district. 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. Mission Kakatiya, a flagship programme of Government of Telangana through which traditional tanks are being revived (by way of removal of silt, bund strengthening and weir repair, etc.) is likely to boost the fishery activity in the district. 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 1/3 rd of production is consumed locally and the balance fish is sent to markets outside viz., Kolkata, Hyderabad, Nagpur and Chandrapur. Inland Fish and Prawn Production is 3989 MT for FY 2020-21.

Inland fisheries has good potential in the district. Though there is good potential for financing under this sector, the ground level credit flow (Annexure III) under this key sector is not encouraging. With the main objective of increasing fish productivity in selected tanks, the Fisheries Department has launched a special project in the district. Also, State Government is encouraging cage culture for boosting fish production. The credit flow under this sector is likely to pick up in the coming years in view of revival of tanks under Mission Kakatiya and pro-active Government policies.

The credit flow for Fisheries during 2019-20, 2020-21 & 2021-22 was ₹5 lakh, ₹14 lakh and ₹321 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The Department also 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 90 Fishermen Cooperative Societies (FCS) with a membership of 5542.
- 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.
- The fish production in Rajanna Sircilla is 3989 tons accounting for only 1.15% of total fish production in Telangana state. The production of prawn is nil.
- NABARD is promoting two fishery FPOs , One in Boinpally and One in Konaraopet.
- The Department of Fisheries, responsible for development of fisheries sector in the district, is headed by a Deputy Director and is implementing various welfare schemes to assist socially and economically backward. The department is also implementing various schemes of the Central Government and NFDB for fish production and marketing.
- Central sector scheme 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.
- Fishery has been identified as One District and One Product for Rajanna Sircilla district by the Union Ministry of Food Processing Industries.

2.1.9.3 Assessment of Credit Potential for the period 2023-24

The exploitable potential (both physical and financial) under Fisheries sector through institutional credit for the year 20201-22 is given below:

(₹ lakh)

S. No.	Activity	Unit (No./ Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
	Term Loans					
1	Ornamental Fishery unit	No.	7.70	12	92.40	83.16
2	Fish Seed rearing unit	No.	9.35	16	149.60	134.64
	Sub-total - Term Loans			28	242.00	217.80
	Working Capital Loans					

S. No.	Activity	Unit (No./ Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
3	KCC Fisheries	No.	0.30	200	60.00	60.00
	Sub-total - W. Capital loans			200	60.00	60.00
	Fisheries total			228	302.00	277.80

Further, block-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

- Common carp, murrel fish culture has good potential which may be encouraged through measures like setting up of hatcheries, fish seed rearing units, grown out fish farm and capacity building of fish farmers/fishermen etc.
- 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.
- There is potential for increasing fish production and productivity from inland water bodies by way of covering more number of tanks, ponds, reservoirs owned by the Fisheries Department under aquaculture and by adopting scientific fish culture practices.
- Transfer of technology to farmers on field and strengthening of extension services at the field level (Fisheries Dept).

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.
- The subsidy schemes under fisheries sector need to be credit linked for developing the sector with formal credit. This will also ensure effective end use.
- 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 Common carp, Grass carp, Pangasius and Murrel fish.
- Strengthening of fish seed hatcheries/fish seed rearing farm to increase their capacity for production and supply of quality fish fingerlings seed.
- 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.

- Convergence of Fishery activities with Govt of India's Agri Infrastructure Fund(AIF) and PMFME Schemes for promoting Fishery Processing and Infrastructure.
- Tying up with National Fisheries Development Board for addressing capacity building rearing, credit linkage issues.

2.1.10 FARM CREDIT – OTHERS – BULLOCKS, CARTS, TWO WHEELERS, ETC.

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. 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". This is corroborated with the ground level credit flow (Annexure III) which stands higher than the conventional sectors like farm mechanization, land development, etc.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- As per 2019 livestock census, there are 27424 draught animals in the district.
- 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. 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
- Other productivity enhancement measures need to be encouraged with a view to make farming profitable

2.1.10.3 Assessment of Potential for the financial year 2023-24

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

(₹ lakh)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Bullocks-2 & Cart	No.	1.27	20	25.30	22.77
	Total				25.30	22.77

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

2.1.10.4 Critical interventions required for creating a definitive impact

- Rubber bound iron wheel cart may be considered by banks for financing because of advantages in terms of tonnage and ease to bullocks.
- DICs may train artisans to develop workmanship in manufacturing pneumatic tyre/rubber bound iron wheel carts.
- Awareness programs should be organized to utilize local resources and use of draught animals can also help state increase its share of organic farming. Animals eat crop residue and produce manure, which enhances the productivity of soil.
- Local artisans should be incentivized / trained in the new innovations.

2.1.10.5 Suggested action points

- Concerned Government Departments should arrange for proper vaccination for infectious diseases for all bullocks traded in local cattle markets and make the vaccination certificates compulsory during trading of animals.
- The govt. should introduce scheme/ policy for improved version of bullock carts in the district, designed by the Central Institute of Agricultural Engineering and other organizations working in the area.
- To increase mobility, arranging of inputs, reducing wastage of agricultural produce, accessing agricultural markets and better supervision of agricultural operations, banks shall come forward with schemes of financing two wheelers along with bullock carts to farmers/ small traders.
- Bank should offer concessional credit to manufacturer of bullock cart the environment friendly product and calf rearing activities under its “Green financing initiatives”.
- To create awareness among businessman about environmental issues and encourage them for undertaking eco-friendly practices.

2.1.11 INTEGRATED FARMING SYSTEMS FOR SUSTAINABLE INCOME AND CLIMATE RESILIENCE

2.1.11.1 Introduction

Integrated Farming System is a whole farm management system which aims to deliver more sustainable agriculture. The Ministry of Agriculture and Farmers’ Welfare, GoI has also given major emphasis on Integrated Farming System (IFS) while planning for doubling farmers’ income. Integrated Farming System plays a vital role in securing sustainable production of high quality food and fulfilling the other basic needs of household viz., food (cereal, pulse, oilseed, milk, vegetables, meat etc.), fodder, fuel, etc. This system helps not only in sustaining farm income by reducing the cost of production has also efficiently utility (bio waste) in the system in turn helps in reducing environmental pollution by lowering of Green House Gases, maintain soil fertility and agricultural sustainability and also generate the employment throughout the year and finally assures the nutritional security of small farmers.

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:

- Increased farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises
- Sustainable soil fertility and productivity enhancement through organic waste recycling from animal activities like piggery, poultry rearing etc.

- Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion.
- Cultivation of fodder as intercrop / border crop meets requirement of animals

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mono-crop, mixed/intercrop, multi-tier crops of cereals, legumes (pulses), oilseeds, etc. The livestock components may be milch animals, goat, sheep, poultry, bees and the tree components include fruits, timber, fuel and fodder. The IFS components and their composition may vary with irrigation water availability viz., irrigated / rainfed/ irrigated – dry (ID) conditions and also vary with category of the farmer (SF/MF, medium and big farmers). The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season. There is a need for evolving appropriate farming systems for diverse agro-ecological situations.

In the district, farmers generally cultivate viz., Flowers, Vegetables, Maize, Jowar, Paddy, Bajra, Pulses and Finger millet along with rearing of animals viz., Dairy animals (Cow, buffalo and draught animals). Combination of crops and sheep/ Goat rearing is also popular in the district. In terms of cropping systems, Finger millet is accompanied with Vegetable/Bengal Gram/Bajra as an intercrop.

Initiative for popularising integrated farming has been encouraged by KVKs and Agri Research Stations. In addition, Agriculture Department conducts field day and also through RSK encourage integrated farming. This has resulted in creating awareness regarding IFS among farming. In NABARD and Agriculture Department watersheds integrated farming practices are also encouraged.

Location specific IFS models were also evolved by KVKs and SAUs.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Lack of proper coordination among various agencies with regard to IFS models resulting into insufficient credit flow to IFS activities.
- KCC limits for small and marginal farmers are not sufficient since they cover traditional crop cultivation which is undertaken in small areas. As the financial institutions are providing credit to different components of IFS in isolation, the credit needs of IFS farmers vary by large from these single component models. Due to this, farmers, particularly small and marginal, are facing much difficulty in accessing institutional credit for IFS models.
- Crop production and animal components are major components of Integrated Farming Systems (IFS) in contribution to the increase in the net income of farmers. The integrated farming with paddy, groundnut, maize, ragi, flower and vegetable cultivation with integration of other enterprises such as dairy, poultry, sheep and goat rearing resulted in higher net income and employment opportunities. The IFS will create awareness among farmers on improved practices of agriculture, soil health, bio-resource recycling, and integration of various components, processing, value addition. Banks & AH&VS department give focus on this so as to enable doubling the income of farmers.
- IFS activities need both cash credit as well as investment credit, however there is lack of such hybrid financial product. Lack of suitable agro climatic zone-wise bankable models result in lack of interest among farmers as well as bankers.
- The activities under IFS are multiple and most bank branch managers are unable to visualize a project with multiple activities undertaken on a small scale. Consequently, bank finance is unavailable in most instances for farmers undertaking IFS.

2.1.11.3 Assessment of Potential for the financial year 2023-24

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

(₹ lakh)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Low cost model for SF/MF (upto 1 acre)	No.	1.00	40	40.00	36.00
2	IFS models for other farmers (1 ha)	No.	2.50	20	50.00	45.00
3	Tailor made model for commercial IFS	No.	5.20	20	104.00	93.60
	IFS Total				194.00	174.60

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

2.1.11.4 Critical interventions required for creating a definitive impact

- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, and livestock can give impetus to integrated farming systems approach.
- The government may consider providing subsidy for IFS models in a holistic way through a single window approach.
- It is suggested that a dedicated subsidy fund for popularizing IFS through bank credit may be established in banks, which will take upon itself the role of purveyor of the subsidy and popularizing IFS models.
- Awareness creation among farmers regarding the benefits of IFS. Encourage farmers for crop diversification

2.1.11.5 Suggested action points**Government**

- Agriculture Department may propagate diversification of cropping pattern and encourage farmers to shift from traditional farming to integrated farming.

Banks

- 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.
- Banks may explore possibility of financing IFS models in cluster mode. Banks may consider pilot financing of IFS under revised KCC scheme or launching an exclusive product say Integrated farm loan.

2.2 AGRICULTURE INFRASTRUCTURE

Agriculture Infrastructure is the most essential input for 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 critical role in retaining quality of agriculture produce and its marketing ensuring remunerative price to the farmers. The average food grain production is around 4.63 lakh MT in the district. The marketable surplus is estimated at 1.4 lakh MT. After deducting the storage space already created (including those created out of assistance from WIF of NABARD), the gap is 0.5 lakh MT 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 which is avoidable. There is a possibility of creating scientific storage of farm produce by construction of network of rural godowns.

With a view to encouraging 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 Rajanna Sircilla district. All these are taken into account in making projections for institutional credit for the year 2023-24.

The credit flow for Construction of Storage and Marketing Infrastructure during 2019-20, 2020-21 & 2021-22 was ₹39 lakh, ₹5 lakh and ₹6 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 8 AMCs/market yards, 12 ware houses, 23 Agri Godowns in the district.
- 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.
- Under National Food Security Mission, Rice, Pulses and Coarse cereals have been identified and thrust is being given in the district for higher production.
- Cold storage units are required for storage of perishable commodities.
- PACS may also be assisted in construction of godowns.

2.2.1.3 Assessment of Credit Potential for the period 2023-24

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

(₹ lakh)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Storage Godown (500 MT)	No.	44.00	45	1980.00	1485.00
2	Storage Godown (1000 MT)	No.	88.00	20	1760.00	1320.00
3	Storage Godown (5000 MT)	No.	440.00	8	3520.00	2640.00
4	Integrated packhouse	No.	3.30	2	6.60	4.95
5	Cold storages Units (500MT)	No.	1500.00	4	6000.00	4500.00

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
6	Silage Pits	No.	0.55	23	12.65	9.49
7	Drying yards	No.	1.45	25	36.30	27.23
8	Ripening chambers	No.	24.20	5	121.00	90.75
	Total				13436.55	10077.42

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

2.2.1.4 Critical interventions required for creating definitive impact

- The State Government may create cold storage facilities, cold chains through private participation or by PPP mode by providing appropriate incentives particularly in Agri-Export Zones and National Horticulture Mission.
- The State Govt. may consider formulating projects on creation of new agri markets, certification / standardization centers, and other post-harvest facilities near major production centers as also for modernization of existing markets and implement the same with subsidy support under the GOI scheme.
- Creation of cold storages and godowns being a national priority has to be given priority.
- Proper utilization and convergence with Govt. of India's Agri Infrastructure Fund(AIF) and Agri Marketing Infrastructure (AMI) Scheme for creating required storage infrastructure.

2.2.1.5 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 storages.
- Basic amenities and facilities need to be provided by the market committees to lessen 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. NABARD has prepared model projects to facilitate preparation of DPRs.
- As the investment is high, continuance of Capital Investment Subsidy Scheme is vital for entrepreneurs to take up godowns or cold store units.
- Banks should come forward to finance such infrastructure projects and provide pledge loans to farmers against Negotiable Warehouse Receipts (NWRs).
- Department of Horticulture, GoTS needs to support creation of pack houses, new cold storages, renovate existing cold storages, develop cold chains / cold chambers, etc.
- Banks should finance various infrastructure activities under Govt. of India's Agri Infrastructure Fund(AIF) and Agri Marketing Infrastructure (AMI) Scheme for creating required storage/Post Harvest infrastructure.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction

Out of total geographical 1908.52 Sq.Kms, forest area account for about 390.056 Sq.Kms, which constitutes 16.80% of the total geographical area, as against the desired level of 33%. Further degraded wastelands account for about 9.5% of total geographical area of the district.

Deforestation, over grazing and faulty methods of farming have lead 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 namely 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.

Sri Rama Sagar Project (SRSP) and RIDF projects offer scope for systematic land development such as, land levelling, construction of field channels, lining of channels, bunding under command areas of irrigation projects. Recently launched Pradhan Mantri Krishi Sinchay Yojana (PMKSY) targets to take up soil and water conservation measures in rainfed and drought prone mandals in the district on watershed basis. The watershed interventions aim at reducing the risk in rainfed farming and thus offer scope for financing the farmers.

As per the revised guidelines 15% of the untreated rainfed area available is assumed for treatment with soil and water conservation works (under area and drainage line treatments). Similarly, institutional credit for watershed plus activities namely, integrated farming systems, precision farming, pasture development and financing Farmer Producer Organization (FPO) are also projected. There is ample scope for financing under this sector.

The credit flow for Land development, Soil conservation, Watershed development during 2019-20, 2020-21 & 2021-22 was ₹520 lakh, ₹705 lakh and ₹2723 lakh respectively. The Sub-Sector-wise and Agency-wise Ground Level Credit Flow is indicated in Annexure III.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The Agriculture Department (Soil conservation), Irrigation and Command Area Development Department and District Rural Development Agency (DRDA) 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. Further NABARD has provided assistance under RIDF (I to XXII) for taking up 58 CLDP, 14 Lift irrigation, 140 Minor Irrigation in the undivided Karimnagar district in which Rajanna Sircilla was also a part. 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.
- 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.

2.2.2.3 Assessment of Credit Potential for the period 2023-24

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 2023-24 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	175	231.00	184.80
2	Reclamation of Problematic Soils	Ha.	0.50	200	100.00	80.00

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
3	Tank Silt application	Ha.	0.35	200	70.00	56.00
4	Bunding/Trench cum bunding (area treatment)	Ha.	0.54	400	216.00	172.80
5	Drainage line treatment (SGP/RFD/EGP)	No.	0.16	70	11.20	8.96
6	Water Harvesting Structures/Farm ponds	No.	1.66	150	249.00	199.20
7	Pasture development	No.	0.66	11	7.26	5.81
	Total				884.46	707.57

* Use of machinery is envisaged and hence there is reduction in unit cost

Further, block-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 definitive impact

- For increasing water use efficiency, OFD works are equally important both in CADA and non-CADA areas.
- Farm ponds have to be promoted for increasing the ground water recharge there by bringing the degraded lands under cultivation.

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
- As farmers have started moving towards less chemical-cum-organic farming methods, activities like production of bio-fertilizers, bio-pesticides, and vermi-compost may need to be given more thrust and attention.
- Considering the vulnerabilities due to change in climate scenario, Climate Smart Technologies, suitable adaptation measures as envisaged in State Action Plan on Climate Change may also be taken up in the district.
- As suggested by technical institutions, Sand mulch application in black cotton soils up to 10 cm is reported to increase the yield in jowar, sunflower, safflower, groundnut, and Bengal gram crops under rainfed conditions, which should be replicated.

Banks

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

Three Watersheds at Gambhiraopet mandal, Rajanna Sircilla district

Gambhiraopet mandal falling in the western upper reaches of Rajanna Sircilla District and is more prone to frequent drought conditions. The farmers in this mandal are mainly small and marginal in nature and practice rainfed farming. As rainfed farming is in vogue and due to recurring drought there is either crop loss/crop failure or poor returns to farmers leading to severe distress among farming community. Presence of sizeable wasteland and considerable failure of wells/bore wells and drinking water scarcity is a testimony to prevailing worse situation in Gambhiraopet mandal.

In this background, it is heartening to note that NABARD supported participatory watersheds in other mandals in erstwhile Karimnagar showed highly positive impact in terms of the following:

1. Wasteland brought under cultivation
2. Improvement in soil moisture and ground water levels
3. Reduced migration
4. Improved crop production and crop yield
5. Water saving due to adoption of micro-irrigation and crop diversification
6. Improved living conditions of local people

After seeing the positive impact of interventions in NABARD assisted watersheds, we have identified and sanctioned a cluster of three watersheds in Gambhiraopet mandal.

High proportion of wasteland, predominantly rainfed farming, poor socio economic condition of people, topography (undulating) of land, failure of wells and distress among farmers were taken into account in identifying these watersheds. The total geographical area of these three watersheds (i.e. Dammannapet, Gajasingavaram & Mustafanagar) is about 3000 ha.

The drought prone areas, where the rainfall is scanty or deficit, suffer from non-availability of water in deep wells and bores. The watershed development projects of NABARD were taken up to augment water resources by constructing bunds, mini percolation tanks, farm ponds, plantation, check dams, recharge of bore wells and open wells etc. in 6 villages. It is a 5 year project with a ₹355 lakh and another 16% voluntary Shramadaan/contribution by farmers. First of its kind in India, instead of by an NGO, KDCC Bank has taken up the task of Project Facilitating Agency (PFA) with technical support of DHAN NGO. Presently, it is in 3rd phase (FIP-III) of its implementation and the results are quite evident. A benefit in having Bank as PFA, hence a banking plan for each watershed to an extent of ₹3.00Lakh along with each instalment request is provisioned in the project.

- Improvement in soil moisture and ground water levels, thus creating around 45,000 cum of water storage
- Increased income generation to 17 farmers through the cultivation of vegetables under Pandal Vegetable cultivation
- Crop diversification from paddy to vegetables by 75 farmers there by earning daily income.
- Improved standard of living of 65 local people by availing livelihood loans (by setting up of /undertaking activities such as Dairy, Sheep, Kirana Stores, Hotel, Tailoring, Cloths & bangle store etc.,)

As part of watershed project, soil and water conservation activities were taken up which include, NFB, WAT, SCT, FPs, DoPs etc. Further, the landless poor, the disabled, widows, dairy farmers, caste workers and small businesses were given loans through the livelihood funds for undertaking economic activities.

One of the farmer opined that, "Before the undertaking of watershed works, water in the well-used to be get dried out the water within an hour of water usage. However, after taking up of watershed works, underground water reserves increased thus increasing the level of water table. Thus he expressed happiness that his land which was once fallow was now has been brought under cultivation".

Photo Gallery



Special Refinance Scheme in NABARD Watershed and Wadi Project areas

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the countries for more than two decades. All these projects are implemented with grant/ grant-cum-loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. In order to make efficient use of conserved resources, further investments by the farmers/ tribal, for taking up appropriate economic activities are required.

Further, on account of lockdown due to onset of COVID-19, millions of the rural people lost their employment and livelihood opportunities. The severity of this problem further increased due to reverse migration of labour force from urban areas to rural areas, necessitating the need to create investment opportunities for rural youth in agriculture.

In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas. **NABARD has earmarked ₹5000crore under this scheme for special dispensation during 2020-21 to 2022-23.**

Objective

To promote sustainable economic activities in NABARD supported watershed and wadi project areas. To give a boost to the agriculture and rural sector in post-COVID era through credit intensification. To enable banks to extend financial support at concessional rate to the beneficiaries for taking up economic and livelihood activities. To address the issues related to reverse migration due to Covid-19.

Eligible beneficiaries

The scheme will cover all the eligible beneficiaries of watershed projects and TDF projects supported by NABARD as also the small and marginal farmers, tenant farmers, oral lessees, reverse migrants; SHGs, FPOs, JLGs, cooperatives, partnership/proprietorship firms etc.

Eligible financial institutions

All Commercial Banks, SFBs, RRBs, Cooperative Banks and NABARD subsidiaries complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

All priority sector loans extended by the banks in watershed development project areas and agro-processing activities for tribal farmers will be eligible for refinance

Refinance assistance

Refinance assistance is provided to the banks/FIs under Automatic Refinance Facility (ARF).

Interest rate on refinance will be at 3% and the ultimate lending rate to be charged by banks/FIs should not be more than 2.5% over & above the interest rate charged by NABARD. Repayment period of refinance ranges between 18 months (minimum) to 5 years.

An amount of ₹1111.55 lakh has been financed to 141 members under this special refinance scheme by Karimnagar DCCB in Rajanna Sircilla district for the purpose of agri allied activities such as dairy, sheep, and for agri mechanization such as for tractors, harvesters etc.

2.2.3 AGRI. INFRASTRUCTURE – OTHERS

2.2.3.1 Current status/credit flow/recent policies/interventions

(a) Tissue culture & Agri. bio-technology

There has been an increasing awareness about Agri. Bio-technology in recent years and the demand for tissue cultured plantlets is growing rapidly.

(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. 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. Rajanna Sircilla 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 synthetic 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. Further under RKVY, subsidy is available for vermicompost and vermi hatchery units. There is good potential for the activity in the district. This can be taken up by individuals for captive use and also on commercial basis.

2.2.3.2 Infrastructure and linkage support available, 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.
- NABARD is also building the capacities of SHG women through MEDP/Swacha Bharat programmes in production of bio fertilizers, vermicomposting, etc., in the district.

2.2.3.3 Assessment of Credit Potential for the period 2023-24

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

(₹ lakh)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Vermicompost Unit (20TPA)	No.	4.15	100	415.00	332.00
2	Vermicompost Unit (1.8 TPA)	No.	0.38	40	15.20	12.16
3	Vermi hatchery (260 TPA)	No.	15.00	10	150.00	120.00
4	Bio-Fertilizer cum Bio-Pesticide Unit-200 TPA	No.	24.00	27	648.00	518.40
	Others Total				1228.20	982.56

*Drought prone and water stressed district. No projection is made for Tissue culture Banana

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

2.2.3.4 Critical intervention required for creating a definitive impact

- 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.
- Promoting organic farming through vermicomposting and other organic inputs needs to be encouraged. (KVK, Agriculture Department)

2.2.3.5 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 Cooperative organic farming which can also act as business platform for the farmers, may be promoted.
- Bankers may extend credit to seed processing, vermi hatchery, vermicompost units and bio-fertilizer units.

2.3 AGRICULTURE 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.

As per the revised priority sector guidelines of RBI, loans for food and agro processing up to an aggregate sanctioned limit of ₹100 crore per borrower from banking system shall be classified under Agriculture – ancillary activities. The establishment of AEZs, Food Parks and efforts made under Contract Farming are steps towards popularization of Agro/Food processing sector in India. However, investments in Agro/Food processing sector have not been commensurate with the large potential available and as a sequel; linkages between production, post-harvest management, processing and marketing including export largely remain weak. Against the backdrop of the WTO agreement and opening of international markets, in addition to a huge domestic market, agro food processing has assumed significance and has thrown open new opportunities and challenges. The Indian Corporate is keenly exploring the present scenario to seize these new opportunities in the rural sector.

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 (by way of subsidy for creation of external infrastructure, reimbursement of VAT and service tax during the construction period of Mega Food Park and reimbursement of power cost, etc.).

Subsidy is available under RKVY for Technology Up gradation / Establishment / Modernization of Agriculture and Horticulture Produce Processing Units with 25% grant on P&M and technical civil works subject to maximum limit of ₹50 lakh. The eligibility conditions include that the project proposals are required to be duly appraised by the bank/ financial institution and avail term loan. The term loan will not be less than 10% of the project cost. Units which are already under commercial production are not eligible. No second proposal from the same applicant/ company would be considered. Rice Mills, Dal Mills, Rice Bran Oil units are not eligible under the schemes. 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 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.

The state houses 10% of the processing industries of the country (37175). Telangana offers immense potential for food processing as it is endowed with strong raw material resource base, being a market leader in seed and poultry products, close proximity with major consumption centers such as Mumbai, Chennai and Bangalore within 500-700 km range, availability of strong institutional support and skilled labour. The state offers immense potential for a wide range of cereal, horticulture, poultry, dairy, livestock based products. Govt. of Telangana has established Telangana State Food Processing Society (TFPS) to promote Food Processing industries in the state and offering incentives under its “Industrial Development and Entrepreneur Advancement(T-IDEA) Incentive scheme (2014)” and single window clearance system under its Telangana State Industrial Project Approval and Self Certification System (TS-iPASS).

In order to give fillip to food processing industry, Ministry of Food Processing Industries, Govt. of India has been implementing Mega Food Park scheme since 2008 to create modern food processing infrastructure for processing industries based on a cluster approach and on a hub spoke model in a demand driven manner. The scheme intends to facilitate establishment of an integrated value chain with food processing at the core and supported by requisite forward and backward linkages. The Mega Food Parks in the above districts are being established with Central Processing Centres (CPCs) which will be connected to Primary Processing Centres located in other districts of Telangana state with collection centres situated at major production centres in the production clusters. The Central Processing Center(CPC) is envisaged to act as the hub of the project and shall have facilities for value addition through processing; storage facilities including cold chain and distribution facilities. Rajanna Sircilla has good potential to act as a major collection centre for the primary processing centres envisaged under mega food parks.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- With diverse cropping pattern, suitable irrigation facilities and conducive agro-climatic conditions, Rajanna Sircilla district offers abundant scope for promotion of food and agro processing units in the district.
- A few pockets of Rajanna Sircilla district are suitable to be promoted as ‘seed hub’ and hence seed processing is emerging as a potential activity for institutional credit (working capital for existing units and composite (term and working capital) loan for the new units):
- 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 Credit Potential for the period 2023-24

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.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Dal mill(1 MT/day)	No.	30.00	20	600.00	420.00
2	Puffed rice unit(tiny)1.8 TPA	No.	20.00	45	900.00	630.00
3	Mango/Food processing	No.	35.00	2	70.00	49.00
4	Small units under agro based and food based industries including rice/flour and bakery units	No.	12.00	10	120.00	84.00
5	Chilli powder(30 kg/hr)	No.	7.50	30	225.00	157.50

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
6	Chilli powder(70 kg/hr)	No.	12.00	22	264.00	184.80
7	Animal Husbandry/Dairy Processing-10000 LPD	No.	30.00	2	60.00	48.00
8	Seed Processing units (2MT/hr)	No.	22.00	4	88.00	70.40
	Total				2327.00	1643.70

Further, block-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

- Paddy Seed processing is an important activity in the district. A common branding of the product with quality certification by accredited agency will improve the image of the industry in the country.
- 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.
- There needs to be proper convergence with Govt. of India's Agri Infrastructure Fund (AIF) and PMFME Scheme for promoting infrastructure/processing facilities for various primary and secondary processing activities, respectively.

Promoting Formalization of Micro Food Processing Enterprises

Ministry of Food Processing Industry (MoFPI), Government of India has launched the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector.

In this connection, Rajanna Sircilla district has been consistently performing well by being in the top 03 districts of Telangana State in terms of seed capital disbursal, credit linkage and grounding of processing units by SHGs and individual borrowers. Accordingly, various food processing units such as Flour mill units, Pickle making, Chilli processing, Oil processing, Rice mill units were sanctioned to SHGs and individual borrowers.

A seed capital of ₹40,000/- has been disbursed by 07 banks to 200 SHG members and around 20 micro processing units were sanctioned by banks and 11 units have already been grounded in 06 mandals of Rajanna Sircilla district. Thus the scheme has provided necessary capital assistance for establishing new units and extension of existing units and thus providing alternative livelihood to SHGs. In short, the Scheme has resulted in increasing in the standards of living of the SHGs, increasing the ground level credit flow as well as promoting formalization of micro enterprises.

Case Study:

Smt. Narsingoju Aparna, hailing from Korem Village has availed the PMFME Scheme by setting up an Oil mill cum Flour mill with a bank loan of Rs. 5.09 lakh. Through her milling units she is processing ground nut, sesame, turmeric, jowar etc., and earning an income ₹1000 on daily basis.



2.3.2 AGRI. 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:

1. Loans up to ₹5 crore to co-operative societies of farmers for disposing of the produce of members.
2. Loans for setting up of Agriclincs and Agribusiness Centres.
3. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies
4. (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
5. Loans sanctioned by banks to MFIs for on-lending to agriculture sector
6. 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.
7. 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.

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>).

A credit linked subsidy scheme is being implemented by GoI through NABARD since 2002. 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 officer to NABARD.

Present Status

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 22 PACS in Rajanna Sircilla with a membership of 17304 farmers. The District Cooperative Central Banks (DCCBs) have disbursed an amount of ₹88.22 crore to PACS upto 31 March 2021 during 2020-2021.

Potential: PACS to diversify their business and follow "Credit Plus" approach.

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:

1. Loans to distressed persons [other than farmers] not exceeding ₹1 lakh per borrower to prepay their debt to non-institutional lenders.
2. Overdraft limit to PMJDY account holder up to ₹10,000/- with age limit of 18-65 years.
3. Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- 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, MACTS, etc. after careful appraisal.

2.3.2.3 Assessment of Credit Potential for the period 2023-24

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.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Loans to cooperatives societies (MACTS)/PACS/FPO	No.	50.00	8	400.00	320.00
2	Agri-Clinic/Agri-Business Centers (ACABC)	No.	20.00	3	60.00	48.00
3	Financing of FPOs	No.	15.00	16	240.00	192.00
	Others Total				700.00	560.00

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

2.3.2.4 Critical intervention required for creating a definitive impact

- There are good working PACS, FPOs and MACTSs 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.

2.3.2.5 Suggested action points

- The banks need to sensitize their branch managers to encourage agricultural graduates in setting up of agri. clinics and agri. business centres for providing last mile services to the farmers.
- Banks may also selectively encourage few last-mile financial intermediaries like MFIs, MACTS, etc. after careful appraisal.

Special Refinance Scheme for Transformation of PACS as MSC

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. Positive impact and the benefits derived by the members of PACS as well as limitations in implementing the program were assessed and accordingly the operational methodology, coverage of investments and terms of refinance have since been revised.

The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration necessitating to create investment opportunities for rural youth in agriculture.

Further, with the proposed Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar Bharat initiative of GoI, for establishing decentralized farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention, it is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). With investments in post-harvest infrastructure, it is hoped that farmers would be able to reduce post-harvest losses and increase their value realization for the produce.

Objective: Transformation of 35,000 PACS into MSC in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income. The target proposed for current year is transformation of 5,000 PACS and for subsequent years it shall be 15,000 PACS during FY22 and 15,000 PACS during FY23.

Eligible PACS: All PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD may consider providing grant not exceeding 10% of the loan component not exceeding ₹2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

Eligible financial institutions: All State Cooperative Banks and DCCBs complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes: Thrust areas for refinance include custom hiring centres, collective purchase of inputs, procurement of farm produce, scientific warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e- marketing platforms, marketing facilities etc. will be eligible for refinance.

Refinance assistance: Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability.

Interest rate on refinance will be 3%. However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

In the first phase (2020-21) of scheme implementation, 19 units were sanctioned to 9 PACS with a loan amount of ₹433.55 lakh and in the second phase(2021-22) 6 units sanctioned to 04 PACs with a loan amount of ₹146.61 lakh and in the third phase (2022-23) 1 unit has been sanctioned to 1 PAC with loan amount of ₹26.36 lakh. Thus, in total 26 units by 11 PACS were sanctioned amounting to loan amount of ₹606.52 lakh under the PACS as MSC Scheme in Rajanna Sircilla district.

The units which were successfully grounded by Primary Agriculture Cooperative Societies (PACS) are viz., Agri Outlets, Agri Outlets cum Office Buildings, Office Buildings, Consumers fuel pumps, Rice Mills, Godowns, Custom Hiring Centres etc.,

Few Case studies:

S.No.	Name of the PACS	Village	Activity	Capacity	TFO (₹ lakh)	PACs as MSC Loan (₹ lakh)
1	Pothgal	Mohinkunta	Petrol bunk	20KL	40.00	36.00
		Gudem	Godown	200MT	12.66	10.13
		Gudem	Agri Outlet	-	5.76	5.18
2	Yellareddipet	Boppapur	Petrol Bunk	20KL	26.50	23.85
		Boppapur	Godown	500MT	33.14	26.51

Success Story: Yellareddipet PACs is one of the best performing PACs in Rajanna Sircilla district. It is having a total membership of 4394 and the borrowing members of the Society are 1193. For the FY 2021-22, an loan amount of ₹1429.07 lakh has been disbursed by the PACs and these loans are consisting of both farm and non-farm loans viz.,KCC, Agri Term Loans, SHG, Non Farm loans etc., The NPA and the Profit of the PACs is 3.26% and ₹58.11 lakh respectively. This has been consistently placed in Grade B rating as per the audit classification.

Few Photo Graphs of Activities:



PACS Pothgal: Agri Outlets & Godown



PACS Yellareddipet: Consumer Pump



PACS Korem: 500MT Godown



PACS Yellareddipet: 500MT Godown

CHAPTER 3

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

3.1 Introduction

The importance of MSME/Non-Farm Sector (NFS) in poverty alleviation and promotion of livelihood is being increasingly recognized with decreasing share of GDP in agriculture which employs 65% of the population in the State. In 2016-17, contribution of agriculture was about 14% against industry's contribution of about 25% of GDP. In view of the increasing importance MSME/NFS in the district for creation of employment opportunities and economic growth, there is need for giving more thrust for this sector. Non-Farm Sector activities are also gaining importance in view of Govt. of India's strong commitment to double the farmers income by 2022. As per the revised Priority Sector guidelines, medium enterprises will form part of Priority Sector in addition to the existing categories. Further, a target of 7.5% has been prescribed for micro enterprises, which also has to be achieved by March 2017.

As per the National Sample Survey (NSS) 73rd Round, conducted by National Sample Survey Office, Ministry of Statistics & Program Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic activities (196.65 lakh in Manufacturing, 230.35 lakh in Trade and 206.85 lakh in other services). Total employment generated by these units amounted to 11.09 crore at all India level.

As per revised Priority Sector Guidelines, bank loans to Micro, Small and Medium Enterprises, for both manufacturing and service sectors are eligible to be classified under the priority sector. Classification of MSMEs as per the new guidelines of GoI (as on May 2020) is as follows:

Sector	Micro	Small	Medium
Manufacturing and Service	Investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees	Investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees	Investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees

As per Circular No. RBI/2017-18/135/FIDD.CO.Plan.BC.18/04.09.01/2017-18 dated March 01 2018, all bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap.

In Telangana state, apart from direct impact of agricultural growth on generation of rural employment and income its significant secondary linkages with the development of rural non-farm sector is more crucial. Industrial development promotes higher capital formation; raises wage income to higher level; and absorbs surplus workforce, bottled up in rural areas, to industry. To realize these benefits and hasten up the socio-economic changes, industrial development is accorded top priority by the State government. In Rajanna Sircilla district nearly 79% of the population in the district lives in the rural areas and about 0.9 lakh people depend on non-farm activities. About 46647 people derive livelihood out of household industries. There are 1469 industrial units employing 9574 people with investment of ₹373 crore. Under TS-iPASS, 67 new industries with proposed investment of ₹84 crore and employment generation to 996 people are in different stages. There are 34962 power loom weavers. Further there are 12 Weavers societies with 2952 Weavers as members. The main products of weavers are bed sheets, polyester shirting and suiting, cotton towels, Lungis, etc.

Most of the Small Scale Industries are Rice Mills, Parboiled Rice Mills, Seed Processing, Packaged Drinking Water, Flour, Chilly and Turmeric Mills, Saw Mills, Wooden furniture, Power looms, Readymade garments manufacturing, Stone crushers, General Engineering Works, Milk Processing, Silver filigree, Flex Printing, Screen Printing, Cotton Ginning Mills, Agri. implements fabrication, Auto spare parts, Granite processing, Cement Fly Ash and clay Bricks making, etc. Lime stone, Iron ore, colour Granite, Coal, Sand and Stone metal are the minerals available in Rajanna Sircilla district.

There are 40 minor mines in the district. The entire Mineral based, Agro based, Textiles, Handicrafts and other units require finance for both investment and working capital requirement.

Initiatives of Central/State Govt.:

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 ecosystem 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.

Government of Telangana state is also proactively supporting MSME by way of incentives like reimbursement of stamp duty, fixed power cost, cost involved in training and skill up gradation of manpower and net VAT/CST/State Goods and Services Tax(SGST); interest subsidy for new micro and small enterprises, seed capital assistance to first generation entrepreneurs to set-up micro enterprises.

The Government of Telangana introduced its new Industrial Policy in November 2014. The development of industrial and related infrastructure will be the responsibility of the Telangana State Industrial Infrastructure Corporation(TSIIC). The policy has identified 14 sectors as thrust areas, based on the State's geographic location, availability of resources across the state, skill base and raw material availability among others. Each of the sectors will have its own sectoral policy and incentives. The industrial policy of TS Government viz., TS-iPASS2014 act and infrastructure support for MSMEs and other incentives provide speedy processing for issue of various licenses, clearances and certificates required for setting up of industrial undertakings for the promotion of industrial development and also to provide an investor friendly environment in the state of Telangana. Further, reservation of 30-40% of the land for MSME's in the upcoming industrial estates developed by Telangana Industrial Infrastructure Corporation (TSIIC). In view of the above there is good potential for financing under this sector and GLC flow is likely to increase.

3.2 Infrastructure and linkage support available, planned and gaps

- District Industries Centre(DIC) has a GM supported by AD and Industrial Promotion Officers and support staff to look after industrial development in the district. The Office is provided with sufficient ministerial Office.
- Availability of Excellent road connectivity, Adequate water availability, Abundant availability of minerals, Excellent communication network.
- Presence of textile park at Thangallapally mandal in the district.

- 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.
- 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. However, the credit flow to the granite industry is not reflecting in the GLC.
- Lack of exemption with regard to concession in taxes for the Auto spare part units and agriculture implement manufacturing units.
- 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 as there is skill gap and proper daily wage system.
- Lack of dyeing and cloth processing facilities for the handloom sector.

3.3 Assessment of Credit Potential for 2023-24

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)

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
	A. Term Loans					
	a. Manufacturing					
1	Micro industries (up to 25 Lakh)	No.	25.00	724	18100.00	13575.00
2	Small industries (25 Lakh to 500 Lakh)	No.	500.00	20	10000.00	7500.00
3	Medium industries (500 to 1000 Lakh)	No.	1000.00	3	3000.00	2250.00
	Sub Total (a)				31100.00	23325.00
	b. Service Enterprises					
1	Micro enterprises (up to 10 Lakh)	No.	10.00	750	7500.00	5625.00
2	Small enterprises (10 Lakh to 200 Lakh)	No.	200.00	25	5000.00	3750.00
3	Medium enterprises (200 to 500 Lakh)	No.	500.00	3	1500.00	1125.00
					14000.00	10500.00
	Total (A)				45100.00	33825.00
	B. Working Capital					
	a. Manufacturing					
1	Micro industries (up to 25 Lakh)	No.	15.00	788	11820.00	8865.00
2	Small industries (25 Lakh to 500 Lakh)	No.	100.00	250	25000.00	18750.00
3	Medium industries (500 to 1000 Lakh)	No.	500.00	3	1500.00	1125.00
	Sub Total (a)				38320.00	28740.00
	b. Service Enterprises					
1	Micro enterprises (up to 10 Lakh)	No.	2.00	57	114.00	85.00
2	Small enterprises (10 Lakh to 200 Lakh)	No.	100.00	10	1000.00	750.00

S. No.	Activity	Unit (No./Area)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
3	Medium enterprises (200 to 500 Lakh)	No.	300.00	3	900.00	675.00
	Sub Total (b)				2014.00	1510.00
	Total (B)				40334.00	30250.00
	MSME Total				85434.00	64075.00

Further, block-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 a definitive impact

- Major Institutes may set up Business incubation centres in the district so to enable use of the facility for product development and entrepreneurship.
- Creating proper awareness on already established textile park.
- Developing a proper MIS on various MSME activities of the district and MIS has to be updated on real time basis.
- Development of Handloom Sector through effective linkages, extension of credit and training needs to be addressed urgently.

3.5 Suggested action points

- Cluster development programmes may be launched for the Handloom weavers.
- Ensuring timely sanction and release of PMEGP loans and subsidy.
- Banks may provide loans for working capital requirements & coverage of units under CGTMSE and motivating units to avail grant under technology upgradation scheme. They may take proactive steps and work in coordination with DIC to give a boost to identified clusters for setting up of enterprises, for optimum utilization of available natural resources.
- Effective and efficient utilization of already established textile park.
- Issue of Weaver Credit Cards to all the eligible beneficiaries.
- Skill upgradation through training and capacity building by DIC and RSETI.
- Ensuring timely payments to weaver's societies from TSCO.
- Popularizing of MUDRA loans and Stand Up India scheme.

Agri Startups

A startup is a young company founded by one or more entrepreneurs to develop a unique product or service and bring it to market. By its nature, the typical startup tends to be a shoestring operation, with initial funding from the founders or their friends and families. The first challenge for a startup is to prove the validity of the concept to potential lenders and investors.

Although the risks in startups are inevitable, however building startup culture in India shall create a positive impact for the economy as it instils a confidence in youth for enterprise development, create self-employment opportunities and opportunities for others along with economic and social development of the country.

Transformation of Agriculture to Agribusiness is one of the important strategies where enterprising farmers practice profitable agriculture. Entrepreneurship in this sector, therefore can have the impact on the largest number of people in the country. This can be done through advancements in agriculture technology. This therefore creates a huge scope for Agriculture Startups in the country. Startups are providing missing links in the agri value chain and delivering efficient products, technologies and services to the farmers on one hand and the consumers on the other hand, From ICT apps to farm automation and from weather forecasting to drone use and from inputs retailing and equipment renting to online vegetable marketing, and from smart poultry and dairy ventures to smart agriculture and from protected cultivation to innovative food processing and packaging, its proliferation of all innovations and technology driven powerful startups set to revolutionize the food and agriculture sector.

To reduce such risks of accessing knowledge, network & resources including funding for aspiring startups, a concept of incubators was evolved. A Business incubator is a company that helps new and startup companies to develop by providing services such as management training or office space. The First Business Incubation evolved in 1959 in USA in Batavia Industrial Cluster. Further this incubators concept started catching up, as on today there are 7,500+ incubators globally. In India the incubators i.e. Technology Business Incubators (Abbreviated as TBI) was initiated in 1983 by National Science & Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology (DST).

Knowing the importance of incubators in handholding the startups, till date, NABARD has supported 7 Agri Business Incubation Centres (ABICs) pan India. In Telangana, NABARD has extended grant support to a-IDEA, Technology Business Incubator of ICAR, NAARM, Hyderabad and AgHub, Rural Business Incubation Centre (RBIC) of Prof Jayashankar Telangana State Agriculture University (PJTSAU). These ABICs will promote seamless development of startup ecosystem in the state.

CHAPTER 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 CREDIT POTENTIAL FOR EXPORT CREDIT

4.1.1 Introduction

Export sector is an important sector on account of its advantages in earnings in foreign currency and its significant contribution to the economy. Exports from the country need to be efficiently managed to reduce the import basket mainly of petroleum and manufactured goods. The reliance on exporting raw material and import finished goods has detrimental effects on the economy. The 'Made in India' campaign aims to improve self-reliance and establish brand 'India' image. As per the new Priority Sector norms of RBI, incremental export credit over the corresponding date of the preceding year, up to 2 percent of ANBC or credit equivalent amount of off-balance sheet exposure, whichever is higher, effective from April 1, 2015, subject to a sanctioned limit up to ₹25 crore per borrower to units having turnover of up to ₹100 crore is eligible to be covered under Priority sector. Export credit includes pre-shipment and post shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by the Department of Banking Regulation.

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

In order to achieve the requisite growth, Ministry of Commerce, GoI has envisaged following export growth in sectors: Plastic-15%, Textile and Clothing-15.17%, Handicrafts-18%, Manufacturing- 18%(APEDA). Growth in Agriculture export has been projected at 4%. The Govt. of Telangana has developed its export promotion strategy in its major products/sectors groups like drugs & pharmaceuticals, engineering items, electrical & electronic parts, handlooms & textiles and handicrafts in which the state has witnessed good growth in past considering its share in the united AP. The estimated exports from Telangana is ₹2,00,000 crore by 2022-23 considering the proactive policies of the state govt.

Further, to promote industrial development vis-a-vis promotion of exports, the state govt. has announced various incentives/concessions, eg., stamp duty reimbursement, land cost rebate, VAT reimbursement, quality/patent support, etc to new eligible entrepreneurs under the state plan. Erstwhile Karimnagar district in which Rajanna Sircilla was a part is one of the seven districts identified for the Agri-Export Zone(AEZ) in respect of Gherkins. AEZ will work out a strategy for end to end development of product from farmer to consumer. It facilitates in identification of farmers, availability of all the required inputs, determination and extension of pre-harvest and post harvest technologies, provision of infrastructures, ensuring logistics and marketing. The district has export potential for the products broadly grouped under agro based, textiles, mineral based and Silver filigree items, etc.

4.1.2 Infrastructure and linkage support available, planned and gaps

- In Rajanna Sircilla district there are four major segments which are exporting their products including agro based, textile-based, mineral based and handicrafts and others, etc.
- As per the data from the Telangana State Industrial Infrastructure Corporation (TSIIC), there are 68 SEZs in Telangana. One SEZ for IT/ITES has been identified for Erstwhile Karimnagar district in which Rajanna Sircilla was a part.

- Fifteen export related infrastructure project proposals in different districts of Telangana have been prepared by the state govt. in consultation with export bodies and submitted to Dept. of Commerce, GoI under ASIDE Scheme. On implementation of these projects, exports from the district and Telangana state will receive a boost. APEDA has 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, SFBs, RRBs, SCBs, SCARDBs) with NPA not exceeding 5%. All contract farming arrangements within and outside AEZs are eligible for availing special refinance package.
- 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.
 - Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter.
 - 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.
 - The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.

4.1.3 Assessment of Credit Potential for the period 2023-24

The scheme of export financing by the Banks was introduced in 1967. Under the scheme, banks provide loans to the exporters at two stages. The first one is Packing Credit (PC) for working capital to purchase raw materials, processing, packing, transporting and warehousing of goods meant for export. The second stage namely, Post Shipment (PS) finance was provided by the banks against the shipping documents after liquidating the PC advances.

Export Credit has been included in the Priority Sector during the year 2015-16 as per the RBI guidelines. 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 Rajanna Sircilla district.

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

(₹ lakh)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Fishery	No.	25.00	4	100.00	90.00
	Export Total			4	100.00	90.00

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

4.1.4 Critical Interventions required for creating a definitive impact

- Establishment of exclusive forex branches for direct handling of exporters' credit requirements needs to be addressed with export credit insurance from ECGC.
- Banks should put in place a control & reporting mechanism to ensure timely & adequate export credit.
- Government is planning to setup aqua hub hence there is a need for creating awareness among Bankers and fishing community for exploring possible credit linkages.

4.1.5 Suggested Action Points

- Micro, Small and Medium Exporters / potential export units to be provided with guidance / training by MSME / export organizations with co-ordination from Banks and FIs.
- Publicity in media regarding assistance / guidance available from export promotion organizations like VTPC and STPI establishments in the district is needed.
- Establishment of forex branches in the districts for direct handling of exporters' credit requirements needs to be addressed with export credit insurance from ECGC.

4.2 CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction

Education is central to the Human Resources Development and empowerment in any country. Literacy is the key for socio- economic progress and it is an important indicator for human development. Education is undoubtedly a core sector and the long-term economic, social as well as personal gains from education are well proved for individuals, families, communities and the development of a nation. Education can truly lead to change in social environment, increased employment, higher skill level, human resource development and reduction in poverty, malnutrition & inequality. Unlike the earlier period, education now is seen as a vehicle for “human capital formation”, industrial & technological progress, economic development of an economy and improving the quality of life of people. As per the RBI guidelines, loans to individuals for educational purposes including vocational courses, not exceeding ₹20 lakh will be considered as eligible for priority sector classification

(a) Education Sector–Scenario in Telangana

As on 31.03.2022, there are 43293 schools in the State which comprises of primary, secondary, higher secondary schools in different combinations. There are two medical colleges, 26 ITIs, 20 polytechnics, 12 universities. The overall literacy rate is 66.54% (Male- 75.04% & Female- 57.99%; Rural-57.25%, Urban-81.09%). In Rajanna Sircilla district, there are 346 primary schools, 86 upper primary schools, 222 high schools, 7 model schools, 13 KGBV schools, 1 central school, 44 junior colleges, 17 degree colleges, 01 Nursing college, 2 B.Ed., colleges, 04 polytechnic colleges and 01 MBA college. NABARD played an important role in strengthening education infrastructure by assisting state Government under RIDF.

(b) Need for financial support for Education Sector

There is growing trend among the students to pursue higher education in reputed national universities and abroad. However, the socio-economic conditions of students from rural households don't allow them to venture out higher studies. Supporting higher education depends on various factors, among which finance plays a major role. In this background, institutional credit plays an important role. Priority Sector lending includes educational loans upto ₹10 lakh, including vocational courses. The Government of India has launched a scheme

to provide full interest subsidy during the moratorium period of Education Loan i.e., Course Period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from Scheduled Banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams, from recognised institutions in India.

4.2.2 Infrastructure and linkage support available, planned and gaps

- In Rajanna Sircilla district, there are schools, colleges and professional degree colleges both under Government and Private sector. The average enrolments in higher education institutions in Rajanna Sircilla district is about 70%.
- 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. Hence banks should insist on proper collateral/security as also placement records before sanction/release of loans
- 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 Credit Potential for the period 2023-24

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)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
	EDUCATION					
1	Education loan	No.	10.00	125	1350.00	1215.00
	Education Total			125	1350.00	1215.00

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

4.2.4 Critical intervention required for creating definitive impact

- Banks, due to earlier default, are reluctant to finance educational loans. Vidya Lakshmi Karyakram is a first-of-its-kind portal for students seeking educational loans. This portal has been developed under the guidance of the Department of Financial Services, (Ministry of Finance), Department of Higher Education (Ministry of Human Resource Development) and Indian Banks Association (IBA). The portal has been developed and is being maintained by NSDL e-Governance Infrastructure Limited. Students can view, apply, and track their education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to the National Scholarship Portal. It will ensure that no student misses higher education for lack of funds. Banks to help students in procuring loans.

4.2.5 Suggested action points

- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enroll for professional courses. This will help students avail hassle free timely education loan.
- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.

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”. Government of India has announced “Housing for All” by 2022.

Pradhan Mantri Awas Yojana (credit linked subsidy scheme) targeted for 4041 statutory towns as per census 2011 came into operation from June 2015. Under this scheme the beneficiaries will be eligible for an interest subsidy at the rate of 6.5% for a period of 15 years or till tenure of the loan whichever is lower. The maximum subsidy under the scheme is ₹2.205 lakh and the maximum loan amount considered is ₹24 lakh.

The Status of Housing Development in Telangana & Rajanna Sircilla:

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 has launched first ever housing scheme for the economically weaker section 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.

2270 houses were allotted under 2 BHK housing programme of State Government for Rajanna Sircilla district. Of this total number 1010 are allotted for rural area, while 1260 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 138992 Households in Rajanna Sircilla district, of which nearly 79% and 21% are in rural and urban area, respectively. Most of them dwell in either semi-permanent or total temporary houses

4.3.3 Assessment of Credit Potential for the period 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. Availability and access to institutional credit at affordable rate is one of the reasons for this mismatch. The growth of housing portfolio of NBFCs and HFCs is faster than the Commercial Banks. The growth is significant in loans up to ₹30.00 lakh. This category accounts for 75% of total home loans. The credit projections for the year 2021-22 under Housing sector have been made considering emerging needs, newly create 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.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
	HOUSING					
1	Housing loan	No.	25.00	130	3250.00	2600.00
2	Top-up loans/repairs	No.	6.00	90	540.00	432.00
	Housing Total				3790.00	3032.00

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

4.3.4 Critical intervention required for creating definitive impact

- Bankers to finance for targeted houses under PM Awas Yojana on target basis.
- Banks need to prioritise financing of housing loans under PMAY (G) and various govt schemes to enable more coverage of socially and economically backward sections.
- Banks may also prioritise financing of RERA approved projects to encourage coverage of real estate sector under the regulations of the government.

4.3.5 Suggested Action Points

- 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.
- There is a need for banks not only to sanction loans generously for construction/ purchase of ready built houses/ flats but also to develop a Housing Loan Guarantee Fund leveraging and linking the loan with insurance wherein in the event of the untimely demise of the loanee, the loan can be adjusted against the claim out of the guarantee fund.
- 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.
- Creation of awareness about Pradhan Mantri Awas Yojana (credit linked subsidy scheme).

CHAPTER 5

INFRASTRUCTURE SUPPORT

5.1 INFRASTRUCTURE – PUBLIC INVESTMENTS

5.1.1 Importance of rural infrastructure

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural infrastructure today comprises of core infrastructure viz., Irrigation, connectivity (roads, powers, IT), transportation, energy, post-harvest storage, health, housing and education. The Indian farmer has suffered not only due to restrictions on marketing and processing but also due to poor infrastructure. The greatest challenge lies in reducing transaction costs for farmers by providing them, access to world-class physical infrastructure. Rural Infrastructure Development Fund (RIDF) has emerged as NABARD's major partnership with the State Governments for the creation of a wide variety of rural infrastructure covering 39 activities under three broad categories, viz. Agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value-addition and marketing can help farmers earn profits in a sustainable manner. The 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 ₹ 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 ₹ 40,000 crore in 2022-23 (RIDF Tranche XXVIII).

RIDF all projects RIDF I to XXVII

Row Labels	Count of Foxpro code	Sum of TFO	Sum of RIDF Loan	Sum of Total Loan Incl MA
Agri & Allied	1	284.12	159.88	31.976
Plantation & Horticulture	1	284.12	159.88	31.976
Connectivity	34	7635	6108	5295.57
BRID	34	7635	6108	5295.57
Irrigation	30	14025.36	13324.14	7647.516
MISI	30	14025.36	13324.14	7647.516
Social Sector	21	4046	3369.15	2382.605
AGWC	6	72	61.2	12.24
JUCO	12	372	316.21	279.383
RWSP	1	1272.05	1011.28	708.89
School Edn	1	879.95	747.96	149.592
TSRS	1	1450	1232.5	1232.5
Grand Total	86	25990.48	22961.17	15357.667

As on 31 July 2022, an aggregate loan of ₹16,262.14 crore has been sanctioned to Govt. of Telangana under RIDF for 16432 projects which covers areas such as irrigation, roads and bridges, education, rural drinking water supply, water harvesting, community infrastructure.

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

S.No	Infrastructure Component	District#	State	Category
1	Electricity			
a	Per capita power consumption (in units)	716	739.56	A
2	Transportation			
a	Road density (of NH, R&B and PR roads) per 1000 sq. km.	919.82	762.27	A+
b	No of vehicles (registered vehicles of all types) per sq.km	49.24	38.26	A+
3	Irrigation			
a	% Net Irrigated area to area under food crops*	63	51.72	A+
b	% Net Irrigated area irrigated through canals	15	34.7	D
c	% Net Irrigated area irrigated through wells	70	36.66	A+
4	Education			
a	Literacy rate	64.87	66.54	A
b	Literacy rate – Male	74.72	75.04	A+
c	Literacy rate – Female	55.18	57.99	A
5	Health			
a	Number of (Allopathic) Govt. hospitals in the district per lakh of population	0.37	0.57	C
b	Number of (Govt.) Primary Health Centres in the district per lakh of population	1.85	1.93	A
c	Number of beds (in Govt. hospitals) per lakh population	38.19	50.51	B
6	Water Supply			
a	Number of hand pumps in the state (per '000 population)	5.35	3.97	A+
b	Number of protected water supply schemes in the state (per '00000 population)	54.82	62.85	A
7	Agriculture Markets			
a	No. of Agricultural Marketing Committees per district	37	14.17	A+

*Paddy, Maize and pulses are only considered

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.

Tranche wise projects assisted under RIDF in Rajanna Sircilla district - details:

(₹ lakh)

S. No.	Tranche No.	No. of Projects	Project cost	RIDF loan	Total disbursements	Sanction Disbursement Gap
1	XXIV	1	1272.05	1011.28	708.89	302.39
2	XXV	3	2204.05	2094.28	1098.38	995.90
3	XXVI	10	6864.80	6521.57	4060.89	2460.68
	Total	77	20346.36	17797.69	13048.68	4749.02

The project cost of 77 projects under RIDF is ₹17797.69 lakh. The sanctioned loan assistance is ₹17797.69lakh of which ₹13048.68 lakh was released so far i.e. 73% of sanctioned loan amount is disbursed so far leaving a gap of 27 % for release. The pace of implementation of projects needs to be improved for deriving the benefits at the earliest.

5.1.3 Government Programmes and Plans

(a) Mission Kakatiya

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

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

(b) Check Dams

The water being supplied for irrigation by various Lift Schemes is very expensive. It is estimated that 20 – 25% of water supplied to the field would return to the streams as regenerated water from the command areas of projects. To harness this regenerated water, Govt. of Telangana to construct Check Dams across 4th to 8th order streams to recharge the ground water table and to stabilize tail end ayacut of Projects where ever necessary. The storages behind the Check Dams would also enhance the river ecology, environment, create water facilities to the wild life and cattle, and improve flora and fauna in the vicinity of the check dams.

Government of Telangana is availing financial support for construction of 1200 check dams in a phased manner from NABARD under RIDF. NABARD has already sanctioned ₹2016.28 crore for construction of 484 check dams, under RIDF XXV (2019-20) and XXVI (2020-21) and RIDF XXVII (2021-22). A disbursement of ₹1175.62 crore has also been made to the State Government towards these projects till 31 July 2022.

In Rajanna Sircilla, 13 check dams have been sanctioned by NABARD with project cost ₹9069.30 lakh, an RIDF loan of ₹8615.85 lakh, against which ₹5159.23 lakh has already been disbursed.

(c) Micro Irrigated projects

The Government is also implementing the Telangana State Micro-Irrigation Project to support micro-irrigation and provide assured irrigation to farmers. Out of 43 lakh acres of net irrigated area under borewells in the state, around 12 lakh acres were covered under micro-irrigation at the time of formation of state (2014). Recognizing the importance of micro-irrigation, the Government has extended the subsidy for micro-irrigation projects to farmers with upto 12.4 (5 hectares) acres of land—the largest such subsidy in the country. As a result, a total of 7.17 lakh acres was brought under micro-irrigation from 2014-15 to 2019-20, and the total area covered so far under micro-irrigation is 18.6 lakh acres.

Telangana Socio Economic Outlook has quoted an impact assessment study done by Professor Jayashankar Telangana Agricultural University on Telangana State Micro Irrigation Project (TSMIP) which indicates that, in the demonstration plots there was 8.8 to 53.3% water savings, 30.1 to 110.6% enhancement in fertiliser use efficiency and 15.4 to 27.3% reduction in production costs in different fruits, vegetables and commercial field crops when compared to surface irrigation method.

NABARD, under NABARD Infrastructure Development Assistance (NIDA) has also sanctioned a loan of ₹874.00 crore, for the Telangana State Micro Irrigation Project. The loan has been fully disbursed by NABARD as on 31 March 2021.

(d) Mission Bhagiratha - Telangana Drinking Water Project

The annual rainfall in the state of Telangana is uncertain and there are prolonged dry spells. The state is served by two major river basins – the Krishna and the Godavari. However, rural drinking water has been heavily dependent on groundwater which has become an unreliable source. The proposed Telangana Drinking Water Project (TDWP) using standalone water networks (segments) is to supply water needs of rural, urban, institutional, commercial and industrial needs. The major challenges to be addressed are (a) Ground water depletion, (b) Ground Water Quality, (c) Groundwater pollution and (d) Sustainability and meeting increasing demand.

TDWP will provide drinking water at the rate of 100 lpcd per person to the 296 lakh population in the state living in 24224 rural habitations and 63 municipal bodies in all districts, excluding Hyderabad. The project is being managed by Telangana Drinking Water Supply Corporation (TDWSC). All the ongoing drinking water projects will be integrated into the proposed TDW Project. TDWP to be implemented in four years, involves over 1.25 lakh KM length of pipelines, 18 intake wells, 63 water treatment plants, 17,407 storage tanks (for 7.5 lakh KL) and 62 intermediate pumping stations. The project will use a gravity based distribution network as far as possible.

(e) Warehousing

Telangana Govt. has availed a loan of ₹972.79 cr under Warehouse Infrastructure Fund (WIF) for constructing 364 warehouses with approximate 18.30 lakh MT of dry storage capacity. Of these, 350 warehouses have been completed and a storage capacity of 17.75 lakh MT have been created in the State.

In Rajanna Sircilla District, a total of 9 warehouses have been constructed under WIF and a storage capacity of 45000 MT has been created.

(f) Strengthening of School Infrastructure

As per Right to Education Act, schools are to be provided with adequate number of classrooms, separate toilets for boys and girls, barrier free access for children with special needs, safe and adequate drinking water facilities to all children, kitchen to cook the mid-day meal, boundary wall for securing the school building etc. In order to fulfil the requirements under RTE Act and to improve the quality of education at school level, Govt. of Telangana through its School Education (Samagra Shiksha) Department, decided to improve the infrastructure facilities in 26065 Govt. Schools in the state in a phased manner.

NABARD under RIDF XXVII has sanctioned ₹509.24 crore for improvement of infrastructure facilities in 8884 schools in 32 districts of Telangana. The RIDF loan will support construction of additional classrooms, new water storage tank, supply and fixing of water dispenser system, setting up of digital classrooms in high schools and providing on-grid solar electrical power connection in the schools.

In Rajanna Sircilla, strengthening of infrastructure is being undertaken in 7 schools under RIDF with projects of ₹30.26 crore and a RIDF loan of ₹25.03 crore, against which ₹21.77 crore has been disbursed.

5.1.4 Critical intervention required for creating definitive impact

- Government may give the required impetus for construction of drying yards in all the villages.
- Roads to all agri marketing infrastructures to be repaired and strengthened.

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

5.1.5 Suggested action points

- 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 centers is now considered as Priority Sector Lending as per the revised RBI guidelines.

5.2.2 Infrastructure and linkage support available, planned and gaps

- 346 primary schools, 86 Upper Primary Schools, 222 high schools, 44 Junior and 17 degree colleges, 04 Polytechnic Colleges, 2 B.Ed. Colleges and 01 Nursing College are functioning in Rajanna Sircilla district.
- Some 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 Credit Potential for the period 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)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Educational institutions	No.	150.00	2	300.00	240.00
2	Private Hospitals	No.	300.00	2	600.00	480.00
3	Sanitation	No.	0.25	200	50.00	40.00
4	Common Facility Centre	No.	30.25	3	90.75	72.60
5	RO water plants	No.	8.00	9	72.00	57.60
	Social Infrastructure Total				1112.75	890.20

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

5.2.4 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.
- Taking into consideration good connectivity, the district needs to prepare a futuristic vision document covering infrastructure required and planned involving roads, metros, public transport, water, power, etc., that would act as a catalyst for more investments to flow into the district .

5.3 RENEWABLE ENERGY

5.3.1 Introduction

Renewable Energy (RE) is generally defined as energy that comes from resources that are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves, and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. The contribution of renewable energy to the power sector has increased. It is expected to increase further in the future. India's Intended Nationally Determined Contribution (INDC) builds on its goal of increasing the country's share of non-fossil-based installed electric capacity to 40 percent by 2030. Ministry of New and Renewable Energy (MNRE) is targeting

a huge capacity of renewable energy in India and aims to add almost four times the present capacity. India is one of the countries with large production of energy from renewable sources. As of 31 March 2020, 35.86% of India's installed electricity generation capacity is from renewable sources, generating 21.22% of total utility electricity in the country. As of October 2019, of the 175 GW interim target, 83 GW is already operational, 29 is under installation, 30 GW is under bidding, and remaining 43 GW is under planning. 175 GW interim target is 100 GW of solar, 60 GW of wind, 10 GW of bio mass and 5 GW of small hydro. 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. The estimated potential for power generation from renewable sources in Telangana amounts to the tune of 20 GW. 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 Rajanna Sircilla district.

5.3.2 Infrastructure and linkage support available, planned and gaps

- The TSREDCO has a District Manager, DO, 2 Junior Managers and 4 Assistant Field Officers.
- Adequate numbers of trained contractors for construction of Deena Bandhu Model Bio-gas Plants are available. However, 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 TNREDCO 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.
- Lack of awareness among banks and general public about the relevance of alternative energy sources. 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.

5.3.3 Assessment of Credit Potential for 2023-24

The credit projections for the year 2023-24 under Renewable Energy sector have been made considering emerging needs, newly created infrastructure and unit cost of activities. As per the revised priority sector guidelines, bank loans up to a limit of ₹15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification are eligible to be covered under this sector. For individual households, the loan limit will be ₹10 lakh per borrower. These aspects are taken into account while making projections for the year 2023-24. The exploitable potential (both

physical and financial) under Renewable Energy sector through institutional credit for the year 2023-24 is given below:

(₹ lakh)

S. No.	Activity	Unit (No.)	Unit cost	PLP (2023-24)		
				Physical units	Financial outlay	Bank loan
1	Solar fencing	No.	2.11	100	211.00	168.80
2	Solar Water Pump sets (5 HP)	No.	6.50	80	520.00	416.00
4	Solar PV Home lighting/Roof top(1-3 kWp)off grid	No.	2.00	90	180.00	144.00
	RE Total			270	911.00	728.80

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

5.3.4 Critical intervention required for creating definitive impact

- The State Government may undertake policy initiatives to bring awareness amongst the farmers and the rural community as well as bankers about the benefits of solar energy and other renewable sources of energy through setting up an office at Rajanna Sircilla district and also on setting up of units on waste being collected in Rajanna Sircilla district, especially in municipalities.

5.3.5 Suggested action points

- The documentation process is to be made simpler to encourage people for installation of more biogas plants, solar lighting systems & solar pumping units.
- 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 TSREDCO and wide publicity need to be given.
- 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
- There is huge demand from farmers for solar fencing and solar street lighting from Village panchayats. A suitable additional subsidy/incentive may be introduced by State Government for these activities.

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 has been in the forefront in SHG Bank Linkage.

It has now been widely acknowledged by the policy planners and development bankers that micro credit is the key in addressing the poverty alleviation, unemployment and increasing the income of the poor. Rajanna Sircilla 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 initiative. 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. With the SHG programme now more than two decades old, NABARD intensified its efforts to promote sustainable livelihoods among SHG members by launching Livelihood and Enterprise development Programme(LEDGP) 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.

SHGs are regarded as common interest groups in the area of micro finance. Over the years, SHGs have achieved tremendous progress in bringing about social and economic upliftment in the life of its members. However, despite the spread and success of SHGs, they suffer from various drawbacks. Many SHGs suffer from poor management and poor internal control systems. Roles and responsibilities of members and office bearers are not clearly defined. In some cases, cash flows also have been managed inappropriately. Over dependence on leaders is a problem associated with all successful SHGs. Lack of education and skills among members is the root cause of the problem.

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) 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.

- Strong network of DRDA both in municipal town and villages.
- Presence of proper manpower viz., DPM, APM, CC, VO etc., for promoting and nurturing the SHGs.

6.3 Assessment of credit Potential for the period 2023-24:

The credit projections for the year 2023-24 under this sector 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	SHG Farm Sector	No.	5.15	1600	8240.00	8240.00
2	Loans to SHG	No.	5.00	5600	28000.00	28000.00
3	Loans to JLG	No.	2.00	175	350.00	350.00
	Total				36590.00	36590.00

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

Mandal wise credit potential is as below:

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

S.No.	Name of the Block/Joint Mandal	Total Potential for promotion of SHGs	No. of SHGs savings 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	Sircilla	5565	5566	4271	1295	427
2	Vemulawada	2386	2385	1830	555	183
	Total	7951	6101	1850	610	830

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

S. No.	Name of the Block / Joint Mandal	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	Sircilla	4271	427	180.19	4698	29354.82	581	3630.53	5279	32985.35
2	Vemulawada	1830	183	77.23	2013	12580.64	249	1555.94	2262	14136.58
	Total	6101	610	257.42	6711	41935.46	830	5186.47	7541	47121.93

Note: Improvement in recovery and reduction in NPA levels are envisaged through awareness creation and continuous follow-up by IKP staff. The District Authorities have formed Mandal Level Recovery Committees and Sub Committees for recovery of loans.

6.4 Critical intervention required for creating a definitive impact

- Some of the Banks are not coming forward for converting term loans into Cash Credit Limits (CCL).
- Banks are not willing to allow the SHGs to withdraw their CCL. The drawing power per SHG is not being allowed to be used to the full extent in few cases.
- SHGs Books of accounts are not being updated regularly. SHGs are not paying minimum honorarium to the VO accountants due to which the SHGs books are not updated.
- No regular follow up in respect of SHGs which are overdue. Most of the SHGs fall in overdue category as they could not repay the TFI loans taken under Indiramma Housing & Bridge Loans.
- Bankers expressed that there is need to improve group dynamics, book keeping and regular meetings.
- Inadequate trainings to groups on IGAs.
- Multiple borrowing: Borrowing by SHGs / members of SHGs from different sources.
- Bankers are experiencing NPAs among SHG lendings. NPAs among SHGs for the district as a whole stood at 4.3%.
- Community Based Recovery Mechanism(CBRM) - The programme has just taken off and a lot needs to be done before the irregular accounts become NPAs.

6.5 Suggested action points

The roadmap for extending the outreach and having a meaningful impact of SHG –BLP is as under:

- 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.
- Initiate additional financial literacy drive at the SHG level to eliminate over indebtedness at the member-level.
- 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.
- To leverage Information Technology to improve quality of book keeping at SHG level.
- Community based organizations to be encouraged as nodal points for promoting livelihood activities of members of SHGs.
- Enrolment of all SHG members in Social Security Schemes will be ensured through active participation of BCs.
- Priority to shift from promotion of SHGs to provide livelihood opportunities to the SHG members in a calibrated manner through skill building, production optimization, value chain facilitation and market linkage.
- With a view to encourage SHGs to take up income generating activities, JLGs or Common Interest Groups(CIGs) could be made out of existing SHGs and they could to be supported.

- Sharing of SHG data by all the banks will be ensured for the benefit of classifying the status of SHGs as regular, irregular and NPA accounts. This process will help in providing interest incentives to regular SHGs and regularizing the irregular SHG Loan accounts through CRPs(SERP) and SERP staff.
- Regular training for capacity building through in house training institutions of SERP and Banks, APBIRED, RSETIs/RUDSETIs, etc. MEDPs and SDPs would also be supported considering the Skill India programme of Govt. of India.
- As per the latest directions of RBI, banks can extend loans upto ₹20 lakh per each SHG. The same may be extended by banks to the eligible SHGs.

Imparting Skills and promoting Entrepreneurship among SHGs:

As we aware, NABARD since its inception is a pioneer in SHG Bank Linkage and is also providing the skill training, exposure visits, trainings on Book Keeping, market linkage through Rural Marts and conducting Exhibitions on regular basis to Self Help Groups(SHG). In this connection, Karimnagar Cluster Office has sanctioned Livelihood Entrepreneurship Development Programme (LEDP) to SHGs of Thangallapally Village of Rajanna Sircilla district. The training was basically to impart skills on Advance Fashion Designing in different models. Advance Fashion Designing has been in vogue with current demand and trend of the market and it can enable the consistent earning of income to SHG members. Hence, NABARD has provided the aforementioned training to 90 SHG members for period of 15 days to each SHG member. Once the programme is over, NABARD has given certificate to each of the SHG member and enabled the credit linkage with Karimnagar District Central Cooperative Bank for establishing self-employment units through the formation of JLGs. Accordingly, 03 JLGs were formed and been credit linked for establishing various self-employment training units. In addition to the above, 50 SHG members were employed in Textile Hub and earning regular monthly wages.



ANNEXURE I**ACTIVITY WISE/BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2023-24** (₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
I. AGRICULTURE							
A. FARM CREDIT							
i.CROP PRODUCTION, MAINTENANCE, MARKETING							
					0.71	0.29	1.00
Paddy	1.00	Ha	65500.0	Phy	46505	18995	65500
				BL	46505.00	18995.00	65500.00
					0.49	0.51	100.00
Cotton	1.00	Ha	36000.0	Phy	17640	18360	36000
				BL	17640.00	18360.00	36000.00
					0.58	0.42	100.00
Maize	0.75	Ha	250.0	Phy	145	105	250
				BL	108.75	78.75	187.50
					0.54	0.46	100.00
Pulses	0.55	Ha	5100.0	Phy	2754	2346	5100
				BL	1514.70	1290.30	2805.00
					0.38	0.62	100.00
Groundnut	0.68	Ha	50.0	Phy	19	31	50
				BL	12.83	20.93	33.75
					0.14	0.86	100.00
Chillies	1.75	Ha	34.0	Phy	5	29	34
				BL	8.33	51.17	59.50
					0.41	0.59	100.00
Vegetables	0.90	Ha	950.0	Phy	393	557	950
				BL	353.46	501.54	855.00
					0.65	0.35	100.00
Other Food Crops	0.75	Ha	78.0	Phy	51	27	78
				BL	38.09	20.41	58.50
					0.63	0.37	100.00
Other Oilseeds	0.50	Ha	400.0	Phy	252	148	400
				BL	126.00	74.00	200.00
					0.49	0.51	100.00
Turmeric	1.80	Ha	50.0	Phy	30	20	50
				BL	54.00	36.00	90.00
							100.00
Oil palm	0.42	Ha	1033	Phy	620	413	1033
					260.32	173.54	433.86
Sugarcane-Eksali	1.90	Ha	20.0	Phy	10	10	20
				BL	19.00	19.00	38.00
					0.59	0.41	100.00
Other Crops	0.85	Ha	100.00	Phy	59	41	100
				BL	50.00	35.00	85.00
Orchard maintenance	0.90	Ha	800.00	Phy	480	320	800
				BL	432.00	288.00	720.00
Crop Loan Total				BL	67122.47	39943.64	107066.11
Post-harvest/household consumption (10% of crop loan)					6712.25	3994.36	10706.62
Repairs and maintenance expenses of farm assets (20% of crop loan)					13424.49	7988.73	21413.23
Total of crop loan as per KCC					87259.22	51926.73	139185.95
					0.81	0.19	100.00
Warehouse Receipt/NWR Financing	0.40	No.	2500.00	Phy	2028	472	2500
				BL	811.02	188.98	1000.00
Total Crop Loan					88070.24	52115.70	140185.95
TERM LOAN							
ii.WATER RESOURCES							
Dug well & pumpset	2.10	No.		Phy	50	50	100
				BL	94.50	94.50	189.00
Bore well & pump set	1.77	No.		Phy	75	60	135
				BL	119.48	95.58	215.06
Electric(5HP) pumpset - submersible	0.65	No.		Phy	200	200	400
				BL	117.00	117.00	234.00
Drip irrigation units	1.26	Ha		Phy	100	100	200
				BL	100.80	100.80	201.60
Sprinkler irrigation units	0.30	Ha		Phy	100	100	200
				BL	24.00	24.00	48.00
Deepening of Wells	0.33	No.		Phy	231	236	467
				BL	68.61	70.09	138.70

ANNEXURE I

(₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
Pipeline	0.20	Ha		Phy	570	580	1150
				BL	91.20	92.80	184.00
Artificial Recharge of Bore well	0.50	No.		Phy	10	10	20
				BL	4.00	4.00	8.00
Low cost drip units	0.80	Ha		Phy	20	20	40
				BL	12.80	12.80	25.60
Raingun with pumpset (5 hp)	0.72	No.		Phy	5	5	10
				BL	2.88	2.88	5.76
Low lift points (5 hp)	0.65	No.		Phy	6	6	12
				BL	3.12	3.12	6.24
Diesel pumpset (5 hp)-centrifugal	0.60	No.		Phy	25	25	50
				BL	12.00	12.00	24.00
WR TOTAL				BL	650.38	629.57	1279.96
iii.FARM MECHANIZATION							
Tractors with matching equip.(30-51hp)	11.00	No.		Phy	200	150	350
				BL	1760.00	1320.00	3080.00
Power Tiller with matching eqp. (12hp)	2.20	No.		Phy	100	50	150
				BL	176.00	88.00	264.00
Paddy Harvesting Package / Combined Harvesters	36.00	No.		Phy	5	5	10
				BL	144.00	144.00	288.00
Threshers, shellers	2.06	No.		Phy	25	15	40
				BL	41.20	24.72	65.92
FM Others(plough,harrow, tillage equipment, seed drill, cultivator etc.,)	0.55	No.		Phy	50	50	100
				BL	22.00	22.00	44.00
Custom Hiring Centre for Land Preparation for Paddy	9.31	No.		Phy	20	15	35
				BL	148.96	111.72	260.68
HDPE Tarpaulins	0.15	No.		Phy	226	226	452
				BL	27.12	27.12	54.24
Mini Tractor (15-24 hp) with matching equip.	6.53	No.		Phy	10	10	20
				BL	52.24	52.24	104.48
Custom hiring centre for Cotton	28.10	No.		Phy	3	3	6
				BL	67.44	67.44	134.88
Power operated Chaff Cutter	0.25	No.		Phy	13	13	26
				BL	2.60	2.60	5.20
Paddy Straw Baler	6.05	No.		Phy	10	10	20
				BL	48.40	48.40	96.80
Rotavator	1.18	No.		Phy	10	10	20
				BL	9.44	9.44	18.88
Weeder	0.66	No.		Phy	13	11	24
				BL	6.86	5.81	12.68
FM TOTAL				BL	2506.26	1923.49	4429.76
iv.PLANTATION / HORTICULTURE / SERICULTURE							
Mango (Normal) 5X5	3.49	Ha		Phy	40	30	70
				BL	97.72	73.29	171.01
Mango(High Density) 3X2	6.08	Ha		Phy	20	20	40
				BL	85.12	85.12	170.24
Sweet Orange/Citrus	2.21	Ha		Phy	20	20	40
				BL	30.88	30.88	61.76
Guava 5X2.5	3.49	Ha		Phy	10	10	20
				BL	24.43	24.43	48.86
Papaya-HDP	4.81	Ha		Phy	10	10	20
				BL	33.67	33.67	67.34
Banana-tissue culture	2.98	Ha		Phy	10	10	20
				BL	20.86	20.86	41.72
Floriculture	2.75	Ha		Phy	25	25	50
				BL	48.13	48.13	96.25
Small Nursery	17.60	Ha		Phy	10	10	20
				BL	123.20	123.20	246.40
Green house/protected cultivation	146.33	acre		Phy	10	10	20
				BL	1024.29	1024.29	2048.59
Pandal based Vegetable cultivation	3.85	Ha		Phy	100	100	200
				BL	269.50	269.50	539.00

ANNEXURE I

(₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
Oil palm	1.58	Ha	1033	Phy	620	413	1033
				BL	979.28	652.86	1632.14
Shadenet cultivation	44.00	acre		Phy	15	15	30
				BL	462.00	462.00	924.00
Musk/Water melon	1.50	Ha		Phy	50	30	80
				BL	52.50	31.50	84.00
Fig	2.50	Ha		Phy	20	20	40
				BL	35.00	35.00	70.00
Pomegranate	3.00	Ha		Phy	20	20	40
				BL	42.00	42.00	84.00
Drumstick cultivation	1.00	Ha		Phy	30	30	60
				BL	21.00	21.00	42.00
PH Total				BL	3349.58	2977.72	6327.30
SERICULTURE							
Mulberry plantation & Silk worm rearing	8.60	Ha		Phy	30	20	50
				BL	180.60	120.40	301.00
Commercial Chawki rearing(5000 dfls per unit)	18.01	No.		Phy	12	10	22
				BL	151.26	126.05	277.31
Sericulture Total				BL	331.86	246.45	578.31
P H & S TOTAL					3681.44	3224.17	6905.61
v.FORESTRY AND WASTELAND DEVELOPMENT							
Farm Forestry- Teak	1.30	Ha		Phy	15	15	30
				BL	14.63	14.63	29.25
Wasteland Development-Subabul	0.80	Ha		Phy	50	35	85
				BL	30.00	21.00	51.00
Bamboo	1.00	Ha		Phy	20	20	40
				BL	15.00	15.00	30.00
Eucalyptus	1.16	Ha		Phy	25	25	50
				BL	21.75	21.75	43.50
Agro-Forestry (Bund plantation - Milia Dubia)	1.20	Ha		Phy	35	35	70
				BL	31.50	31.50	63.00
Forestry and Wasteland Development Total					112.88	103.88	216.75
ANIMAL HUSBANDRY							
vi.DAIRY DEVELOPMENT							
Term Loans							
CB cows (2 animals)	1.98	No.		Phy	300	200	500
				BL	475.20	316.80	792.00
GM Buffalos (2 animals)	2.21	No.		Phy	500	500	1000
				BL	884.00	884.00	1768.00
Mini Dairy(5 animals)	5.86	No.		Phy	25	25	50
				BL	117.20	117.20	234.40
Mini Dairy(10 animals)	11.61	No.		Phy	20	20	40
				BL	185.76	185.76	371.52
GMB Calf Rearing	0.48	No.		Phy	60	60	120
				BL	23.04	23.04	46.08
Dairy Marketing outlet/parlour	4.00	No.		Phy	5	5	10
				BL	16.00	16.00	32.00
Cattle Feed Manufacturing units	10.00	No		Phy	3	3	6
				BL	27.00	27.00	54.00
Milking Machines/Milk testers/BMC Units upto 500 ltrs)	4.40	No.		Phy	2	2	4
				BL	7.04	7.04	14.08
Sub-total - Term Loans				BL	1735.24	1576.84	3312.08
Working Capital Loans							
KCC Dairy-CB	0.25	No.	3000	Phy	1800	1200	3000
				BL	450.00	300.00	750.00
KCC Dairy-GMB	0.23	No.	6000	Phy	3600	2400	6000
				BL	842.40	561.60	1404.00
Sub-total - Working Capital Loans				BL	1292.40	861.60	2154.00
Dairy Total				BL	3027.64	2438.44	5466.08
vii.POULTRY DEVELOPMENT							
Term Loans							

ANNEXURE I

(₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
Commercial Broilers 1000 birds	4.95	No.		Phy	30	20	50
				BL	133.65	89.10	222.75
Commercial Layers(1000 birds unit)	7.48	No.		Phy	10	10	20
				BL	67.32	67.32	134.64
Poultry feed unit-2TPH	49.50	No.		Phy	3	2	5
				BL	133.65	89.10	222.75
Poultry Mash feed unit-500 kg/hr	20.36	No.		Phy	3	2	5
				BL	54.97	36.65	91.62
Breeding Farms-country Birds(500 birds)	34.65	No.		Phy	3	3	6
				BL	93.56	93.56	187.11
Backyard Poultry Mother Units-250 bird unit	1.87	No.		Phy	1	1	2
				BL	1.68	1.68	3.37
Hatchery unit-500 eggs/day-NLM	11.00	No.		Phy	3	3	6
				BL	29.70	29.70	59.40
Chicken Meat Outlets	11.00	No.		Phy	2	2	4
				BL	19.80	19.80	39.60
Poultry Transport Vehicle	11.55	No.		Phy	2	2	4
				BL	20.79	20.79	41.58
Sub-total - Term Loans				BL	555.12	447.70	1002.82
Working Capital Loans							
KCC Poultry Broiler	0.17	100 chicks	500	Phy	300	200	500
				BL	49.50	33.00	82.50
KCC Poultry Layer	0.33	100 chicks	300	Phy	180	120	300
				BL	59.40	39.60	99.00
Sub total - Working Capital loans				BL	108.90	72.60	181.50
Poultry Total				BL	664.02	520.30	1184.32
viii.SHEEP, GOAT & PIGGERY							
Term Loans							
Sheep rearing (20F+1M)	2.05	No.		Phy	100	100	200
				BL	184.50	184.50	369.00
Sheep breeding (40F+2M)	4.10	No.		Phy	50	50	100
				BL	184.50	184.50	369.00
Goat Rearing(20F+1M)	1.82	No.		Phy	50	50	100
				BL	81.90	81.90	163.80
Goat Rearing(40F+2M)	3.63	No.		Phy	50	50	100
				BL	163.35	163.35	326.70
Ram Lamb rearing(20 /batch)	0.89	No.		Phy	10	10	20
				BL	8.01	8.01	16.02
Piggery (3+1)	1.59	No.		Phy	5	2	7
				BL	7.16	2.86	10.02
Sheep/Goat-500 +25 animals - NLM	55.00	No.		Phy	5	5	10
				BL	247.50	247.50	495.00
Meat shops	2.20	No.		Phy	25	25	50
				BL	49.50	49.50	99.00
Sheep/Goat (100+5) Breeding units	9.34	No.		Phy	25	25	50
				BL	210.15	210.15	420.30
Sub-total - Term Loans				BL	1136.57	1132.27	2268.84
Working Capital Loans							
KCC Sheep (20 + 1)	0.20	20 +1 unit	36750	Phy	1050	700	1750
				BL	210.00	140.00	350.00
KCC Goatery (20 + 1)	0.20	20 +1 unit	8400.0	Phy	240	160	400
				BL	48.00	32.00	80.00
Sub total - Working Capital loans				BL	258.00	172.00	430.00
SHEEP, GOAT & PIGGERY Total				BL	1394.57	1304.27	2698.84
Sub-total - Term Loans				BL	3426.93	3156.81	6583.74
Sub total - Working Capital loans				BL	1659.30	1106.20	2765.50
AH TOTAL				BL	5086.23	4263.01	9349.24

ANNEXURE I

(₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
ix. FISHERIES							
Term Loans							
Ornamental Fishery unit	7.70	Ha		Phy	6	6	12
				BL	41.58	41.58	83.16
Fish Seed rearing unit	9.35	Ha		Phy	8	8	16
				BL	67.32	67.32	134.64
Sub-total - Term Loans				BL	108.90	108.90	217.80
Working Capital Loans							
KCC Fisheries	0.30		200.0	Phy	100	100	200
				BL	30.00	30.00	60.00
Sub total - Working Capital loans				BL	30.00	30.00	60.00
Fisheries total					138.90	138.90	277.80
x. FARM CREDIT OTHERS							
Bullocks-2 & Cart	1.27	No.		Phy	10	10	20
				BL	11.39	11.39	22.77
Farm Credit Others Total				BL	11.39	11.39	22.77
Integrated Farming Systems							
Low cost model for SF/MF (upto 1 acre)	1.00	acre		Phy	20	20	40
				BL	18.00	18.00	36.00
IFS models for other farmers (1 ha)	2.50	ha		Phy	10	10	20
				BL	22.50	22.50	45.00
Tailor made model for commercial IFS	5.20	ha		Phy	10	10	20
				BL	46.80	46.80	93.60
IFS Total				BL	87.30	87.30	174.60
TOTAL FARM CREDIT					100345.01	62497.40	162842.44
B. AGRICULTURE INFRASTRUCTURE							
(i) STORAGE FACILITIES							
Storage Godown (500 MT)	44.00	No.		Phy	25	20	45
				BL	825.00	660.00	1485.00
Storage Godown (1000 MT)	88.00	No.		Phy	10	10	20
				BL	660.00	660.00	1320.00
Storage Godown (5000 MT)	440.00	No.		Phy	5	3	8
				BL	1650.00	990.00	2640.00
Integrated packhouse	3.30	No.		Phy	1	1	2
				BL	2.48	2.48	4.95
Cold storages Units (500MT)	1500.00	No.		Phy	2	2	4
				BL	2250.00	2250.00	4500.00
Silage Pits	0.55	No.		Phy	13	10	23
				BL	5.36	4.13	9.49
Drying yards	1.45	No.		Phy	15	10	25
				BL	16.34	10.89	27.23
Ripening chambers	24.20	No.		Phy	3	2	5
				BL	54.45	36.30	90.75
Storage Total				BL	5463.62	4613.79	10077.42
(ii) LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT							
On Farm Development 2% slope	1.32	Ha		Phy	100	75	175
				BL	105.60	79.20	184.80
Reclamation of Problematic Soils	0.50	Ha		Phy	100	100	200
				BL	40.00	40.00	80.00
Tank Silt application	0.35	Ha		Phy	100	100	200
				BL	28.00	28.00	56.00
Bunding/Trench cum bunding (area treatment)	0.54	Ha		Phy	200	200	400
				BL	86.40	86.40	172.80
Drainage line treatment (SGP/RFD/EGP)	0.16	No.		Phy	35	35	70
				BL	4.48	4.48	8.96
Water Harvesting Structures/Farm ponds	1.66	No.		Phy	75	75	150
				BL	99.60	99.60	199.20
Pasture development	0.66	No.		Phy	6	5	11
				BL	3.17	2.64	5.81

ANNEXURE I

(₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
LD, SC & WD TOTAL				BL	367.25	340.32	707.57
(iii) AGRICULTURE INFRASTRUCTURE - OTHERS							
Vermicompost Unit (20TPA)	4.15	No.		Phy	50	50	100
				BL	166.00	166.00	332.00
Vermicompost Unit (1.8 TPA)	0.38	No.		Phy	20	20	40
				BL	6.08	6.08	12.16
Vermi hatchery (260 TPA)	15.00	No.		Phy	5	5	10
				BL	60.00	60.00	120.00
Bio-Fertilizer cum Bio-Pesticide Unit-200 TPA	24.00	No.		Phy	15	12	27
				BL	288.00	230.40	518.40
Others Total					520.08	462.48	982.56
Agriculture Infrastructure Total					6350.95	5416.59	11767.55
C. ANCILLARY ACTIVITIES							
(i) FOOD & AGRO PROCESSING							
Dal mill(1 MT/day)	30.00	No.		Phy	10	10	20
				BL	210.00	210.00	420.00
Puffed rice unit(tiny)1.8 TPA	20.00	No.		Phy	25	20	45
				BL	350.00	280.00	630.00
Mango/Food processing	35.00	No.		Phy	1	1	2
				BL	24.50	24.50	49.00
Small units under agro based and food based industries	12.00	No.		Phy	5	5	10
				BL	42.00	42.00	84.00
Chilli powder(30 kg/hr)	7.50	No.		Phy	15	15	30
				BL	78.75	78.75	157.50
Chilli powder(70 kg/hr)	12.00	No.		Phy	12	10	22
				BL	100.80	84.00	184.80
Animal Husbandry/Dairy Processing-10000 LPD	30.00	No.		Phy	1	1	2
				BL	24.00	24.00	48.00
Seed Processing units (2MT/hr)	22.00	No.		Phy	2	2	4
				BL	35.20	35.20	70.40
Food & Agro processing Total					865.25	778.45	1643.70
(ii) ANCILLARY ACTIVITIES - OTHERS							
Loans to cooperatives societies(MACTS)/PACS/FPO	50.00	No.		Phy	4	4	8
				BL	160.00	160.00	320.00
Agri-Clinic/Agri-Business Centers (ACABC)	20.00	No.		Phy	2	1	3
				BL	32.00	16.00	48.00
Financing of FPOs	15.00	No.		Phy	6	10	16
				BL	72.00	120.00	192.00
Others Total					264.00	296.00	560.00
Total Ancillary Activities					1129.25	1074.45	2203.70
Total Agriculture					107825.21	68988.44	176813.65
II. MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)							
A. Term Loans							
a. Manufacturing Enterprises							
Micro industries (up to 25 Lakh)	25.00	No.	724	Phy	362	362	724
				BL	6787.50	6787.50	13575.00
Small industries (25 Lakh to 500 Lakh)	10.00	No.		Phy	10	10	20
				BL	3750.00	3750.00	7500.00
Medium industries (500 to 1000 Lakh)	100.00	No.		Phy	2	1	3
				BL	1500.00	750.00	2250.00
Sub Total (a)					12037.50	11287.50	23325.00
b. Service Enterprises							
Micro enterprises (up to 10 Lakh)	10.00	No.		Phy	375	375	750
				BL	2812.50	2812.50	5625.00

ANNEXURE I

(₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
Small enterprises (10 Lakh to 200 Lakh)	200.00	No.		Phy	13	12	25
				BL	1950.00	1800.00	3750.00
Medium enterprises (200 to 500 Lakh)	500.00	No.		Phy	2	1	3
				BL	750.00	375.00	1125.00
Sub Total (b)					5512.50	4987.50	10500.00
Term Loan Total					17550.00	16275.00	33825.00
B. Working Capital							
(a) Manufacturing Enterprises							
Micro industries (up to 25 Lakh)	15.00	No.		Phy	394	394	788
				BL	4432.50	4432.50	8865.00
Small industries (25 Lakh to 500 Lakh)	100.00	No.		Phy	125	125	250
				BL	9375.00	9375.00	18750.00
Medium industries (500 to 1000 Lakh)	500.00	No.		Phy	2	1	3
				BL	750.00	375.00	1125.00
Sub Total (a)					14557.50	14182.50	28740.00
b. Service Enterprises							
Micro enterprises (up to 10 Lakh)	2.00	No.		Phy	29	28	57
				BL	43.50	42.00	85.00
Small enterprises (10 Lakh to 200 Lakh)	100.00	No.		Phy	5	5	10
				BL	375.00	375.00	750.00
Medium enterprises (200 to 500 Lakh)	300.00	No.		Phy	2	1	3
				BL	450.00	225.00	675.00
Sub Total (b)					868.50	642.00	1510.00
Working Capital Total					15426.00	14824.50	30250.00
MSME Total					32976.00	31099.50	64075.00
III. EXPORT CREDIT							
Fishery	25.00	No.		Phy	3	1	4
				BL	67.50	22.50	90.00
Export Total					67.50	22.50	90.00
IV. EDUCATION							
Education loan	10.00	No.		Phy	75	60	135
				BL	675.00	540.00	1215.00
Education Total					675.00	540.00	1215.00
V. HOUSING							
Housing loan	25.00	No.		Phy	70	60	130
				BL	1400.00	1200.00	2600.00
Top-up loans/repairs	6.00	No.		Phy	50	40	90
				BL	240.00	192.00	432.00
Housing Total					1640.00	1392.00	3032.00
VI. RENEWABLE ENERGY							
Solar fencing	2.11	Ha		Phy	50	50	100
				BL	84.40	84.40	168.80
Solar Water Pump sets (5 HP)	6.50	No.		Phy	40	40	80
				BL	208.00	208.00	416.00
Solar PV Homelighting/Roof top(1-3 kWp)off grid	2.00	No.		Phy	50	40	90
				BL	80.00	64.00	144.00
RE Total				BL	372.40	356.40	728.80
VIII. SOCIAL INFRASTRUCTURE							
Educational institutions	150.00	No.		Phy	1	1	2
				BL	120.00	120.00	240.00
Private Hospitals	300.00	No.		Phy	1	1	2
				BL	240.00	240.00	480.00
Sanitation	0.25	No.		Phy	100	100	200
				BL	20.00	20.00	40.00
Common Facility Centre	30.25	No.		Phy	2	1	3
				BL	48.40	24.20	72.60
RO water plants	8.00	No.		Phy	5	4	9
				BL	32.00	25.60	57.60

ANNEXURE I

(₹.lakh)

Activity	Unit Cost	Unit size	Bankable cropped area (ha)	Phy / Bank Loan	Sircilla	Vemulawada	Total
Social Infrastructure Total					460.40	429.80	890.20
Informal Credit Delivery System projections							
SHG Farm Sector	5.15	No.		Phy	800	800	1600
				BL	4120.00	4120.00	8240.00
Loans to SHG	5.00	No.		Phy	2800	2800	5600
				BL	14000.00	14000.00	28000.00
Loans to JLG	2.00	No.		Phy	100	75	175
				BL	200.00	150.00	350.00
Total					18320.00	18270.00	36590.00
Total Priority Sector					162336.51	121098.64	283434.69

Annexure II

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

S. No.	Category	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	
1	Crop Loan							
	CBs	59597	33265	54025	35897.35	56930	40958	71956
	Coops.	18032	18662	27883	22764.09	30284	22500	35227
	RRB	19360	14798	21044	19872.83	19679	23684	22659
	Sub-Total (A)	96989	66725	102952	78534.27	106893	87142	129842
	Term Loan (MT+LT)							
2	CBs	28806	4469	22264	9039.72	37405	21914	46477
	Coops.	4922	9662	7603	10024.39	4989	9633	6408
	RRB	4063	161	7015	1169	9475	14060	11875
	Sub-Total (B)	37791	14292	36882	20233.10	51869	45607	64760
	Total Agri credit							
	CBs	88403	37734	76289	44937.07	94335	62872	118433
3	Coops.	22954	28324	35486	32788.48	35273	32133	41635
	RRB	23423	14959	28059	21041.82	29154	37744	34534
	Sub-Total (C=A+B)	134780	81017	139834	98767.37	158762	132749	194602
	Non - Farm Sector / MSME							
	CBs	19852	52860	19676	9658.68	49025	40784	55634
	Coops.	4913	3130	7759	1436.64	842	1345	904
4	RRB	461	699	384	327.16	83	553	115
	Others	0	0	0	0.00	0	0	0
	Sub-Total (D)	25226	56689	27819	11422.48	49950	42682	56653
	Other Priority Sector							
	CBs	3405	3116	2333	1482.21	3878	2291.95	4455
	Coops.	980	9964	2086	7882.56	623	5911.25	608
5	RRB	824	1580	793	1407.52	113	902.55	137
	Sub-Total (E)	5209	14660	5212	10772.29	4614	9106	5200
	Total Priority Sector (F=C+D+E)	165215	152366	172865	120962.14	213326	184537	256455

(₹lakh)

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
I Crop loan	33265	18662	14798	66725	35897.35	22764.09	19872.83	78534.27	40958.00	22500	23684	87142.00
II Term loan												
MI	34	308	2	344	9.72	211.53	1.50	222.75	0.00	1185.21	0.00	1185.21
LD	520	0	0	520	486.67	218.20	0.00	704.87	3.00	2719.52	0.00	2722.52
FM	430	257	0	687	121.29	343.51	0.00	464.80	316.74	158.28	0.00	475.02
PH	1	59	0	60	1.45	7.31	0.00	8.76	0.00	0.00	0.00	0.00
DD	290	1104	10	1404	511.09	675.72	37.00	1223.81	101.00	989.43	29.00	1119.43
PD	4	152	38	194	33.45	34.25	2.75	70.45	0.00	214.50	0.00	214.50
SG	122	975	1	1098	256.12	672.94	0.75	929.81	7.50	4350.00	0.00	4357.50
Fish	5	0	0	5	14.25	0.00	0.00	14.25	318.97	2.00	0.00	320.97
F/WLD	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SMY	0	39	0	39	0	4.98	0.00	4.98	1.00	5.00	0.00	6.00
Biogas	0	0	0	0	0	0.00	0.00	0.00	18.00	0.00	0.00	18.00
Sericulture		0		0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	3063	6768	110	9941	7606	7856	1127	16588.62	22058.70	12281.02	848.13	35187.85
Sub-total-II	4469	9662	161	14292	9040	10024	1169	20233.10	22824.91	21904.96	877.13	45607.00
Grand Total (I+II)	37734	28324	14959	81017	44937	32788	21042	98767.37	63782.91	44404.96	24561.13	132749.00
									125229	42707	26667	194602.00

(₹ lakh)

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

S.No.	Activity	Unit (No/Area)	Unit cost (₹ lakh)
	WATER RESOURCES		
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	Ha	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)	Acre	0.65
12	Diesel pumpset (5 hp)-centrifugal	No.	0.60
	FARM MECHANISATION		
1	Tractors with matching equip.(30-51hp)	No.	11.00
2	Power Tiller with matching eqp. (12hp)	No.	2.20
3	Paddy Harvesting Package/Combined Harvesters	No.	36.00
4	Threshers, shellers	No.	2.06
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	HDPE Tarpaulins	No.	0.15
8	Mini Tractor (15-24 hp) with matching equip.	No.	6.53
9	Custom hiring centre for Cotton	No.	28.10
10	Power operated Chaff Cutter	No.	0.25
11	Paddy Straw Baler	No.	6.05
12	Rotavator	No.	1.18
13	Weeder	No.	0.66
	PLANTATION / HORTICULTURE / SERICULTURE		
1	Mango (Normal) 5X5	Ha	3.49
2	Mango(High Density) 3X2	Ha	6.08
3	Sweet Orange/Citrus	Ha	2.21
4	Guava 5X2.5	Ha	3.49
5	Papaya-HDP	Ha	4.81

S.No.	Activity	Unit (No/Area)	Unit cost (₹ lakh)
6	Banana-tissue culture	Ha	2.98
7	Floriculture	Ha	2.75
8	Small Nursery	Ha	17.60
9	Green house/protected cultivation	Acre	146.33
10	Pandal based Vegetable cultivation	Acre	3.85
11	Oil Palm	Ha	1.58
12	Shadenet cultivation	Acre	44.00
13	Musk/Water melon	Ha	1.50
14	Fig	Ha	2.50
15	Pomegranate	Ha	3.00
16	Drumstick cultivation	Acre	1.00
	Sericulture		
1	Mulberry plantation & Silk worm rearing	Acre	8.60
2	Commercial Chawki rearing(5000 dfls per unit)	No.	18.00
	FORESTRY AND WASTELAND DEVELOPMENT		
1	Farm Forestry- Teak	Ha	1.30
2	Wasteland Development- Subabul	Ha	0.80
3	Bamboo	Ha	1.00
4	Eucalyptus	Ha	1.16
5	Agro-Forestry (Bund plantation - Milia Dubia)	Ha	1.20
	ANIMAL HUSBANDRY		
	DAIRY DEVELOPMENT		
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/parlour	No.	4.00
7	Milking Machines/Milk testers/BMC Units upto 500 ltrs)	No.	4.40
	POULTRY		
1	Commercial Broilers 1000 birds	No.	4.95
2	Commercial Layers(1000 birds unit)	No.	7.48
3	Poultry feed unit-2TPH	No.	49.50
4	Poultry Mash feed unit-500 kg/hr	No.	20.36
5	Poultry Transport Vehicle	No.	11.55
	SHEEP / GOAT		
1	Sheep rearing (20F+1M)	No.	2.05
2	Sheep breeding (40F+2M)	No.	4.10
3	Goat Rearing(40F+2M)	No.	3.63
4	Ram Lamb rearing(20 /batch)	No.	0.89

S.No.	Activity	Unit (No/Area)	Unit cost (₹ lakh)
5	Piggery (3+1)	No.	1.59
6	Sheep/Goat (100+5) Breeding units	No.	9.34
	FISHERIES		
1	Ornamental Fishery unit	No.	7.70
2	Fish Seed rearing unit	No.	9.35
	OTHERS		
1	Bullocks-2 & Cart	No.	1.27
2	SHG Farm Sector	No.	5.00
	STORAGE FACILITIES		
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 (500MT)	No.	1500.00
6	Silage Pits	No.	0.55
7	Drying yards	No.	1.45
8	Ripening chambers	No.	24.20
	LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT		
1	On Farm Development 2% slope	Ha	1.32
2	Reclamation of Problematic Soils	Ha	0.50
3	Tank Silt application	Ha	0.35
4	Bunding/Trench cum bunding (area treatment)	Ha	0.54
5	Drainage line treatment (SGP/RFD/EGP)	No.	0.16
6	Water Harvesting Structures/Farm ponds	No.	1.66
7	Pasture development	No.	0.66
8	Financing of FPOs	No.	15.00
	Integrated Farming Systems		
1	Crops+Agroforestry+Dairy (1+1)+goatery(2)	Acre	1.50
	AGRICULTURE INFRASTRUCTURE - OTHERS		
1	Vermicompost Unit (20TPA)	No.	4.15
2	Vermicompost Unit (1.8 TPA)	No.	0.38
3	Vermi hatchery (260 TPA)	No.	15.00
4	Bio-Fertilizer cum Bio-Pesticide Unit-200 TPA	No.	24.00
	FOOD & AGRO PROCESSING		
1	Dal mill(1 MT/day)	No.	30.00
2	Puffed rice unit(tiny)1.8 TPA	No.	20.00
3	Mango/Food processing	No.	35.00

S.No.	Activity	Unit (No/Area)	Unit cost (₹ lakh)
4	Small units under agro based and food based industries including rice/flour and bakery units	No.	12.00
5	Chilli powder(30 kg/hr)	No.	7.50
6	Chilli powder(70 kg/hr)	No.	12.00
7	Animal Husbandry/Dairy Processing-10000 LPD	No.	30.00
8	Seed Processing units (2MT/hr)	No.	22.00
	ANCILLARY ACTIVITIES - OTHERS		
1	Loans to cooperatives societies(MACTS)/PACS/FPO	No.	50.00
2	Agri-Clinic/Agri-Business Centers (ACABC)	No.	20.00
3	SHG	No.	5.00
4	JLG	No.	2.00
	MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)		
	A. Term Loan		
1	Micro industries	No.	33.00
2	Small industries	No.	165.00
3	Medium industries	No.	2200.00
	B. Working Capital		
1	Micro industries	No.	8.25
2	Small industries	No.	41.25
3	Medium industries	No.	550.00
	EDUCATION		
1	Education loan	No.	10.00
	HOUSING		
1	Housing loan	No.	25.00
	RENEWABLE ENERGY		
1	Solar fencing	No.	2.11
2	Solar Water Pump sets (5 HP)	No.	6.50
4	Solar PV Homelighting/Roof top(1-3 kWp)off grid	No.	2.00
	SOCIAL INFRASTRUCTURE		
1	Educational institutions	No.	150.00
2	Private Hospitals	No.	300.00
3	Sanitation	No.	0.25
4	Common Facility Centre	No.	30.25
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**

S.No.	Crop	Amount (₹/Ha)
1	Paddy	100000
2	Cotton	100000
3	Maize	75000
4	Pulses	55000
5	Groundnut	67500
6	Chillies	175000
7	Vegetables	90000
8	Other Food Crops	75000
9	Other Oilseeds	50000
10	Oil Palm	42000
11	Turmeric	180000
12	Sugarcane-Eksali	190000
13	Other Crops	85000
14	Orchard maintenance	90000

Annexure V(A)

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

S.No.	Type of Unit	Amount (₹)
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**

S.No.	Activity (Name of Fish)	Amount (₹)
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	IIR	Indian Institute of Oilseeds Research
CFL	Centre for Financial Literacy	IMPS	Immediate Payment Service
CGS	Credit Guarantee Scheme	IoT	Internet of Things
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	IPPB	Indian Post Payments Bank
CISS	Capital Investment Subsidy Scheme	IWMP	Integrated Watershed Management Programme
CHC	Custom Hiring Centre	JLGs	Joint Liability Groups
CoE	Centre of Excellence	KCC	Kisan Credit Cards
CRIDA	Central Research Institute for Dryland Agriculture	KLIP	Kaleshwaram Lift Irrigation Project
CRAR	Capital to Risk weighted Asset Ratio	kWh	Kilowatt hours
CSS	Central Sector Scheme	KVKs	Krishi Vigyan Kendras
CSR	Corporate Social Responsibilities		
CSP	Customer Service Points	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CWC	Central Warehousing Corporation	KYC	Know Your Customer
DAC & FW	Department of Agriculture Cooperation and Farmers Welfare	LDM	Lead District Manager
DAP	Development Action Plan	LEC	Loan Eligibility Cards
DBT	Direct Benefit Transfer	LEDP	Livelihood and Enterprise Development Programme
DCCBs	District Central Cooperative Banks	LPCD	Litre per Capita per Day
DCC	District Consultative Committee	LTIF	Long Term Irrigation Fund
DDM	District Development Manager	LWE	Left Wing Extremism
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MANAGE	National Institute of Agricultural Extension Management
DIDF	Dairy Processing and Infrastructure Development Fund	MEDP	Micro Enterprise Development Programme

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

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



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- › 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

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NAB संरक्षण

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