



संभाव्यतायुक्त ऋण योजना 2023- 24

Potential Linked Credit Plan 2023 - 24

वनपर्ति ज़िला

WANAPARTHY 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 वनपर्ति जिले की संभाव्यता युक्त ऋण योजना में रु.3510.59 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 Wanaparthy District for the year 2023-24 has assessed an exploitable credit potential of ₹3510.59 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

The Potential Linked Credit Plan (PLP) is prepared by NABARD every year keeping in view the national priorities, policies of the Govt. of India and State Govt., infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

Wanaparthy district falls under the Southern Telangana Agro-Climatic Zone having a geographical area of 2165 sq.km. Agriculture is the predominant occupation in the district with more than 85% of population dependent on this sector. The net sown area and the gross cropped area sown are 1.22 lakh ha & 1.93 lakh ha respectively. The net irrigated area at 0.62 lakh ha, is 50.82 % to net sown area. There are 1.55 lakh farmers with a combined land holding of 1.22 lakh ha. (Source – CPO.)

2. Sectoral trends in Credit Flow: The district had achieved around 39% of the overall priority sector target under ACP whereas the achievement under agriculture & allied sector was 33% of the target during 2021-22. The CD ratio of the district was 163% during 2021-22. The share of investment credit was only 17% of total agriculture credit, which needs to be enhanced contributing towards capital formation in agriculture and allied sector. The MSME achievement was 345%. There was huge achievement under MSME, especially by commercial banks, which is mainly due to non-categorization/non-classification of the credit under agro and food processing and MSME sectors. This needs to be rectified to provide accurate reflection of the ground level credit flow. However, there exists huge potential under the sector which needs to be tapped by the bankers. The achievement under other priority sector was 109 %.

3. PLP Projections 2023-24

In the PLP for 2023-24, while assessing the exploitable potential that could be tapped with institutional credit during the reference year, some revisions have been made over the previous year. These revisions are required because of various factors like change in the scale of finance and unit costs, the pattern of Ground Level Credit flow, changing practices at the field and the prevailing infrastructure, etc. A financial projection of ₹3,51,059.11 lakh has been made for 2023-24 with total agriculture projection of ₹3,26,148.97 lakh, of which crop loan of ₹2,30,713.34 lakh, agricultural term loan of ₹53,609.33 lakh, agriculture infrastructure of ₹9,404.90 lakh and ancillary activities of ₹32,421.40 lakh has been assessed. MSME loan of ₹18,523.00 lakh has been assessed. Potential assessed under other sectors viz. Education ₹1,020 lakh, Housing ₹3,660.00 lakh, Renewable Energy ₹644.39 lakh and Social Infrastructure involving Bank Credit of ₹1062.75 lakh.

4. Developmental Initiatives:

NABARD has launched concessional refinance schemes to promote sustainable economic activities in NABARD supported watershed and wadi project areas to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas for taking up economic and livelihood activities. NABARD has launched a concessional refinance scheme for transformation of PACS into Multi Service Centres (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. Strengthening of FPOs through special campaigns including capacity building to staff of POPI and FPO and farmers at village level including credit linkage for both members and FPOs and extension of financial support to FPOs through NABARD's subsidiaries is being actively promoted. FPOs which have potential to transform a farmer from a simple producer to a market force. Line Departments and bankers are important stake holders in the FPOs must provide handholding support to FPOs. NABARD has also been training the SHG women and unemployed youth through MEDP, LEDP and Skill Development programmes to enable them to establish enterprises and generate employment for reverse migrants post the COVID-19 pandemic. State Govt. is emphasising on promoting food processing activities.

5. Thrust Areas for 2023-24: One of the major thrust areas for 2023-24 will be collectivization of farm produce through FPOs, under the new Central Sector Scheme for promotion and formation of 10,000 FPOs across the country, which will ensure credit flow to FPOs for forward as well as backward linkages and enable them to graduate into sustainable business entities. Propagation of integrated farming practices is another major area which will ensure income throughout the year and would act as a risk mitigation measure for the farmers, especially for small and marginal farmers. Focus will also remain on financing of SHGs and JLGs, creation of post-harvest infrastructure by leveraging on the Agriculture Infrastructure Fund (AIF), food processing and value addition by leveraging on the PM FME scheme, and renewed thrust on developing pineapple value chain, which has been identified for the district under the One District One Product scheme of the GoI.

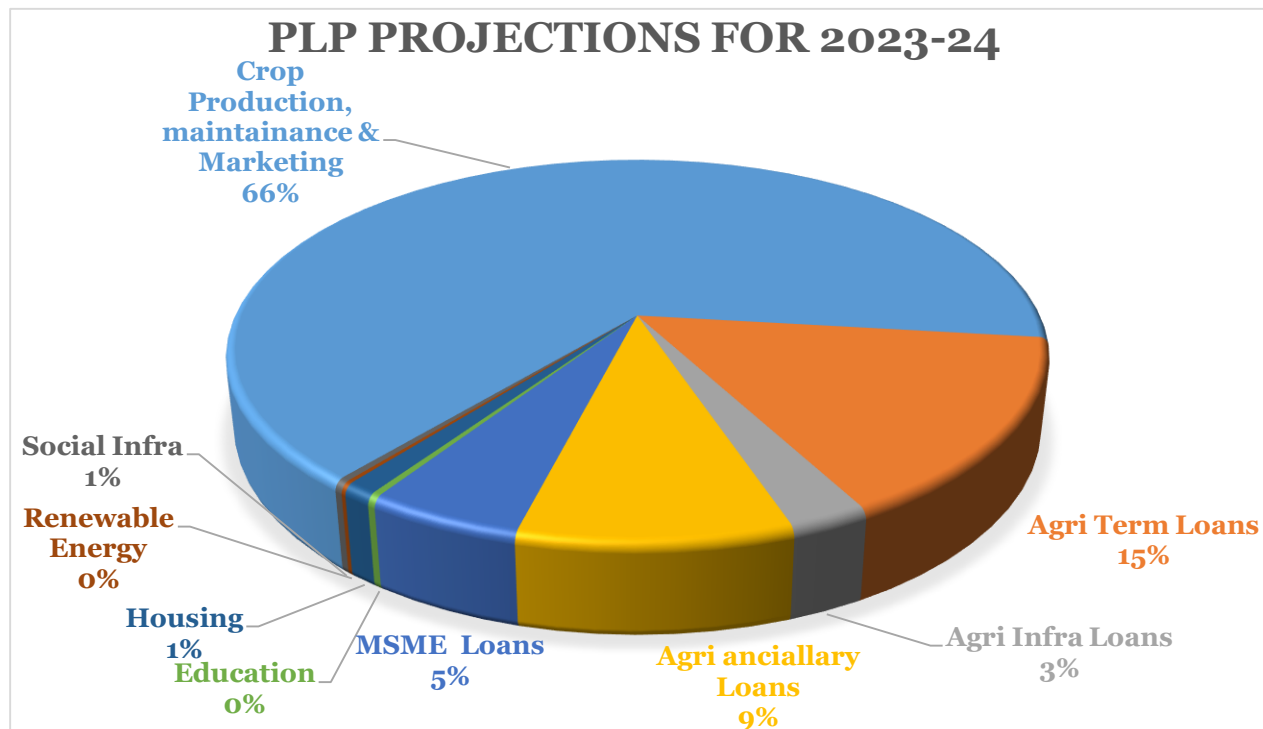
6. Major Constraints and Suggested Action Points: Due to lack of established value chain, there are huge price fluctuations at farm gate, especially for perishable crops like fruits and vegetables, leading to loss of investment for farmers. Private investment in post-harvest infrastructure, food processing and agriculture value chain should be encouraged dovetailing Government schemes like AIF, PM-FME, MIDH and other State Govt. schemes. Off Farm Sector viz., handlooms, handicrafts, rural tourism, etc., need branding and formal market for realising their full potential. Off Farm Sector Producer Organisations may be promoted to organise the products and tap the market potential. Formation and promotion of JLGs will boost the confidence in the JLG lending models and in turn ensure flow of credit for the oral lessees and tenant farmers.

7. Way Forward: Banks are required to actively participate in various block level and district level fora created under the lead bank scheme as well as other special programmes for discussing and resolving operational issues as also to make important decisions as part of their corporate strategy for implementation through their branch network. Accurate compilation and timely submission of various lead bank reports and priority sector returns are also crucial for monitoring the progress and taking correctives steps wherever required, besides helping apex level institutions in appropriate policy formulation.

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

(₹ lakh)

S. No.	Particulars	PLP Projections for 2023-24
A	Farm Credit	
i	Crop production, Maintenance and Marketing	230713.34
ii	Term Loan for Agriculture and allied activities	53609.33
	Subtotal	284322.67
B	Agriculture Infrastructure	9404.90
C	Ancillary Activities	32421.40
I	Credit Potential for Agriculture(A+B+C)	326148.97
II	Micro Small and Medium Enterprises	18523.00
III	Export Credit	0.00
IV	Education	1020.00
V	Housing	3660.00
VI	Renewable Energy	644.39
VIII	Social Infrastructure involving Bank credit	1062.75
	Total Priority Sector (I to VII)	351059.11



Appendix B
Summary of Sector/ Sub-Sector wise PLP projections – 2023-24

₹ Lakh

S.No.	Particulars	PLP Projections 2023-24
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop production, Maintenance and Marketing	230713.34
	TERM LOAN	
ii	Water Resources	3538.90
iii	Farm Mechanisation	11482.95
iv	Plantation and Horticulture(including Sericulture)	8697.39
v	Forestry and Waste Land Development	204.12
vi	Animal Husbandry-Dairy	6952.70
vii	Animal Husbandry-Poultry	5142.71
viii	Animal Husbandry-Sheep, Goat Piggery etc.	16304.42
ix	Fisheries(Marine, Inland, Brackish water)	576.65
x	Others-Bullock, Bullock cart etc.	503.29
xi	Integrated Farming System	206.20
	Term Loan total	53609.33
	Grand Total A	284322.67
B	Agriculture Infrastructure	
i	Construction of storage facilities(warehouses, market yards, Godowns, Silos, cold storage units/cold storage chains)	7939.20
ii	Land Development ,Soil Conservation, watershed development	1289.06
iii	Others	176.64
	Sub total	9404.90
C	Ancillary activities	
i	Food and Agro processing	3404.40
ii	Others (Loans to Cooperatives Societies of farmers for disposing of their produce, Agri clinics/Agri Business Centres, Loans to PACS/FSS / LAMPS, Loans to MFIs for on lending, SHG ATL	29017.00
	Sub total	32421.40
	Total Agriculture	326148.97
II	Micro, Small and Medium Enterprises(MSME)	
i	Total Term loan	10388.50
ii	Total Working capital	8134.50
	Total MSME	18523.00
III	Export Credit	0.00
IV	Education	1020.00
V	Housing	3660.00
VI	Renewable Energy	644.39
VII	Social infrastructure involving bank credit	1062.75
	Total Priority sector	351059.11



District Profile

District

Wanaparthy

State

Telangana

1. PHYSICAL & ADMINISTRATIVE FEATURES

2. SOIL & CLIMATE

Total Geographical Area (Sq.km)

2165

No. of Sub Divisions

1

No. of Blocks / Mandals

14

No. of Villages (including uninhabited)

223

No. of Panchayats

185

3. LAND UTILISATION [Ha]

4. RAINFALL & GROUND WATER

Total Area Reported

216500

Forest Land

24661

Area Not Available for Cultivation

16510

Permanent Pasture and Grazing Land

728

Land under Miscellaneous Tree Crops

84

Cultivable Wasteland

2832

Current Fallow

27211

Other Fallow

22029

Net Sown Area

122445

Total or Gross Cropped Area

193359

Area Cultivated More than Once

69213

Cropping Intensity [GCA/NSA]

157

5. DISTRIBUTION OF LAND HOLDING

6. WORKERS PROFILE [in 'ooo]

Classification of Holding

Holding

Area

Nos.

% to Total

Ha.

% to Total

<= 1 Ha

98083

63.23%

60442

26.50%

>1 to <=2 Ha

38399

24.76%

35474

34.88%

>2 Ha

18633

12.01%

26529

38.62%

Total

155115

100.00%

122445

100%

7. DEMOGRAPHIC PROFILE [in 'ooo]

8. HOUSEHOLDS [in 'ooo]

Category

Total

Male

Female

Rural

Urban

Population

577.8

294.8

282.9

485.5

92.3

Scheduled Caste

93.2

47.2

46.0

83.7

9.5

Scheduled Tribe

46.1

23.5

22.5

43.4

2.6

Literate

281.3

168.8

112.5

218.8

62.5

BPL

392.0

199.9

192.1

313.6

78.4

9. HOUSEHOLD AMENITIES [Nos. in 'ooo Households]

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Having brick/stone/concrete houses

98.8

Having electricity supply

123.5

Having source of drinking water

123.5

Having independent toilets

122.0

Having access to banking services

111.2

Having radio/tv sets

98.8

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Anganwadis

589

Dispensaries

6

Primary Health Centres

14

Hospitals

3

Primary Health Sub-Centres

104

Hospital Beds

284

13. IRRIGATION COVERAGE [Ha]

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Total Area Available for Irrigation (NIA + Fallow)

114086

Irrigation Potential Created

66407

Net Irrigated Area(Total area irrigated at least once)

62014

Area irrigated by Canals / Channels

14682

Area irrigated by Wells/Tube Wells

20423

Area irrigated by Tanks

19747

Area irrigated by Other Sources

7161

Irrigation Potential Utilized (Gross Irrigated Area)

165615

15. AGRO-PROCESSING UNITS

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS*

Type of Processing Activity

No of units

Cap.[MT]

Food (Rice/Flour/Dal/Oil/Tea/Coffee)

97

290

Sugarcane (Gur/Khandsari/Sugar)

1

127963

Fruit (Pulp/Juice/Fruit drink)

0

0

Spices (Masala Powders/Pastes)

0

0

Dry-fruit (Cashew/Almond/Raisins)

0

0

Cotton (Ginning/Spinning/Weaving)

5

3

Milk (Chilling/Cooling/Processing)

3

2

Meat (Chicken/Mutton/Pork/Dry fish)

0

0

Animal feed (Cattle/Poultry/Fishmeal)

0

0

17. ANIMAL POPULATION AS PER CENSUS 2019 [in 'ooo]

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Category of animal

Total

Male

Female

Cattle - Cross bred

0

0

0

Cattle - Indigenous

75

39

36

Buffaloes

73

38

35

Sheep - Cross bred

0

0

0

Sheep - Indigenous

977

654

323

Goat

81

60

20

Pig - Cross bred

0

0

0

Pig - Indigenous

8

5

3

Horse/Donkey/Camel

58

32

26

Poultry - Cross bred

0

0

0

Poultry - Indigenous

453

234

219

19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY

20. AGRICULTURE & ALLIED ACTIVITIES

Fish

Production [MT]

12180

Per cap avail. [gm/day]

58

Egg

Production [Lakh Nos]

1175

Per cap avail. [no/s/p.a.]

203

Milk

Production ['ooo ML]

78

Per cap avail. [gm/day]

37

Meat

Production [MT]

29567

Per cap avail. [gm/day]

140

Source: CPO/District website/TS Abstract 2021

DISTRICT PROFILE

Wanaparthy district falls under the Southern Telangana Agro-Climatic Zone having a geographical area of 2165 sq.km. Agriculture is the predominant occupation in the district with more than 85% of population dependent on this sector. The net sown area and the gross cropped area sown are 1.22 lakh ha and 1.93 lakh ha respectively. The irrigated area at 0.70 lakh ha is 60 % to net sown area. There are 1.55 lakh farmers with a combined land holding of 1.22 lakh ha. (Source – CPO.)

The district falls under Southern Telangana comprising one Revenue division with 14 mandalas, 223 Revenue Villages, (185 Gram Panchayats) and 1 municipality. Climate conditions are categorized under tropical to subtropical climate. Average rainfall of the district is 605 mm and 80% of the rainfall is received from South West Monsoon. Agriculture is the mainstay of the economy of the district.

The major sources for assured irrigation in Wanaparthy District are – PJP Left Main canal, Rajiv Bhima Lift Irrigation, and Kalwakurthy Lift Irrigation schemes with registered ayacut of 2,08,220 Acres and net area irrigated under these sources during 2020-21 was,70,384 Acres.

The district is a historically significant place and has lot of potential for rural tourism and related services. Wanaparthy Samsthanam is one of the oldest Samsthanams of Telangana. Wanaparthy Palace is located in the heart of Wanaparthy town, covering an area of 640 square miles. It is also known as "Mustafa Mahal". This palace has been converted later into a Polytechnical University. Srirangapur, situated nearly 12 km from Wanaparthy town, is home to Sri Ranganayakaswamy temple built in 18th century A.D. It is believed that Vijayanagara ruler Sri Krishnadeva Raya had once visited Srirangam and laid the foundations of Sri Ranganayakaswamy temple here, on the banks of Ratnapushpakarni lake, in between the hills of Kothakota and Karapakala.

NABARD has promoted 14 Farmer Producer Organizations (FPOs) with the help of CBOs in the district with a view to bring sustainability in agricultural operations to address issues, from input supply, procurement, processing, value addition to marketing by farmers themselves. As FPOs would become a major player in the years to come, Govt. may provide the necessary approvals for these FPOs to take up procurement of food grains and cash crops as they would enhance the financials as also bring them into value chain of various commodities. SERP and Department of Horticulture are also promoting FPOs in the district and a marketing convergence is being worked out through Village Watershed Development Committees (VWDCs). Besides, watershed projects and Maa Thota Committees under TDF projects of NABARD are being encouraged to form into FPOs. As the district has no Dairy unit, an FPO in dairy sector will augur well for development for production of milk and milk based products. Mango Cluster Development program envisaged by National Horticulture Board will provide impetus to export of mangoes to domestic and international market.

The district has large area under fallow land (52072 ha) which can be brought under cultivation by change in cropping pattern in favour of vegetables, maize, groundnut and ginger, etc. The small/marginal farmers can be grouped into JLGs for promotion of such activities

The issues critical to the district are crop diversification, soil health improvement, water conservation & recharge, farm mechanization, improving extension, reliable electric power supply

etc. The major factors which would have impact on credit flow are use of appropriate technologies, finance to tenant/small farmers through JLG mode, formation of Farmer Producer Organizations (FPOs), financing to MSME, creation of scientific storage facilities, post-harvest management, financing of NWRs, financing for dairy development and horticulture under protected cultivation, formulation of credit plans for completed watershed projects under area based approach, formulation and credit linkage under Area Based schemes, promotion of micro irrigation, expansion and increased coverage of banking facilities and financial inclusion etc. The banks need to provide crop loans as per revised KCC norms and special emphasis has to be given for providing working capital for AH and fisheries sector as per revised norms.

Cooperatives in Wanaparthy District

Status: The block wise, sector wise distribution of cooperative societies in the district is as under:

Name of the JMLBC	Credit societies	Non-Credit societies
Atmakur	3	2
Wanaparthy	6	12
Kothakota	4	2
Total	13	16

Wanaparthy district has average cooperative profile with 29 societies. These societies are in Agriculture, Dairy, Fishery, Weavers, and other sectors.

a. Potential for formation of Cooperatives:

There is fair potential for cooperative activity in the Dairy, Sheep/Goat/Piggery, Fishery sector, as elucidated in the chapters 2.1.6 to 2.1.9. The distribution is fairly uniform in that all the blocks are covered by at least one society. The creation of a few more cooperative societies in Dairy/Sheep, Goat, Piggery/Fisheries sectors can have immense multiplier effect in giving a fillip to economic activities in these areas.

Banking Profile

District:	Wanaparthy	Telangana	Lead Bank:	UNION BANK OF INDIA
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1. NETWORK & OUTREACH (As on 31/03/2022)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	10	34	15	19	0	--	--	--	--	--
Regional Rural Bank	1	12	10	2	0	--	--	--	--	--
District Central Coop. Bank	1	3	3	0	0	--	--	--	--	--
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	--	--	--	--	--
Primary Agr. Coop. Society	13	0	0	0	0	--	--	--	--	--
Others	1	0	0	0	0	--	--	--	--	--
All Agencies	26	49	28	21	0	-				

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	64544	121565	121715	88.58	69.89	133739.64	116224.17	132478.12	13.99	80.54
Regional Rural Bank	25674	36486	36636	42.70	21.04	29437.00	24189.00	26526.00	9.66	16.13
Cooperative Banks	17861	15643	15793	-11.58	9.07	23180.00	5815.00	5476.32	-5.82	3.33
Others						NA	NA	NA	NA	NA
All Agencies	108079	173694	174144	61.12	100	186356.64	146228.17	164480.44	12.48	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan (₹ lakh)				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	49453	109562	109712	0.14	71.87	189882.00	178432.19	204653.19	14.70	77
Regional Rural Bank	17642	28033	28183	0.54	18.46	30381.00	39179.00	41706.32	6.45	16
Cooperative Banks	2341	14616	14766	1.03	9.67	32915.00	17375.09	20955.19	20.60	8
Others										
All Agencies	69436	152211	152661	0.30	100	253178.00	234986.28	267314.70	13.76	100

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	142%	154%	154%
Regional Rural Bank	103%	162%	157%
Cooperative Banks	142%	299%	383%
Others	NA	NA	NA
All Agencies	136%	161%	163%

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

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	N.A.	N.A.	N.A.	N.A.
Regional Rural Bank	N.A.	N.A.	N.A.	N.A.
Cooperative Banks	N.A.	N.A.	N.A.	N.A.
Others	N.A.	N.A.	N.A.	N.A.
All Agencies	N.A.	N.A.	N.A.	N.A.

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	79697.38	47.94%	64440.21	38.76%	123.23	0.07%	NA	NA	40.67	0.02%
Regional Rural Bank	17663.83	10.62%	14934.30	8.98%	0.00	0.00%	NA	NA	0.00	0.00%
Cooperative Banks	14088.12	8.47%	13032.50	7.84%	355.76	0.21%	NA	NA	117.40	0.07%
Others	NA	NA					NA	NA		NA
All Agencies	111449.32	67.03%	92407.01	55.58%	478.99	0.29%	NA	NA	158.07	0.10%

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	159360.90	58825.00	37%	163316.25	75443.46	46%	226885.00	79697.37	35%	39%
Regional Rural Bank	33673.50	16377.64	49%	41656.06	26068.54	63%	37552.00	17663.83	62%	53%
Cooperative Banks	7720.90	3088.00	40%	16177.53	13809.78	85%	22592.00	14088.12	47%	67%
Others	NA	NA	NA	NA	NA	NA			NA	NA
All Agencies	200755.30	78290.64	39%	221149.84	115321.78	52%	287029.00	111449.32	39%	43%

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	147171.40	39012.00	27%	165627.00	67410.05	41%	211357.00	76841.64	36%	35%
Term Loan (Agr)	49187.60	7736.00	16%	50139.00	29554.00	59%	68116.00	15565.37	23%	32%
Total Agri. Credit	196359.00	46748.00	24%	215766.00	96964.05	45%	279473.00	92407.01	33%	34%
Non-Farm Sector	2346.90	27848.68	1187%	4494.00	14779.01	329%	4571.00	15777.16	345%	512%
Other Priority Sector	2049.40	3693.96	180%	889.84	3578.72	402%	2985.00	3265.15	109%	178%
Total Priority Sector	200755.30	78290.64	39%	221149.84	115321.78	52%	287029.00	111449.32	39%	43%

Source: SLBC

BANKING PROFILE

Banking network:

The district has a network of total 49 branches. 10 Commercial Banks are operating with network of 34 branches and 12 branches of A.P. Grameena Vikas Bank, 03 branches of The Mahabubnagar District Central Cooperative Bank and 13 Primary Agricultural Cooperative Societies. Small Finance Banks have not opened branches in the district. The population per branch in the district as on 31.03.2022 is 11,791 and there are a few mandals where population per branch is more than 15000 offering good scope for opening of new branches.

Financial Inclusion:

NABARD has supported setting up of financial literacy centre at APGVB Regional Office and 05 FLCs with Mahbubnagar DCCB at Achampet, Kalwakurthy, Kolhapur, Wanaparthy and Shadnagar. These FLCs have been conducting financial literacy camps and assigned to conduct 15 camps per month and branch and village level in addition to the Financial Literacy related activities additionally sanctioned by NABARD for various special drives like Rupay Card activation, RBI Financial Literacy Week etc. Further, RBI has established 03 Centres for Financial Literacy (CFLs) at Kothakota, Atmakur and Pangal. These efforts will enhance financial literacy particularly digital financial literacy among the general public.

Banking Business

The deposits in banks as on 31 March 2022 stood at ₹1644.80 crore while loans and advances stood at ₹2673.15 crore with a CD ratio of 163. There has been an improvement in the CD ratio which was 161 as on 31 March 2021. Under ACP 2021-22, the district has achieved 39% of ACP target i.e. ₹1114.49 crore, against the target of ₹2870.29 crore under priority sector.

RSETI:

SBI has set up RSETI in Mahabubnagar district which is imparting training to rural youth of the district for facilitating setting up of self-employment units or for wage employment.

PACS Development Cell:

The District Central Cooperative Bank was supported by NABARD for setting up of PACS Development Cell (PDC), wherein the operational expenditure and salary of resource persons are supported. The PDC is for strengthening of Primary Agriculture Cooperative Societies through preparation of Business plans for business diversification, training of PACS staff for improving the banking activities and also increasing borrowing members for improving their viability.

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 channelling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and 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 endeavouring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

The methodology consists of assessment of sector-wise/sub sector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

S.No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<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.
		<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;

S.No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> 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.

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

		<ul style="list-style-type: none"> • 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 Depts.

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:

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

To ensure continuation of the synergies that have been developed between banks and

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

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

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs.1,20,000.00 crore was allocated for the year 2021-22.

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

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

(ii) Special Liquidity Facility-2

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed Rs. 24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic.

Out of which, Rs.15053.30 crore was disbursed to Cooperative Banks, Rs. 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and Rs. 1600 crore to SCARDBs &NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of Rs. 150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than Rs.500.00 crore.

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

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

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

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

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

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

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

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

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

1.3.7 Financial Inclusion

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

thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.

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

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

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

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

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

1.3.10 Agriculture Credit Target during 2022-23

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

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

1.4 Policy Initiatives – State Government

Promoting Oil Palm Cultivation: India imports Rs 80,000 crores worth of palm oil annually. After availability of water from irrigation projects, the lands of Telangana have become suitable for oil palm cultivation. The Government of Telangana is therefore promoting the cultivation of oil palm in a big way. The State ranks 6th in terms of area under cultivation, 2nd in production and 1st in extraction of oil palm in the country. Given the dependence on import of edible oil and loss of valuable foreign exchange thereof, the State Government is promoting the cultivation of oil palm to boost income of farmer as also achieve self-sufficiency in edible oil production. Oil palm cultivation was taken up only in 4 districts of the Telangana State viz; Khammam, Kothagudem,

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

Telangana State Food Processing Policy : Telangana Government's food processing policy aims to create 10,000 acres of special food processing zones across the State to support the additional 53 lakh acres area brought under irrigation till 2024-25 and to attract a total of Rs.25000 crores of capital investment to establish food processing enterprises and generate direct employment for approx. 70,000 personnel. Further, the State Government is working with GOI in Formalisation of Micro Food Processing Enterprises with an outlay of Rs.10,000 crore to be implemented over a period of five years from 2020-21 to 2024-25. The scheme focuses on One district One product (ODOP) approach which will be applicable for all new units being set up.
https://tsfps.telangana.gov.in/wp-content/uploads/2021/08/Telangana-state-food-processing-policy_2021-1.pdf

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

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

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

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

Sheep distribution : This scheme is aimed at to give quantum jump to the rural economy and designed for the upliftment of Yadava/Golla/Kuruma families of the state. Provision of financial support to these skilled families for rearing sheep on a large scale will facilitate not only their economic development but also facilitate production of sufficient meat in the state. It is also targeted to make Telangana a hub for meat export in near future. The traditional shepherd families will be supported with the supply of (20+1) sheep on 75% subsidy with a total project outlay of Rs. 5,000 crores. In the 2022-23 budget, State Government allocated Rs.1000 crore for the programme.

Flagship Schemes

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

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

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

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

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

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

Infrastructure

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

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

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

Under T-IDEA, the state offers incentives to entrepreneurs for setting up industries by reimbursing stamp duty, power cost, offering interest and investment subsidies, capital assistance, and other support with Quality Control and Patent Registration. The number of claims sanctioned

under T-IDEA has grown by 47.3% since its launch in 2014-15. Cumulatively, the Government has sanctioned Rs.2,965.10 crore under this scheme up to January, 2022.

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

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

TS Global linker

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

Technology-Hub (T-Hub)

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

T-Fiber

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

Women Entrepreneurs Hub (We-Hub)

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

Education and Social sector

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

Overview of Cooperative Banks and Societies in the State:

1. Status of Cooperatives in the State

The policy of the Government of Telangana has been to regulate and direct the Cooperative Societies through the enactment of Legislation. There are two Acts in existence pertaining to the regulation of the Cooperatives, one is the Telangana Cooperative Societies Act 1964, the second Act is Telangana Mutually Aided Cooperative Societies (MACS) Act of 1995, which aims at

promoting self-reliant, responsible, accountable and autonomy for Cooperative Societies with their own resources, which would make the Cooperative Movement more vibrant.

Structure of Cooperatives

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

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

Affiliated Banks/ Societies,

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

Business and functions of the banks,

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

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

S No.	Type of the Society	Number of Societies in the state
A.	Details of Non Credit Cooperative Societies	
1	Dairy cooperatives	1200
2	Fishermen cooperatives	2,956
3	Shepherds societies	4,453
4	Weavers Coop Societies	434
5	Marketing Cooperatives	9 affiliated to MARKFED
6	Labour Coop Societies	120
7	Others regulated by Functional Registrars	
a	Toddy Toppers Cooperative Societies	2853

b	Barbers Cooperative Societies	576
c	Women welfare Coop Cooperative Societies	149
d	Oilseed growers Cooperative Societies	70
B	Details of Credit Cooperative Societies	
	PACS	823
C	Details of Multi State Cooperative Societies	
	No of MSCS	NA

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

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

1.5 State Government Sponsored Programmes with Bank Credit

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

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

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

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

CHAPTER - 2

Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

Farm Credit supports rural communities and agriculture with reliable, consistent credit and financial services. Farm credit, as defined by the Reserve Bank of India, includes short term, medium term and long-term credits to farmers. Basically, the banks distribute loans to farmers for a variety of activities such as purchasing fertilizers, harvesting, spraying, grading and transporting their produce to the nearest market. Now, these farmers could be into traditional forms of farming, which means raising crops such as sugarcane, pulses and various plantations like tea, coffee and horticulture. For other activities such as irrigation, development of farms and purchase of equipment, the lenders provide loans for a longer period of time.

Wanaparthy district falls under the Southern Telangana Agro-Climatic Zone having a geographical area of 2165 sq.km. Agriculture is the predominant occupation in the district with more than 85% of population dependent on this sector. The net sown area and the gross cropped area sown are 1.22 lakh ha & 1.93 lakh ha respectively while the cropping intensity is 157%. The net irrigated area at 0.62 lakh ha is 50.82% to net sown area. There are 1.55 lakh farmers with a combined land holding of 1.22 lakh ha. (Source – CPO.) The actual rainfall received up to July 2022 in the district is 786.5 mm which is excess for season against normal rainfall of 605 mm.

Soil fertility status:

There are 3 different soil types predominant in the district viz., Sandy (43%), Sandy Loam (37%) and Black Cotton Soils (20%). NPK ratio of the district is far below the ideal ratio of 4:2:1. Zinc is more deficient than other micro nutrients like iron, magnesium and boron.

Small and Marginal farmers are the key stakeholders of the district owning 88% (136482) holdings out of total holdings of (155115) of the operational holdings comprising 61% of the total cultivable area.

The GoTS has issued Notification orders for implementation of the Village as insurance unit and Mandal as insurance unit under Pradhan Manthri Fasal Bhima Yojana (PMFBY), Weather Based Crop Insurance Scheme (WBCIS) and Unified Package Insurance scheme (UPIS).

Farmers would get financial aid under Rythu Bandhu, an amount of ₹10,000 per acre towards farm investment inputs.

Cropping scenario

The major crops cultivated are Paddy, Groundnut, Red gram, Black gram, Green gram, Maize, Jowar, Castor, sugar cane etc.

Thrust Areas of GoTS for 2023-24

- Plan to increase area under market driven crops such as cotton (approximately 70 lakh acres) and red gram in approximately 20 lakh acres. Area under paddy to be maintained at approximately 41 lakh acres.
- Data strengthening measures through agriculture extension officers and data capturing on daily basis.
- Establishment of 2601 Rythu Vedika's at cluster level, as a platform to interact with farmers with an aim to disseminate latest agricultural technology.

- Ensuring timely input supply and regulation of inputs and quality control.
- supply of quality seed to the farmers is one of the most important interventions to increase the production and productivity of any crop.
- To promote new varieties of different crops under different schemes.
- Calamity Management in the event of drought, floods, hailstorms etc.
- State government has initiated promotion of Phosphorous Solubilizing Bacteria (PSB) usage for creation of awareness among the farmers on widespread basis. By using PSB the indiscriminate usage of chemical phosphate fertilizers can be reduced as Phosphorous in fixed form turns into available form to the plant. The main purpose is to reduce the cost of cultivation and thereby enriching the soil fertility.
- Telangana Government has been promoting Dry Direct seeding of paddy through Rythu Vedikas since last year. This method reduces the investment on each acre by ₹10,000 besides minimizing the need to hire labour. Even the crop period comes down by 10 days.
- Providing day-to-day information to farmers on crop production, input supply, and marketing through the department/ government website.
- The Government of Telangana is promoting Mechanization in a big way as a result of the same the farm power availability in Telangana is 2.03 KW/Ha as against national average of 1.9 KW/Ha.
- Promote farm mechanization especially among small and marginal farmers.
- Development of a mobile application for connecting the owners and the users (in line with Uberisation of transport vehicles) is under consideration to ensure optimum use of the available machinery and also make available the high cost machinery within the reach of small and marginal farmers on hire.
- Calamity management in the event of drought, floods, hailstorms etc.
- Create awareness about KCC there by expanding the reach of institutional credit to farmers.

2.1.1.2 Infrastructure and Linkage support available planned and gaps:

There are 1,820 seed dealers. Fertiliser is supplied through 245 dealers, Primary Agricultural Cooperative Societies (PACS) & Agricultural Produce Marketing Committees (APMCs) and FPOs. There are 268 pesticide outlets in the district. There is only one soil testing laboratory in the district. The district has 4 Agriculture Marketing Committees and 4 notified market centres, 21 Rural Godowns with a total capacity of 0.74 lakh MT. There is a Regional Agricultural Research Station, ANGRAU at Palem, catering to the district. There is also District Agricultural Advisory & Technology Transfer Centre, (DAATT Centre) besides one Krishi Vigyan Kendra at Madanapuram. Two FPOs are being nurtured under central sector scheme of promoting 10000 FPOs, one FPO promoting Groundnut in Peddamandadi Mandal and another FPO promoting minor millets in Ghanpur Mandal.

There is frequent occurrence of drought in the district owing to low and erratic rainfall in the district. Farmers are not getting remunerative price/MSP compared with cost of cultivation of crops. Further, due to deep water table, there is occurrence of crop loss due to moisture stress at critical growth period of crops.

Infrastructure Gap

Mobile Soil Testing Units and training of extension staff:

- Mobile soil testing van is required to provide instant services to farmers in rural areas.
- Setting up of Agri-clinics & custom hiring centres would help in bridging the gap in

services and information flow to farmers.

- Trainings should be organized at Mandal/ Divisional/ District level to create awareness about the suitable package of practices and knowledge updation in different areas at District Level with experts from PJTSAU, ICRISAT, CRIDA, etc.

2.1.1.3 Assessment of Potential for the financial year 2023-24

Taking into consideration that all small & marginal farm holdings and 10% of the farm holdings of other farmers require credit and the need to cover majority of farmers in the district under KCC, the exploitable potential under crop loans during 2023-24 has been assessed as follows:

(₹ Lakh)

S.No	Name of the Crop	Scale of Finance	Unit Size	Projections for 2023-24	
				Physical Units	Bank Loan
1	Paddy	1.100	ha	112000	123200.00
2	Maize	0.800	ha	7000	5600.00
3	Black gram	0.525	ha	7300	3832.50
4	Jowar	0.450	ha	2975	1338.75
5	Ragi	0.375	ha	100	37.50
6	Sugarcane	1.875	ha	2500	4687.50
7	Red gram	0.530	ha	12000	6360.00
8	Chillies	1.875	ha	3000	5625.00
9	Groundnut	0.525	ha	17500	9187.50
10	Bengal Gram	0.600	ha	500	300.00
11	Cotton	0.800	ha	8500	6800.00
12	Castor	0.500	ha	3200	1600.00
13	Vegetables	0.800	ha	8000	6400.00
14	Green Gram	0.525	ha	271	142.28
15	Onion	1.050	ha	600	630.00
Total					175741.03
Post-Harvest/ household/ Consumption requirements (10% of Crop Husbandry)					17574.10
Repairs and Maintenance expenses of farm assets etc., (20% of Crop Husbandry)					35148.21
16	Pledge loans	1.500	ha	1500	2250.00
Crop Loan -Total					230713.34

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I

The financial potential is arrived at considering the appreciation of Scale of finance in vogue for ensuing year.

2.1.1.4 Critical Interventions required for creating a definitive impact

- The Agriculture department may set up satellite soil testing laboratories and facilitate issue of soil health cards and also a single window system for issuance of input licenses to FPOs.
- The department may ensure supply of quality seeds to the farmers as there were instances where the seeds procured by farmers from private vendors have not germinated and did not result in expected yield.
- Timely availability of quality inputs particularly fertilizers by constructing sufficient storage space at village points (FPOs, PACS and IKP Centres).
- FPOs may be encouraged by allowing free transportation to sell quality inputs like seeds and fertilizers for both members and non-members
- Role of middlemen especially in cotton farmers needs to be reduced as they control operations from sowing till marketing leaving little room for profit to the farmers

- There is need for bringing more and more non loanee farmers into formal banking fold. Agriculture department may mobilize all such non loanee farmers through RMG mode and arrange for opening of accounts with banks.

2.1.1.5 Suggested action points:

1. Banks

- The banks should increase coverage of the new simplified Kisan Credit Card Scheme and educate the farmers for taking full advantage of the scheme. Banks should lend to farmers as per the scales of finance fixed by the Technical Committee at the district level and as per the guidelines of revised KCC, so as to ensure adequate credit availability to the farmers. Banks should cover at least 100-150 new farmers per branch, every year, while sanctioning crop loans and provide credit support to FPOs.
- Considering the land holding pattern and also the problem of fragmented holdings, banks have to promote JLGs and extend credit facility to tenant farmers/sharecroppers and marginal farmers.
- In order to discourage distress sale of produce by farmers and to encourage them to store their produce in warehouses against warehouse receipts, GoI had introduced a scheme in 2011-12 for extending concessional loans to the farmers against negotiable warehouse receipts. As per RBI guidelines bank loans against pledge/ hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months are eligible for classification under PSL, subject to a limit up to ₹ 50 lakh per borrower. Therefore, banks may extend NWR financing to farmers, societies and FPOs.

2. State Government

- Agriculture extension centres may focus on adoption of new technologies, improved crop management practices, etc., by conducting farmers meetings periodically.
- For uninterrupted power supply to farmers for agricultural purposes, solar water pumping systems may be encouraged. Better coordination between Agriculture Department and banks particularly in coverage of area under different crops would help the banks in extending loans to the eligible farmers
- Agriculture Department can strengthen the farmer producer companies.
- Crop Insurance benefits are not percolating to the farmers. Wide publicity to the insurance schemes may be taken up extensively.

2.1.2 Water Resources

2.1.2.1. Introduction

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. India, with 2.4% of the world's total geographical area and 18% of the world's population, has only 4% of the world's total fresh water resources. With about 4000 billion cubic meter (bcm) of annual rainfall, the estimated utilizable water resources are only 1123 bcm (28%), mainly due to hydrological, topographic and other physical constraints. Of the available utilizable resource, 690 bcm is from surface water sources and the remaining 433 bcm is from replenish able groundwater sources. As against this, the cumulative water utilization by all sectors of the economy is 702 bcm (2010) of which, agriculture sector alone consumes around 78% of the total water utilization. This is despite the fact that more than 55% of agriculture in India is rained and depends on the vagaries of monsoon. However, due to its wide temporal and spatial variability coupled with inadequate storage infrastructure, there are floods in some parts while severe drought conditions in other parts of the country.

Realizing the importance of water resources, Government of India had launched 'Pradhana Mantri Krushi Sinchayee Yojana' (PMKSY) during 2015 with focus on 'Har Keth Ko Pani' (Water for every holding) and more crop per drop. District Irrigation Plans (DIPs), being prepared under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), propose to suggest a perspective on the irrigation sector outlook in the district by making a detailed water demand and budgeting analysis and are expected to provide guidance to future irrigation development in the district. The major strategy of PMKSY is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision-irrigation and other water saving technologies (more crop per drop), enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture and attract greater private investment in precision irrigation system.

Similarly, the state government has focused on irrigation development and initiated a large number of irrigation projects in the state. In the last five years, state government has invested funds in development of irrigation sources and NABARD also supported the State Government under RIDF. As a result, the gross irrigated area increased from 12.2 lakh ha in 2014-15 to 31.2 lakh ha in 2020-21, which has brought more area under cultivation. The gross cultivated area of the state increased to 71.16 lakh ha in 2020-21 from 55.92 lakh ha in 2014-15.

Wanaparthy district lies in Krishna River basin. Krishna River flows through the district. The normal rainfall of the district is 605 mm. Wanaparthy is a drought prone district and hence, optimum utilization of available ground water potential through dug wells, bore wells, water conservation practices by way of sprinkler and drip irrigation, etc., need to remain important in the planning process. The major sources for assured irrigation in Wanaparthy District are – PJP Left Main canal, Rajiv Bhima Lift Irrigation, and Kalwakurthy Lift Irrigation schemes with registered ayacut of 2,08,220 acres and net area irrigated under these sources during 2020-21 is 1,70,384 acres. There are 1,254 MI tanks in the district.

All the mandals of the district are in safe category as per the Ground Water Report.

Present Status of Irrigation Projects

Krishna is principal river which flows through the district. The present irrigation structures comprising of tanks, tube wells and open wells irrigate around 1.056 lakh hectares. The details of projects under various categories are as below.

Rajiv Bhima Lift Irrigation Scheme Project (RBLISP): Rajiv Bhima Lift Irrigation Scheme envisages providing irrigation facility to 2,03,000 Acres (1,11,000 Acres under Lift-I & 92,000 Acres under Lift-II) for lifting 20 TMC of water from Priyadarshini Jurala Project covering 3 districts Wanaparthy, Mahabubnagar and Nagarkurnool District. Under this project 91,144 acres of irrigation contemplated in Wanaparthy District. Water is being lifted from this project from kharif 2019 onwards.

Mahatma Gandhi Kalwakurthy Lift Irrigation Scheme (MGKLIS): Mahatma Gandhi Lift Irrigation Scheme providing irrigation facilities for an ayacut of 4,25,000 acres in drought prone areas of Wanaparthy, Nagarkurnool and Mahabubnagar Districts by lifting 40 TMC from foreshore of Srisailem Reservoir. Under this project 93,942 acres of irrigation contemplated in Wanaparthy District. A summary of two projects is given in the table below:

No of Major Irrigated Projects under construction	Command Area to be covered in ha	No of Medium irrigation Projects	Command Area in ha.	No of minor irrigated Projects (Mission Kakatiya) phase 1 to 4	No of completed minor irri. Projects(Mission Kakatiya) phase 1 to 4	Command Area in ha to be covered
2	1,85,086	0	0	2558	303	53045

Mission Kakatiya:

The objective of Mission Kakatiya is to enhance the development of agriculture based income for small and marginal farmers, by accelerating the development of minor irrigation infrastructure, strengthening community based irrigation management and adopting a comprehensive programme for restoration of tanks.

Groundwater resource position:

The actual rainfall received up to July 2022 in the district is 786 mm which is excess than normal rainfall of 605 mm. The district average depth to ground water level is 3.77 meters below ground level (mbgl). Average Ground Water Level in April 2021 is 3.74 m-bgl in Wanaparthy Dist. is lowest in the state, which indicates ground water availability at shallow depths.

On-going programmes:

NABARD support to Micro Irrigation Project:

Effective utilization of every drop of water through micro irrigation is imperative for improving crop productivity, production and to achieve sustainable improvement in living standards of small and marginal farmers of State by improving the water use efficiency through micro irrigation and farmers can get assured additional income. In the district, out of total horticulture area of 7866 ha, 3500 ha is covered under micro irrigation, leaving a balance potential for micro irrigation area of 4366 ha.

Highlights of the Micro Irrigation Project in Telangana State:

Subsidy is extended up to 5 ha to all category of farmers with 100% subsidy to SCs, STs, 90% subsidy to BCs, SF/MF farmers and 80% subsidy to Other Caste farmers (2-5ha).

- At least 25% of the financial target allocated to the State must be earmarked to Agriculture crop sector in drip including Sugar cane, Sericulture etc.
- Providing lateral roller to farmers on subsidy @ ₹1500/- per farmer.
- Providing 10 years after sales service to all beneficiary farmers
- Transparency in beneficiary selection through Mee-seva registration, Aadhaar linkage and biometrics. Providing crop wise agronomical manual printed in Telugu to all farmers
- Penalties for Violation of the Guidelines under Micro Irrigation Programme is strictly followed in Telangana State.

NABARD has sanctioned a loan of ₹874.00 crore to Telangana State Horticulture Development Corporation Limited (TSHDCL) under NIDA for implementation of Micro Irrigation Project (covering an area of 1,39,000 ha.) in all the districts of the State.

Climate Change and Water Resources:

Climate change can affect significantly in the quantum of rainfall which is the major contributor of the water in the district. The serious challenge which may emerge due to climate change is related to frequency and magnitude of extreme weather events mainly temperature, rainfall, humidity which may lead to changes in agriculture productivity. There will be both short- and long-term implications due to climate change in this region. The State Government prepared a State Action Plan, which emphasizes conservation of rain water and enhancing irrigation efficiency

2.1.2. 3 Assessment of Potential for the financial year 2023-24

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Dug wells (Model A)	1.594	no	26.00	41.44	35.22
2	Bore well in Hard Rock Areas	0.926	no	500.00	463.00	393.55
3	Centrifugal Pump sets 5 HP	0.365	no	705.00	257.33	205.86
4	Submersible Pump sets 7.5 HP	0.731	no	1100.00	804.10	683.50
5	Sprinklers 75 mm dia - 1 ha	0.251	ha	1600.00	401.60	341.37
6	Pipeline Distribution System	0.185	ha	700.00	129.50	110.08
7	Rain guns 90mm	0.666	no	300.00	199.80	179.82
8	DRIP Irrigation	1.100	ha	1700.00	1870.00	1589.50
Total					4166.77	3538.90

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I

2.1.2.4 Critical interventions required for creating a definitive impact

1. Technical Support

The Ground water department headed by Deputy Director extends the necessary support to the farmers of the district. The State Irrigation department provides support to the ongoing Lift Irrigation projects. TSMIP headed by project director provides Micro irrigation facilities.

2. Drilling machines/other equipment/ dealers

There are 59 registered private rigs under WALTA Act in erstwhile Mahbubnagar, (which caters to the district), though there are more than 200 private rig owners who are taking up drilling work on contract basis. The district also has good number of dealers supplying quality pump sets, pipelines, etc.

- Shortage of technical staff in Ground Water Dept., at the district level is hampering essential functions like site selection and monitoring.
- Maintenance of MI structures needs improvement with active involvement of beneficiaries.
- Farmers have to be motivated to go in for plasticulture and other water saving devices.
- WALTA implementing departments need to exercise more effective control on drilling activity as the number of failure of bore wells is increasing
- There are 59 registered private rigs under WALTA Act, though there are more than 200 private rig owners in the district who are taking up drilling work on contract basis. The district also has good number of dealers supplying quality pump sets, pipelines, etc.

2.1.2.5 Suggested Action points for Government

To ensure the success of the strategy for sustainable expansion of irrigation sector some more interventions are required as indicated below.

- Under conjunctive use in command areas, specific plans may be prepared for construction of dug wells in both tail end areas and head reach areas, so as to provide irrigation to the crops in tail end areas and to protect the head reaches from water logging and crop damage.
- There is good potential for small low irrigation investments where a pump set and a few meters of pipe line could be financed to pump water from ephemeral and perennial streams for providing critical irrigation.
- There is good scope for financing distribution system i.e. pipelines.
- PIM/ WUAs must be promoted in all command areas as per Farmers Management of Irrigation Systems Act 1997. WUAs need to be energized including by conduct of elections which are overdue. The water cess collection by the Revenue Dept. is irregular and low and hence WUAs are not receiving enough funds for O&M works. The collection system may be spruced up preferably by making WUAs responsible for the same. Water rates may also be rationalized further. WUAs may also be encouraged to collect additional fees from members for specific O & M works. Enhanced revenue collection is necessary for effective plough-back of the same.
- Budgetary support for O&M may also be increased. Improper O&M of projects is responsible for gap in potential created and utilized and ultimately all the deferred maintenance leads to need for costly renovation projects.
- Revival of defunct LIS may be attempted by the Govt. to restore lot of lost potential. State govt. may support funding of pipelines in the place of open channels as well as lining of canals to improve water conveyance efficiency. Such activities may be supported under RIDF wherever feasible.
- State ground water dept. needs to be strengthened for future ground water development planning, including advice to reduce incidence of well failures and ground water quality for better well siting.
- MGNREGS needs to be continued being used for renovation/maintenance/creation of new minor irrigation/ and also recharge structures. Recharge of dried up dug wells and bore wells has to be taken up in big way in the district.
- Agriculture Dept. in association with KVKs/other agencies may suggest suitable area specific changes in cropping patterns, so as to avoid undue pressure on ground water. Promotion of SRI paddy, irrigated dry (ID) crops are important for better water stress resilience.
- Advocacy campaigns may be undertaken to make the farming community realize the economic value of water and the need for increasing water use efficiency in-situ soil moisture conservation by mulching, silt application, where feasible needs to be promoted.
- The Water, Land and Tree Act (WALTA) may be strictly adhered to especially in the ground water stressed areas to preventing indiscriminate digging of wells. The Act also has a provision of insurance for failure of wells which may be made use of.
- Reliability of electric power supply for irrigation pump sets, especially with respect to duration of power supply and quality of power needs to be improved, by grid separation, among other methods.

Action Points for Banks

- Banks may finance irrigation structures under Area Based Schemes and a special focus should be on investments which have good potential in the district.

- Due to construction of surface water irrigation projects, implementation of mission Kakatiya, state government's focus on micro irrigation, implementation of watershed projects by NABARD, state government and other agencies, there is increasing potential in the state for construction of wells, financing of pump sets, micro irrigation, low lift irrigation projects in the state.
- Good potential for deployment of institutional credit exists both for surface and ground water based irrigation structures as also for the efficient water application and water lifting units. With pro-active Government policies, focused attention and with the cooperation of banks, the disbursement under Water Resources/MI is likely to increase in the coming year.
- As indicated in earlier pages, there is a need as well as good scope for financing of new irrigation/ recharge structures, pumping systems (conventional as well as renewable energy based), water conservation technologies, etc., on individual as well as JLG mode.
- The basket of bank financed investments may include, inter alia, (i) new ground water extraction structures (dug well, bore well, tube wells, filter points) in safe mandals, (ii) financing of micro irrigation systems, mainly in ground water stressed mandals, (iii) pumping devices (electric, diesel, kerosene mono-blocks and submersibles), (iv) solar pump sets, (v) construction of new ground water extraction structures in treated watershed areas, (vi) deepening of wells wherever feasible, (vii) well recharge projects (dug wells and bore wells) on area basis/ JLG mode, (viii) farm ponds/ rainwater harvesting structures with/ without lining, (ix) pipelines for water conveyance, (x) small lift schemes in JLG mode/ lift societies etc. (xi) Banks may play a more proactive role in financing activities under TSMIP for non-subsidy portion

2.1.3 Farm Mechanisation

2.1.3.1. Introduction

Farm mechanisation facilitates timely completion of farm operation/s with desired degree of precision. The benefits could include preparation of a better seedbed, proper placement of seeds/ seedlings at the desired depth, better water management, better efficacy of fertiliser/ plant protection measures, timely harvest of produce and subsequent operations. These in turn lead to minimising the risks involved in farming, increasing the land productivity/ crop yield, increasing cropping intensity and above all better farm returns. Drudgery in different farm operations is reduced, thereby making farming an attractive enterprise. Mechanisation of post-harvest operations helps in value addition and is a good source of employment.

Majority of the farmers in the district are small and marginal farmer therefore the farming system continues to utilize manual power, animal power. In order to bring more land under cultivation and to improve productivity per unit area it is necessary to enhance the usage of other sources of power like tractors, power tillers, oil engines, electric motors and renewable energy. Mechanization as an activity is strongly influenced by the farm size, cost of farm labour, machines and energy. The availability of farm power on Indian farms has increased from 0.28 kW/ha in 1960–61 to 2.10 kW/ha in 2013-14 and expected to increase to 5.17 kW/ha by 2032–33. The target is set for 4.0 kW/ha by the end of 2030.

The land holding pattern also indicates a good scope for mechanization under custom hire mode as small and marginal farmers constitute 85% of the agricultural land holders This is corroborated by the likely increases in irrigation potential in the near future. As the capital investment is high,

subsidy is available under Rashtriya Krishi Vikas Yojana (RKVY), Normal State Plan (NSP) and Sub-Mission on Agriculture Mechanization (SMAM).

GLC for the last 3 years i.e. 2019-20, 2020-21 and 2021-22 was ₹2.76 crore, ₹31.72 crore, ₹1.43 crore respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- There is good network of dealers for tractors and power tillers, service centres and mechanics in the district headquarters and is ensuring good linkage for financing mechanization initiatives.
- Agriculture Department is extending farm implements & custom hiring centres at 50% subsidy under NSP, SMAM & RKVY to accelerate present pace of mechanization.
- Existing tractor population in the district is around 2,700 nos.

2.1.3.3 Assessment of Credit Potential for 2023-24

GLC for the last 3 years i.e. 2019-20, 2020-21 and 2021-22 was ₹2.76 crore, ₹31.72 crore, ₹1.43 crore respectively. Taking into consideration the existing potential, the following assessment is made: (₹ Lakh)

S. No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Tractor including replacement with matching equipment	11.000	No	450	4950.00	4207.50
2	Power tillers with matching equipment	2.150	No	300	645.00	548.25
3	Combine harvesters	30.000	No	150	4500.00	3825.00
4	Post-Harvest Equipment Package	9.000	No	130	1170.00	994.50
5	Mini Tractors	5.940	No	70	415.80	353.43
6	Custom hiring centre for Groundnut	25.610	No	55	1408.55	1197.27
7	Custom Hiring Centre for Land Preparation for Paddy	8.400	No	50	420.00	357.00
Total					13509.35	11482.95

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure - I

2.1.3.4 Critical interventions required to create a definitive impact:

- Power tillers are better suited for small holdings in which paddy cultivation is taken up. Farmers need to be made aware of this, so that they do not unnecessarily invest more in buying high hp tractors.
- Availability of spares/ servicing/ repair facilities in most of the Mandal headquarters needs to be enhanced. Presence of TS-AGROS may be expanded which will aid this purpose.
- Technical know-how needs to be disseminated among farmers about the usage of farm machinery and implements limiting the scope of their wide use.
- Modern agricultural tools and implements like, paddy transplanters, zero till seed drill, graders, cleaners, threshers etc. need to be financed by banks.

2.1.3.5 Action points

Banks

- Good working PACS & FPOs may go for establishment of custom hiring centres
- Agri-preneurs can also be encouraged to take up custom hiring of tractors and farm implements under Agri-clinics and Agri-business centres scheme. Banks may provide credit for establishment of Agro Service Centres by Agricultural Graduates under the existing schemes.
- As majority of farmers are small and marginal group mode of financing especially through JLGs may be encouraged.

Departments

- Agriculture and Horticulture departments in collaboration with TS-AGROS may create awareness on modern technologies and farm mechanization through field demonstrations.
- Agriculture and Horticulture Depts. to conduct free demonstrations on new equipment and arrange exposure visits for popularizing latest machinery among the farmer community.

2.1.4 Plantation, Horticulture including Sericulture

2.1.4.1 Introduction

Plantation and Horticulture is a key sector for the district considering the decreasing farm income from food crops and has potential for improving economic conditions of the farmers ensuring higher returns, both in quantitative and value terms. The sector also facilitates diversified opportunities with high value crops, generating employment, ensuring nutritional security, improving ecological sustainability, and enhancing the export earnings. The Horticulture Area in Wanaparthy district occupies 0.074 lakh Ha. Wanaparthy district is well endowed with suitable climate and soils for increase in the horticulture area. The area and production of various crops during 2021-22 are given below:

S. No	Crop/Commodity	Area under cultivation in ha	Production in MT
1	Vegetables	1301.17	26910.79
2	Fruits	5618.14	46853.58
3	Aromatic & medicinal Plants	10.19	151.02
4	Spices	535.76	2641.53
5	Flowers	2.13	6.47
	Total	7467.39	76563.39

(Source: Dept. of Horticulture, Telangana)

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 plantation and horticulture activities and area development projects. Refinance will be available at 100% and the rate of interest will be 0.5% less than the applicable rate of interest for cooperative banks and RRBs under area development schemes.

The State Government has proposed to cultivate oil pam crop in 20 lakh ac (8 lakh ha) in next 5 years from 2022-23 onwards. The State Govt. has already received the GoI's notification for 8.14 lakh acre in the state and propose to seek GoI's notification for 20 lakh ha as the Cabinet of State

Govt. has already approved the same. The State Govt. has also already entered into MoA with 10 industries to set up oil palm nursery and processing units. The is mainly due to availability of sufficient quantities of water in the state after implementation of various irrigation related schemes viz., Mission Kaleswaram lift irrigation project, Mission Kakatiya, construction of Check dams, etc. The recent ban on import of palm oil from Malaysia by Govt of India has given enough scope for promotion of oil palm crop. Accordingly plans were drawn to cultivate oil palm in 12,500 acres in the district and to start with 3750 acres during the FY2023-24.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- 1. Nurseries:** There is need to establish one Government nursery for various crops.
- 2. Technical support:** The department is supporting increase in area under horticulture crops under High density Planting, Introduction of new improved varieties, Supply of genuine, disease free & high yielding plant material, Good Agriculture Practices (Crop Specific integrated nutrient management, integrated pest management, Mulching & PHM practices, Integration of Horticultural crops with micro irrigation, Weather based prophylactic measures, adapting improved agronomic practices, increasing area of vegetables under Protected Cultivation (Poly house shade net etc.).
- 3. Marketing Outlets:** There are no exclusive markets for horticulture produce in the district. There is good scope to establish one such markets in Wanaparthy and Kothakota.

2.1.4.3 Assessment of Potential for the financial year 2023-24

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Mango (7.5mx7.5m)	1.578	ha	100	157.80	142.03
2	Mango (2.5mx2.5m)	5.025	ha	30	150.75	135.69
3	Sweet- Orange	2.005	ha	35	70.18	63.17
4	Acid lime	2.005	ha	75	150.38	135.34
5	Custard apple	3.120	ha	105	327.60	294.84
6	Papaya	2.000	ha	14	28.00	25.20
7	Pomegranate	3.075	ha	13	39.98	35.98
8	Jasmine	1.725	ha	325	560.63	504.56
9	Sapota	2.913	ha	120	349.50	314.55
10	Guava	3.173	ha	60	190.35	171.32
11	Small Nurseries	5.500	ha	3	16.50	14.85
12	Rose	1.500	ha	25	37.50	33.75
13	Dragon Fruit	16.538	ha	10	165.38	148.85
14	Crossandra	1.730	ha	20	34.60	31.14
15	Shade net nurseries	10.890	ha	60	653.40	588.06
16	Vegetable Cultivation On Pandals	6.723	ha	300	2016.75	1815.09
17	Oil palm Cultivation	1.580	ha	2600	4108.00	3697.20
Sub-total P & H					9057.30	8151.62
1	Mulberry plantation & Silk worm rearing	8.663	ha.	70	606.41	545.77
Sub-total Sericulture					606.41	545.77
TOTAL					9663.71	8697.39

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I

2.1.4.4 Critical interventions required

The credit flow as required is not taking place to the sector since farmers are going for subsidy oriented schemes under Horticulture mission and not bank finance. Horticulture department may explore the possibilities for propagating and popularizing various activities in the sector amongst banks.

There are no regulated markets on the lines of Agriculture Market Committees or Cooperative bodies. There is need for establishment of large scale Rythu Bazars similar to the scale of Gudimalkapur in Hyderabad

2.1.4.5 Action Points:

Banks may

- Extend financial assistance for establishment of cold stores and ripening chambers.
- Finance nurseries for supply of good quality planting material.
- Finance MI structures (tube wells, bore wells, dug wells) in association with line departments for providing protective irrigation. Extend credit for poly house cultivation of crops and pandal based vegetable cultivation towards non-subsidy component.

2.1.5 Forestry and Wasteland Development

2.1.5.1. Introduction

‘Forestry’ is basically art, science & practice of studying and managing forests & related natural resources and ‘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, fibres, lac, bamboo canes, fodder, medicine, drugs and many more items.

Telangana state has recorded forest area of 21,213 sq. km which is 18.93% of its geographical area as per the IFSR 2021. The Reserved, Protected and Unclassified Forests are 75.65%, 22.07% and 2.28% respectively. The forest cover area in the district is 0.37 lakh ha i.e. 5.3% of total geographical area. With an objective to increase the forest cover from 24% to 33%, Govt. of Telangana has launched a massive programme christened as Telangana Ku Haritha Haram on July 2015 to rejuvenate degraded forests, protecting the forests from fire, encroachment, smuggling and grazing. The programme envisages massive planting outside the forest area through Avenue Plantation, Block Plantation, Homestead plantation, Agro forestry plantation and planting forestry species in barren hills.

Under Haritha Haram programme, a total of 2.21 crore saplings were planted in Wanaparthy district against a target of 3.88 crore plants. Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

Agroforestry

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (86% cultivating about 47% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 48% of the net sown area, climate risk, etc. Thus, the economics does not get much in favour of the sector which harbours almost 50% of the population.

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

Agroforestry Systems

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

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fibre & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement
<ul style="list-style-type: none"> ➤ Agri- Component comprises of Food Grains; Horticulture Crops Viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc. ➤ Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs ➤ Pastoral - Component comprises of fodder grasses ➤ Agro - Components only comprises of food grain component 			

2.1.5.2 Infrastructure and linkage support available, planned and gaps

1. Nurseries:

The social forestry department also has 71 nurseries in the district.

2. Technical Staff:

1 DFO, 5 Range Officers, 1 Deputy Range Officer and 4 Forest Range Officers, 7 Deputy Range Officers. There are 78 Vana Samrakshana Samithis (VSS) with over 0.8 lakh members

3. Marketing Support:

The marketing support for forest produce is being done through the Girijan Cooperative Society.

2.1.5.3. Assessment of Credit Potential for 2023-24

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Eucalyptus	1.160	ha	30	34.80	31.32
2	Subabul	0.800	ha	50	40.00	36.00
3	Teak	1.300	ha	50	65.00	58.50
4	Neem	1.200	ha	30	36.00	32.40
5	Bamboo	1.000	ha	30	30.00	27.00
6	Nurseries(2.5 lakh seeding)	3.500	ha	6	21.00	18.90
Total					226.80	204.12

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I.

2.1.5.4. Suggested Action points**Banks**

- Encourage individuals and group of farmers to undertake wasteland development through credit support by availing liberal refinance support from NABARD.
- Banks may provide credit to farmers availing saplings at free of cost from Government under Haritha Haram for pit digging, plantation and application of nutrients/compost, and fencing etc.

State Govt. / Department

- Suitable location specific agro forestry models may be developed by the Forest Department for adoption by farmers
- Commercially important tree species like Casuarina, Subabul, Bamboo, Teak and Eucalyptus plantations may be promoted under Agro forestry.

2.1.6 Animal Husbandry- Dairy**2.1.6. 1 Introduction:**

Animal Husbandry sector is the largest allied agricultural activity in district. Dairy farming is one of major subsidiary activities in the district providing employment opportunities to the rural poor and improving rural livelihood.

Present Status:

As per the Livestock census 2019, the total cattle and buffalo population in the district is 1.48 lakh. (Cattle: 0.75 lakh, Buffalo: 0.73 lakh) of which 0.71 lakh are breedable female animals (0.36 lakh cattle and 0.35 lakh buffaloes)

The milk production in the district is estimated 0.78 lakh MT during 2020-21 (1.51 % of state milk production). (Source: Telangana State Statistical Abstract)

2.1.6.2 Infrastructure Support and Linkage available, planned and Gaps

- There are two Area Veterinary Hospitals (AVH), 19 Primary Veterinary Centres (PVC) and 29 Sub Centres Animal Husbandry (SCAH) i.e. a total of 50 veterinary institutions in the district. There are two Bulk Milk Chilling Units under Telangana Dairy Development Federation.
- There are 79 Artificial insemination (AI) centres (50 centres-AH Dept., and 29 Gopalmitras) helping the department on AI activity.
- The fodder seed is provided to the farmers on subsidy basis to create a green fodder resource base in the district.
- The AH Department is promoting establishment of IT enabled 100 Mobile Veterinary Clinics (Pashu Aarogya Seva) in the state to provide emergency services and other veterinary services to the remote areas.

2.1.6.3 Assessment of Credit Potential for 2023-24

Taking into account the availability of the infrastructure & plan for developments, estimations of good quality animals available for bank finance for the year 2022-23, likely induction, unit cost revisions, the assessment for the activity during 2023-24 is projected as under:

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	2 CB Cows units	1.802	No.	900	1621.80	1459.62
2	2 GM Buffaloes	2.011	No.	1100	2212.10	1990.89
3	CBC Calf rearing	0.500	No.	225	112.50	101.25
4	GMB Calf rearing	0.438	No.	500	219.00	197.10
5	Fodder Cultivation-Working capital	0.500	ha	500	250.00	225.00
6	Indigenous Milk Products	5.000	No.	50	250.00	225.00
7	Mini Dairy –CBC 10 animal units	10.035	No.	180	1806.30	1625.67
8	Mini Dairy-GMB 10 animal units	11.080	No.	21	232.68	209.42
9	Dairy parlours	2.500	No.	75	187.50	168.75
10	Working Capital KCC - AH	0.500	No.	1500	750.00	750.00
Total					7641.88	6952.70

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure - I

Assumptions: The finance to SHGs / BC / ST Corpn. for the activity is also included in the above potential.

2.1.6.4. Critical intervention required for creating a definitive impact

- Majority of cattle and buffaloes in this district are non-descript and unproductive. To improve the productivity of the animals, systematic efforts are being made through upgrading the non-descript buffaloes and crossbreeding of non-descript cattle by introduction of Artificial Insemination Programme & by supply of Graded Murrah Breeding bulls by the department.
- The existing Bulk Milk Chilling Units need to be strengthened so as to improve the procurement to its full capacity and the non-functional BMCUs needs to be revived. Also, new BMCU must be set up considering the potential for dairy in new district.

- All the Village societies/centres involved in milk procurement should be equipped with the modernized milk testing equipment.
- Banks may finance JLGs and borrowers under NABARD Area development plan and enable capital formation in agriculture for doubling of farmers' income and sustainable livelihood.

2.1.6.5 Suggested Action Points Banks

- Calf rearing units may be encouraged by banks as a separate unit or along with dairy units
- Banks may finance for indigenous milk product unit, where they had financed dairy units on a large scale and where marketing facilities are poor.
- As fodder cultivation is a viable activity, banks may finance fodder cultivation.

Government Departments

- There is inequitable distribution of veterinary health centres There is a need to improve the services in upland areas.
- The Department may encourage additional area under fodder development. Alternately, farmers may be motivated to take up fodder cultivation on field bunds, fish tank bunds and also raise short duration fodder crops between two commercial crops.
- Private dairies in the district may be advised to take up dairy development activities in their milk-sheds, which will help them in optimum utilization of processing plants.
- Potential available for promotion and nurturing of Dairy FPO in Ghanpur area which provide scope for enhancement of milk production and value addition.

2.1.7 Animal Husbandry- Poultry

2.1.7.1. Introduction:

The poultry population in the district is 4.53 lakh as per 2019 livestock census. The climatic conditions in the district are suitable for establishment of poultry farms. Contract Farming in Broiler farming is gaining popularity. M/s Venkateswara and Suguna hatcheries are involved in promoting contract broiler farming.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The feed ingredients like maize, cakes, rice bran are available in the district.
- Most of the poultry units have their own feed mixing plant or have tie ups with feed manufacturers
- The related infrastructure details are furnished under dairy development chapter.
- The Broiler birds and culled birds are marketed by private traders for local consumption as well as for export to neighbouring districts.
- In backyard poultry farming, the popular birds are Vanaraja, Giriraja, and Gramapriya.

2.1.7.3 Assessment of Credit Potential for the financial year 2023-24

Considering the infrastructure availability/proposed developments and unit cost revisions, the assessment for the activity during 2023-24 is as under:

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Commercial Layer (10000 Bird unit)	68.000	no	60	4080.00	3468.00
2	Commercial Broiler(1000 Birds Unit-Deep litter system)	5.000	no	15	75.00	60.00
3	Egg/Chicken Carts	0.500	no	30	15.00	13.50
4	Chicken Meat outlets	6.910	no	70	483.70	411.15
5	Centralised Grower Units (25000 birds)	155.000	no	3	465.00	372.00
6	Poultry Vehicles open Cage	12.000	no	4	48.00	40.80
7	Mobile Marketing units	10.000	no	8	80.00	68.00
8	Poultry Feed plant (4 - 6 tph)	17.600	no	4	70.40	63.36
9	Backyard Poultry (50 birds)	0.340	no	150	51.00	45.90
10	Working Capital KCC - AH	2.000	no	300	600	600.00
Total					5968.10	5142.71

In addition, poultry as an activity is also included in the chapter 'others' under SHG lending.

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I.

2.1.7.4 Critical interventions required to create a definitive impact:

- Insurance of birds by the insurance companies and timely settlement of claims
- There is a need to start marketing centres for poultry products like eggs and chicken through SHG by provision of financial support by bankers
- Backyard poultry with improved desi birds can be encouraged among good working SHGs

2.1.7.5 Suggested Action points

- Credit flow for poultry sector is to be supported by a cluster approach through Area Development collective effort by banks together with development agencies (Dept. of AH).
- Promotion of FPOs in Poultry sector in collaboration with NGOs/KVKs
- AH Department to bring in best practices to mitigate the vagaries of climate change.

2.1.8 Animal Husbandry - Sheep, Goat, Piggery etc.

2.1.8.1 Introduction

Sheep rearing provides steady income throughout the year by sale of ram lambs, unproductive animals, manure and wool. The majority of rural households depend on sheep and goat rearing. Sheep/Goat rearing acts as drought proofing during the monsoon failure for the families dependent on agriculture. The piggery activity in the district is confined to open rearing method.

Present Status

Deccani breed of sheep provides coarse wool apart from meat and manure. Nellore breed is gaining popularity. Sheep, goat and pig population in the district as per Livestock census 2019 is 9.77 lakh, 0.81 lakh and 0.09 lakh respectively.

2.1.8.2. Infrastructure and linkage support available, planned and gaps

There are no recognized Slaughter houses and markets. Sheep market yards at Pebbair, Kothakota may be established.

2.1.8.3. Assessment of Credit Potential for the year 2023-24

Taking into account the availability of the above aspect, infrastructure developments, unit cost revisions, trends in the credit flow, the assessment for the activity during 2023-24 is as under:

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Sheep rearing(20F+1M)-Nellore	1.865	No.	4500	8392.50	7553.25
2	Sheep Rearing(50F+2M)-Nellore	4.030	No.	450	1813.50	1632.15
3	Sheep Rearing (100F+5M)-Nellore	9.325	No.	400	3730.00	3357.01
4	Goat (20+1)	1.690	No.	1100	1859.00	1673.10
5	Piggery(10+1)	4.974	No.	55	273.57	246.22
6	Piggery(3+1)	1.441	No.	6	8.65	7.77
7	Ram lamb Unit for Fattening	0.810	No.	150	121.50	109.35
8	Meat shops	2.000	No.	45	90.00	76.50
9	Sheep/Goat(500+25)	46.625	No.	30	1398.75	1049.07
10	Working Capital KCC - SGP	2.000	No.	300	600	600.00
Total					18287.47	16304.42

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure - I

Assumptions: Sheep/Goat Rearing is a predominant activity among SHGs. The finance extended to the activity through SHGs/ JLGs/ BC Corpn/ SC Corpn/ST Corpn are also included in the above potential.

2.1.8.4. Critical Infrastructure required for creating a definitive impact

Critical issues which affect realization of potential & interventions required to create a definitive impact are as under:

- There is need to supply of fodder trees like Subabul, Avisa etc. to shepherds.
- Rearing of small ruminants should be encouraged especially under SHG mode (on account of specific emphasis being given to asset creation) as it would give definite incomes to the poor households. As the district is proximate to twin cities with large consumption capacity, marketing would be assured.

2.1.8.5. Action points**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).

- Financing semi-intensive commercial sheep rearing units, besides, small units of 20+1 size sheep rearing units need credit support.
- Banks may finance area development scheme beneficiaries under JLG and individual mode for sustainable income.

Government Departments

- There is a need to improve and modernize the slaughter houses located in Municipal areas.
- Govt may popularize the Sheep Insurance Scheme being implemented with subsidy support to prevent losses of livestock to the poorest of the poor.
- Training and Capacity building activities in dairy farming, fodder cultivation may be taken by the department.

2.1.9 Fisheries

2.1.9.1. Introduction

The Wanaparthy district has quite a number of water sources for fisheries development. There are 4 reservoirs with a water spread area of 2333 ha, 145 departmental tanks with a water spread area of 8520 ha, and 168 Grama Panchayat tanks with a water spread area of 1058 ha. There are 96 Fishermen Cooperative Societies with a membership of 6428 fishermen and 9 fisherwomen and, 2 licensing cooperative societies with a membership of 240. Apart from the above, part of Jurala project is covered in the district, licenses are given in the reservoir to the local fishermen. The fish production for the year 2020-21 is 12180 MT (Source : TS Abstract 2021) and prawn production is 251 Mt. Various schemes and programs are being implemented under state and central government plans. PMMSY is a new flagship program introduced by the central government towards the development of fisheries sector in diverse fronts.

2.1.9.2. Infrastructure and linkage support available, planned and gaps

- Fisheries activities in the district are being supervised and monitored by the District Fisheries Officer stationed at district Head Quarters and supported by field staff and out sourced employees.
- Fish seed production in the district is nil as there is no government fish seed farms and the only fish seed farm at Salrla Sagar has become defunct.
- The required fish seed in fingerling size is being stocked free of cost in all the tanks by calling tenders.
- College of Fishery Science was established in Pebbair in 2017.
- Fish feed: The fishermen cooperative societies are not using supplementary feed in fish culture as it involves incurring expenditure which is felt to be beyond their reach. However, individual farmers/ entrepreneurs are using supplementary feed like rice bran and oil cake for commercial fish farming.
- Leasing policy: The Department follows the policy of leasing out the water resources to Fishermen Cooperative Societies and the lease is for a period of five years and the fishing rights are given every year. Nominal rent is being charged by the department for leasing out the water bodies.
- The Government of Telangana introduced Insurance Scheme for the Fishermen. Under

this scheme, the Fishermen who accidentally died will get an amount of ₹6.00 Lakh as ex-gratia. There are 8242 Fishermen covered under Insurance Scheme.

- No training centres to conduct training programs and awareness camps.
- One fish market is completed in Wanaparthy and no organized form of fish marketing is done.
- Fisheries Department is implementing many schemes with the state and the central funding like RKVY, NFDB and PMMSY etc.,
- There are proposals for the construction of ponds, fish markets, and RAS and cage installations under the PMMSY program.

2.1.9.3 Assessment of Potential for the financial year 2023-24

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Financial Outlay	Bank Loan
1	Fishing Equipment	0.26	no	225	58.50	49.73
2	Inland fish Farming-New tanks/ponds(1ha)	4.50	no	9	40.50	36.45
3	Fish seed farms	8.50	no	5	42.50	38.25
4	Fish Sale –Retail outlets	1.80	no	45	81.00	72.90
5	Net and Boat Units	0.40	no	6	2.40	2.16
6	Pangassius Culture(W/C)	2.80	no	15	42.00	35.70
7	Others(fish outlets)	0.30	no	15	4.50	4.50
8	Insulated Truck of 6 tonnes capacity	19.80	no	12	237.60	201.96
9	Working Capital For cooperative society	2.50	no	60	150.00	135.00
Total					659.00	576.65

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure - I

2.1.9.4. Critical interventions required for creating a definitive impact

- There is need to enhance marketing support and mobile vans/two wheelers to fisherman for enhancement of income and Banks can finance various activities in this sector.
- Seed production should be encouraged in the private sector and introducing a buy-back system in the procurement of seed/fingerlings is the need of the hour.
- There is a need for an organized fish marketing system to increase fish consumption.
- Constant monitoring of development programs and training to the fishermen and stake holders is necessary. and conduct awareness on the schemes and methods for availing such schemes.
- The Introduction of women-oriented fishery programs in cities and towns will have an impact on fish consumption.
- Encouraging the entrepreneurs to undertake RAS, Cage culture, and pond culture to enhance fish production.

2.1.9.5. Suggested Action points Banks

- Credit flow for fisheries is to be supported by banks as there is improvement in water storage potential and owing to Mission Kakatiya structures.
- Banks may finance area development scheme for beneficiaries under JLG and individual mode for sustainable income.

2.1.10 Farm credit – Others - Bullock, Carts, Kisan Bikes

2.1.10.1. Introduction

Due to the prevalent fragmented land holding pattern, the number of small and marginal farmers is increasing every year and the fragmented land holdings perpetuate the traditional way of ploughing the land and other agricultural operations with bullocks. Though the usage of tractors for ploughing and puddling operations is catching up, but still the bullocks are used for weeding and inter ploughing etc. after the crops are sown. There is demand for bullock's draft power in the district.

2.1.10.2 Infrastructure and Linkage support available, planned and gaps

- Conventional bullock carts are manufactured locally. The local shandies provide market for local breeds.
- Veterinary Institutions mentioned in Dairy chapter provide health care for bullocks.
- Continuation of bullock and bullock carts as means of agriculture and transport is a challenge for the future as mechanization has replaced them at a fast pace with no takers for traditional methods by rural youth

Critical Gaps

- NPA recovery mechanism needs to be strengthened with special emphasis on recoveries from old accounts.

2.1.10.3 Assessment of potential for the financial year 2023-24

Taking into consideration the availability of infrastructure and support services, the exploitable potential during 2023-24 has been assessed as follows:

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Bullocks other drought animals	0.800	No.	80	64.00	54.40
2	Bullock Carts	0.550	No.	75	41.25	28.89
3	Kisan Bikes	1.000	No.	600	600.00	420.00
Total					705.25	503.29

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I

2.1.10.4. Critical Interventions required for creating a definitive impact

- There is need for introducing appropriate improvements in farm machinery to reduce the strain on the bullocks.

2.1.10.5. Suggested Action Points

- Banks may adopt realistic unit cost depending upon the local conditions, while financing the bullocks & bullock carts and other activities.
- Encourage financing for manufacturing quality carts and also Kisan bikes by banks which will help the farmers in their agricultural operations.

- Setting up of exclusive Custom Hiring Centers for meeting the needs of Small and Marginal Farmers in the district.

2.1.11. Integrated Farming System

2.1.12. 2.1.11.1 Introduction

Integrated Farming Systems (IFS) aims to stabilize income streams through natural resource management and livelihood diversification. The IFS approach has multiple objectives of sustainability, food security, farmer security and poverty reduction. It involves use of outputs of one enterprise component as inputs for other related enterprises wherever feasible, for example, cattle dung mixed with crop residues and farm waste can be converted in to nutrient-rich vermicompost.

Objectives of Integrated Farming System

- Maximization of yield of all component enterprises to provide steady and stable income.
- Rejuvenation / amelioration of system's productivity and achieve agro-ecological equilibrium.
- Avoid build-up of insect-pests, diseases and weed population through natural cropping system management and keep them at low level of intensity.
- Reducing the use of chemicals (fertilizers and pesticides) to provide chemical free healthy produce and environment to the society.

Components of IFS

Agriculture, Fish farming, Horticulture, Duck rearing, Forestry, Pigeon rearing, Apiary, Mushroom cultivation, Sericulture, Azolla farming, Dairy, Kitchen gardening, Poultry, Fodder production, Goat rearing, Nursery, Sheep rearing, Seed Production, Piggery, Vermiculture, Rabbitry, Value addition

Need of IFS in the District:

According to the Census of Land Holdings (2015-16), there are 3.83 lakh land holdings in Wanaparthy district covering a total area of 9.55 lakh acres. Marginal farmers hold 63.2% of the total land holdings, accounting for 26.5% of the area operated. Small farmers hold 24.8% of the total land holdings, accounting for 34.9% of the area operated. Semi-medium farmers hold 9.9% of the total land holdings, accounting for 25.5% of the area operated. Medium farmers hold 1.9% of the total land holdings, accounting for 10.8% of the area operated. Large farmers hold 0.2% of the land holdings, accounting for 2.3% of the area operated.

Thus with the ever increasing demand there is high pressure on the existing agricultural land. To mitigate this land crisis, farmers need to take approaches where they can earn more by utilizing same piece of land. Therefore, integrated farming needs to be promoted where crop cultivation along with allied activities (horticulture, animal husbandry, fishery, and poultry) which will act as complimentary to each other.

Furthermore, Govt. of India has been giving a lot of importance to doubling of farmers' income (reference year 2015-16). To meet this target, farmers' incomes need to grow annually by 10.4% to double in seven years as against the growth rate of 3.4% between 1993 and 2016. In view of this, apart from other measures, Integrated farming system models like crop + dairy, crop + dairy+ agro forestry, crop + Dairy + Fisheries, crop + sheep/ goatery + agroforestry, etc. advocated by

local KVKs and State Agri Universities as part of alternate farm activities can be instrumental to enhance farmer's income, mitigate climate change risk and enhance adaptive capacity of the farmers in rained areas.

Some of the IFS models include:

Main farming systems practiced in India are:

1. Crop - livestock farming system
2. Agri - horticulture farming system
3. Agro-forestry system
4. Crop-livestock-pastoral system
5. Mixed farming system

Different combination of Farming systems

FS1	Crops+dairy	FS6	Crops+dairy+horticulture+poultry+fish
FS2	Crops+dairy+horticulture	FS7	Rice +fish
FS3	Crops+dairy+poultry	FS8	Coconut+banana
FS4	Crops+dairy+goat	FS9	Coconut+banana+cocoa+pineapple+nutmeg
FS9	Crops+dairy+fishery+poultry	FS10	Crop+dairy+horticulture+apiary+fish

Crop dominant farming system is predominant in Telangana. Among the various IFS models listed above, FS10 is found to be of highest returns.

The IFS components and their composition may vary with irrigation water availability viz., irrigated / rained/ 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.***

2.1.11.2 Available Infrastructure/ conducive factors

Indian farmers per se have been conventionally practicing more than one agricultural and allied activities to enhance their income. However, the need of the hour is to integrate more activities in such a way that the farm operations are more wholesome resulting in a synergy and efficient output. The various schemes run by Telangana State Government is listed below which may be converged for promoting Integrated Farming System in the state.

Horticulture: Telangana is one of the major producers and exporters of fruits in the country. To promote Horticulture production, Government of Telangana has initiated project on Micro-Irrigation, Establishment of Greenhouses/Poly-houses with subsidy to farmers, Establishment of Spice Park in Nizamabad District, effective implementation of Mission for Integrated Development of Horticulture etc.

Animal Husbandry: Government has taken various initiatives in this sector like sheep distribution scheme, establishing Animal Health Services and Polyclinics at district headquarters, purchasing fully equipped mobile veterinary vans, supplying fodder seeds to farmers etc. There are around 2,216 Veterinary Hospitals/Dispensaries, 9 Animal Diagnostic Laboratories for disease identification in the state.

Fisheries is one of the fast growing sectors generating income and employment. There are 19 fish seed farms functioning in the State. Out of which, 6 farms are fish seed production cum rearing farms, which have hatcheries for spawn production and the remaining farms are fish seed rearing farms.

Poultry: Telangana, a market leader in the poultry and seed business, has identified these as a thrust area and core sector for the processing and nutrition products including dairy, poultry, meat and fisheries. Broiler farming is concentrated in and around Hyderabad and an output of around 66,000 MT per month is generated here making it the Poultry Bowl of India.

Agroforestry: 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. 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. About 5.76 lakh sandalwood plants have been planted covering 705 ha of 782 farmers.

Policy Support to IFS in Telangana

1. Rythu Bandhu Scheme – It is the Investment Support of ₹5000 per acre per season provided to the farmers by GoTS for taking up agricultural investments for two cropping seasons in a year.
2. State Nutrition Mission
 - IFS systems are encouraged for risk mitigation.
 - Kitchen garden in anganwadi centres to improve the availability of locally available fruits and vegetables.
3. Rain fed Area Development under NMSA (National Mission on Sustainable Agriculture)
 - RAD focuses on IFS for enhancing productivity and minimizing risks associated with climatic variability.
4. NABARD programmes viz., Integrated Watershed Development Programme, Tribal Development Programme, Climate Change mitigation and adaptation projects promote Integrated Farming System approach to ensure enhanced sustainable livelihood to the rural population.

Critical gaps:

- 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.
- The KCC limit is not comprehensive enough to accommodate IFS activities.
- KCC limits for small and marginal farmers is 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.

- 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.

2.1.11.3 Assessment of credit potential for year 2023-24

As indicated earlier the farmers are conventionally taking up more than one agriculture and allied activities in their farms for enhanced income. The potential for these conventional agricultural and allied activities have been assessed and delineated in respective sectoral chapters. The potential for Integrated Farming System for FY 2023-24 is furnished below.

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	PLP 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Low cost model for SF/MF (up to 1 acre)	2.627	no	40	105.08	89.32
2	IFS models for other farmers	6.560	no	15	98.40	68.88
3	Tailor made model for commercial IFS	8.000	no	6	48.00	48.00
Total					251.48	206.20

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure - I

2.1.11.4 Critical Interventions required for creating a definite impact:

- The government may consider providing subsidy for IFS models in a holistic way through a single window approach.
- It is suggested that a dedicated subsidy fund for popularizing IFS through bank credit may be established in banks, which will take upon itself the role of purveyor of the subsidy and popularizing IFS models
- Bankable models may be developed by each State Agriculture University and provided to the banks for financing.
- To start with these areas (watersheds and climate change proofing projects) may be taken as potential grounds for adoption of IFS by the farmers. The banks may also be encouraged to go for pilot financing of IFS components under revised Kisan Credit Card (KCC) guidelines or by launching separate product say 'integrated farm loan'.

2.1.11.5 Suggested Action Plans:

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

Government:

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

Banks:

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

Farmers:

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

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Introduction

There is a positive effect of infrastructure on agricultural development. Agricultural output growth is determined largely by technology and prices, in combination with agricultural infrastructure such as roads, irrigation, market and credit facilities. Given the critical role of infrastructural facilities in agricultural growth, the improvement and enhancement of such infrastructure in the district is very much required. The net area sown under various crops is 1.13 lakh ha, with horticulture crops being grown in 0.0082 lakh ha in the district.

Registration of warehouses at PACS – Issue of Negotiable Warehouse Receipts:

As part of efforts to convert Primary Agricultural Cooperative Societies into Multi Services Societies, PACS warehouses have been accredited by NABCONS and registered under Warehouse Development Regulatory Authority (WDRA) and these PACS are in a position to issue Negotiable Warehouse Receipts which can be pledged and farmers can avail pledge loans.

2.2.1.2. Infrastructure and linkage support available, planned and gaps

There are 15 godowns with total 75000 MT capacity (of which 10 are constructed with NABARD WIF support with capacity of 65000 MT).

During the year 2020-21, the total food grains production was about 5.24 lakh MT in the State and for this storage requirement is around 3.34 lakh MT. At present existing godowns capacity in Wanaparthy District is only 0.74 lakh MT leaving a gap of 2.60 lakh MT. Govt. of Telangana intends to create additional storage space of 40 lakh MT in the entire state in the coming years

2.2.1.3. Assessment of Credit Potential for the year 2023-24

Based on the available potential at the ground level the credit requirements for the year 2023-24 are assessed as under:

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Godowns (2500Mts)	150.000	no	25	3750.00	2250.00
2	Godowns(1000Mts)	60.000	no	60	3600.00	2160.00
3	Milk Chilling Units 15000 lpd	56.000	no	15	840.00	504.00
4	Milk Chilling unit 3000 lpd	18.000	no	15	270.00	135.00
5	Market Yards	230.000	no	11	2530.00	1518.00
6	Seed Processing Unit (Ground Nut)	56.000	no	3	168.00	100.80
7	Seed Processing Unit (paddy)	32.000	no	3	96.00	67.20
8	Agri Infrastructure (Drying yards / Godowns for SHG/ VOs /FPOs.)	33.000	no	45	1485.00	891.00
9	Other large BMCU/Milk Testers	16.000	no	3	48.00	43.20
10	Small Pack houses	6.000	No	50	300.00	270.00
Total					13087.00	7939.20

Activity / Joint Mandal wise physical & financial projections for 2023-24 are given in Annexure - I

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

The following measures are required to be taken for establishment of cold storage facilities and rural godowns:

- Controlled /modified atmospheric storage facilities has potential owing to large horticulture sector in the district
- Fisheries produce and some of the horticulture crops are highly perishable, with low shelf life. Banks should come forward for financing cold storage with multi chambers units in the district as this would help to increase the shelf life of various horticulture products, etc.
- Government has to provide minimum infrastructure facilities at existing godowns
- Farmers should be motivated by Agriculture Marketing Department towards full utilization of benefits of Rythu Bhandu Pathakam.
- Negotiable warehouse receipts system may be encouraged, as this will reduce distress sale immediately after harvest.
- Marketing department may initiate steps to organize awareness camps on various market related issues.

2.2.1.5. Suggestions

- **Registration of Warehouses and Cold Storages:** Warehouses and Cold Storages are required to be registered with WDRA for issuing Negotiable Warehouse Receipts (NWR) as per the provisions of the Act. Negotiable Warehouse Receipts (NWRs) issued by the warehouses registered under this Act helps farmers to seek pledge loans from banks against NWRs and avoid distress sale of agricultural produce.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction

Performance of agriculture and allied sectors depend on how efficient and effective private and public sector investments are flown into soil and water conservation infrastructure development. The normal rainfall of Wanaparthy district is 579 mm, however, it is showing erratic behaviour. This necessitates water and soil conservation, watershed development and building of required structures. The Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. Depending upon rainfall conditions, topography, land classification, activities such as tank silt application, potential activities identified for the district are tank silt application, reclamation of problem soils, farm ponds as water harvesting structures, OFD works in command areas and use of organic manures. The sector assumes significance as the district is drought prone and there were deficient rains in six out of ten years. GLC under the sector for the last three years 2019-20, 2020-21 and 2021-22 recorded was ₹10.99 crore, ₹18.49 crore and ₹1.15 crore respectively.

Emerging areas requiring focused attention are allied activities/livelihood financing in completed watershed projects.

Watershed Development

The problems of rainfed agriculture are scientifically addressed through watershed approach. The watershed commonly known as drainage basin or catchment area is a hydrological unit where the rain due to gradient /slope moves from the upper reaches of the geographical area towards downstream areas and aggregate at a common drainage point. Every stream, tributary, or river has an associated watershed, and small watersheds aggregate together to become larger watersheds. Thus, watershed development represents conservation of precious soil and water resources in the identified catchment or drainage area for social economic and food security of people living in that area.

2.2.2.2 Availability of infrastructure & Critical gaps

NABARD under Prime Minister's Package (distressed districts) has developed watersheds on full grant basis, covering 7720 ha in 03 mandals under Watershed Development Fund. There is need for development of watershed and soil reclamation. Also, 6 Sustainability Development Programmes have been completed in 06 watersheds in 03 mandals of the district. The participation of banks in these programmes must be enhanced by area development programmes.

Under Mission Kakatiya 1459 tanks are revamped in the district covering 88,514 acres of agriculture land.

2.2.2.3 Assessment of Credit Potential for the year 2023-24

Taking into consideration the availability of infrastructure and support services, the exploitable potential during 2023-24 has been assessed as follows:

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Financial Outlay	Bank Loan
1	Land reclamation	0.90	ha	750	675.00	573.75
2	Farm ponds 15m x15m x 3m	0.94	ha	130	122.46	104.09
3	Tank silt application	0.32	ha	350	112.00	95.20
4	Farm ponds 18x18m x3m	1.19	ha	240	285.60	242.76
5	Land development	0.40	ha	250	100.00	85.01
6	Rain water harvesting structure	0.30	ha	150	45.00	38.25
7	OFD 2-3% slope	1.25	ha	150	187.50	150.00
Total					1527.56	1289.06

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I.

2.2.2.4 Critical issues which affect realization of potential & interventions required to create a definitive impact are as under:

- Banks may prepare a banking plan for investment credit in those areas where NABARD watersheds are being implemented and RIDF command areas already developed.
- Banks may take up the Area Development Schemes of Farm Ponds prepared for the purpose.
- Credit support by banks to meet the credit needs for land development/ treated watershed projects & production of organic inputs.

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 a refinance amount of 5000 crores under this 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

2.2.3 Agriculture Infrastructure - Others

2.2.3.1 Introduction

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

The district has good potential for paddy and cotton seed processing units and other allied activities and banks may start financing the activity as it's a viable activity since farmers are having companies buy back tie up arrangements etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

(i) Tissue culture & Agri. bio-technology

The district is drought prone and crops like Banana and Papaya are grown in very small areas. No tissue culture units are currently operating in the district. Tissue culture can be used to improve productivity of planting material through enhanced availability of stock with desired traits and also ensure disease free planting with uniform quality.

(ii) Seed Production

Seed is a critical determinant in increasing the agricultural production. Certified/quality seed plays an important role in achieving higher yields. Sustained increase in agriculture production and productivity necessarily requires continuous development of new and improved varieties of crops and efficient systems of production (Seed Chain) and supply of Certified/Quality seed to farmers

(iii) Seed Village Programme of Agriculture Department

The Seed Village scheme ensures timely and affordable supply of quality foundation seed of notified varieties 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. The number of farmers for a unit of 10 ha. may be minimum of 25 and also subject to a maximum of 150. As per the scheme supply of subsidized foundation seed, trainings, etc., are provided to farmers.

(iv) 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. To overcome these growing 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.

(v) Vermi-composting

Vermicomposting is encouraged as a substitute for chemical fertilizers. Further under RKVY, 50% subsidy is available for vermi-compost and vermi-hatchery units. This can be taken up by individuals for captive use and also on commercial basis.

2.2.3.3 Assessment of Credit Potential for 2023-24

Taking into consideration the availability of infrastructure and support services, the exploitable potential is only under Vermi-compost and NADEP during 2023-24 and has been assessed as follows:

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Financial Outlay	Bank Loan
1	Vermicompost(1.8tpa)	0.34	ha	40	13.60	11.56
2	Vermicompost(20tpa)	3.50	ha	47	164.50	139.83
3	NADEP	0.27	ha	110	29.70	25.25
Total				197	207.80	176.64

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure - I

2.2.3.4. Critical interventions required for creating a definitive impact.

1. Infrastructure-critical gaps

- Officials of Agriculture department and NGOs conduct awareness/capacity building programmes for conservation of fertility of land.
- 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 pesticides management in different crops by adopting NPM techniques.

2. Critical interventions & action points

- Small scale units catering to organic inputs without replication or upscaling.
- Awareness on organic methods is not to the desired extent.
- Involving NGOs - There is a need to create awareness on use of bio-fertilizers at mandal and village levels by utilizing the services of village/community organizations like SHGs, Mandal Samakhyas and NGOs.

2.2.3.5 Suggested Action Points

- Banks to encourage Farmer Clubs/PACS/SHGs to take up production of quality compost/ vermi-compost, organic seeds/ planting materials and plant protection materials.
- Farmer's Cooperatives may be set up exclusively for promotion of organic farming, Banks may extend credit to seed processing, vermi-compost and bio-fertilizer units.

2.3 Agriculture-Ancillary activities

2.3.1 Food and Agro Processing

2.3.1.1 Introduction

Food processing has been recognized as a sunrise sector and growing at a faster rate than agriculture sector. The sector contributes to 9% and 11% 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 due to various factors as it is endowed with strong raw material resource base, being a market leader in seed and poultry products, close proximity with major consumption centres such as Mumbai, Chennai, 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)**.

GoI, Ministry of Food Processing Industries schemes

(i) Pradhan Mantri Kisan SAMPADA Yojana

Government of India (GOI) has approved a new Central Sector Scheme – Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro- Processing Clusters) with an allocation of ₹6,000 crores for the period 2016-20 coterminous with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries (MoFPI).

PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. It will not only provide a big boost to the growth of food processing sector in the country but also help in providing better process to farmers and is a big step towards doubling of farmer’s income, creating huge employment opportunities especially in the rural areas, reducing wastage of agricultural produce, increasing the processing level and enhancing the export of the processed foods.

The following schemes will be implemented under PM Kisan SAMPADA Yojana:

- Mega Food Parks, Integrated Cold Chain and Value Addition Infrastructure
- Creation / Expansion of Food Processing & Preservation Capacities
- Infrastructure for Agro-processing Clusters
- Creation of Backward and Forward Linkages
- Food Safety and Quality Assurance Infrastructure
- Operation Greens

(ii) PM formalization of micro food processing enterprise scheme (part of Atmanirbhar package):

The scheme with an outlay of ₹10,000 crores for micro enterprises which offers 50% subsidy for storage and transportation to prevent distress sale by farmers. The scheme, aims to bring in new technology, apart from affordable credit to help small entrepreneurs penetrate new markets.

The scheme will be implemented for five years until 2024-25. There are about 2.5 million unregistered, unorganized food processing enterprises which account for 74% employment in the food processing sector. Two-thirds of them are in rural areas and 80% are family owned.

Under the scheme, meant for the unorganized sector, the expenditure will be shared by the Central and State Governments in the ratio of 60:40.

2.3.1.2. Infrastructure and linkage support available, planned and gaps

- (i) As indicated in the earlier chapters, the District economy is mainly agrarian. Major crops grown are paddy, Red gram, groundnut. All the four crops have got good potential for setting up processing industries.
- (ii) Daitaipally groundnut Processing plant managed by SHGs is successful intervention by the Government Departments.
- (iii) District Industries Centre, Wanaparthy conducts awareness camps for setting up Agro processing Industries in the district.
- (iv) Lack of entrepreneurship, lack of market support and predominance of agrarian population are some of the reasons attributed for sluggish growth in industries.
- (v) Opportunities exist for seed processing activity in the District. Seed processing activity can be greatly augmented.

2.3.1.3 Assessment of Credit Potential for 2023-24

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Financial Outlay	Bank Loan
1	Rice mills	68.00	No.	28	1904.00	1523.20
2	Modernisation of Rice mills	48.00	No.	15	720.00	576.00
3	Agro Processing Units	43.00	No.	10	430.00	344.00
4	Large size agro units	231.00	No.	3	693.00	554.40
5	Bakery/ Flourmills	10.00	No.	6	60.00	48.00
6	WC For Agro Units	1.00	No.	250	250.00	250.00
7	Misc. Units	34.00	No.	4	136.00	108.80
Total					4193.00	3404.40

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I

2.3.1.4 Interventions required for creating a definitive impact.

With the existing and ongoing irrigation projects and expected increase in production and productivity, the Food and Agro processing has huge potential to impact livelihood of small and marginal farmers specifically under Red Gram Dal processing in Kodangal and Kosgi Mandal of the district. Maize based Ethanol Fuel, corn flakes, corn starch, corn flour, poultry feed and other corn products, castor oil extraction, ground nut processing unit, Bengal gram processing and also organic processing industries have potential.

2.3.1.5 Suggested Action Points:

- Awareness to be created among the prospective entrepreneurs regarding the potential available for Food & Agro Processing units in the State with comprehensive district-wise/cluster-wise plans & project profiles by the concerned Line department.
- Capacity Building of micro entrepreneurs especially SHGs through greater participation of Skill Development Centres, RSETI and NGOs which will be supported by DRDA, DIC, KVK, KVIC, ATMA, Horticulture Department etc.

- Banks should make hassle-free process for loan sanction and timely disbursement of loans for setting up of food processing units.

2.3.2. Agri Ancillary Activities - Others

2.3.2.1 Introduction

The potential in this sector is assessed for Loans to SHGs/JLGs (where disaggregated data is not maintained), loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organizations for SC/ST. In the district, there is potential for (i) PACS as MSC loans (ii) Agri. Clinic and Agri Business Centres (ACABCs) and (iii) SHG ATIs and Business Loans to Farmers Producers Organization (FPOs).

1. Agri Clinic and Agribusiness Centre (ACABC)

These centres are to supplement the efforts of public extension by necessarily providing extension and other services to farmers, to support agriculture development and create gainful self-employment opportunities for unemployed agri-graduates, agriculture diploma holders etc. The subsidy would be admissible only in respect of agricultural entrepreneurs as per the revised guidelines. The potential for 2022-23 can be projected for 02 units.

2. Farmers Producers Organizations (FPOs)

NABARD has taken an initiative for supporting producer organizations, adopting a flexible approach to meet the needs of producers. During 2019-20, NABARD has been supporting 13 FPOs in the district which are registered under company's act. The FPOs have identified the lead crops for intervention and endeavour to provide support to the members of FPOs with backward and forward linkages. The Business Plans of these FPOs require institutional credit support and Banks are required to proactively finance these rural entities.

2.3.2.2 Availability of Infrastructure existing, planned and Critical gaps

- Concerted efforts by State Government – DRDA, SERP and banks have resulted in tremendous success of SHG Bank Linkage Programme in the State.
- For the activities covered under others, the infrastructure requirements are fully developed and there is enough potential in the district.
- There is a spurt in consumption loans with multinational companies and reputed Indian companies offering consumer durables at competitive prices.
- For the landless the funding mode of Joint Liability Group is to be adopted and encouraged.

2.3.2.3 Potential for 2023-24

The potential for these activities were earlier given based on activity/purpose like agriculture, Farm Mechanisation, OPS etc.

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Loans to PACS	50.000	no	4	200.00	180.00
2	ACABC	15.000	no	2	30.00	27.00
3	Loans to FPOs, MFIs & MACS (TL & WC)	100.000	no	12	1200.00	960.00
4	SHG Term loans	5.500	no	3000	16500.00	16500.00
5	SHG production loans	2.000	no	3900	7800	7800.00

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
6	SHG consumption loan	1.500	no	900	1350.00	1350.00
7	JLG loan	2.000	no	800	1600.00	1600.00
8	State Minorities, BC, SC, Finance Corporation	1.000	no	600	600.00	600.00
Total					29280.00	29017.00

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 is given in Annexure – I

2.3.2.4. Critical interventions required for creating a definitive impact

- Creation of awareness among farmers about production and use of organic manures and tissue culture based plantations
- 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, NGOs.

2.3.2.5. Suggestions and Action points

Banks:

- Credit support by banks is required for development of the sector and achieving the priority sector targets since the weaker sections livelihood development is dependent on availability of institutional credit affordable cost.
- PACS may be supported with credit for developing as multi service center and functioning as one stop shop for the members and non-members in the village.
- The banks need to encourage agricultural graduates by proving bank credit for setting up of agri. clinics and agri. business services to the farmers.

Ongoing Climate Change Project in the District with NABARD as National Implementing Entity Under National Adaptation Fund for Climate Change.

Environment Protection Training and Research Institute (EPTRI), Government of Telangana is the implementing agency for the project on Resilient Agricultural Households through Adaptation to Climate Change in erstwhile Mahbubnagar district, Telangana (which now comprises of Nagarkurnool, Mahbubnagar and Wanaparthy). The Budget of the project is ₹24 crores and project period is four years.

The project has five components viz. (i) Baseline survey of household level adaptation interventions 2) Developing and implementing the information systems for “seasonal climate forecast” and “weather based agro advisories” 3) Develop capacity in research and extension process that support the building of adaptive capacity to climate change 4) Implementation of adaptation options suitable for study regions to prepare households for climate change and 5) knowledge management and mainstreaming of adaptation strategies. The project will be implemented by ICRISAT, Department of Agriculture and PJTSAU.

The programme aims to enhance the livelihoods (income and nutrition) of the farming community in targeted 05 villages of Ghanpur mandal (Agaram, Anthaipally, Allamaipally, Md. Hussainpally, Venkatampally) in Wanaparthy district through implementing climate resilient agricultural interventions.

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 35,000 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. Under AIF, seven PACS were sanctioned loan as on 31 August 2022.

- **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.** Awareness to be created among the prospective entrepreneurs regarding the potential available for Food & Agro Processing units in the State with comprehensive district-wise/cluster-wise plans & project profiles by the concerned Line department.
- Capacity Building of micro entrepreneurs especially SHGs through greater participation of Skill Development Centres, RSETI and NGOs which will be supported by DRDA, DIC, KVK, KVIC, ATMA, Horticulture Department etc.
- Banks should make hassle-free process for loan sanction and timely disbursement of loans for setting up of food processing units.

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 FY 2023. ₹5000 crore have been earmarked under this special dispensation for the year 2020-21.

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 lakhs 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

CHAPTER – 3

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

3.1 .1 Introduction

The Micro, Small and Medium Enterprises (MSME) sector play a significant role in the economic growth of the country owing to their contribution to production, exports and employment. As per the Annual Report (2020-21) of the Ministry of MSME, Government of India, the share of MSMEs in the Country's GDP is around 30.27 per cent. MSMEs also contributes 45.04 per cent to the country's exports.

MSME New classification: The Micro Small and Medium Enterprises (MSME) Ministry has issued consolidated notification for classification and registration of MSMEs to be effected from July 1 2020. This notification would supersede all earlier notifications with regard to classification or registration of MSMEs.

Revised Definition of MSME

Composite Criteria : Investment and Annual Turnover			
Classification	Micro enterprise	Small enterprise	Medium enterprise
Manufacturing & Services	Investment < ₹1 cr & Turnover < ₹5 cr	Investment < ₹10 cr & Turnover < ₹50 cr	Investment < ₹50 cr & Turnover < ₹250 cr

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. Further Reserve Bank of India vide their circular RBI/2021-2022/67 FIDD.MSME & NFS. BC.No. 13/ 06.02.31/ 2021-22 dated 7 July 2021 has decided to include Retail and Wholesale trade as MSMEs for the limited purpose of Priority Sector Lending.

Wanaparthy district is classified as industrially backward. However, the district is endowed with minerals like Quartz, Feldspar, Limestone & Laterite occur in Pangal and Wanaparthy mandals. Minor minerals like Stone & Metal, black granite, Sand, Fullers Earth & Limestone slabs etc. occurs at Kothakota, Pangal mandals. The district has 2 large industries with investment of ₹608 Crore, 463 Micro, Small & Medium Enterprises with investment of ₹219.96 crore in the district providing employment to 3500 persons. Based on agriculture produce, agricultural processing units like rice mills, dal mills, oil expellers, cotton ginning, seed processing units, etc., have also come up in the district over a period of time. Wanaparthy District has potential for many industries depending on the availability of resources as follows:

Wanaparthy district located in close proximity to the state capital of Hyderabad and NH connectivity to Bangalore city, Rajeev Gandhi International Airport and has abundant resource like manpower, minerals, horticulture and agriculture resources. As per the Districts Industries Centre, three large and one medium scale industries as being established in the district with an investment of ₹422.00 Crore.

3.1.2 Infrastructure and linkage support available, planned and gaps

(a) Existing Industries

S.No	Particulars	Present Position
1	Micro& Small Enterprises	467 Micro, Small & Medium Enterprises units in the district providing employment to 3500 persons
2	Handloom Industries	There are (13) Primary weavers Coop. Societies registered in the Wanaparthy District (Cotton/Wool/Garment/ Power looms/ Tailors). Only 5 of these are active, 08 are dormant.
3 (i)	Weavers	4326 weavers However, only 2826 are actually working in cooperative fold; 1500 weavers are outside the cooperative fold
3 (ii)	Main clusters of weavers	There is only (1) Block Level Handloom Cluster i.e., Veltor (V), Peddamandadi(M) with a total project cost of ₹104.60 lakhs to benefit (235) weaver members

S.No	Type of Industrial Activity	Potential Area
1	Parboiled Rice Mills	Pangal, Weepangandla, Wanaparthy
3	Ground Nut Decorticators Oil Expeller Units	Chinnambavi, Pangal, Gopalpet
4	Fish Processing Units	Atmakur, Wanaparthy
5	Milk Chilling Dairy Products	Wanaparthy, Khila Ghanpur
6	Solar Power Plants	Peddmandadi, Pebbair, Ghanpur
7	Stone Crushers and hot mix plants	Pangal, Wanaparthy, Kothakota

(b) Handloom Sector:

The DCCB is the only bank that has been providing financial assistance to the weavers' cooperative societies. Credit limits have been sanctioned in respect of 11 societies. The recovery scenario is grim and societies have reported that they have not been able to receive the credit limits to the desired extent. The financial crunch of the DCCB is coming in the way of providing increased limits to the good working societies. Similarly, weavers who are outside the cooperative fold are not able to access credit from the financial institutions in required measure.

There is scope for value addition in Handloom sector considering the huge potential in production through skill upgradation, design development and product diversification. Around 2234 weavers are already getting benefits through Government of India scheme (Source: Handloom dept.).

The district is well connected by both rail and road network. There is a railway station in the district headquarters and 05 railway stations in the district. Railway line is covered through broad gauge having 25 km length.

3.1.3 Assessment of Credit Potential for 2023-24

Based on the above factors the credit potential estimated for 2023-24 under the sector is given in the following table:

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
	(i) Manufacturing & Service Sectors -Term Loan					
1	Micro - Investment-wise breakup					
i	Up to 10.00 lakh	8.500	No.	320	2720.00	2176.00
ii	>10.00 lakh and up to 25.00 lakh	22.500	No.	65	1462.50	1170.00
iii	>25.00 lakh and up to 50.00 lakh	37.500	No.	45	1687.50	1350.00

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
iv	>50.00 lakh and up to 100.00 lakh	85.000	No.	45	3825.00	3060.00
2	Small Enterprises (up to ₹10 crore)	150.000	No.	6	900.00	675.00
3	Medium Enterprises (up to ₹50 crore)	1010.000	No.	1	1010.00	757.50
4	Stand Up India / Small Enterprises	50.000	No.	32	1600.00	1200.00
	Sub-Total (TL)				13205.00	10388.50
	(i) Manufacturing & Service Sectors - Working Capital					
1	Micro /Tiny Industry / Rural Artisan	10.000	No.	275	2750.00	2337.50
2	Small Enterprises	65.000	No.	65	4225.00	3591.25
3	Medium Enterprises	125.000	No.	15	1875.00	1593.75
4	Stand Up India / Small Enterprises	10.000	No.	72	720.00	612.00
	Sub-Total (WC)				9570.00	8134.50
	TOTAL MSME				22775.00	18523.00

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I.

3.1.4 Schemes

Skill Development and Entrepreneurship Programme (SDP):

NABARD provides a wide range of skill development training under SDP to rural youth for gainful employment.

There are various schemes available for the development of the sector like Pradhan Mantri Mudra Yojana, Pradhan Mantri Employment Generation Programme, Stand Up India scheme, Start-up India scheme, Credit Guarantee Fund Scheme

Stand-Up India Scheme:

The Hon'ble Prime Minister launched Stand up India scheme on 5 April, 2016. To monitor the progress of implementation of Scheme and submission of information, a portal (www.standupmitra.in) is developed by SIDBI. The objective of the Stand-Up India scheme is to facilitate bank loans between ₹10 lakhs and ₹1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one women borrower per bank branch for setting up a new enterprise (also termed as Greenfield enterprise). The target of financing at least one such unit is allotted to all Commercial Bank branches.

Atmanirbhar Bharat Abhiyaan

Atmanirbhar Bharat Abhiyaan is a major economic relief package to assuage India's economic predicament amidst the COVID 2019 pandemic. Combined with all previous economic stimulus efforts, the total amount of the relief package comes to a whopping ₹20 lakh crore.

The package involves fiscal policy and relief measures for various industries as the economic ramifications of the pandemic have left no sector untouched. With great emphasis on MSME revival, tax relief measures and EPF support have been provided. Details are given below:

Emergency Credit Line for MSMEs

In order to provide additional funding to kick start operations once again, the government has

decided to provide ₹3 lakh crores in collateral-free automatic loans to MSMEs.

- This Emergency Credit line will be given by banks and NBFCs for an amount up to 20% of the MSME's entire outstanding credit as on 29th February 2020.
- Borrowers with a turnover of up to ₹100 crores and an outstanding credit of up to ₹25 crores are eligible for obtaining credit under this scheme
- The loans will be given for a tenure of 4 years, and there will be a moratorium of 12 months on principal repayment.
- The interest rate will be capped and the MSME will not be required to produce any additional collateral or guarantee.
- 100% credit guarantee cover to banks and NBFCs on principal and interest.

The scheme can be availed until 30 September 2021. Its benefits are expected to aid around 150 business units across the district.

PMSVA Nidhi:

Street vendors represent a very important constituent of the urban informal economy and play a significant role in ensuring availability of the goods and services at affordable rates at the door-step of the city dwellers. They are known as vendors, hawkers, thelewala, rehriwala, theliphadwala etc. in different areas/ contexts. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakodas, breads, eggs, textile, apparel, footwear, artisan products, books/ stationary etc. The services include barber shops, cobblers, pan shops, laundry services etc.

The COVID-19 pandemic and consequent lockdowns have adversely impacted the livelihoods of street vendors. They usually work with a small capital base and might have consumed the same during the lockdown. With an objective of providing credit for working capital to street vendors to resume their business, Govt. of India has launched Central Sector Scheme i.e., fully funded by Ministry of Housing and Urban Affairs with the following objectives: (i) To facilitate working capital loan up to ₹10,000; (ii) To incentivize regular repayment; and (iii) To reward digital transactions.

Under this scheme during the FY 2020-21 the banks in the district have financed 5023 street vendors with total financial outlay of ₹835.5 lakhs.

State initiatives for industrial development

TS-iPASS

The Government of Telangana has enacted the Telangana State Industrial Project Approval and Self-Certification System (TS-iPASS) Act, 2014, for speedy processing of applications for setting up of industries in the State. As on 31.12.2019, as many as 9700 industries have either commenced operation or in advanced stage (around 700 industries) with an investment of more than ₹1,00,000 crores and providing employment to nearly 9 lakh people.

T-IDEA Scheme

The T-IDEA is an important initiative of the state to encourage industrial entrepreneurship by providing financial incentive towards, stamp duty, land cost, land conversion, power cost, pavala vaddi, etc. Under T-Idea Telangana has released an Incentives of ₹1359 crore to 4533 industries till December 2020-21 (Source: Pink Book Telangana 2021).

T-PRIDE Scheme

In order to encourage entrepreneurship among the Scheduled Castes (SCs) and Scheduled Tribes (STs), government has launched a special incentives package scheme under T-PRIDE (Telangana State Program for Rapid Incubation of Dalit Entrepreneurs) in the year 2014. TS-PRIDE to eligible social groups. 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 ₹1,150.5 crore till January 2022 (Source: *Telangana Socio Economic Outlook 2022*).

Telangana State Global Linker

Telangana government has joined hands with Global Linker with the aim at accelerating the financial inclusion of the state's MSMEs. Under the partnership, a digital networking platform, called 'Telangana State Global Linker' was launched. The platform, besides offering a host of benefits to MSME members such as digitisation, an e-commerce store and access to business efficiency tools would enable Telangana's MSMEs to connect to a global community of small and large business.

Women Entrepreneurs Hub (WE Hub):

WE Hub (Women Entrepreneurs Hub), launched in 2018 by the Government, is India's first and only state-led incubator to promote women's entrepreneurship. WE Hub provides access to technical, financial, government and policy support to enable women entrepreneurs to start up, scale up and gain access to markets. Twenty-six start-ups, which were part of the first ever incubation cohort of WE Hub, graduated in September 2019. The graduating start-ups have significantly scaled operations; 24 of these start-ups have moved at least three stages. In total, WE Hub has incubated 148 start-ups through two annual cohorts and helped raise ₹36.2 crore in funding. Further, WE Hub conducts programmes for capacity building, student mentorship, hackathons and credit linkages, through which it has engaged with 3,427 women entrepreneurs in 12 start-up programmes.

T WORKS:

T-Works is India's largest prototyping centre for electronics, electro mechanical and mechanical start-ups, and its vision is to create and celebrate a culture of hobbyists, makers and innovators in India, who explore and experiment without the fear of failure.

3.1.5 Critical Interventions required for making definitive impact

Preparing model projects and wider publicity by DIC, arranging seminars, workshops, buyer-seller meets, exhibitions, etc., including in College campuses to tap young entrepreneurs for setting up of industries will help in development of the sector.

The retail trade and small business is mostly located in the nearest market / cluster village; there is a good potential for a demand driven increase in number of micro and small service units under this sector.

3.1.6 Action Points/suggestions

There is need for hand holding of borrowers for preparation of viable bankable projects and banks and training establishments like RSETI/voluntary agencies may play a vital role.

Success Story of Amarchinta OFPO



Amarchinta OFPO was sanctioned by NABARD on 4th April 2019 with a budget of ₹22.5 lakh for 3 years. The OFPO was registered as Amarchinta Silk Handloom Weavers Producer Company Ltd. (CIN:U01711TG2019PTC135952).

At present the company is having 405 shareholders. In the initial phase, the members were unable to do any meaningful interventions due to COVID pandemic. Later, on the advice of NABARD, the company submitted a Detailed Project Report (DPR) to MSME Office for getting support for the construction of Common Facility Centre (CFC) machineries and working capital for the weavers. MSME had sanctioned the project under SFURTI programme with an outlay of ₹230.69 lakh on 5th February 2020.

Under MSME SFURTI programme, the construction of CFC building was completed and 135 looms were purchased and erected for the artisans. In addition, they also started silk saree designing and stitching of readymade garment unit. Due to this project, about 300 people are directly benefited besides generating income for the people involved in marketing and other supporting activities of the CFC.

By availing ₹35 lakhs towards working capital for the saree weaving activities, the artisans were able to start a raw material bank for enabling them to get yarn and related materials in a subsidized rate. Now, the weavers are selling their products to the OFPO and OFPO is marketing the sarees. The weavers are getting an additional income from the sales proceeds. Due to abolition of master weavers, the weavers are earning ₹4,000/- extra income along with the sales proceeds of sarees.

By enrolling the weavers of Amarchinta and surrounding villages into OFPO, it is expected to support more than 1000 weavers of the area.

Agri Startups

A start-up 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 start-up tends to be a shoestring operation, with initial funding from the founders or their friends and families. The first challenge for a start-up is to prove the validity of the concept to potential lenders and investors.

Although the risks in start-ups are inevitable, however building start-up 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 Start-ups in the country. Start-ups 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 start-ups set to revolutionize the food and agriculture sector.

To reduce such risks of accessing knowledge, network & resources including funding for aspiring start-ups, a concept of incubators was evolved. A Business incubator is a company that helps new and start-up 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 start-ups, 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 start-up ecosystem in the state.

CHAPTER- 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 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. Export in India needs to be managed to reduce the import basket mainly of petroleum and manufactured goods. The reliance on exporting raw material and importing finished goods has detrimental effects on the economy. The 'Make in India' campaign aims to improve self-reliance and establish brand 'India' image.

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. During 2020-21, Telangana exported merchandise goods worth ₹64,539 crore. Pharmaceutical goods and Organic Chemicals constituted 65% of the total goods exported. The USA was the largest importer of goods from Telangana, importing over 26.3% of all exports by value.

In 2020-21, Telangana sold ₹2,10,081 crore worth of goods and services to the international markets, accounting for 21.4% of the state's nominal GSDP. A majority of these originated in the services sector, which made up 69.3% of all exports by value. In addition, Telangana also ranked second among all landlocked states on the Export Preparedness Index compiled by the NITI Aayog in 2020. The report suggests that Telangana has the 5th best export ecosystem among all states, boasting of well-developed export infrastructure, trade support systems, and R&D infrastructure. Telangana is one of only 10 states that provide a trade guide, and one of 15 states that provide an online information portal for exporters (*Source: Telangana Socio Economic Outlook 2022*).

4.1.2 Infrastructure and linkage support available, planned and critical gaps

- 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 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. As per the data from the Telangana State Industrial Infrastructure Corporation (TSIIC) and discussions with district officials, the potential sectors for export products are Agriculture and Livestock related, Textile and apparel (Gadwal sarees,) glass wool, steel and sponge iron on implementation of these projects, exports from the state will receive a boost.

Though there is export potential for various products, financing is done by specialised branches located at points of export like Hyderabad. Hence, potential under the chapter have not been included in the PLP projections for the district.

4.2 Education

4.2.1 Introduction

Education is undoubtedly a core sector and the long-term economic, social as well as personal gains from education are well 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.

4.2.2 Infrastructure and linkage support available, planned and critical gaps

There are 372 Primary schools, 132 Upper Primary Schools, 177 High Schools, 3 Model schools, 10 KGBV schools, 47 junior colleges, 15 degree colleges, 1 MBA college, 5 B. Ed colleges in Wanaparthi district. There are adequate number of colleges/institutions in the district catering different professional courses such Engineering, Polytechnic/ITI, Medical, Dental, Pharmacy, Law, Management etc.

4.2.3 Assessment of Credit Potential for 2023-24

Good numbers of students are pursuing higher education like Engineering and Medicine and other professional courses and they require financial assistance to meet high cost of education. There is ample scope for disbursement of ‘Educational Loans’ by banks.

(₹Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Financial Outlay	Bank Loan
1	Educational Loans	2.00	no	600	1200.00	1020.00
Total					1200.00	1020.00

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 is given in Annexure – I

4.3 Housing

4.3.1 Introduction

With changes in the economic condition of families and their aspirations, there is a growing need for houses. The Ministry of Rural Development (MoRD) has estimated that there is a shortage of 439.3 lakh houses during the XII Plan period in rural India.

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 sections of the society. 5000 houses would be constructed in the first phase at a price of ₹3 lakh per unit. 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 lakhs. Priority will be given to the construction of homes in rural areas.

4.3.2 Infrastructure and linkage support available, planned and critical gaps

As per Census 2011, out of the total 1.34 lakh households in Wanaparthy district, 1.14 lakh number of households in rural and 0.20 lakh households in urban area dwell in either semi-permanent or total temporary houses. The critical gaps, intervention required and issues to be addressed in the sector are:

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

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

4.3.3 Assessment of Credit Potential for 2023-24

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Loans for Housing purpose/ purchase of land	15.000	No.	305	4575.00	3660.00
Total					4575.00	3660.00

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 are given in Annexure – I.

CHAPTER –5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure – Public investments

5.1.1 Importance of rural infrastructure

The greatest challenge lies in reducing transaction costs for farmers by providing them, access to world-class physical infrastructure. Rural Infrastructure Development Fund (RIDF) has emerged as NABARD's major partnership with the State Governments for the creation of a wide variety of rural infrastructure covering 39 activities under three broad categories, viz. Agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value- addition and marketing can help farmers earn profits in a sustainable manner.

The Rural Infrastructure Development Fund (RIDF) of NABARD had evolved as a strategic tool to pool the shortfall in priority sector lending by banks and to invest the same in rural infrastructure to complement the inadequacy of public investment in that sector. Starting with a modest corpus of ₹2,000 crores 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 crores in 2022-23 (RIDF Tranche XXVIII).

Infrastructure Indicators

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

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

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

S.No	Infrastructure Component	District	State	Category
1	Electricity			
a	Per capita power consumption (in Kwh)	940	2071	A
2	Transportation			
a	Road density (of NH, R&B and PR roads) per 1000 sq.km.	890	960	A
b	No of vehicles (registered vehicles of all types in FY 2020-21) per sq.km	5.06	7.33	B
3	Irrigation			
a	No. of groundwater schemes per village	12	146	D
b	% of area under micro irrigation	0.2	2.6	D

S. No	Infrastructure Component	District	State	Category
4	Education			
a	Literacy rate	56	67	B
b	Literacy rate – Male	66	75	A
c	Literacy rate – Female	45	60	B
5	Health			
a	Number of medical facilities per lakh of population	38	17.14	A+
b	Number of (Govt) Primary Health Centres in the district per lakh of population	2	0.66	A+
c	Number of beds (in Govt. hospitals) per lakh population	41	80	C
6	Water Supply			
a	% of households covered with potable drinking water	100	100	A+

5.1.2 Status of RIDF Projects

The brief summary of the RIDF projects in Wanaparthy is as under:

Completed Projects:

(₹ Lakh)						
S. No	Sector	Centre	No of Projects	Total Financial Outlay	RIDF Loan	Loan Disbursed
1	Agri related	Irrigation	23	910.82	865.28	729.48
2	Rural connectivity	Rural Bridges	2	370	296.00	213.59
3	Social Sector	Anganwadi Centres	1	12	10.20	10.20
4	Social Sector	Rural Water Supply	3	6677.11	5675.54	5656.65
5	Social Sector	Primary Health Care Centre	1	450	382.50	372.30
6	Social Sector	Infrastructure to educational institutions	12	919	781.15	668.15
		Total	42	9338.93	8010.67	7650.37

Ongoing Projects

(₹ Lakh)						
S.No	Sector	Centre	No of Projects	Total Financial Outlay	RIDF Loan	Loan Disbursed
1	Agri related	Irrigation	6	1284.5	1118.53	527.02
2	Agri related	Plantation & Horticulture	1	1065.45	599.53	119.91
3	Rural connectivity	Rural Bridges	1	240	192.00	40.42
4	Social Sector	Rural Water Supply	10	39768.97	33803.63	22008.81
5	Social Sector	Infrastructure to educational institutions	2	2337.2	1986.62	870.40
		Total	20	44696.12	37700.31	23566.56

5.1.3. State Interventions for Infrastructure Development

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 that 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 24,224 rural habitations and 63 municipal bodies in all districts, excluding Hyderabad. The project is being managed by Telangana Drinking Water Supply Corporation (TDWSC). NABARD has sanctioned ₹ 5416.67 crore for the project under NIDA. Under Mission Bhagiratha, In Wanaparthy District 378 Rural habitation were covered providing potable drinking water.

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

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

NABARD has sanctioned ₹67728.58 lakh under RIDF for restoration of tanks in Telangana, while in Wanaparthy district 1393 tanks were renovated.

Warehousing: Accessible storage can be an important resource for farmers, since it allows farmers to mitigate the risks of price changes. There are currently 846 godowns in the state, with a total capacity of 60.1 lakh MTs. Within this, the Telangana State Warehousing Corporation operates 97 godowns with a total capacity of 26.5 lakh MTs with 99% occupancy.

Agriculture Marketing Department, Govt of Telangana, has availed a loan of ₹972.79 crore under Warehouse Infrastructure Fund (WIF) for creating 364 warehouses with 18.23 lakh MT of dry storage capacity and as on 31 March 2021, the Department has completed 347 warehouses.

During the year 2020-21, the total food grains production was about 5.24 lakh MT in the state and for this storage requirement is around 3.34 lakh MT. At present existing godowns capacity in Wanaparthy District is only 0.74 lakh MT leaving a gap of 2.60 lakh MT. Govt. of Telangana intends to create additional storage space of 40 lakh MT in the entire state in the coming years.

5.1. 4 Critical infrastructure requirement in the district:

In order to exploit the full potential projected, it is pertinent that the existing critical gaps are addressed urgently.

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 centres is now considered as Priority Sector Lending.

5.2.2 Infrastructure and linkage support available, planned and gaps

There is good scope for private investment involving bank credit in infrastructure facilities like drinking water, sanitation, education, and primary health is necessary. The infrastructure gaps in these facilities are given above. Government line departments should provide necessary technical knowledge, capacity building for creation of these infrastructure facilities through private investment.

5.2.3 Assessment of Credit Potential for 2023-24

Good health is essential to sustainable development and for providing basic health facilities to all citizens, government has introduced and implemented various health schemes and programmes. The outbreak of the COVID-19 pandemic has brought increased attention to the sector. Telangana Vaidya Vidhana Parishad (TVVP) provides intermediary healthcare services which are not provided in Primary Healthcare Centres and Tertiary Healthcare Centres. The Government, along with the National AYUSH Mission (NAM), is encouraging the use of the AYUSH system of medicine. Presently, there are 860 dispensaries, hospitals and institutions working under the Department of AYUSH. The district has 3 CHC, 15 PHC and 102 Sub Centres with availability of 51 doctors and 284 Beds. Keeping in view importance to the Public Health System, Govt. of India has allocated 15,000 crores for Emergency Health Systems Project (2020-21) that will lead to 25 folds' increase in COVID dedicated hospitals.

Considering that the teacher student ratio has to be improved and also to increase the quality of education provided, the additional requirements of primary, upper primary, high school, junior colleges and primary health centres in Wanaparthy (based on discussions with District officials & LDM) are given below. There is potential for credit flow with Bank credit to this sector.

Assuming that 25% of the requirement under social infrastructure will be created by private investment through bank credit and this may be achieved over a period of 5 years, the credit potential under social infrastructure activities for the year 2023-24 is given as under:

(₹ Lakh)

S.No	Activity	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Financial Outlay	Bank Loan
1	Primary Schools	22.00	no	2	44.00	33.00
2	Upper Primary Schools	38.00	no	1	38.00	28.50
3	High Schools	60.00	no	1	60.00	45.00
4	Junior Colleges	125.00	no	3	375.00	281.25
5	Private Hospitals/Clinics	150.00	no	6	900.00	675.00
Total					1417.00	1062.75

The Block-wise Activity-wise projections under the sector during the year 2023-24 are indicated at Annexure – 1.

5.2.4 Critical interventions and suggested action points

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

5.3 Renewable Energy

Renewable energy is derived from natural processes that are replenished constantly. In its various forms, it derives directly from the sun, or from heat generated deep within the earth. Included in the definition is electricity and heat generated from solar, wind, ocean, hydropower, biomass, geothermal resources, and biofuels and hydrogen derived from renewable resources.

Renewable energy resources and significant opportunities for energy efficiency exist over wide geographical areas, in contrast to other energy sources, which are concentrated in a limited number of countries. Rapid deployment of renewable energy and energy efficiency, and technological diversification of energy sources, would result in significant energy security and economic benefits. It would also reduce environmental pollution such as air pollution caused by burning of fossil fuels and improve public health.

The TSREDCO is the State Nodal Agency for implementation of New and Renewable Energy Programmes in the State of Telangana. It is implementing all types of renewable energy programmes in the district such as National Biogas manure and Management Programme, improved chulhas and solar energy programmes since 1984-85. The programmes are being implemented with the help of Central (MNRE) / State Government subsidy.

5.3.1 Current status/credit flow/recent policies, interventions

The district has excellent potential for promotion of alternate energy sources as the majority of rural households are using non-renewable sources of energy. In addition to power generation, renewable energy sector is also identified with small and rural activities like biogas, solar cooking systems, solar lanterns etc. So far 43 Solar Rooftop units were commissioned in the district.

Solar Energy - Off Grid and Grid Connected

The estimated potential under solar energy is 5-7 KWH / sq. metre per day which remains un-tapped for various applications like heating, lighting, power generation etc. Various Solar Power based devices and applications like thermal systems, water heaters systems, cookers, solar dryers, solar lighting systems, etc., are available. GOI is promoting Solar Photo Voltaic (SPV) pump sets for irrigation for which NABARD is extending 100% refinance to banks for such loans.

5.3.2 Infrastructure and linkage support available, planned and gaps

Technical Support: The TSREDCO is extending necessary technical support for identification of site, commissioning of bio-gas units and also providing after sales service. Trained manpower and labourers are available in the district for taking up construction and execution of work

Bio-Gas: The District Manager TSREDCO stationed at Mahabubnagar is looking after the development of biogas sector in addition to implementation of other programmes for development of renewable energy sources. Sufficient number of trained masons are available in the district to handle construction, maintenance and repairs of the biogas plants.

Solar Equipment: There are number of dealers for supply of solar equipment, maintenance, etc., besides availability of technicians from Kurnool and Hyderabad.

Infrastructure Gap

The TSREDCO does not have sufficient infrastructure facilities to implement the bio-gas programme in the district (this does not tally with statement above – kindly reconsider and delete one)

Critical Gaps:

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

5.3.3 Assessment of Credit Potential for 2023-24

Based on the potential for the sector the expected credit during 2023-24 is assessed as under:

(₹ Lakh)

S.No	RENEWABLE SOURCES OF ENERGY	Unit Cost	Unit Size	Projections for 2023-24		
				Physical Units	Financial Outlay	Bank Loan
1	Captive Solar Power plant	17.33	no	3	51.99	44.19
2	Solar Energy Home lighting	0.90	no	450	405.00	364.50
3	Bio- Gas Plant (2Cum)	0.20	no	10	2.00	1.70
4	Solar pump sets - Irrigation	5.20	no	50	260.00	234.00
Total					718.99	644.39

Activity wise / Joint Mandal wise physical and financial projections for 2023-24 is given in Annexure – I

5.3.4 Critical interventions required to create a definitive impact.

- The line department has an important role to play in facilitating grounding of more units by organising workshops and awareness campaign for bankers, government departments, general public, etc.
- State government should encourage establishment of PV cell manufacturing units by extending tax concessions for green field projects.
- There is a growing demand for alternate sources of energy. Banks may finance approved products. Banks may consider extending finance to roof-top solar units as a component of home loan.
- Government may adopt energy models that ensures govt. offices, schools, colleges meet at least 25% of their energy needs from renewable energy sources which is to be scaled up to 100% in the next five years.
- Detailed potential mapping of various potential available in the state under the renewable energy sector may have to be carried out on site specific basis by TSREDCO and the same should be given wide publicity even at the district level.

5.3.5. Suggested action points

- All the factories and industrial establishments should go in for captive solar power grid so as to reduce dependence on fossil fuel and electricity. The objective should be to generate at least 10 percent of the total requirements through solar energy.
- TSREDCO to play a catalytic role in popularizing and promoting the renewable energy models.
- Government may erect solar pump sets in each Mandal so as to bring awareness about the feasibility of the technology.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

Rural credit market is characterised by co-existence of both formal and informal sources of finance. The informal credit delivery is being channelized through microfinance sector. Microfinance sector has grown rapidly over the past few decades. Microfinance operates through two main channels viz. (a) banking system under SHG-Bank Linkage Programme (SHG-BLP) and JLG bank lending programme; and (b) Micro Finance Institutions (MFIs) lending through individual and group approach.

While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to help more and more of its members to use the programme as a platform to expand their economic activities and improve their income levels. This calls for identification of appropriate livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.

6.1.1 SHG

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. The success of SHGs has attracted the attention of policy makers for attaining various objectives like poverty alleviation, women empowerment, social upliftment, financial inclusion, entrepreneurial development, etc.

6.1.2 JLGs

Another offshoot of SHG-BLP, the Joint Liability Group (JLG) Scheme of financing, targeted at clients among the poor, leverages on social collateral offered by the members. Encouraged by NABARD's 100 percent refinance support to banks, the Scheme has performed remarkably well during 2017-18 with 10.19 lakh JLGs receiving financial assistance to the tune of ₹13,955 crores from various banks at all India level. As RRBs have huge rural network, NABARD encouraged RRBs to finance JLGs in a big way and accordingly entered into MOUs with 36 RRBs and State Bank of India in 19 states during 2017-18. Under this scheme, NABARD provides grant assistance to Banks for using corporate BC/ NGO - as JLGPI and for capacity building to create a pool of trainers out of bank staff for formation, nurturing and financing of new JLGs.

6.1.3 MFIs

Micro Finance Institutions (MFIs), second channel for purveying microfinance emerged in response to the gap in availability of banking service for the unserved and underserved rural population. Voluntary agencies and Non-Governmental Organisations (NGOs) undertook financial intermediation as a part of larger social good. Majority of these NGOs were registered as a Trust or a Society. In the initial years, these NGO-MFIs were supported by NABARD through grants as well as Revolving Fund Assistance (RFA) and quasi-equity and subordinated debt instruments from Micro Finance Development and Equity Fund (MFDEF). Similarly, SIDBI supported the growth story of MFIs through its SIDBI Foundation for Micro Credit (SFMC) in 1999. The India Microfinance Equity Fund (IMEF) later supported MFIs, especially the medium and smaller ones with equity and quasi-equity. As the institutions grew and expanded their operations, gradually they converted themselves into Non-Banking Financial Companies (NBFC-

MFIs). This form offered MFIs the scope for functioning as financial institutions regulated by the Central bank.

6.2. Status of SHG-BLP in district

6.2.1 The total number of SHGs in the district as on 31 March 2022 stood at 7,321 with a total membership of 86,362. The membership per group is ranging from 10-15 women. Of the total SHGs, the proportion of SC and ST category members stood at 18.64 % and 9.91% respectively. As against the total of 7,321 groups in the district, 4,269 SHGs have been credit linked as on 31 March 2022. The total loan outstanding as on 31 March 2022 is ₹217.24 crore against 6,061 SHGs. The NPA of SHG accounts is 2.54% with 625 SHGs having ₹4.82 crore as over dues in the district. The target for 2022-23 is to sanction limit to 6,115 SHGs involving an amount of ₹251.71 crore.

(₹ Crore)

During 2021-22		Target for 2022-23		Achievement 2022-23 (As on 31.8.2022)	
No. of SHGs	Bank Loan Issued	No. of SHGs	Bank Loan to be Issued	No. of SHGs	Bank Loan Issued
4269	220.20	6115	251.71	1506	95.80

Potential available for Promotion and Savings linkage of SHGs

Sl. No.	Name of Block	Total potential for formation of SHGs	No. of SHGs savings linked as on 31 March 2022	Balance potential as on 31 March 2022	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and savings linked during 2023-24
1	Amarchinta	328	160	168	302	305
2	Atmakur	378	160	218	323	318
3	Chinnambavi	419	246	173	380	348
4	Ghanpur	693	404	289	540	529
5	Gopalpet	612	382	230	529	542
6	Kothapeta	699	508	191	592	598
7	Madanapuram	509	293	216	429	432
8	Pangal	645	283	362	536	542
9	Pebbair	587	327	260	432	434
10	Peddmandadi	672	469	203	515	518
11	Revally	334	310	24	279	281
12	Srirangapur	304	104	200	200	205
13	Weepangandla	442	247	195	416	418
14	Wanaparthy	699	376	323	642	648
Total		7321	4269	3052	6115	6118

Potential available for Promotion and Credit linkage of SHGs

(₹ Lakh)

Sl.No.	Name of Block	No. of SHGs credit linked on 31 March 2022	No. of SHGs to be credit linked during 2022-23				No. of SHGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Amarchinta	160	16	16.00	148	1204.55	12	12.00	150	1250
2	Atmakur	160	17	17.00	146	1018.10	15	15.00	148	1117
3	Chinnambavi	246	46	46.00	205	1402.80	41	41.00	207	1410
4	Ghanpur	404	38	38.00	378	2550.19	33	33.00	380	2660
5	Gopalpet	382	29	29.00	361	2161.79	26	26.00	365	2210
6	Kothapeta	508	58	58.00	458	2703.79	48	48.00	460	2801

Sl.No.	Name of Block	No. of SHGs credit linked on 31 March 2022	No. of SHGs to be credit linked during 2022-23				No. of SHGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
7	Madanapuram	293	25	25.00	275	1632.23	21	21.00	278	1705
8	Pangal	283	28	28.00	268	1636.51	22	22.00	271	1730
9	Pebbair	327	30	30.00	300	1849.40	21	21.00	305	1900
10	Peddmandadi	469	46	46.00	429	2045.73	35	35.00	430	2100
11	Revally	310	30	30.00	290	1645.15	26	26.00	292	1705
12	Srirangapur	104	10	10.00	104	659.14	8	8.00	109	710
13	Weepangandla	247	25	25.00	226	1625.21	20	20.00	230	1639
14	Wanaparthy	376	36	36.00	345	2582.03	26	26.00	347	2610
Total		4269	434	434.00	3933	24716.62	354	354.00	3972	25547

6.2.2 National Rural Livelihood Mission (NRLM)

National Rural Livelihood Mission (NRLM) – ‘Aajeevika’ has been launched by MORD, GOI, by restructuring and replacing the existing Swarnajayanti Gram Swarozgar Yojana (SGSY) with effect from 01 April 2013. NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services. NRLM is a Centrally Sponsored Scheme and the financing of the programme would be shared between the Centre and the States in the ratio of 75:25.

Government of Telangana has an ongoing 4% interest subvention scheme for loans issued to SHGs up to ₹5.00 lakh making the effective rate of interest 'Nil'. Apart from that, under Stree Nidhi – a cooperative Agency of SHGs, Government is also extending financial support to SHG members NABARD provides financial support by way of grant for capacity building of partner agencies viz., NGOs, Bank and Govt. officials, capacity building of SHG leaders/members through training/MEDPs, exposure visits to banks/institutions pioneering in mF initiatives, field visits to nearby SHGs for banks, Govt. officials, etc.

6.3 Road map for the future

The roadmap for the future to account for creation of assets by SHG members at individual level or group level, increasing income levels by taking productive activities, strengthening recovery mechanism, etc. Identification of potential activities for setting up of Micro Enterprises and motivating members for taking up the activity, training and capacity building of identified SHG members who are availing higher doses of finance under the programme.

- Need to identify dormant groups and initiate steps for their revival.
- Ensuring that SHGs follow Pancha Sutras i.e., regular meetings, regular savings, regular internal lending, 100% repayment of loans and book keeping through village level federation, mandal level federation and also at district level federation.
- Training and capacity building of stakeholders including bank branches and other staff of banks.
- Strengthening supervisory and monitoring mechanism over SHGs at branch level;
- Strengthening recovery mechanism at branch/Mandal level.
- NABARD support through MEDP/LEDP may be utilized by stakeholders

6.4. Estimation of Potential under SHG-BLP

Considering the total poor rural households of 98,835 in the district, and assuming coverage of at least 10 families per SHG, the total potential is 9,883 SHGs. However, as on 31.3.2022, it is reported that there are 7,321 SHGs leaving a little scope for formation of new SHGs. However, there is potential for credit linkage of SHGs. The potential for credit linkage of the SHGs has been estimated, based on the repayment and drawing power of SHGs. Besides, as per the focus on development of SHGs, more number of SHGs are to be brought under Income Generating Activities fold. Thus, the SHG targets for 2023-24 is 4326 SHGs to be credit linked with ₹259.01 crore.

6.5. Financing through Joint Liability Groups (JLGs)

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering an estimated number of 0.57 lakh small and marginal farmers in the district, there is potential for financing of 6000 JLGs in the district. Banks can finance JLGs under basic income generation activities which include dairy, goat and sheep rearing, basic agri-processing, off- farm activities, etc. Bankers may leverage the training facilities being provided through GoI and State programmes, RSETIs, NABARD and other facilitating agencies.

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
	Agriculture							
	Farm credit							
	Crop production, Maintenance and Marketing							
1	Paddy	1.100	ha	Phy	45000	42000	25000	112000
				Fin	49500.00	46200.00	27500.00	123200.00
2	Maize	0.800	ha	Phy	1000	2500	3500	7000
				Fin	800.00	2000.00	2800.00	5600.00
3	Black gram	0.525	ha	Phy	100	200	7000	7300
				Fin	52.50	105.00	3675.00	3832.50
4	Jowar	0.450	ha	Phy	375	2500	100	2975
				Fin	168.75	1125.00	45.00	1338.75
5	Ragi	0.375	ha	Phy	20	60	20	100
				Fin	7.50	22.50	7.50	37.50
6	Sugarcane	1.875	ha	Phy	1500	500	500	2500
				Fin	2812.50	937.50	937.50	4687.50
7	Red gram	0.530	ha	Phy	6000	4000	2000	12000
				Fin	3180.00	2120.00	1060.00	6360.00
8	Chillies	1.875	ha	Phy	1000	1000	1000	3000
				Fin	1875.00	1875.00	1875.00	5625.00
9	Groundnut	0.525	ha	Phy	2500	7000	8000	17500
				Fin	1312.50	3675.00	4200.00	9187.50
10	Bengal Gram	0.600	ha	Phy	0	0	500	500
				Fin	0	0	300	300.00
11	Cotton	0.800	ha	Phy	3500	3000	2000	8500
				Fin	2800.00	2400.00	1600.00	6800.00
12	Castor	0.500	ha	Phy	1500	1600	100	3200
				Fin	750.00	800.00	50.00	1600.00
13	Vegetables	0.800	ha	Phy	3000	3000	2000	8000
				Fin	2400.00	2400.00	1600.00	6400.00
14	Green Gram	0.525	ha	Phy	37	54	180	271
				Fin	19.43	28.35	94.50	142.28
15	Onion	1.050	ha	Phy	200	200	200	600
				Fin	210.00	210.00	210.00	630.00
	Sub total				65888.18	63898.35	45954.50	175741.03
	Post-harvest/household consumption (10% of crop loan)				6588.82	6389.84	4595.45	17574.10

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
	Repairs and maintenance expenses of farm assets (20% of crop loan)				13177.64	12779.67	9190.90	35148.21
16	Pledge loans	1.500	ha	Phy	500	500	500	1500
				Fin	750.00	750.00	750.00	2250.00
	TOTAL CROP LOAN				86404.63	83817.86	60490.85	230713.34
	Term Loan							
	Water Resources							
1	Dug wells (Model A)	1.594	no	Phy	5	9	12	26
				Fin	6.77	12.19	16.26	35.22
2	Bore well in Hard Rock Areas	0.926	no	Phy	100	200	200	500
				Fin	78.71	157.42	157.42	393.55
3	Centrifugal Pump sets 5 HP	0.365	no	Phy	205	300	200	705
				Fin	59.86	87.60	58.40	205.86
4	Submersible Pump sets 7.5 HP	0.731	no	Phy	300	500	300	1100
				Fin	186.41	310.68	186.41	683.50
5	Sprinklers 75 mm dia - 1 ha	0.251	ha	Phy	500	600	500	1600
				Fin	106.68	128.01	106.68	341.37
6	Pipeline Distribution System	0.185	ha	Phy	200	300	200	700
				Fin	31.45	47.18	31.45	110.08
7	Rain guns 90mm	0.666	no	Phy	100	100	100	300
				Fin	59.94	59.94	59.94	179.82
8	DRIP Irrigation	1.100	ha	Phy	500	700	500	1700
				Fin	467.50	654.50	467.50	1589.50
	Total				997.32	1457.52	1084.06	3538.90
	Farm Mechanisation							
	Tractor including replacement with matching equipment	11.000	No	Phy	100	150	200	450
1				Fin	935.00	1402.50	1870.00	4207.50
2	Power tillers with matching equipment	2.150	No	Phy	100	100	100	300
				Fin	182.75	182.75	182.75	548.25
3	Combine harvesters	30.000	No	Phy	50	50	50	150
				Fin	1275.00	1275.00	1275.00	3825.00
4	Post Harvest Equipment Package	9.000	No	Phy	40	50	40	130
				Fin	306.00	382.50	306.00	994.50
5	Mini Tractors	5.940	No	Phy	20	20	30	70
				Fin	100.98	100.98	151.47	353.43
6	Custom hiring centre for Groundnut	25.610	No	Phy	20	20	15	55
				Fin	435.37	435.37	326.53	1197.27
	Custom Hiring Centre for Land Preparation for Paddy	8.400	No	Phy	15	20	15	50
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ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
	Total			Fin	107.10	142.80	107.10	357.00
	Plantation/Horticulture/Sericulture				3342.20	3921.90	4218.85	11482.95
1	Mango (7.5*7.5)	1.578	ha	Phy	30	30	40	100
				Fin	42.61	42.61	56.81	142.03
2	Mango (2.5*2.5)	5.025	ha	Phy	10	10	10	30
				Fin	45.23	45.23	45.23	135.69
3	Sweet- Orange	2.005	ha	Phy	10	15	10	35
				Fin	18.05	27.07	18.05	63.17
4	Acid lime	2.005	ha	Phy	20	20	35	75
				Fin	36.09	36.09	63.16	135.34
5	Custard apple	3.120	ha	Phy	30	50	25	105
				Fin	84.24	140.40	70.20	294.84
6	Papaya	2.000	ha	Phy	5	5	4	14
				Fin	9.00	9.00	7.20	25.20
7	Pomegranate	3.075	ha	Phy	4	4	5	13
				Fin	11.07	11.07	13.84	35.98
8	Jasmine	1.725	ha	Phy	100	125	100	325
				Fin	155.25	194.06	155.25	504.56
9	Sapota	2.913	ha	Phy	50	40	30	120
				Fin	131.06	104.85	78.64	314.55
10	Guava	3.173	ha	Phy	30	15	15	60
				Fin	85.66	42.83	42.83	171.32
11	Small Nurseries	5.500	ha	Phy	1	1	1	3
				Fin	4.95	4.95	4.95	14.85
12	Rose	1.500	ha	Phy	10	5	10	25
				Fin	13.50	6.75	13.50	33.75
13	Dragon Fruit	16.538	ha	Phy	4	4	2	10
				Fin	59.54	59.54	29.77	148.85
14	Crossandra	1.730	ha	Phy	6	8	6	20
				Fin	9.34	12.46	9.34	31.14
15	Shade net nurseries	10.890	ha	Phy	20	20	20	60
				Fin	196.02	196.02	196.02	588.06
16	Vegetable Cultivation On Pandals	6.723	ha	Phy	100	100	100	300
				Fin	605.03	605.03	605.03	1815.09
17	Oil palm Cultivation	1.580	ha	Phy	1000	1000	600	2600
				Fin	1422.00	1422.00	853.20	3697.20
	Sub-total P & H				2928.64	2959.96	2263.02	8151.62
	Sericulture							
1	Mulberry plantation & Silk worm rearing	8.663	ha.	Phy	30	30	10	70
				Fin	233.90	233.90	77.97	545.77

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
	Sub-total Sericulture				233.90	233.90	77.97	545.77
	TOTAL (Plantation Horticulture & Sericulture)				3162.54	3193.86	2340.99	8697.39
	Forestry and waste Land Development							
1	Eucalyptus	1.160	ha	Phy	10	10	10	30
				Fin	10.44	10.44	10.44	31.32
2	Subabul	0.800	ha	Phy	10	20	20	50
				Fin	7.20	14.40	14.40	36.00
3	Teak	1.300	ha	Phy	10	20	20	50
				Fin	11.70	23.40	23.40	58.50
4	Neem	1.200	ha	Phy	10	10	10	30
				Fin	10.80	10.80	10.80	32.40
5	Bamboo	1.000	ha	Phy	5	15	10	30
				Fin	4.50	13.50	9.00	27.00
6	Nurseries(2.5 lakh seedling)	3.500	ha	Phy	2	3	1	6
				Fin	6.30	9.45	3.15	18.90
	Total				50.94	81.99	71.19	204.12
	Animal Husbandry-Dairy							
1	2 CB Cows units	1.802	no	Phy	200	400	300	900
				Fin	324.36	648.72	486.54	1459.62
2	2 GM Buffaloes	2.011	no	Phy	300	500	300	1100
				Fin	542.97	904.95	542.97	1990.89
3	CBC Calf rearing	0.500	no	Phy	75	75	75	225
				Fin	33.75	33.75	33.75	101.25
4	GMB Calf rearing	0.438	no	Phy	150	150	200	500
				Fin	59.13	59.13	78.84	197.10
5	Fodder Cultivation-Working capital	0.500	ha	Phy	100	200	200	500
				Fin	45.00	90.00	90.00	225.00
6	Indigenous Milk Products	5.000	no	Phy	15	15	20	50
				Fin	67.50	67.50	90.00	225.00
7	Mini Dairy – CBC 10 animal units	10.035	no	Phy	50	80	50	180
				Fin	451.58	722.52	451.58	1625.68
8	Mini Dairy- GMB 10 animal units	11.080	no	Phy	10	6	5	21
				Fin	99.72	59.83	49.86	209.41
9	Dairy parlours	2.500	no	Phy	20	30	25	75
				Fin	45.00	67.50	56.25	168.75
10	Working Capital KCC - AH	0.500	no	Phy	500	500	500	1500
				Fin	250.00	250.00	250.00	750.00
	Total				1919.01	2903.90	2129.79	6952.70
	Animal Husbandry-Poultry							
1	Commercial Layer (10000 Bird unit)	68.000	no	Phy	20	20	20	60

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
				Fin	1156.00	1156.00	1156.00	3468.00
2	Commercial Broiler(1000 Birds Unit-Deep litter system)	5.000	no	Phy	5	5	5	15
				Fin	20.00	20.00	20.00	60.00
3	Egg/Chicken Carts	0.500	no	Phy	10	10	10	30
				Fin	4.50	4.50	4.50	13.50
4	Chicken Meat outlets	6.910	no	Phy	30	20	20	70
				Fin	176.21	117.47	117.47	411.15
5	Centralised Grower Units (25000 birds)	155.000	no	Phy	1	1	1	3
				Fin	124.00	124.00	124.00	372.00
6	Poultry Vehicles open Cage	12.000	no	Phy	1	2	1	4
				Fin	10.20	20.40	10.20	40.80
7	Mobile Marketing units	10.000	no	Phy	3	3	2	8
				Fin	25.50	25.50	17.00	68.00
8	Poultry Feed plant (4 - 6 tph)	17.600	no	Phy	1	2	1	4
				Fin	15.84	31.68	15.84	63.36
9	Backyard Poultry (50 birds)	0.340	no	Phy	40	60	50	150
				Fin	12.24	18.36	15.30	45.90
10	Working Capital KCC - AH	2.000	no	Phy	100	100	100	300
				Fin	200.00	200.00	200.00	600.00
	Total				1744.49	1717.91	1680.31	5142.71
	Animal Husbandry-Sheep,Goat,Piggery							
1	Sheep rearing(20F+1M)-Nellore	1.865	no	Phy	1500	1500	1500	4500
				Fin	2517.75	2517.75	2517.75	7553.25
2	Sheep Rearing(50F+2M)-Nellore	4.030	no	Phy	200	150	100	450
				Fin	725.40	544.05	362.70	1632.15
3	Sheep Rearing (100F+5M)-Nellore	9.325	no	Phy	100	150	150	400
				Fin	839.25	1258.88	1258.88	3357.01
4	Goat (20+1)	1.690	no	Phy	350	350	400	1100
				Fin	532.35	532.35	608.40	1673.10
5	Piggery(10+1)	4.974	no	Phy	10	25	20	55
				Fin	44.77	111.92	89.53	246.22
6	Piggery(3+1)	1.441	no	Phy	2	2	2	6
				Fin	2.59	2.59	2.59	7.77
7	Ram lamb Unit for Fattening	0.810	no	Phy	50	50	50	150
				Fin	36.45	36.45	36.45	109.35
8	Meat shops	2.000	no	Phy	15	15	15	45
				Fin	25.50	25.50	25.50	76.50
9	Sheep/Goat(500+25)	46.625	no	Phy	10	10	10	30
				Fin	349.69	349.69	349.69	1049.07
10	Working Capital KCC - SGP	2.000	no	Phy	100	100	100	300

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
 (₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
	Total			Fin	200.00	200.00	200.00	600.00
					5273.75	5579.18	5451.49	16304.42
	Fisheries							
1	Fishing Equipment	0.260	no	Phy	60	80	85	225
				Fin	13.26	17.68	18.79	49.73
2	Inland fish Farming-New tanks/ponds(1ha)	4.500	no	Phy	2	5	2	9
				Fin	8.10	20.25	8.10	36.45
3	Fish seed farms	8.500	no	Phy	2	2	1	5
				Fin	15.30	15.30	7.65	38.25
4	Fish Sale – Retail outlets	1.800	no	Phy	15	15	15	45
				Fin	24.30	24.30	24.30	72.90
5	Net and Boat Units	0.400	no	Phy	2	2	2	6
				Fin	0.72	0.72	0.72	2.16
6	Pangassius Culture(W/C)	2.800	no	Phy	5	5	5	15
				Fin	11.90	11.90	11.90	35.70
7	Others(fish outlets)	0.300	no	Phy	5	5	5	15
				Fin	1.50	1.50	1.50	4.50
8	Insulated Truck of 6 tonnes capacity	19.800	no	Phy	4	4	4	12
				Fin	67.32	67.32	67.32	201.96
9	Working Capital For cooperative society	2.500	no	Phy	20	20	20	60
				Fin	45.00	45.00	45.00	135.00
	Total				187.40	203.97	185.28	576.65
	Others(2.1.10)							0.00
1	Bullocks other drought animals	0.800	no	Phy	20	40	20	80
				Fin	13.60	27.20	13.60	54.40
2	Bullock Carts	0.550	no	Phy	25	25	25	75
				Fin	9.63	9.63	9.63	28.89
3	Kisan Bikes	1.000	no	Phy	200	200	200	600
				Fin	140.00	140.00	140.00	420.00
	Total				163.23	176.83	163.23	503.29
	Integrated Farming System (2.1.10)							0.00
1	Low cost model for SF/MF (up to 1 acre)	2.627	no	Phy	20	10	10	40
				Fin	44.66	22.33	22.33	89.32
2	IFS models for other farmers	6.560	no	Phy	5	5	5	15
				Fin	22.96	22.96	22.96	68.88
3	Tailor made model for commercial IFS	8.000	no	Phy	2	2	2	6
				Fin	16.00	16.00	16.00	48.00
	Total				83.62	61.29	61.29	206.20
	Total Term Loan				16924.50	19298.35	17386.48	53609.33
	Total Farm Credit				103329.13	103116.21	77877.33	284322.67
	Agriculture Infrastructure							0.00

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
1	Godowns (2500Mts)	150.000	no	Phy	10	10	5	25
				Fin	900.00	900.00	450.00	2250.00
2	Godowns(1000Mts)	60.000	no	Phy	20	25	15	60
				Fin	720.00	900.00	540.00	2160.00
3	Milk Chilling Units 15000 lpd	56.000	no	Phy	5	5	5	15
				Fin	168.00	168.00	168.00	504.00
4	Milk Chilling unit 3000 lpd	18.000	no	Phy	5	5	5	15
				Fin	45.00	45.00	45.00	135.00
5	Market Yards	230.000	no	Phy	3	5	3	11
				Fin	414.00	690.00	414.00	1518.00
6	Seed Processing Unit (Ground Nut)	56.000	no	Phy	1	1	1	3
				Fin	33.60	33.60	33.60	100.80
7	Seed Processing Unit (paddy)	32.000	no	Phy	2	1	0	3
				Fin	44.80	22.40	0.00	67.20
8	Agri Infrastructure (Drying yards/Godowns for SHG/VOs/FPOs)	33.000	no	Phy	20	10	15	45
				Fin	396.00	198.00	297.00	891.00
9	Other large BMCU/Milk Testers	16.000	no	Phy	1	1	1	3
				Fin	14.40	14.40	14.40	43.20
10	Small Pack houses	6.000	No	Phy	15	20	15	50
				Fin	81.00	108.00	81.00	270.00
	Sub total				2816.80	3079.40	2043.00	7939.20
	Land Development ,Soil Conservation, watershed development							
1	Land reclamation	0.900	ha	Phy	250	250	250	750
				Fin	191.25	191.25	191.25	573.75
2	Farm ponds (15m x15m x 3m)	0.942	ha	Phy	60	40	30	130
				Fin	48.04	32.03	24.02	104.09
3	Tank silt application	0.320	ha	Phy	100	150	100	350
				Fin	27.20	40.80	27.20	95.20
4	Farm ponds (18x18m x3m)	1.190	ha	Phy	80	90	70	240
				Fin	80.92	91.04	70.81	242.77
5	Land development	0.400	ha	Phy	80	85	85	250
				Fin	27.20	28.90	28.90	85.00
6	Rain water harvesting structure	0.300	ha	Phy	50	50	50	150
				Fin	12.75	12.75	12.75	38.25
7	OFD (2-3% slope)	1.250	ha	Phy	50	50	50	150
				Fin	50.00	50.00	50.00	150.00
	Total				437.36	446.77	404.93	1289.06
	Others (chapter 3.2.3)							
1	Vermicompost(1.8tpa)	0.340	ha	Phy	10	20	10	40

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
2	Vermicompost(20tpa)	3.500	ha	Phy	2.89	5.78	2.89	11.56
				Phy	16	16	15	47
3	NADEP			Fin	47.60	47.60	44.63	139.83
		0.270	ha	Phy	50	20	40	110
				Fin	11.48	4.59	9.18	25.25
	Total				61.97	57.97	56.70	176.64
	ANCILLARY ACTIVITIES-Food & Agro Processing							
1	Rice mills	68.000	no	Phy	10	8	10	28
				Fin	544.00	435.20	544.00	1523.20
2	Modernisation of Rice mills	48.000	no	Phy	5	5	5	15
				Fin	192.00	192.00	192.00	576.00
3	Agro Processing Units	43.000	no	Phy	3	5	2	10
				Fin	103.20	172.00	68.80	344.00
4	Large size agro units	231.000	no	Phy	1	1	1	3
				Fin	184.80	184.80	184.80	554.40
5	Bakery/ Flourmills	10.000	no	Phy	2	2	2	6
				Fin	16.00	16.00	16.00	48.00
6	WC For Agro Units	1.000	no	Phy	100	100	50	250
				Fin	100.00	100.00	50.00	250.00
7	Misc. Units	34.000	no	Phy	2	2	0	4
				Fin	54.40	54.40	0.00	108.80
	Total				1194.40	1154.40	1055.60	3404.40
	Others-3.3.2							0.00
1	Loans to PACS	50.000	no	Phy	1	1	2	4
				Fin	45.00	45.00	90.00	180.00
2	ACABC	15.000	no	Phy	0	0	2	2
				Fin	0.00	0.00	27.00	27.00
3	Loans to FPOs, MFIs & MACS (TL & WC)	100.000	no	Phy	4	4	4	12
				Fin	320.00	320.00	320.00	960.00
4	SHG Term loans	5.500	no	Phy	1000	1200	800	3000
				Fin	5500.00	6600.00	4400.00	16500.00
5	SHG production loans	2.000	no	Phy	1200	1500	1200	3900
				Fin	2400.00	3000.00	2400.00	7800.00
6	SHG consumption loan	1.500	no	Phy	100	500	300	900
				Fin	150.00	750.00	450.00	1350.00
7	JLG loan	2.000	no	Phy	300	300	200	800
				Fin	600.00	600.00	400.00	1600.00
8	State Minorities, BC, SC, Finance Corporation	1.000	no	Phy	200	300	100	600
				Fin	200.00	200.00	200.00	600.00

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
	Total				9215.00	11515.00	8287.00	29017.00
	Total Agriculture				117054.66	119369.75	89724.56	326148.97
	Micro, Small and Medium Enterprises (MSME)							
	(i) Manufacturing & Service Sectors -Term Loan							
1	Micro - Investment-wise breakup							
i	Up to 10.00 lakh	8.50	No.	Phy	105	105	110	320.00
				BL	714.00	714.00	748.00	2176.00
ii	>10.00 lakh and up to 25.00 lakh	22.50	No.	Phy	20	25	20	65.00
				BL	360.00	450.00	360.00	1170.00
iii	>25.00 lakh and up to 50.00 lakh	37.50	No.	Phy	15	15	15	45.00
				BL	450.00	450.00	450.00	1350.00
iv	>50.00 lakh and up to 100.00 lakh	85.00	No.	Phy	15	15	15	45.00
				BL	1020.00	1020.00	1020.00	3060.00
2	Small Enterprises (up to ₹10 crore)	150.000	No.	Phy	2	2	2	6
				BL	225.00	225.00	225.00	675.00
3	Medium Enterprises (up to ₹50 crore)	1010.000	No.	Phy	0	1	0	1
				BL	0.00	757.50	0.00	757.50
4	Stand Up India / Small Enterprises	50.000	No.	Phy	10	12	10	32
				BL	375.00	450.00	375.00	1200.00
	Sub-Total (TL)			BL	3144.00	4066.50	3178.00	10388.50
	(i) Manufacturing & Service Sectors - Working Capital							
1	Micro /Tiny Industry / Rural Artisan	10.000	No.	Phy	100	100	75	275
				BL	850.00	850.00	637.50	2337.50
2	Small Enterprises	65.000	No.	Phy	20	20	25	65
				BL	1105.00	1105.00	1381.25	3591.25
3	Medium Enterprises	125.000	No.	Phy	5	5	5	15
				BL	531.25	531.25	531.25	1593.75
4	Stand Up India / Small Enterprises	10.000	No.	Phy	20	30	22	72
				BL	170.00	255.00	187.00	612.00
	Sub-Total (WC)			BL	2656.25	2741.25	2737.00	8134.50
	TOTAL MSME			BL	5800.25	6807.75	5915.00	18523.00
	Export Credit							
1	Pre Shipment/Packing Credit			Phy	0	0	0	0

ANNEXURE-I
Block-wise Physical and Financial Projections for the year 2023-24- Wanaparthy District
(₹ Lakhs)

	ACTIVITY	UNIT COST	UNIT SIZE		Kothakota	Wanaparthy	Pebbair	Total
2	Post Shipment			Fin	0	0	0	0
				Phy	0	0	0	0
				Fin	0	0	0	0
	Total				0	0	0	0
	Education							0
	Educational Loans	2.000	no	Phy	250	200	150	600
				Fin	425	340	255	1020
	Total				425	340	255	1020
	Housing							
1	loans for Housing purpose/purchase of land	15.000	no	Phy	55	100	150	305
				Fin	660	1200	1800	3660
	Total				660	1200	1800	3660
1	Social Infrastructure-private investments							0
								0
i	Primary Schools	22.000	no	Phy	1	0	1	2
				Fin	16.5	0	16.5	33
iii	Upper Primary Schools	38.000	no	Phy	0	1	0	1
				Fin	0	28.5	0	28.5
iii	High Schools	60.000	no	Phy	0	1	0	1
				Fin	0	45	0	45
iv	Junior Colleges	125.000	no	Phy	1	1	1	3
				Fin	93.75	93.75	93.75	281.25
v	Private Hospitals/Clinics	150.000	no	Phy	2	2	2	6
				Fin	225	225	225	675
	Renewable Energy			SUB TOTAL	335.25	392.25	335.25	1062.75
1	Captive Solar Power plant	17.330	no	Phy	1	1	1	3
				Fin	14.73	14.73	14.73	44.19
2	Solar Energy Home lighting	0.900	no	Phy	100	150	200	450
				Fin	81	121.5	162	364.5
3	Bio- Gas Plant (2Cum)	0.200	no	Phy	5	5	0	10
				Fin	0.85	0.85	0	1.7
4	Solar pump sets - Irrigation	5.200	no	Phy	10	25	15	50
				Fin	46.8	117	70.2	234
	Total				143.38	254.08	246.93	644.39
	TOTAL PRIORITY SECTOR				124418.54	128363.83	98276.74	351059.11

Note 1 As per RBI direction 10 % of bank credit should flow to Small Farmer /Marginal Farmer. Projection of credit flow to SF/MF is assumed @ 10 % of the total credit projection is made in agri and allied sector

ANNEXURE II

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

(₹ Lakh)

S.NO	AGENCY/TYPE OF LOAN	2019-20		2020-21		2021-22		2022-23	
		TARGET	ACH	TARGET	ACH	TARGET	ACH	TARGET	
1	CROP LOANS	147171.40	39012.00	163626.51	67410.05	211357.00	76841.64	215829.00	
	COM BANKS	116529.80	29259.00	118891.00	37075.53	159508.00	55695.7	160883.00	
	DCCB	8455.70	2731.00	13924.61	13482.01	21713.00	12950.4	22172.00	
	AP GRAMEENA VIKAS BANK	22185.90	7022.00	30810.90	16852.51	30136.00	8195.54	32774.00	
	OTHERS (APSFC)								
2	TERM LOANS(MT+LT)	49187.60	7736.00	50139.33	29554.00	68116.00	15565.37	62018.00	
	COM BANKS	39350.00	5802.00	39072.25	22458.52	60084.00	8744.51	53547.00	
	DCCB	2459.40	89.00	1625.92	94.02	777.00	82.10	2496.00	
	AP GRAMEENA VIKAS BANK	7378.20	1845.00	9441.16	7001.46	7255.00	6738.76	5975.00	
	OTHERS								
3	TOTAL AGR. CREDIT (1+2)	196359.00	46748.00	213765.84	96964.05	279473.00	92407.01	277847.00	
	COM BANKS	155879.80	35061.00	157963.25	59534.0475	219592.00	64440.21	214430.00	
	DCCB	10915.10	2820.00	15550.53	13576.03	22490.00	13032.5	24668.00	
	AP GRAMEENA VIKAS BANK	29564.10	8867.00	40252.06	23853.9725	37391.00	14934.3	38749.00	
	OTHERS (APSFC)								
4	NON-FARM SECTOR	2346.90	27848.68	4498.00	14779.01	4571.00	15777.16	12030.00	
	COM BANKS	1858.20	20887.00	3268.00	14107.12	4520.00	13644.95	11895.00	
	DCCB	134.90	0.00	383.00	0	15.00	699.86	40.00	
	AP GRAMEENA VIKAS BANK	353.80	6961.68	847.00	671.89	36.00	1432.35	95.00	
	OTHERS (APSFC)								
5	OTHER PRIORITY SECTOR	2049.40	3693.96	2886.00	3578.72	2985.00	3265.15	4171.00	
	COM BANKS	1622.90	2960.00	2085.00	1802.29	2773.00	1612.21	3830.00	
	DCCB	117.50	185.00	244.00	233.75	87.00	355.76	163.00	
	AP GRAMEENA VIKAS BANK	309.00	548.96	557.00	1542.68	125.00	1297.18	178.00	
	OTHERS (APSFC)				0	0.00	0	0.00	
	GRAND TOTAL(3+4+5)	200755.30	78290.64	221149.84	115321.78	287029.00	111449.32	294048.00	

ANNEXURE III
SUB SECTOR-WISE AND AGENCY WISE CREDIT FLOW UNDER
AGRICULTURE AND ALLIED ACTIVITIES

S.NO	Agency /Activities	2019-20				2020-21				2021-22				2022-23 (targets)				(In ₹ Lakh)
		Com.Banks	DCCB	APGVB	Total	Com.Banks	DCCB	APGVB	Total	Com.Banks	DCCB	APGVB	Total	Com.Banks	DCCB	APGVB	Total	
I	CROP LOANS	29259		7022	39012.00	37075.53	13482.01		67410.05	55695.7	12950.4	8195.54	76841.64	160883.00	22172.00	32774.00	215829.00	
II	TERM LOANS																	
A	MI	34.95	0.00	58	92.95	1740.92	9.22	766.58	2516.72	4.52		373.43	373.43	2139.00	83	190	2412.00	
B	LD	599.06	0.00	500	1099.06	1491.71	3.85	354.35	1849.91	104.16	39.00	110.86	115.38	1017	76.00	173	1266.00	
C	FM	198.00	22.60	55.42	276.02	2738.42	7.80	425.93	3172.15				143.16	8762.00	458.00	955.00	10175.00	
D	P&H	0.00	0.00	0	0.00	109.50	22.00	199.51	331.31		0.00	58.32	58.32	6974.00	395.00	753	8122.00	
E	DD	150.22	44.40	20.00	214.62	1547.48	35.39	241.39	1824.26	31.36	25.30	123.92	180.58	5277.00	199.00	527.00	6003.00	
F	PD	119.00	17.00	14.81	150.81	335.09	8.00	98.00	441.09	12	0.00		12.00	3012.00	131.00	301.00	3444.00	
G	SGP	24.00	5.00	59.77	88.77	128.47	7.76	96.89	233.12		7.20	44.04	51.24	11528.00	484.00	1083.00	13095.00	
H	FISH	0.00	0.00	0.00	0.00	14.44	0.00	30.22	44.66	180.06		0.00	0.00	460.00	21.00	57.00	538.00	
I	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	590.29		0.00	180.06	159.00	7.00	19.00	185.00	
J	SMY	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00				590.29	6176.00	325.00	720.00	7221.00	
K	FOOD & AP	0.00	0.00	0.00	0.00	300.00	0.00	0.00	300.00			2180.84	2180.84	2115.00	98.00	345.00	2539.00	
L	OTHERS (BBC)	4676.77	0.00	1137.00	5813.77	13952.49	0.00	4788.29	18740.78	782.12	10.60	3847.35	11680.07	5928.00	219.00	85.00	6995.00	
M	Sericulture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				0.00				0.00	
	SUB TOTAL-II	5802.00	86.00	1845.00	7733.00	22458.52	94.02	7001.46	29554.00	8744.51	82.10	6738.76	15565.37	53547.00	2496.00	5975.00	62018.00	
	GRAND TOTAL (I+ II)	35061.00	2820.00	8867.00	46748.00	59534.05	13576.03	23853.97	96964.05	64440.21	13032.50	14934.30	92407.01	214430.00	24668.00	38749.00	277847.00	

Source: Lead Bank Office, Wanaparthi

ANNEXURE IV
INDICATIVE UNIT COST OF MAJOR ACTIVITIES UNDER
AGRICULTURE AND ALLIED SECTOR

S.No.	Activity	Unit (No/Area)	Unit cost (₹ lakh)
	WATER RESOURCES		
1	Dug well Model A	1	1.594
2	Bore well in Hard Rock Areas	1	0.926
3	Centrifugal pump 5- HP	1	0.365
4	Submersible pump 7.5 HP	1	0.731
5	Sprinklers 75 mm- 1 ha	Ha	0.251
6	Pipeline Distribution System	Ha	0.185
7	Raingun with pumpset	1	0.666
8	Drip Irrigation System	Ha	0.477
9	Artificial Recharge of Bore well	1	0.457
10	Artificial Recharge of Open well	1	0.075
11	Low lift points (5 hp)	1	0.727
12	Diesel pumpset (5 hp)-centrifugal	1	0.340
	FARM MECHANIZATION		
1	Tractor including replacement with matching equipment	1	11.000
2	Power Tiller with matching eqp.	1	2.150
3	Multi Crop Threshers	1	1.300
4	Paddy Harvesting Package/Combined Harvesters	1	30.000
5	Post Harvest Equipment package	1	9.000
6	Decorticators	1	0.590
7	Maize shellers	1	1.250
8	Animal Drawn Implements	1	0.390
9	Tractor Drawn Implements	1	1.910
10	Custom Hiring Centre for Land Preparation for Paddy	1	8.400
11	Paddy Transplanter	1	2.750
12	Plant Protection Equipment	1	0.280
13	Intercultivation Equipment	1	1.540
14	HDPE Tarpaulins	1	0.167
15	Mini Tractor (15-24 hp) with matching equip.	1	5.940
16	Custom hiring centre for Cotton	1	25.610
17	Custom hiring centre for SMSRI	1	52.800
18	Custom hiring centre for Maize	1	47.850
19	Custom hiring centre for Groundnut	1	23.800
20	Cotton Mobile Shredder	1	1.600
21	Cotton Picker	1	0.110
22	Implement Hiring Station	1	3.300
23	Power operated Chaff Cutter	1	0.300
24	Paddy Nursery Package	1	3.000
25	Paddy Straw Baler	1	7.500
26	Rotavator	1	1.300
27	Posthole digger (Horti. Mechanization)	1	1.250
28	Secondhand tractors	1	3.900
29	Multi Crop Thresher Tractor operated (4000kg/hr)	1	1.950
30	Other Equipment	1	0.300
	PLANTATION / HORTICULTURE / SERICULTURE		
1	Mango 7.5*7.5	Ha	1.578
2	Mango (2.5*2.5)	Ha	5.025
3	Sweet Orange/Citrus	Ha	2.005
4	Acid Lime	Ha	1.193
5	Custard Apple	Ha	3.120
6	Guava 2.5 *5	Ha	3.173
7	Papaya	Ha	2.000
8	Pomengrenate	Ha	3.075
9	Banana-Tissue culture	Ha	2.718

S.No.	Activity	Unit (No/Area)	Unit cost (₹ lakh)
10	Sapota	Ha	2.913
11	Floriculture-Jasmine	Ha	1.725
12	Small Nursery	Ha	5.500
13	Small Pack House	Ha	6.000
14	Jasmine	Ha	1.725
15	Rose	Ha	1.500
16	Cossandra	Ha	1.730
17	Dragonfruit	Ha	16.538
18	Green house/protected cultivation	Ha	48.375
19	Pandal based Vegetable cultivation	Ha	6.723
20	Shadenet Nurseries	ha	10.890
21	Drumstick cultivation	Ha	0.970
22	Mulching	Ha	0.280
23	Oilpalm Cultivation	Ha	3.193
SERICULTURE			
1	Mulberry plantation & Silk worm rearing	Ha	8.663
AGRO FORESTRY AND WASTELAND DEVELOPMENT			
1	Agro Forestry- Teak	Ha	1.300
2	Agro Forestry- Subabul	Ha	0.800
3	Agro Forestry - Casurina	Ha	0.900
4	Agro Forestry- Bamboo	Ha	1.000
5	Agro Forestry-Eucalyptus (Clonal)	Ha	1.160
6	"Agro-Forestry (Bund plantation - Milia Dubia/ Teak/Subabul/Avisa)"	Ha	0.300
DAIRY DEVELOPMENT			
1	CB cows (2 animals)	1	1.802
2	GM Buffalos (2 animals)	1	2.011
3	GMB Calf Rearing	1	0.438
4	CBC Calf rearing	1	0.500
5	Mini Dairy –CBC 10 animal units	1	10.035
6	Mini Dairy-GMB 10 animal units	1	11.080
7	CB Cows (3+2 animals)	1	5.070
8	Fodder Cultivation-Working capital	ha	0.500
POULTRY DEVELOPMENT			
1	Commercial layer 10000 birds	1	98.180
2	Commercial Broilers (1000 birds unit)deep litter system	1	5.000
3	Backyard poultry mother units	1	0.340
4	Feed plants (1 ton per hour)	1	17.600
5	Egg/Chicken cart	1	0.182
6	Chicken meat outlets	1	6.910
7	Centralised Grower Units	1	155.000
8	Mobile Marketing units	1	10.000
SHEEP, GOAT & PIGGERY			
1	Sheep rearing (20F+1M) Nellore	1	1.865
2	Sheep rearing (20F+1M) Deccani	1	1.450
3	Sheep breeding (100F+5M)	1	16.820
4	Sheep breeding (500F+25M)	1	31.000
5	Sheep rearing (10F+1M) Nellore	1	0.840
6	Goat Rearing(20F+1M)	1	1.690
7	Ram Lamb rearing	1	0.810
8	Piggery (3+1)	1	1.441
9	Piggery (10+1)	1	4.974
FISHERIES			
1	New Fish ponds- 1 Ha (intensive)	Ha	4.500
2	New Fish ponds- 1 Ha (Semi intensive)	Ha	7.000
3	Polyculture with scampy - 1 Ha	Ha	4.000
4	Fish seed hatcheries	1	27.500
5	Insulated Truck of 6 tonnes capacity	1	19.800
6	Bicycle with ice box	1	0.100
7	WC for FCS	1	2.500
8	Cage culture in Reservoirs	1	3.300
9	Mobile fish vending Van	1	5.500
FARM CREDIT OTHERS			
1	Bullocks-2 & Cart	1	1.350

S.No.	Activity	Unit (No/Area)	Unit cost (₹ lakh)
2	Bullock Carts	1	0.550
3	Other allied activities (including Agriculture Productivity Enhancement)	1	2.000
	STORAGE FACILITIES		
1	Storage Godown (500 MT)	1	24.200
2	Storage Godown (1000 MT)	1	60.500
3	Storage Godown (3000 MT)	1	121.000
4	Storage Godown (4000 MT)	1	181.500
5	Storage Godown (5000 MT)	1	242.000
6	Onion Storage Structure (1000 MT)	1	24.200
7	Cold storages Units	1	363.000
8	Silage Pits	1	0.550
9	Drying yards	1	1.452
10	Ripening chambers	1	24.200
	LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT		
1	Farm Pond Development by Machine 18x18x3	No	1.190
2	Farm Pond Development by Machine 15x15x3	No	0.942
3	On Farm Development (2-3% slope)	Ha	1.100
4	Reclamation of Problematic Soils	Ha	0.429
5	Fencing	Ha	0.400
6	Tank Silt application	Ha	0.280
7	Bunding/Trench cum bunding (area treatment)	Ha	0.340
8	Drainage line treatment (SGP/RFD/EGP)	1	0.158
9	Water Harvesting Structure/Farm pond	1	0.836
10	Crops+Agroforestry+Dairy (1+1)+goatery(2)	Acre	1.500
11	Precision farming in field crops like groundnut, maize, tur, etc.	Ha	1.450
12	Precision farming in vegetable crops	Ha	1.500
13	Drip irrigation(Fruit crop)	Ha	0.400
14	Drip irrigation(Vegetables)	Ha	1.100
15	Sprinkler irrigation	Ha	0.200
16	Pasture development	Ha	0.510
17	Financing of FPOs	1	12.000
	AGRI. INFRASTRUCTURE - OTHERS		
1	Tissue culture (Banana & Papaya)	1	220.000
2	Vermicompost Unit (small unit)	1	0.278
3	Vermicompost Unit	1	0.850
4	Vermi hatchery	1	3.242
5	Fruit and vegetable compost unit	1	2.800
6	Agri bio-technology		10.000
7	Seed Production (Paddy)	Ha	1.300
8	Seed Production (Maize)	Ha	0.800
9	Bio-Fertilizer (200 tpa)	1	240.000
	FOOD & AGRO PROCESSING		
1	Small units under agro based and food based industries including rice/flour and bakery units	1	7.320
2	Agro based and food based industries / dal mills	1	33.000
3	Medium and large units under agro based and food based industries	1	48.315
4	Animal Husbandry /Dairy Processing	1	19.326
5	Seed processing units (2MT/hr)	1	19.965
6	Cotton Ginning units automated	1	465.850
7	Edible oil extraction and refining	1	665.500
8	Fruit and vegetable processing	1	133.100
9	Meat processing	1	266.200
10	Soya processing unit	1	665.500
11	Bulk Cooler (2000 Lts)	1	15.972
12	Others	1	66.550
	AGRI. ANCILLARY ACTIVITIES - OTHERS		
1	Loans to cooperatives societies(MACTS)/PACS/FPO	1	82.500
2	Agri-Clinic/Agri-Business Centers (ACABC)	1	24.200

Annexure V

**Approved Scale of Finance for major crops fixed by District Level Technical Committee
(DLTC) for the year 2022-23 Wanaparthy District**

S.No.	Name of the Crop	Scale of finance fixed in the DLTC for the year 2022-23 per acre (Amt. in ₹)
1	Paddy	36000-40000
2	Paddy (Sri Technology)	34000-36000
3	Paddy (Seed Production)	42000-45000
4	Wheat	17000-20000
5	Bazra	12000-14000
6	Bengal Gram	22000-24000
7	Black Gram	18000-21000
8	Black Gram (Un-irrigated)	15000-17000
9	Black Gram (Organic)	18000-21000
10	Cashew nut	30000-32000
11	Castor	18000-20004
12	Castor (Un-irrigated)	15000-17004
13	Chillies	65000-75000
14	Coconut	38000-43000
15	Cotton (Un-irrigated)	38000-40004
16	Cotton (Seed Production)	110000-140000
17	Cowpea	10000-12000
18	Dates (Working Capital)	50000-60000
19	Fodder Cultivation	12000-13000
20	Garlic	35000-38000
21	Geranium	31000-33000
22	Ginger	58000-63000
23	Green Gram	18000-21004
24	Green Gram (Un-irrigated)	15000-17004
25	Groundnut	26000-28004
26	Groundnut (Un-irrigated)	20000-22004
27	Guava	35000-40000
28	Jasmine	32000-34000
29	Jathropa	14300-16500
30	Jowar	16000-18000
31	Maize	28000-32000
32	Maize (Un-irrigated)	24000-26000
33	Medicinal & Aromatic Plants	37500-42500
34	Minor Millets	17000-20000
35	Mustard	13000-15000
36	Oilpalm	40000-42000
37	Onion	37000-42000
38	Potato	42000-44000
39	Ragi	13000-15000
40	Red Gram	18000-21000
41	Red Gram (Un-irrigated)	16000-19000
42	Safflower/Kusumalu	15000-18000
43	Seasamum/Gingelly	15000-17000
44	Soyabean	24000-26000
45	Soyabean (Seed Production)	30000-32000
46	Sugarcane (Plantation)	70000-75000
47	Sugarcane (Ratoon)	60000-62000
48	Sunflower	22000-24000
49	Sweet Potato	22000-24000
50	Tobacco	30000-35000
51	Tomato	44000-50002
52	Tomato (Un-irrigated)	34000-37002
53	Turmeric	75000-80000
	Horticulture Crops	

S.No.	Name of the Crop	Scale of finance fixed in the DLTC for the year 2022-23 per acre (Amt. in ₹)
54	Acid Lime	42000-44000
55	Banana (Ratoon)	38000-47000
56	Banana (Tissue Culture)	90000-95000
57	Ber	25000-30000
58	Bhendi	22000-24000
59	Brinjal (With Mulching)	45000-48000
60	Brinjal (Without Mulching)	30000-35000
61	Cabbage	30000-32000
62	Capsicum	42000-46000
63	Carrot	28000-30000
64	Cauliflower	30000-32000
65	Chrysanthemum	34000-37000
66	Citrus	38500-41800
67	Coriander	18000-22000
68	Curryleaf	20000-22000
69	Custard Apple	30000-35000
70	Dragon Fruit (Working Capital)	65000-75000
71	Drumstick	29000-31000
72	Flower Gardens/Floriculture (Crops other than mentioned in the list)	35000-38000
73	Gherkin	26000-30000
74	Gourds	22000-25000
75	Grapes	95000-100000
76	Grapes (Seedless)	125000-130000
77	Lemon Grass	30000-33000
78	Mango	33000-38000
79	Mango (High Density)	55000-65000
80	Mango (Ultra High Density)	85000-95000
81	Marigold	32000-34000
82	Mulberry	44000-55000
83	Muskmelon	37000-53000
84	Other Horticulture Crops	30000-31000
85	Papaya	55000-60000
86	Pomegranate	65000-70000
87	Roof Garden - 1 cycle	28500-31500
88	Roof Garden - 2 cycle	19000-21000
89	Roof Garden - 3 cycle	9500-10500
90	Rose	46000-48000
91	Sapota	25000-28000
92	Sweet Orange	44000-49500
93	Vegetables (Other than mentioned in the list)	28000-32000
94	Watermelon	27000-30000
Annexure V(A) and V(B) Poultry, Animal Husbandry and Fisheries Scale of Finance (KCC Working Capital) 2022-23 Wanaparthy District		
S. No.	Particulars	Scale of Finance (KCC Working Capital) fixed by DLTC for the year 2022-23 (Amt. in ₹)
1	Poultry	
i.	Broilers / Backyard Poultry per chick	175-200
ii.	Layers per chick	350-400
iii.	Quail per chick	40-45
2	Dairy (Buffalo & Cow) per animal	30000-35000
3	Sheep/ Goat (20+1) per unit	25000
4	Piggery (3+1) per unit	60000
5	Fisheries (society member)	25000
6	Fisheries (license holder)	30000

LIST OF ABBREVIATIONS

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

DLRC	District Level Review Committee	MEPMA	Mission for Alleviation of Poverty in Municipal Areas
DLTC	District Level Technical Committee	mFI	micro Finance Institution
DRDA	District Rural Development Agency	MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy	PMMY	Pradhan Mantri Mudra Yojana
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act	PMMSY	Pradhan Mantri Matsya Sampada Yojana
MoRD	Ministry of Rural Development	PMSBY	Pradhan Mantri Suraksha Bima Yojana
MSME	Micro, Small and Medium Enterprises	PM SVANidhi	PM Street Vendor's Atma Nirbhar Nidhi
MSC	Multi Service Centre	PO	Producer Organisation
MT	Metric Tonnes	PODF	Producer Organisation Development Fund
MUDRA	Micro Units Development and Refinance Agency	POPIs	Producer Organisation Promoting Institution
NABARD	National Bank for Agriculture and Rural Development	POS	Point of Sale
NABCONS	NABARD Consultancy Services	PRED	Panchayati Raj Engineering Department
NAFCC	National Adaptation Fund for Climate Change	PRIs	Panchayat Raj Institutions
NBB	National Bee Board	PRODUCE	Producers Organisation Development and Upliftment Corpus
NBM	National Bamboo Mission	PSL	Priority Sector Lending
NBFC	Non-Banking Finance Company	PVNRTVU	P N Narasimha Rao Telangana Veterinary University
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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Investment focus: Start-ups/MSMEs operating in/with

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

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► **Corpus raised:** INR 598 crore

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

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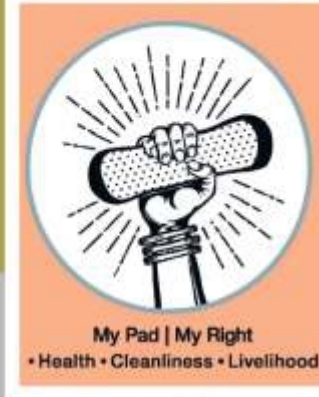
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- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion

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✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

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