नाबार्ड

Sunshine for Sustainability

Solar Rooftop Solutions

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

आंध्र प्रदेश क्षेत्रीय कार्यालय, विजयवाड़ा

National Bank for Agriculture and Rural Development

Andhra Pradesh Regional Office, Vijayawada

प्राक्कथन

भारत में सौर ऊर्जा की प्रचुर संभावना है, जिससे सौर ऊर्जा इसकी ऊर्जा रणनीति का एक महत्वपूर्ण घटक बन गई है। बिजली उत्पादन में गैर-जीवाश्म ईंधन स्रोतों की हिस्सेदारी बढ़ाने की प्रतिबद्धता के साथ, रूफटॉप सोलर में महत्वपूर्ण संभावनाएं हैं। हालांकि, ग्रामीण क्षेत्रों में आवासीय भवनों के लिए रूफटॉप सोलर की मांग अपेक्षाकृत कम है, क्योंकि लाभों के बारे में जागरूकता की कमी, लिंकेज की कमी, होम लोन के हिस्से के रूप में रूफटॉप सोलर को वित्तपोषित करने के लिए बंडल लोन उत्पादों की अनुपस्थिति आदि। रूफटॉप सोलर सिस्टम के साथ होम लोन का बंडल उत्पाद ग्रामीण क्षेत्रों में सोलर रूफटॉप सिस्टम को बढ़ावा देने की क्षमता प्रदान करता है। नाबार्ड द्वारा विभिन्न वित्तीय संस्थाओं के लिए सोलर रूफ टॉप (एसआरटी) के साथ ग्रामीण गृह ऋण के लिए एक विशेष पुनर्वित्त योजना, एसआरएस शुरू की गई है।

इस प्रयास में, भारत सरकार ने 2030 तक अपने व्यापक नवीकरणीय ऊर्जा लक्ष्यों के हिस्से के रूप में सौर ऊर्जा के लिए महत्वाकांक्षी लक्ष्य निर्धारित किए हैं, भारत का लक्ष्य 600 गीगावाट स्थापित नवीकरणीय ऊर्जा क्षमता हासिल करना है, जिसमें एक महत्वपूर्ण हिस्सा सौर ऊर्जा से आएगा। संशोधित राष्ट्रीय स्तर पर निर्धारित योगदान (एनडीसी) के एक हिस्से के रूप में, भारत ने 2030 तक गैर-जीवाश्म ईंधन स्रोतों से बिजली की स्थापित क्षमता के हिस्से को 50% तक बढ़ाने के लिए प्रतिबद्धता जताई

है और नवीकरणीय ऊर्जा का बड़ा हिस्सा सोलर रूफ टॉप सेगमेंट से हासिल करने की परिकल्पना की गई है।

इस दिशा में, भारत की सौर क्रांति एक स्थायी, आत्मनिर्भर भविष्य का मार्ग प्रशस्त कर रही है। मई 2025 तक ग्रिड से जुड़ी सोलर रूफटॉप (RTS) क्षमता 17.69 गीगावॉट और 796 गीगावॉट की क्षमता के साथ, भारत छतों को बिजलीघरों में बदलने के लिए तैयार है। प्रधानमंत्री सूर्य घर मुफ़्त बिजली योजना (PMSGY) इस परिवर्तन को आगे बढ़ा रही है, जिसका लक्ष्य सब्सिडी, कम ब्याज वाले ऋण और सुव्यवस्थित प्रक्रियाओं के माध्यम से 2027 तक 30 गीगावॉट बिजली उत्पादन करना है। 4,257 मेगावाट स्थापित क्षमता के साथ सौर ऊर्जा में अग्रणी आंध्र प्रदेश इस प्रगति का उदाहरण है, जिसे नाबार्ड की विशेष पुनर्वित्त योजना जैसी पहलों से बल मिला है, जो ग्रामीण सौर रूफटॉप अपनाने को बढ़ावा देती है।

बिजली के बिल और कार्बन फुटप्रिंट को कम करने के अलावा, सौर ऊर्जा आर्थिक विकास, ऊर्जा संरक्षण और रोजगार सृजन को बढ़ावा देती है। इस क्षमता को पूरी तरह से साकार करने के लिए, मेरा मानना है कि जागरूकता अभियान को बढ़ाना, नेट मीटरिंग को मानकीकृत करना और ऊर्जा भंडारण और वर्चुअल ट्रेडिंग जैसे नवाचारों को एकीकृत करना महत्वपूर्ण है। आइए भारत की प्रगति को गति देने के लिए सूर्य का उपयोग करें, जिससे हर छत स्थिरता का प्रतीक बन जाए। आइए एक हरे-भरे, उज्जवल भारत के लिए इस दृष्टिकोण को साझा करें!

एम आर गोपाल, मुख्य महाप्रबंधक

FOREWORD

India possesses abundant solar energy potential, making solar power a crucial component of its energy strategy. With a commitment to increase the share of non-fossil fuel sources in electricity generation, rooftop solar holds significant promise. However, the demand for roof top solar for residential buildings in rural areas is relatively low due to lack of awareness about the benefits, lack of linkages, absence of bundled loan products to finance roof top solar as part of home loans etc. A bundled product of home loans along with roof top solar system offer potential for promoting solar roof top systems in rural areas. A Special Refinance Scheme, SRS for Rural Home Loans bundled with Solar Roof Top (SRT), has been introduced by NABARD for various financial entities.

In this endeavour, Govt. of India has set ambitious targets for solar power as part of its broader renewable energy goals by 2030, India aims to achieve 600 GW of installed renewable energy capacity, with a significant portion coming from solar power. As a part of revised Nationally Determined Contributions (NDCs), India has committed to increase the share of installed capacity of electric power from non-fossil fuel sources to 50% by 2030 and the major share of renewable energy is envisaged to be achieved from Solar Roof Top Segment.

In this direction, India's solar revolution is illuminating the path to a sustainable, self-reliant future. With a grid-connected Solar Rooftop (RTS) capacity of 17.69 GW as of May 2025 and a potential of 796 GW,

India is poised to transform rooftops into powerhouses. The Pradhan Mantri Surya Ghar Muft Bijli Yojana (PMSGY) is driving this transformation, targeting 30 GW by 2027 through subsidies, low-interest loans, and streamlined processes. Andhra Pradesh, a solar frontrunner with 4,257 MW installed capacity, exemplifies this progress, bolstered by initiatives like NABARD's Special Refinance Scheme, which promotes rural Solar Rooftop adoption.

Beyond reducing electricity bills and carbon footprints, solar energy fosters economic growth, conservation of energy, and employment generation. To fully realize this potential, I believe scaling awareness campaigns, standardizing net metering, and integrating innovations like energy storage and virtual trading are critical. Let's harness the sun to power India's progress, making every rooftop a beacon of sustainability. Let's share this vision for a greener, brighter India!

M R Gopal, Chief General Manager

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LEGEND

S.No.	Abbreviation	Full Form
1	MW	Mega Watt
2	GW	Giga Watt
3	RTS	Rooftop Solar
4	NDCs	Nationally Determined Contributions
5	kW	Kilo Watts
6	TWh	Tera Watt hour
7	kWh	Kilo Watt hour
8	PPA	Power Purchase Agreement
9	Discoms	Distribution Companies
10	CEEW	Council on Energy, Environment and Water
11	SECI	Solar Energy Corporation of India Ltd.
12	kWh/m²/day	The amount of solar energy received on a surface area of 1 square meter over a period of 24 Hrs.

PROLOGUE

In a nation bathed in sunlight, solar energy is India's key to a brighter, sustainable and self-reliant future. With abundant sunshine year-round, harnessing solar power not only fuels homes and businesses but also drives economic growth, reduces carbon footprints, and ensures energy independence. Transforming rooftops into powerhouses, solar energy significantly lowers electricity bills, fuels home, empowers communities, and paves the way for a cleaner, greener tomorrow. This renewable revolution empowers communities, boosts energy security, and lights up India's path to progress. Harness the sun—turn the roof into India's energy solution!

Solar Energy: All India Perspective

As of May 2025, India's grid-connected Solar Rooftop (RTS) capacity stands at 17.69 GW, with a significant increase of 2.99 GW during 2023-2024, reflecting the highest annual growth recorded. The residential sector accounts for approximately 3.2 GW (18% of total RTS capacity), with the commercial and industrial (C&I) sector dominating at around 80% of installations.

The Pradhan Mantri Surya Ghar Muft Bijli Yojana (PMSGY), launched in February 2024, has significantly boosted residential

RTS adoption, targeting 1 crore (10 million) households by March 2027, translating to approximately 30 GW of capacity. As of January 2024, the scheme recorded 1.3 crore registrations, 18 lakh applications, and 3.85 lakh installations, adding 1.8 GW of residential capacity in six months. Subsidies cover up to 40% of installation costs, ranging from ₹30,000 for a 1 kW system to ₹78,000 for a 3-kW system or higher, with additional support through low-interest loans (7%) and streamlined processes via the National Portal for Solar Rooftop.

PM Surya Ghar Muft Bijli Yojana: Subsidy for residential households:

Average Monthly Electricity Consumption (units)	Suitable Solar Rooftop Plant Capacity	Subsidy Support
0-150	1 – 2 kW	Rs 30,000 to Rs 60,000
150-300	2 – 3 kW	Rs 60,000 to Rs 78,000
>300	Above 3 kW	Rs 78,000

Subsidy for Group Housing Society/ Resident Welfare Association (GHS/RWA)

₹ 18,000 per kW for common facilities, including EV charging, up to 500 kW capacity (@3 kW per house) with the upper limit being inclusive of individual rooftop plants installed by individual residents in the GHS/RWA.

Despite progress, India has fallen short of its ambitious targets. The 40 GW RTS target by 2022, set under the National Solar Mission (2010), was missed, with only 11 GW achieved by October 2023, leading to an extension of the deadline to 2026. The commercial and industrial sectors benefit from viable financing options and net metering policies, but residential adoption faces challenges due to high initial costs, limited financing for low-income households, and inconsistent state-level policies.

Potential for Solar Rooftop in India

India's Solar Rooftop potential is vast, estimated at 796 GW overall, with 637 GW in the residential sector alone, capable of meeting one-third of the country's residential electricity demand (~310 TWh). Rural areas show higher potential (363 GW) compared to urban areas (274 GW), with 60% of residential potential concentrated in seven states: Andhra Pradesh, Uttar

Pradesh, Maharashtra, West Bengal, Odisha, Rajasthan, and Tamil Nadu.

The economic potential, however, is constrained by factors such as consumer electricity consumption, payback periods, and willingness to adopt. Without subsidies, the viable RTS capacity drops to 11 GW (with a five-year payback period), but with government subsidies, it increases to 32 GW.

Key Drivers and Opportunities for Solar Rooftop in India

1. ***Government Initiatives***: The PMSGY scheme, with a ₹75,021 crore allocation, prioritizes residential RTS, offering subsidies, free electricity (up to 300 units/month), and surplus power monetization. Other schemes like SUPRABHA and SRISTI, along with net metering policies have driven the growth.
2. ***Technological Advancements***: Integration of smart inverters, monitoring systems, and microinverters enhances efficiency and reliability. Innovations like vertical solar panel installations and bifacial panels on rooftops or transmission towers (with a potential of 50 GW without additional land) further expand opportunities.

3. ***Economic Benefits***: RTS reduces electricity bills to the substantial extent, promotes energy independence, and promotes the employment opportunities in this sector.
4. Households can save ₹15,000–18,000 annually, while the C&I sector benefits from lower commercial tariffs and power purchase agreements (PPAs).
5. ***Market Growth***: The RTS market is projected to reach 41.52 GW by 2030, with a CAGR of 18.73%. The residential segment is expected to grow to 16.2 GW by 2030 at a 25% annual growth rate.

Challenges:

1. ***Financial Barriers***: High upfront costs and limited financing options deter low- and middle-income households. MSMEs, with a 15 GW potential, face inadequate financing avenues.
2. ***Policy Inconsistencies***: Varying net metering regulations, withdrawal of state-level support, and perceived resistance from distribution companies (DISCOMs) due to revenue losses hinder adoption.
3. ***Awareness and Infrastructure***: Low consumer awareness, complex regulatory processes, and a shortage of domestic content requirement (DCR) modules limit scalability.

4. ***Vendor Availability***: States like Assam face a mismatch between project applications and vendor availability, slowing installations.

India's Largest Solar Rooftop Plant: Arvind Limited's Santej facility in Gujarat

Future Outlook for Solar Rooftop in India:

To achieve India's 600 GW clean energy target by 2030 (including 280 GW solar, with 100 GW from RTS), Solar Rooftop has a

potential to become a sunrise sector in renewable energy with the following key strategies:

- ***Enhanced Financing***: Low-cost, collateral-free loans and faster subsidy disbursement for MSMEs and residential consumer.
- ***Policy Reforms***: Uniform net metering policies, virtual/group net metering for limited roof spaces, and reduced DISCOM involvement in subsidy processes.
- ***Awareness Campaigns***: Grassroots-level initiatives to educate consumers, especially in rural and tier-2/3 cities.
- ***Skill Development***: Expanding programs like Surya Mitra to train more technicians (over 51,000 trained by 2022).
- ***Innovative Models***: Virtual net metering, peer-to-peer trading, and integration with storage and electric vehicles to maximize RTS value.

By addressing these challenges and leveraging its vast potential, India can transition from a Solar Rooftop laggard to a global leader, supporting its net-zero goal by 2070 and fostering a decentralized, sustainable energy ecosystem.

Present Status of Solar Rooftop in Andhra Pradesh:

As of September 2024, Andhra Pradesh has an installed solar power capacity of 4,257 MW, with Solar Rooftop (RTS) contributing a considerable portion of this. The state ranks among the top five solar energy-producing states in India, supported by its robust solar infrastructure, including two of the country's largest solar parks—Kurnool Ultra Mega Solar Park (1,000 MW) and NP Kunta Ultra Mega Solar Park (978.5 MW)—and a 3 MW floating solar project on the Meghadri Gedda Reservoir in Visakhapatnam.

The Pradhan Mantri Surya Ghar Muft Bijli Yojana (PMSGY), launched in February 2024, has significantly driven residential RTS adoption in Andhra Pradesh. The scheme targets 20 lakh (2 million) RTS installations by the end of 2025, aiming for approximately 10,000 units per constituency. It offers central financial assistance covering up to 40% of installation costs: ₹30,000 per kW for systems up to 2 kW, ₹18,000 per kW for additional capacity up to 3 kW, and a maximum of ₹78,000 for systems above 3 kW. As of August 2024, Andhra Pradesh Eastern Power Distribution Corporation Limited (APEPDCL) was sanctioned 8 MW of residential RTS capacity under Phase II of the RTS program, potentially benefiting over 2,600 households with typical 3 kW systems.

Kurnool Ultra Mega Solar Park (1,000 MW)

The Andhra Pradesh Southern Power Distribution Company (APSPDCL) issued an EPC tender in May 2025 for 4.36 MW of residential RTS projects under PMSGY, indicating continued momentum. Net metering policies are in place, allowing households to send surplus power to the grid for bill credits, though permissions from AP DISCOMs are required. The state's efficient distribution companies (APEPDCL and APSPDCL) and reliable evacuation systems further support RTS growth.

Meghadri Gedda Reservoir: Floating Solar Plant, Vishakhapatnam

NP Kunta Ultra Mega Solar Park (978.5 MW)

Despite these advancements, residential RTS uptake remains lower than in the commercial and industrial (C&I) sectors, which dominate due to better financing options. Challenges include

limited consumer awareness, high upfront costs, and limited penetration in semi-urban and rural areas.

Potential for Solar Rooftop in Andhra Pradesh:

Andhra Pradesh has significant RTS potential, estimated as part of India's 796 GW total RTS potential, with 637 GW in the residential sector. A CEEW report identifies Andhra Pradesh among the top seven states, contributing to 60% of India's residential RTS potential, alongside Uttar Pradesh, Maharashtra, West Bengal, Odisha, Rajasthan, and Tamil Nadu. The state's 300 sunny days annually and high solar insolation (over 5 kWh/m²/day) make it an ideal location for RTS. Rural areas show higher potential than urban ones due to larger rooftop availability.

The economic potential is constrained by low household electricity consumption and payback periods, reducing viable capacity to 11 GW without subsidies and 32 GW with subsidies. Consumer willingness to adopt RTS is low, with a national average of 5%, though Andhra Pradesh benefits from targeted subsidies and policies. The state's renewable energy export policy also encourages solar projects by allowing power sales to other states, attracting investments.

Key Drivers and Opportunities in Andhra Pradesh:

- ***Government Support***: The PMSGY scheme, combined with state initiatives like loans up to ₹10 lakh for residential RTS and ₹15 crore for industrial projects, drives adoption. The state's plan to procure 7,000 MW of solar energy from SECI by 2025–2026 further boosts capacity.
- ***Infrastructure and Policy***: Andhra Pradesh's reliable distribution network and policies like 40% accelerated depreciation and a 10-year tax holiday for solar projects enhance economic viability. Net metering and the National Portal for Solar Rooftop streamline the processes.
- ***Economic and Environmental Benefits***: RTS reduces electricity bills, promotes energy independence, and cuts transmission losses. The state's focus on rural installations under schemes like PM KUSUM Yojana (offering subsidized solar pumps) supports agricultural energy needs, which account for 24% of total consumption.
- ***Innovative Projects***: The Integrated Renewable Energy Storage Project (IRESP) with 3,000 MW solar capacity and floating solar projects highlight Andhra Pradesh's innovative approach to maximizing solar potential.

With a target of 20 lakh RTS installations by 2025 and plans for ₹10 lakh crore in renewable energy investments, Andhra Pradesh

is poised to become a solar powerhouse, contributing significantly to India's 100 GW RTS goal by 2030 and supporting its net-zero ambitions by 2070.

Special Refinance assistance by NABARD, Andhra Pradesh Regional Office for Rural Financial Institutions (RFIs) for Solar Rooftop:

1. A Special Refinance Scheme (SRS) for Rural Home Loans bundled with Solar Roof Top (SRT), has been introduced by NABARD for Regional Rural Banks and State Cooperative Banks. The SRS scheme is introduced with an interest rate rebate of 0.5% on reimbursement basis with a corpus of ₹ 200 crore of refinance on a first cum first serve basis.
2. The bundled loan is provided for the construction of residential houses with installation of grid connected Solar Rooftop (SRT) system.
3. As per the RBI Master Direction on priority sector Lending, in rural areas, loans to individuals up to ₹ 25 lakh for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit does not exceed ₹30 lakh is eligible under priority sector lending.

4. The loan for solar Rooftop installation is being provided as per PM Suryaghar scheme. The cost of Solar Rooftop (SRT) system may be decided based on the quotation from approved vendors/benchmark cost prevailing in the state.
5. Capital subsidy, if any provided by MNRE/State Electricity Board/other agencies will be as per their scheme guidelines. Adjustment of subsidy may be done in accordance with lock in period and scheme guidelines of the respective schemes.
6. The refinance for solar rooftop to Rural Financial Institutions is being provided at concessional interest rates by NABARD in order to incentivize increase the credit offtake for solar rooftop in rural areas.

Footprints of Special Refinance Assistance of NABARD in Andhra Pradesh:

In FY 2024-25, NABARD, Andhra Pradesh Regional Office had provided refinance assistance of ₹8.00 Crore to Andhra Pragathi Grameen Bank- APGB (now merged with Andhra Pradesh Grameen Bank).

Overview: APGB has been offering two loan products for installation of Grid connected Residential Solar Rooftop System:

A. Pragathi Solar Rooftop (PRTS) – PM Surya Ghar Yojana (PMSGY) for rooftop unit having capacity up to 3kW.

B. Pragathi Solar Rooftop (PRTS) – PM Surya Ghar Yojana (PMSGY) for rooftop unit having capacity above 3kW to 10 kW.

Details of APGB Loan Products:

Parameter	Up to 3 kW	Above 3 kW to 10 kW
Eligible Borrowers	All Individuals are eligible under PM Surya Ghar Yojana scheme	
Project Cost	Applicants to obtain quotation from the empanelled list of vendors available at State Nodal Agencies (SNA)/DISCOM/MNRE website and the same shall be treated as the project cost.	Applicants to obtain quotation from the empanelled list of vendors available at State Nodal Agencies (SNA)/DISCOM/MNRE website and the same shall be treated as the project cost.

Product features for which Refinance assistance provided by NABARD:

Parameter	Up to 3 kW	Above 3 kW to 10 kW
Annual Income	No minimum Annual Income criteria. However, repayment capacity shall be ensured on the basis of self-declaration of income declared by the customer	Minimum Annual Income of ₹ 3.00 Lakhs. Applicant should have minimum monthly net take home income of 25 % of their gross income or ₹10,000/- whichever is higher after meeting the existing loan instalments along with the proposed loan.
Repayment	Repayment period can be fixed in consultation with the borrowers subject to maximum period of 10 year	Repayment period can be fixed in consultation with the borrowers subject to maximum period of 10 year
Security	Hypothecation of the equipment to be purchased out of the loan component.	Hypothecation of the equipment to be purchased out of the loan component.
ROI	9.00 % p.a (Fixed)	10.00 % p.a (Fixed)
Process Fee	Nil	Nil

Solar Rooftop Unit

Solar Rooftop Net Metering

Solar Rooftop Beneficiary

The PM-Surya Ghar Muft Bijli Yojana:

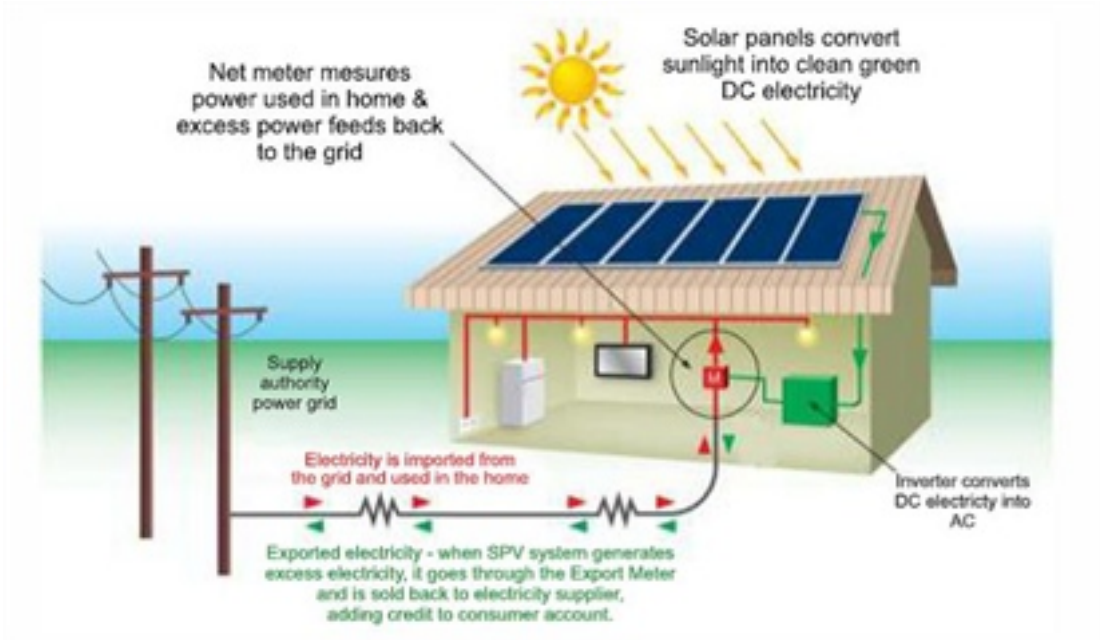
The Scheme offers subsidies for installing Solar Rooftop systems. The amount of subsidy depends on the system capacity, as detailed below:

- Up to 2 kW, the subsidy component is ₹30,000 per kW, and for systems between 2-3 kW, the subsidy component is ₹18,000 per kW.
- The total subsidy for systems having capacity greater than 3 kW is capped at ₹78,000.

Power Purchase Agreement (PPA):

- The grid-connected Solar Rooftop systems are installed under net metering provisions of APSPDCL/APEPDCL.
- While there is no direct PPA, the net metering agreement allows surplus power exported to the grid, in order to adjust it in the consumer's monthly bill.
- Net-metering approval is obtained through DISCOM portal and is linked to the consumer's service connection. This means the electricity produced is used to offset the household's consumption, and any excess is sold back to the DISCOM for additional compensation.

Schematic Representation of Solar Rooftop System:



Solar Rooftop: Schematic Representation

Peak Power Output:

The Solar Rooftop system has capacity to generate peak power during sunny days with high solar insolation (over 5 kWh/m²/day), as detailed below:

- Installed Capacity (per household for example): 3 kWp.
- Expected average daily generation: 4.5 kW/hour → ~13.5 kWh/day.
- Annual Generation (est.): ~3,300 – 4,000 units.

Monetary Benefits:

- Installing a Solar Rooftop system in India offers significant monetary benefits, primarily through reduced electricity bills and government subsidies. The PM Surya Ghar Muft Bijli Yojana scheme, for example, aims to provide free electricity to households through subsidized solar panel installations. These benefits can lead to annual savings and potentially a positive return on investment.
- Under NABARD's refinance assistance to APGB, the end beneficiaries are benefiting in monetary terms due to savings in electricity bill:

Parameters	Before Installation of Solar Rooftop	After installation of Solar Rooftop
Electricity consumed by residential household per month	250 Kw	250 kW
Unit price charged by the DISCOM for consumption	6.00 per Kw	6.00 per Kw
Average Number of units Generated per month for 1 Kw Solar Rooftop	-	4.5 kw per day -> 135 Kw per day
Electricity consumption charged by the DISCOM	250 Kw	115 kw (250-135 kw)
Amount of electricity bill paid	₹ 1500/-	₹ 690/-

Savings on electricity bill after installing solar rooftop unit: ~ ₹ 810/- (per month)

Maintenance and support provided by the service provider/ vendor for Solar Rooftop Unit:

- Vendor of the solar rooftop unit shall provide five-year free workmanship maintenance. Vendor shall visit the applicant 's premises at least once every quarter commissioning of the RTS system for maintenance.

- During such visit, vendor shall check all the rooftop components, earth resistance and other consumables in respect of the RTS system to ensure that it is in good working condition.
- Vendor guarantees minimum system performance ratio of 75 % as performance ratio test carried out in adherence to IEC 61724 or equivalent BIS for a period of five years.

NABARD's District Offices in Andhra Pradesh

S. No.	District/ Location	Name of the Officer	Contact Number	Email
1	Alluri Sitaramaraju	Gowri Sankara Rao Volla	8121019993	Allurisitaramaraju @nabard.org
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