



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कृष्ण जिला

Krishna District

आंध्र प्रदेश क्षेत्रीय कार्यालय, विजयवाड़ा
Andhra Pradesh Regional Office, Vijayawada

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.



संभाव्यता युक्त ऋण योजना 2025-26
Potential Linked Credit Plan 2025-26

ज़िला : कृष्ण

District : Krishna

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

आंध्र प्रदेश क्षेत्रीय कार्यालय
Andhra Pradesh Regional Office

Foreword

Andhra Pradesh Regional Office of NABARD remains steadfast in its commitment to nurturing the agricultural and rural sectors of the state. Through timely and strategic refinance support to Rural Financial Institutions, NABARD ensures that credit flows seamlessly to both farm and off-farm activities, driving rural development. However, our role extends far beyond financial support. We are at the forefront of developmental initiatives that are transforming the rural landscape. NABARD is equally passionate about promoting financial inclusion and spearheading innovative projects that uplift rural communities.

In a significant milestone, this year marks the first-ever digitalization of the Potential Linked Credit Plan (PLP), a pivotal tool in promoting capital formation across agriculture and related sectors. This digital transformation is not just a technological upgrade; it's a leap towards more accessible, accurate, and actionable planning. Our vision of 'Fostering Rural Prosperity' hinges on precise evaluation and strategic estimation of a district's credit potential across various sectors. It is with great enthusiasm that I present the first digitally empowered PLP for 2025-26.

Since 1989, NABARD has meticulously crafted PLPs for every district in India, guiding bankers in recognizing and fulfilling genuine credit demands. This year's digitally advanced PLP continues that tradition, while also throwing a spotlight on infrastructural gaps and recommending critical interventions by the State Government and Banks to unlock the full credit potential of the priority sector—the important pillar of the rural economy. Reflecting the Government of India's renewed emphasis on the Cooperative Sector, this PLP provides detailed insights into the sector's outreach, activities, and challenges within each district, and offers robust strategies to catalyse its growth.

I extend my sincere thanks to all stakeholders, including the Government of Andhra Pradesh, Reserve Bank of India, State Level Bankers Committee, partner agencies, and Banks, for their unwavering support in shaping this digitally crafted PLP. I am confident that the projections and strategies outlined in the PLP for 2025-26 will serve as a powerful tool for banks to enhance their lending activities and fully realize the potential of key priority sectors.

This digital transition makes the PLP more dynamic, user-friendly, and impactful, ensuring that all involved can easily access and utilize its insights. I eagerly welcome constructive feedback and suggestions to further refine and expand the scope of this document, ensuring that it continues to meet the evolving needs of our rural economy.

M R Gopal
Chief General Manager
12 October 2024

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NABARD
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आंध्र प्रदेश क्षेत्रीय कार्यालय द्वारा पीएलपी दस्तावेज़ को अंतिम रूप दिया गया.

□ स्वीकरण: सार्वजनिक रूप से उपलब्ध स्रोतों से प्राप्त सूचना तथा विभिन्न हितधारकों के साथ हुई चर्चा के आधार पर दस्तावेज़ तैयार किया गया है. सामग्री तैयार करते समय वास्तविक आधार पर ऋण संभाव्यता का अनुमान लगाने के लिए हर संभव प्रयास किए गए हैं. इस दस्तावेज़ के आंकड़ों अथवा सूचना का उपयोग करने से किसी व्यक्ति/ संगठन को हुई किसी भी प्रकार की भौतिक अथवा अन्य हानियों के लिए नाबार्ड जिम्मेदार नहीं होगा.

Disclaimer: The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/organization owing to use of data or other contents of this document.

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EXECUTIVE SUMMARY

1. Introduction

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

2. District characteristics

2.1 Location

Krishna district is a district in the coastal Andhra Region in Indian state of Andhra Pradesh, with Machilipatnam as its administrative headquarters. It is surrounded on the East by Bay of Bengal, West by Guntur, Bapatla and North by Eluru and NTR districts and South again by Bay of Bengal.

2.2 Type of soil

The district occupies a prominent place in agriculture scenario of the state and is endowed with a rich variety of soils due to the delta of Krishna River such as Black cotton soil (58%), Sandy Clay loams (22%), Red Loamy soils (19.3%) and Sandy soils (0.7%).

2.3 Primary occupation

Primary occupation of the people in Krishna district is agriculture and allied activities.

2.4 Land holding structure

92% of the farming community is holding 67% of lands which are below 2 ha., and 7% of the farmers are holding 32% of the lands (medium and large farmers).

3. Sectoral trends in credit flow

3.1 Achievement of ACP in the previous year

PSL disbursed by the banks during FY2022-23 & FY2023-24 were ₹1296645.00 lakh and ₹1667019.00 lakh respectively. The ACP target of Krishna district for the year 2024-25 is ₹1413019.00 lakh which is 63.6% of the credit projections made in PLP 2023-24 of ₹2221615.78 lakh for the Krishna district. Of this, target for Agriculture is ₹1006320.00 lakh, ₹286440.00 lakh for MSME and ₹120259.00 lakh for Other Priority Sector.

3.2 CD Ratio

CD Ratio for the district was 195.6 during FY 2023-24 in the district.

3.3 Investment credit in agriculture

As against the target of ₹114827.00 lakh under agriculture and allied activities, the achievement by the banks was ₹106994.00 lakh during the FY 2023-24.

3.4 Credit flow to MSMEs

As against the target of ₹337026.00 lakh under MSME, the achievement by the banks was ₹367456.00 lakh during the FY 2023-24.

3.5 Other significant credit flow, if any

As against the target of ₹953347.00 lakh under other priority sector lending such as export, education, housing, social infrastructure and renewable energy etc., the achievement by the banks was ₹1192569.00 lakh during the FY 2023-24.

4. Sector/Sub-sector wise PLP projections

4.1 Projection for the year

The total credit potential for 2025-26 under priority sector for Krishna district is estimated at **₹2354937.00 lakh**.

4.2 Projection for agriculture and its components

About 58.4% of the credit potential is estimated for agriculture and allied activities (**₹1376079.87 lakh**). Of this, ₹789150.45 lakh is projected for crop loans; ₹1338355.72 lakh for Term Loans under priority sector; ₹20017.35 lakh for Agri Infra & ₹17706.80 lakh for ancillary activities.

4.3 Projection for MSMEs

The potential projected for MSME is **₹520500.05 lakh**

4.4 Projection for other purposes

Potential for other than agriculture and MSME has been projected at ₹458357.08 lakh. Housing accounts for most of it with ₹234360.00 lakh.

5. Developmental Initiatives

The Government of Andhra Pradesh has taken several development initiatives in Krishna District, including water resource development, agriculture, and poverty reduction.

5.1 Water resource development

- 5.1.1 Desilting and deepening of open wells: The government has desilted and deepened existing open wells.
- 5.1.2 Ring wells: The government has provided ring wells at shallow depths for irrigation.
- 5.1.3 Silt application: The government has applied silt to horticulture gardens up to 5 years old.
- 5.1.4 Red soil application: The government has applied red soil in saline soils.

5.2 Agriculture

- 5.2.1 Field bunds: The government has strengthened field bunds.
- 5.2.2 Compost pits: The government has provided compost pits in back yards.
- 5.2.3 Threshing floors: The government has provided threshing floors in farmers' lands.

5.3 Poverty reduction

District Rural Development Agency (DRDA): The government established the DRDA-VELUGU to reduce poverty through social mobilization and improving the livelihoods of rural poor. Apart from agriculture, Dairy/poultry and fisheries contribute significantly and offer excellent employment opportunities to landless, small and marginal farmers and rural women who are engaged in Livestock production. Through SHGs, the poor households are able to access credit at their doorsteps by becoming members of the groups.

5.4 Under RIDF, 136 infrastructure projects had been sanctioned to strengthen the extension services. Additional institutions may be planned to bridge the gap. There is huge scope in the district for availing benefits of AIF started by GoI for enhancing the post-harvest infrastructure in the district.

5.5 A non-wadi TDF project for Yanadhi tribes has been sanctioned by NABARD. The project is being implemented by Prajapati Sewa Sangham for approx 582 families in Nagayalanka and Koduru mandals.

5.6 Eco-friendly mangrove plantations were sanctioned for arresting the high tidal waves from the coastal mandals and preventing the coastal villages from getting adversely affected.

5.7 A bridge across the creek from Etimoga to Edurumondi is under construction with assistance from RIDF, which shall reduce the roundabout way of 67.5 km which needs to be travelled to reach any of the destinations.

5.8 3 Mobile Demo ATM vans have been sanctioned to Krishna DCCB for providing banking services at the doorstep of the unconnected and unreached.

6. Thrust Areas

6.1 Promoting a sustainable farm sector through various farm sector promotion schemes of NABARD like providing assistance for promotion of FPOs under Central Sector Scheme for FPOs and providing technical support through ICAR, Agriculture Universities, KVKs etc.

6.2 Raising millets - the sustainable super food - The major challenge for the farming community has been to save the health of the soil in view of the chaotic climate change conditions and shift to the natural farming. Unlike monocultures that deplete soil nutrients and reduce biodiversity, millets can be grown in mixed-cropping systems, enhancing soil health and promoting a diverse ecosystem.

6.3 These thrust areas have been identified in tune with the “Amritkaal” a 25-year blueprint for the vision of India@100 complementing the growth focus at the macro-level with an all-inclusive welfare focus at the micro-level.

7. Major Constraints and Suggested Action Points

Salinity & waterlogging are the major problems in the deltaic aquifers. The GWD in association with the Agriculture, Irrigation and Water Resources departments may address the issues in co-ordination with one another and guide farmers to choose better crops as per the weather & soil fertility.

8. Way Forward

8.1 The way forward for the district is to take up the challenge of salinity and water-logging and change and address the issues through promotion of proper bunding to the farm lands so as to reduce the ingress of saline water through back-waters.

8.2 The introduction of tech-based agri-startups to provide advanced weather forecast services, prescription of adequate mixture of natural pesticides and bio-fertilizers would be most appropriate approach for improving the life of environment as well as the farmers. Encouraging FPOs to take up food processing/value addition activities through large number of sops provided by the GoI, GoAP and NABARD; by availing the credit guarantee provided through the NABSANRAKSHAN, subsidiary of NABARD.

On the off-farm sector front, training rural youth through skill development and entrepreneurship development programmes on offer by Government of India, GoAP and NABARD for increasing their incomes would also be the supplementary sources for the people engaged in sectors other than agriculture.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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.

2. Objectives

The objectives of PLP are:

- To enable 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, and
- To assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

3. Methodology

NABARD took the initiative, in 1988-89, 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 natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavouring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing 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 conducive to development of agriculture and rural areas.

The methodology consists of:

- Assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned 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 financial outlays. The broad methodology of arriving at the potential for major sectors is given below.

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
i.	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 Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers. Study the cropping pattern. Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue, and Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
ii.	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 irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district. While 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 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 considered. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler, and drip systems.
iii.	Farm Mechanisation	<ul style="list-style-type: none"> The potential estimate for farm mechanization considers irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, 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 respectively. Adjustment of tractor potential with land holdings; and Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
iv.	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 land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops.

Sr. No.	Sector	Methodology
		<ul style="list-style-type: none"> Feasibility and possibility of shifting from food crops to plantation crops. Estimation of replanting by considering approximate economic life of a few plantation crops, and Estimation of potential for rejuvenation of existing plantations.
v.	Animal Husbandry– Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census. Estimation of milk animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 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; and 1/6th of the animals is 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.

5. Agency wise use utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

i. Bankers

- Provides inputs/information on Exploitable potential vis-a-vis credit possible.
- Potential High Value Projects/Area Based schemes.
- Infrastructure support available which can form basis for business/development plans.

ii. Government Agencies/Departments

- Infrastructure required to support credit flow for tapping the exploitable potential.
- Other support required to increase credit flow.
- Identification of sectors for Government sponsored programmes.

iii. Individual/Business entities

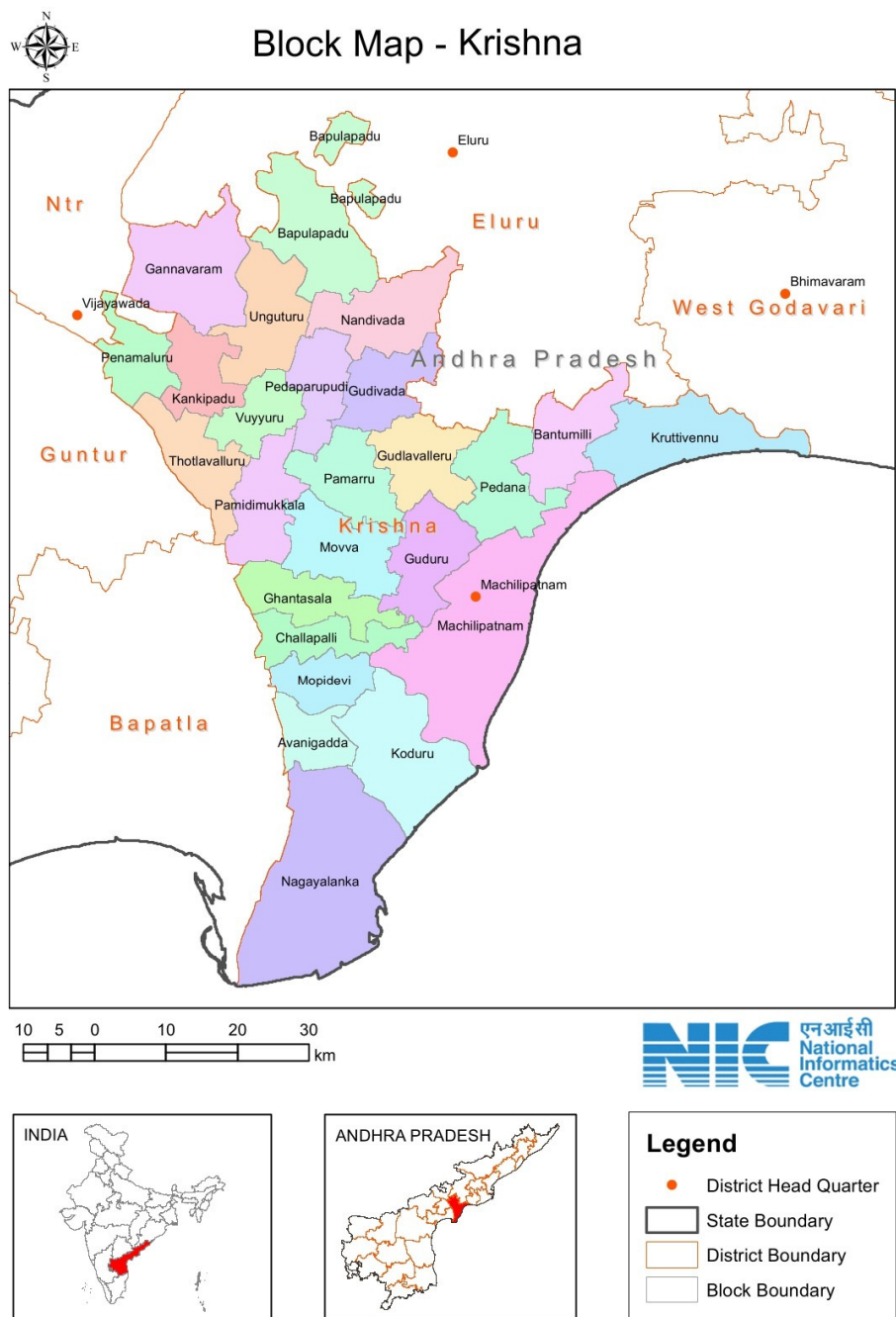
- Private investment opportunities available in each sector.
- Availability of commercial infrastructure.
- Information on various schemes of Govt. & Banks.

6. Limitations and Constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

District Map

Block Map - Krishna



Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

Broad Sector-wise PLP Projections for the Year 2025-26

Sr. No.	Particulars	Amount (₹ Lakhs)
A	Farm Credit	1338355.72
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	938903.95
2	Term Loan for agriculture and allied activities	399451.77
B	Agriculture Infrastructure	20017.35
C	Ancillary activities	17706.80
I	Credit Potential for Agriculture (A+B+C)	1376079.87
II	Micro, Small and Medium Enterprises	520500.05
III	Export Credit	7225.00
IV	Education	50223.20
V	Housing	234360.00
VI	Social Infrastructure	20672.00
VII	Renewable energy	12802.88
VIII	Others	133074.00
	Total Priority Sector	2354937.00

Summary of Sector/ Sub-sector wise PLP Projections 2025-26

Sr. No.	Particulars	Amount (₹ Lakhs)
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	789150.45
2	Water Resources	5975.09
3	Farm Mechanisation	51894.80
4	Plantation & Horticulture with Sericulture	26711.28
5	Forestry & Waste Land Development	3618.33
6	Animal Husbandry – Dairy	127440.23
7	Animal Husbandry – Poultry	72321.50
8	Animal Husbandry - Sheep, Goat, Piggery	32540.42
9	Fisheries	89388.15
10	Farm Credit- Others	139315.47
	Sub total	1338355.72
B	Agriculture Infrastructure	
1	Construction of storage	10784.04
2	Land development, Soil conservation, Wasteland Development	4686.10
3	Agriculture Infrastructure – Others	4547.21
	Sub total	20017.35
C	Ancillary activities	
1	Food & Agro. Processing	6431.55
2	Ancillary activities – Others	11275.25
	Sub Total	17706.80
	Credit Potential for Agriculture (A+B+C)	1376079.87
II	Micro, Small and Medium Enterprises	
	Total MSME	520500.05
III	Export Credit	7225.00
IV	Education	50223.20
V	Housing	234360.00
VI	Social Infrastructure	20672.00
VII	Renewable energy	12802.88
VIII	Others	133074.00
	Total Priority Sector	2354937.00

District Profile 1

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Details
1	Total Geographical Area (sq.km)	3770
2	No. of Sub Divisions	3
3	No. of Blocks	25
4	No. of revenue villages	486
5	No. of Gram Panchayats	497

1. a. Additional Information

Sr. No.	Particulars	Details
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	High
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Details
1	State	Andhra Pradesh
2	District	Krishna
3	Agro-climatic Zone 1	SAZ1 - Krishna Zone
4	Climate	Tropical with extreme hot summer and cold winter
5	Soil Type	Black Cotton soil (58%); Sandy Clay Loams (22%), Red Loamy soils (19.3%) and Sandy soils (0.7%)

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
1	Total Geographical Area	377000
2	Forest Land	17448
3	Area not available for cultivation	93931
5	Permanent Pasture and Grazing Land	2100
6	Land under Miscellaneous Tree Crops	4660
7	Cultivable Wasteland	10691
8	Current Fallow	9881
9	Other Fallow	10797

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	16
2	Saline	9
	Total	25

5. Distribution of Land Holding

Sr. No.	Particulars	Holding	% to Total	Area	
		Nos.		Ha.	% to Total
1	<= 1 ha	248315	78.80	93205	40.79
2	>1 to <=2 ha	44278	14.05	61877	27.08
3	>2 to <=4 ha	22539	7.15	73432	32.13
4	>4 to <=10 ha	0.0	0.00	0	0.00
5	>10 ha	0.0	0.00	0	0.00
6	Total	315132	100.00	228514	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	19500
2	Of the above, Small/ Marginal Farmers	16000
3	Agricultural Labourers	59400
4	Workers engaged in Household Industries	3600
5	Workers engaged in Allied agro activities	4400
6	Other workers	44100

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1735.00	869.00	866.00	1252.00	483.00
2	Scheduled Caste	347.00	173	174	NA	NA
3	Scheduled Tribe	37.00	19	18	NA	NA
4	Literate	1184.00	621.00	563.00	NA	NA
5	BPL	NA	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	493.00
2	Rural Households	297.00
3	BPL Households	196.00

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	204.00
2	Having source of drinking water	315.00
3	Having electricity supply	316.00
4	Having independent toilets	240.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	496
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	410
4	Villages having Banking Facilities	326
5	Villages having Primary Schools	486
6	Villages having Primary Health Centers	185
7	Villages having Potable Water Supply	486
8	Villages connected with Paved Approach Roads	387

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Handbook of Statistics 2021-22
1.a Additional Information	GoI Notifications and RBI circular
2. Soil & Climate	District Handbook of Statistics 2021-22
3. Land Utilisation [Ha]	District Handbook of Statistics 2021-22
4. Ground Water Scenario (No. of blocks)	CGWB Report 2022
5. Distribution of Land Holding	Agriculture Department
6. Workers Profile [In '000]	District Handbook of Statistics 2021-22
7. Demographic Profile [In '000]	District Handbook of Statistics 2021-22
8. Households [In '000]	District Handbook of Statistics 2021-22
9. Household Amenities [Nos. in '000 Households]	NA
10. Village-Level Infrastructure [Nos.]	District Handbook of Statistics 2021-22

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1708
2	Primary Health Centers	48
3	Primary Health Sub-Centers	289
4	Dispensaries	27
5	Hospitals (incl Ayurvedic, Homeopathy, Unani & Naturopathy)	7
6	Hospital Beds	1092

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	NA
2	Registered FPOs	8
3	Agro Service Centers	1
4	Soil Testing Centers	6
5	Approved nurseries	NA
6	Agriculture Pumpsets	NA
7	Pumpsets Energised	NA
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	202613.00
2	Irrigation Potential Created	202613.00
3	Net Irrigated Area (Total area irrigated at least once)	196161.00
4	Area irrigated by Canals/ Channels	165304.00
5	Area irrigated by Wells	26541.00
6	Area irrigated by Tanks	2604.00
7	Area irrigated by Other Sources	1712.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	196161.00

14. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2791
2	Railway Line [km]	186
3	Public Transport Vehicle [Nos]{approx.}	-
4	Goods Transport Vehicles [Nos.] {approx.}	39525

15. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	3448	526	2922
2	Cattle - Indigenous	22076	6116	9016
3	Buffaloes	283711	18616	265095
4	Sheep - Cross bred	48901	10039	38862

5	Sheep - Indigenous	170087	25472	141327
6	Goat	53764	10126	43638
7	Pig - Cross bred	1511	584	927
8	Pig - Indigenous	3010	1074	1936
9	Horse/Donkey/Camel	0	0	0
10	Rabbit	0	0	0
11	Poultry - Improved	12942286	1138533	11803753
12	Poultry - Indigenous	516106	210447	305659

16. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	13
2	Veterinary Dispensaries	59
3	Disease Diagnostic Centers	3
4	Artificial Insemination Centers	237
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	535
9	Milk Collection Centers	411
10	Fishermen Societies	0
11	Animal Husbandry Training Centers	1
12	Animal Markets	1
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

17. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	1433110.00	MT	34	gm/day
2	Egg	19580.00	Lakh Nos.	44602	nos/p.a.
3	Milk	588360.00	MT	339112	gm/day
4	Meat	42035.00	MT	24228	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Census 2011
12. Infrastructure & Support Services for Agriculture [Nos.]	Dept of Agriculture/Dir of Eco & Statistics
13. Irrigation Coverage ['000 Ha]	Dept of Agriculture/Dir of Eco & Statistics
14. Infrastructure for Storage, Transport & Marketing	Dept of Agriculture/Dir of Eco & Statistics
15. Animal Population as per Census [Nos.]	DACNET & Dept. of Agriculture/Dir of Eco & Statistics
16. Infrastructure for Development of Allied Activities [Nos.]	AH Census 2019
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Dept of AH/Fisheries/Direc. of Eco & Statistics

District Profile 3

Key Insights into Agriculture and Allied Sectors

CROP PRODUCTION, MAINTENANCE AND MARKETING - AGRICULTURE

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of GDP agri to district	1422	1390	1487
2	Land Holdings - SF (%)	91	91	91
3	Land Holdings - MF (%)			
4	Rainfall - Normal (mm)	1047.7	1047.7	1047.7
5	Rainfall - Actual (mm)	1070.2	1181.9	1126.1
6	Cropping Pattern	Paddy – Pulses	Paddy – Pulses	Paddy – Pulses

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1693560.00	1053702.00	106994.00

Table 3: Major Crops

Sr.	Crop	31-03-2022			31-03-2023			31-03-2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Paddy	176359	1499051	8500	167427	1439872	8600	156684	1347482	8600
2	Jowar	711	2666	3750	751	3380	4500	1122	3645	3249
3	Maize	10203	82042	8041	12446	95076	7639	8603	82017	9534
4	Bengalgram	4500	5625	1250	3697	6655	1800	2993	5256	1756
5	Redgram	913	676	740	257	206	800	349	210	601
6	Greengram	4869	5161	1060	2869	1750	610	3268	2852	873
7	Blackgram	3010	3973	1320	2155	1724	800	3149	985	3102
8	Groundnut	60	229	3810	53	133	2500	82	284	3462
9	Cotton	35334	62895	1780	39209	70576	1800	29296	58621	2001
10	Sugarcane	418	41767	99920	641	60895	95000	639	63920	100032

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.50	3.37	3.02
2	Net sown area (lakh ha)	1.94	1.80	1.71
3	Cropping intensity (%)	180	187	177

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	115712	74119	60441
2	GLC through KCC (Rs. lakh)	218088.00	103853.00	136346.00

Table 6: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	137713	107079	111604

Table 7: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2 No of STLS are existing but not in working condition		
2	Soil Health Cards Issued (No.)	0	0	10776

Table 8 : Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	217644	229123	149052
2	Crop Loss Compensation, if any (Rs. lakh)	13969.00	392.20	Yet to be received

Sources

Table	Source(s) and reference year of data
Table 1: Status	Websites - District Domestic Product 2023-24 (FRE) by DES AP State Weather Data from APSDPS Planning Dept.
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	Dept. of Agriculture
Table 4: Irrigated Area, Cropping Intensity	Agricultural Statistics from DES website
Table 5: KCC Coverage	SLBC Portal
Table 6: PM Kisan & Other DBTs	Dept. of Agriculture
Table 7: Soil testing facilities	Dept. of Agriculture
Table 8: Crop Insurance	Dept. of Agriculture

WATER RESOURCES

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	NA	NA	NA

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)		114	114
2	Net Irrigated Area ('000 ha)		123	69
3	Gross Irrigated Area ('000 ha)		192.96	192.96

Table 3: Water exploitation status in Krishna District, Andhra Pradesh

Sr. No.	Mandal Name	31/03/2022	31/03/2023	31/03/2024
1	16 mandals	Safe	Safe	Safe
2	9 mandals	Saline	Saline	Saline

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	-
Table 2: Irrigated Area & Potential	Agriculture Statistics from DES portal
Table 3: Block level water exploitation status	National Compilation on Dynamic Ground Water Resources of India 2023

PLANTATION & HORTICULTURE INCLUDING SERICULTURE

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	NA	NA	NA

Table 2: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	1.329	59.81	1.532	76.6	1.532	76.6
2	Mango	3.802	38.02	3.89	38.9	3.94	39.4
3	Limes/Lemons	0.123	2.46	0.123	3.08	0.123	3.075
4	Guava	0.415	9.13	0.416	9.15	0.416	9.15
5	Oil Palm	4.659	116.5	5.596	100.728	6.061	109.09
6.	Bhendi (Okra)	0.256	6.40	0.256	6.40	0.340	8.52
7.	Tomato	0.194	5.82	0.194	4.850	0.197	4.925
8.	Brinjal	0.175	4.375	0.175	4.375	0.235	5.88
9.	Other vegetables	1.324	24.49	1.452	25.522	2.348	38.72

Table 3: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Mango	Mango	Mango
2	Area cultivated (Ha)	22100	22100	22100

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Production and Productivity	Department of Horticulture
Table 3: Crop Identified for One District-One Product	Department of Horticulture

FORESTRY & WASTE LAND DEVELOPMENT
Table 1 : Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover (sq.km)	351	351	351
2	Waste Land ('000 ha)	10	10	10
3	Degraded Land ('000 ha)	36	44	44

Sources : DHB 2022

District Profile 4

Key Insights into Livestock, Fisheries and Land Development

ANIMAL HUSBANDRY - DAIRY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	92301
2	KCC for working capital (No.)	7175	6104	19356

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM, Krishna district

ANIMAL HUSBANDRY - POULTRY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	1001

Table 2 – Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	5567749	5678846	5229467

Sources : DHB 2024

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM, KRISHNA district
Table 2: Poultry	District Hand Book 2024

ANIMAL HUSBANDRY – SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Macherla
2	Popular goat breed(s)	Deccani, Sirohi and Osmanabadi
3	Popular pig breed(s)	Ghoongroo, Niang Megha, Agonda Goan, Tenyi Vo, Nicobari, Doom, Zovawk and Gurrah

Sources

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>Table 1: GLC</i>	<i>LDM, Krishna district</i>
<i>Table 2: Popular Breed(s)</i>	<i>Department of Animal Husbandry</i>

AGRI. INFRASTRUCTURE

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	19	19	19
2	Storage Godowns (Capacity - '000 T)	79700	79700	79700

Sources

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>Table 1: GLC</i>	<i>LDM, Krishna district</i>
<i>Table 2: Agri Storage Infrastructure</i>	<i>DHB as on 31.3.2022</i>

LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT

Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wadi Projects (No.)	None		
2	Wadi Projects - Area of plantation ('000 ha)	Not Applicable		

AGRI ANCILLIARY ACTIVITIES - FOOD & AGRO PROCESSING & OTHERS

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC(Rs.Lakh)	Not available	Not available	Not available

Sources

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>GLC</i>	<i>LDM, Krishna district</i>

District Profile 5

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	469347.33	751774.00	367456.00
2	No. of units financed	NA	NA	57002
3	Loans under Stand Up India Scheme (₹ lakh)	Not available	Not available	Not available

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	NA	NA	NA
2	Micro Units (No.)	359	NA	NA
3	Small Units (No.)	715	NA	NA
4	Medium Units (No.)	NA	NA	NA
5	Udyog Aadhar Registrations (No.)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: MSME units – Cumulative	LDM

EXPORT/ EDUCATION/ HOUSING

Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Number of completed houses under PMAY-G & PMAY-U	1536		18627

Sources

Table Name	Source(s) and reference year of data
PMAY	DHB KRISHNA district 2022

Public Infrastructure Investments

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Amt of RIDF assistance (₹ lakh)*	3506.48	303.15	5398.48

*Source: NABARD

INFORMAL CREDIT DELIVERY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	450189.93	112248.62	296769.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	25	25	25
2	No. of SHGs formed	317	308	214
3	No. of SHGs credit linked (including repeat finance)	23178	21581	20274
4	Bank loan disbursed (₹ lakh)	157537	148167	193953
5	Average loan per SHG (₹ lakh)	6.72	6.87	9.57
6	Percentage of women SHGs %	100	100	100

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Status of SHGs	PD, DRDA, Krishna district

STATUS AND PROSPECTS OF COOPERATIVES

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk (No.)	15	15	535
2	AH Sector - Fisheries (No.)	146	146	146
5	Housing Societies (No.)	19	19	19
6	FPOs (No.)	8	8	8
8	Labour Societies (No.)	49	49	49
10	Other Coop Societies (No.)	191	191	191
11	Total (No)	428	428	948

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	213	213	213
2	Employees' Credit Cooperative Societies (No)	61	61	61
3	Urban Cooperative Banks (No)	3	3	3
	Total	277	277	277

Sources

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>Table 1: Details of non- credit cooperative societies</i>	<i>NCD portal and Department of Cooperative Societies</i>
<i>Table 2: Details of credit cooperative societies</i>	<i>NCD portal and Department of Cooperative Societies</i>

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies Associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLG s	BCs/BFs	Villages	Households	
Commercial Banks	27	290	101	107	82	0	19441	241	1		
Regional Rural Bank	1	36	24	10	2	0	5747	9	7		
District Central Coop. Bank	1	31	11	16	4	0	1488		10		
Primary Agr. Coop. Society	213	213	213	0	0	0			23		
Others	3	8	0	2	6	0			1		
All Agencies	245	578	349	135	94	0	26676	250			

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	7554965			0.0	4187403.00	4372926.00	1684415.00	-61.5
Regional Rural Bank	444341			0.0	284332.00	254522.00	91873.00	-63.9
Cooperative Banks	425817			0.0	299424.00	979545.00	153014.00	-84.4
Others	664652			0.0	1397746.00	25571.00	3966.00	-84.5
All Agencies	9089775	0	0	0.0	6168905.00	5632564.00	1933268.00	-65.7

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	1089726	816199	910658	11.6	79.7	8876139.00	9643458.00	3311450.00	87.6
Regional Rural Bank	155086	104118	74924	-28.0	6.6	256225.00	171265.00	129083.00	3.4
Cooperative Banks	234668	61816	130339	110.8	11.4	574164.00	499193.00	323759.00	8.6
Others	418541	10692	26205	145.1	2.3	1955168.00	16282.00	17570.00	0.5
All Agencies	1898021	992825	1142126	15.0	100.0	11661696.00	10330198.00	3781862.00	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	212.0	220.5	196.6
Regional Rural Bank	90.1	67.3	140.5
Cooperative Banks	191.8	51.0	211.6
Others	139.9	63.7	443.0
All Agencies	189.0	183.4	195.6

5. Ratio Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	422107	876308	301004	104024
Regional Rural Bank	51107	60472	38528	11072
Cooperative Banks	111592	0	0	0
Others	0	0	0	0
All Agencies	584806	936780	339532	115096

6. Performance on National Goals

Agency	31/03/2024											
	Priority Sector Loans			Loans to Agr. Sector			Loans to Weaker Sections			Loans under DRI Scheme		
	Amount [₹ lakh]	% of Total Loans	% of Total Loans	Amount [₹ lakh]	% of Total Loans	% of Total Loans	Amount [₹ lakh]	% of Total Loans	% of Total Loans	Amount [₹ lakh]	% of Total Loans	% of Total Loans
Commercial Banks	1113716.00	66.41		908632.00	72.51		883057.00	89.70	0.00	0.0	715067.00	89.18
Regional Rural Bank	298274.00	17.78		106995.00	8.53		73238.00	7.44	0.00	0.0	58660.00	7.31
Cooperative Banks	265029.00	15.81		237413.00	18.96		28064.00	2.86	0.00	0.0	28064.00	3.51
Others	0.00	0		0.00	0		0.00	0	0.00	0.0	0.00	0.00
All Agencies	1677019.00	100		1253040.00	100		984359.00	100	0.00	0.00	801791.00	100

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. 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	2340117.00	1803353.85	77.1	1377856.42	1546330.00	112.2	1137100.00	1113716.00	97.9	95.7
Regional Rural Bank	192064.00	279517.00	145.5	177790.59	201512.00	113.3	133245.00	298274.00	223.9	160.9
Cooperative Banks	200519.00	350409.99	174.8	107167.86	213718.00	199.4	134855.00	265029.00	196.5	190.2
Others	0.00	0.00	0.0	0.00	0.00	0.0	0.00	0.00	0.0	0.0
All Agencies	2732700.00	2433280.84	89.0	1662814.87	1961560.00	118.0	1405200.00	1677019.00	119.3	108.8

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. 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	1200000.00	1308351.00	109.0	711944.66	545988.00	76.7	69079.00	73318.00	106.1	97.3
Term Loan (Agri.)	452700.00	385209.00	85.1	262977.40	507714.00	193.1	45748.00	33676.00	73.6	117.3
Total Agri. Credit	1652700.00	1693560.00	102.5	974922.06	1053702.00	108.1	114827.00	106994.00	93.2	101.2
MSME	750000.00	469347.33	62.6	477002.78	751774.00	157.6	337026.00	367456.00	109.0	109.7
Other Priority Sector	330000.00	270373.51	81.9	210890.03	156084.00	74.0	953347.00	1192569.00	125.1	93.7
Total Priority Sector	2732700.00	2433280.84	89.0	1662814.87	1961560.00	118.0	1405200.00	1667019.00	118.6	108.5

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	8876139.00		0.0	9643458.00	265839.00	2.8	3352560.00	40335.00	1.2	1.3
Regional Rural Bank	256225.00		0.0	171265.00	257.00	0.2	122057.00	237.00	0.2	0.1
Cooperative Banks	574164.00		0.0	499193.00	19860.00	4.0	307245.00	16721.00	5.4	3.1
Others	1955168.00		0.0	16282.00	647.00	4.0	0.00	0.00	0.0	1.3
All Agencies	11661696.00			10330198.00	286603.00	2.8	114462.47	3487.06	3.1	0.0

*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)

1	SLBC PORTAL
2	ACP of Krishna district 2024-25

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

The Ministry of Cooperation, GoI, has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry, in coordination with state governments, NABARD, national level federations, and other stakeholders, is working on the following initiatives:

- **World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)** The Ministry of Cooperation (MoC), GoI, is implementing a Pilot Project for the World's Largest Grain Storage Plan in the Cooperative Sector. The Pilot Project entails setting up grain storage infrastructure, including warehouses and silos, along with other agri-infrastructure, including Procurement Centres, Custom Hiring Centers, Primary Processing Centers, Grameen Haats, etc.
- **Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)** The Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS, bringing transparency and accountability in their operations, facilitating PACS to diversify their business, and undertake multiple activities/services. A total of 63,000 PACS have been taken for computerization under the project.
- **Establishing Multi-purpose PACS/Dairy/Fisheries cooperatives** in every panchayat with support of NABARD, NDDB, NFDB, NCDC, and other National level Federations
- **PACS as Common Service Centers (CSCs)** for better access to e-services The Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY, NABARD, and CSC e-Governance Services India Limited.
- **Micro-ATMs to Bank Mitra Cooperative Societies** for providing doorstep financial services
- **Computerization of Agriculture and Rural Development Banks (ARDBs)** To strengthen the long-term cooperative credit structure, the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop national-level software for ARDBs.
- **Co-operative Education - Setting up of World's Largest Cooperative University** This aims at the introduction of cooperative education in independent degree/diploma courses in Schools and Universities.
- **World's Largest Cooperative Training Scheme** This aims at revamping the existing cooperative training structure in the country.
- **New Cooperative Policy** with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- **Amendment to Multi State Cooperative Act 2002** and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from the cooperative sector.
- **To provide facilities at par with FPOs** for existing PACS
- **Establishment of National Cooperative Database**

Digital Agriculture Mission

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2,817 crore, it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

- **Agri Stack:** Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.
- **Vistaar (Virtually Integrated System to Access Agricultural Resources):** The Vistaar initiative of MoA & FW is an open, interoperable, and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for a better sustainable livelihood.
- **Jan Samarth Portal:** The Jan Samarth Portal, a GoI initiative, is a unique digital portal linking credit-linked schemes for ease of access to all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi, KCC, AIF, etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. In addition to existing activities, the purview of the AIF scheme has now been extended to the following:

- **Viable Farming Assets:** The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- **Integrated Processing Projects:** The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- **PM KUSUM Component:** The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/Animal Husbandry Infrastructure Development Fund (AHIDF)

The government has approved the merger of DIDF with AHIDF and the extension of AHIDF for another three years till 31 March 2026. Further, NABARD is included as a loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

The GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

- Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- **Mudra Loans:** The limit enhanced to 20 lakhs from the current 10 lakh under the Tarun category.
- Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for the purchase of machinery and equipment without collateral or third-party guarantee.
- Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- Phase IV of PMGSY will be launched to provide all-weather connectivity to 25,000 rural habitations.
- Assistance for flood management and related projects in Assam, Bihar, Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- **Taxonomy for Climate Finance:** Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation-related investments.
- **Skilling the workforce to create employment opportunities:** For raising the participation of women in the workforce, the budget aims to organize women-specific skilling programmes and promote market access for women SHG enterprises. 1,000 Industrial Training Institutes are likely to be upgraded for this purpose.
- **MSME Units for Food Irradiation Quality & Safety Testing:** Financial support for setting up 50 multi-product food irradiation units in the MSME sector will be provided. Setting up 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- **Water Supply and Sanitation:** In partnership with the State Governments and Multilateral Development Banks, the Government will promote water supply, sewage

treatment, and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage the use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights Related to Agriculture & Farm Sector

Priorities Identified for Agricultural Sector

- Transforming Agricultural Research
- Release of New Varieties
- Natural Farming
- Mission for Pulses and Oilseeds
- Vegetable Production and Supply Chains
- Digital Public Infrastructure (DPI) for Agriculture
- Shrimp **Production and Export**

Focus Areas

- **Productivity and Resilience in Agriculture**
- **Employment & Skilling**
- **Inclusive Human Resource Development and Social Justice**
- **Manufacturing & Services**
- **Urban Development**
- **Energy Security**
- **Infrastructure**
- **Innovation Research & Development**
- **Next Generation Reforms**

3. Policy Initiatives - RBI

- **Master Circular on Lead Bank Scheme: SHG-Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/instructions issued by Reserve Bank of India.**
- **RBI's Green Deposit Framework:** The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability, such as renewable energy, energy efficiency, and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- **Unified Lending Interface (ULI):** The Reserve Bank of India (RBI), as part of its strategy to create digital public infrastructure in the country, has announced re-engineering of setting up a new technology platform called the Unified Lending Interface (ULI), which will enable frictionless credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate the dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

- **Refinance Support:** NABARD provides Short Term refinance to Cooperatives, RRBs, and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in the agriculture sector, NABARD provides refinance to the Commercial banks, cooperative banks, and RRBs.
- **Schematic Refinance for Water Sanitation and Hygiene (WASH):** To provide clean water, sanitation, and hygienic conditions to rural and semi-urban areas and thereby to protect human health during the outbreak of infectious disease, NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- **Special Refinance Scheme (SRS) on PACS as MSCs:** NABARD introduced the Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
- **Credit-linked Subsidy Schemes of GoI**
 - **New Agriculture Marketing Infrastructure sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM):** GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading Gramin Haats as GrAMs through strengthening of infrastructure.
 - **Agri Clinics and Agri Business Centres (ACABC):** The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by the Ministry of Agriculture, GoI. A composite subsidy of 44% of the project cost for women, SC/ST, and all categories of candidates from Northeast and Hill states and 36% of the project cost for all other beneficiaries is provided under the scheme.
- **Interest Subvention Schemes of GoI**
 - NABARD implements the crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
 - NRLM Interest Subvention: NABARD also implements the interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
 - GoI introduced the Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increasing the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD), Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.
- **Rural Infrastructure Development Fund (RIDF)**

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects. At present, it covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

• Micro Credit Intervention

NABARD has been extending grant support to partner agencies for the promotion and nurturing of SHGs, training, and capacity building of SHG members and other stakeholders, besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

- Scheme for grant support to SHGs/JLGs/POs/Microentrepreneurs for training on onboarding onto E-Commerce platforms/ONDC/social media platforms.
- Scheme for Grant Support to SHGs/JLGs/POs for Physical Marketing of Products.
- NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need-based and location-specific developmental projects by strategizing end-to-end interventions.
- Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- **Pilot Project - Graduated Rural Income Generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.**
- **MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women** SHGs, NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development, GoI, inked a landmark MoU on 27 February 2024.

• Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 include:

- Support for the Deployment of micro-ATMs to two District Central Co-Operative **Banks** in Gujarat with a grant support of 3.67 crore for deploying 1,631 microATM devices at PACS (440) and cooperative milk societies (1,191).
- Financial Inclusion under Special Campaign 3.0: RRBs under the guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT, Dual LTE, and SD WAN technologies.
- Incentive Scheme for BCs operating in NE States and hilly states.

• Farm Sector Development

- **Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:** A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab, Haryana, Rajasthan, Uttar Pradesh, and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand-side management of water at the micro-watershed/village level.
- **Expansion of JIVA:** Based on the success of the pilot phase, JIVA is being expanded to 25 new projects in central, eastern, and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/springshed and tribal development projects with thrust on districts identified under aspirational/low priority sector lending districts.
- **Accelerator Approach for Growth of FPOs:** NABARD has come up with the FPO accelerator programme, which is a structured framework to empower FPOs by providing

access to specialized training, mentorship, and resources, envisaging the enhancement in FPOs' operational efficiency, adoption of modern agricultural techniques, and navigation of market complexities.

- **Saturation Drive Campaign:** The Government has launched the saturation drive to provide FPOs benefits of schemes of the Agriculture department in the form of licenses for inputs, seeds, fertilizer, etc. FPOs will also be linked to mandis and facilitated with registrations under GST, FSSAI, and onboarding on platforms like ONDC and other e-retailing platforms for the sale of their produce.
- **National FPO Policy:** MoA&FW, GoI, is working on the finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

- **Climate Action and Sustainability**

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to the Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

- **Off Farm Sector Development**

- **Capacity Building Fund Social Stock Exchange (CBF-SSE):** The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD, SIDBI, BSE, NSE, and others. CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE, understand the nuances, processes, instruments, etc.
- **Gram Vihar New Scheme for Promotion of Rural Tourism:** A new scheme named "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay," wherein tourists stay with the local families and experience rural lifestyle, as well as "away-day," i.e., one-day trips without night stay.

- **Agriculture Credit during 2023-24:**

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against a target of 20.00 lakh crore, indicating an achievement of 125%. Commercial Banks, RRBs, and Co-operatives accounted for 75%, 13%, and 12% of the total disbursement, respectively.

- **Technology Facilitation Fund (TFF):**

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in the agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants, loans, equity, and convertible grants designed around the needs of each start-up.

Policy Initiatives - State Govt.

1. Important policies of State Government

The Government of Andhra Pradesh has set an ambitious vision for Swarna Andhra @2047, aiming to transform the state into a global leader in economic, social, and environmental spheres by 2047.

Padi Sutralu (Ten Guiding Principles): The ten guiding principles of Swarna Andhra @2047 form the foundation of the state's long-term policy framework and vision for development.

The principles focus on eliminating poverty by promoting inclusive growth and equitable resource distribution, while generating diverse employment opportunities and building a global skilling ecosystem. Ensuring sustainable water security and equitable access to water resources is a key priority, alongside leveraging advanced agricultural technologies to improve sustainability and farmer incomes. Establishing a world-class logistics network to enhance connectivity and economic growth is emphasized, along with optimizing energy and fuel costs through renewable energy for self-reliance.

Other objectives include ensuring stringent quality standards across all sectors to achieve product perfection, integrating sanitation and hygiene initiatives under Swachh Andhra with circular economy principles, and driving innovation by incorporating deep technologies into everyday life. These principles collectively aim to transform Andhra Pradesh into a globally competitive, inclusive, and sustainable state.

Food Processing policy: GoAP brought out the Andhra Pradesh Food Processing Policy 4.0 (2024-29) which aims to transform the state into a leading food processing hub by 2029, leveraging advanced technology, innovation, and entrepreneurship to reduce post-harvest losses, boost value addition, and integrate with global markets.

Emphasizing value addition across agriculture, horticulture, aqua, and animal husbandry sectors, the policy prioritizes secondary and tertiary processing to enhance profitability and export potential. Infrastructure development is central, with plans for 9 Mega Food Parks, 77 MSME Parks, 175 Nano Food Parks, and four export hubs, along with cold chain facilities, irradiation units, modern abattoirs, and NABL-accredited food testing labs.

The policy promotes sustainability through waste-to-energy practices, resource optimization, and eco-friendly processing, while supporting MSMEs and entrepreneurs with fiscal incentives, including capital subsidies, power tariff reimbursements, SGST reimbursements, and quality certification reimbursements.

It also emphasizes skill development, organic food processing, and circular economy practices to ensure sustainability. Implemented by the Andhra Pradesh Food Processing Society (APFPS) in coordination with state and central schemes, the policy targets ₹30,000 crore in investments, three lakh jobs, and \$1 billion in FDI, positioning Andhra Pradesh as a premier destination for food processing, driving economic growth, and enhancing global exports.

The MSME policy (2024-29) brought out by GoAP in October 2024 aims to foster innovation, employment, and sustainable growth while integrating MSMEs into global markets. Key objectives include reducing regional disparities, modernizing infrastructure, and enhancing competitiveness.

To support MSME growth, the policy offers a variety of financial incentives. A total of ₹500 crore is allocated for modernizing infrastructure and equipment, enabling businesses to upgrade their facilities. Additionally, ₹200 crore is earmarked for subsidized electricity tariffs

to reduce operational costs, while ₹150 crore is designated for export promotion, covering expenses for trade fair participation and export certifications.

Infrastructure development forms a key component of the policy. Plans include the creation of 15 industrial clusters to provide shared resources that minimize operational expenses and enhance productivity. Furthermore, 10 MSME parks are being developed with plug-and-play facilities, enabling businesses to focus on their core activities while reducing startup challenges.

Status of Cooperatives in the State: Andhra Pradesh has an integrated three-tier cooperative credit structure, with short-term and long-term credit functions under one umbrella. The APStCB is at the apex level with 18 branches and 13 DCCBs are operating at the district level through 451 branches. A total of 2037 PACS are functioning at the village level.

Financial position of APStCB: The total deposits of APStCB as on 31 March 2024 were ₹10306.96 crore, while the total borrowings were ₹22658.81 crore. The total loans and advances extended by APStCB were ₹27793.27 crore and total investments stood at 2041.40 crore. The CRAR of the APStCB stood at 9.60%

Status of CBS in cooperative banks: APStCB migrated to new CBS B@NCS24 of TCS w.e.f. 4th July 2021, as part of NABARD initiated CBS project. The process of migration to the new CBS has been completed in all DCCBs. The APStCB is providing other services like RTGS/NEFT, ATM facility and the issue of RuPay debit cards to its customers. The DCCBs are also providing RTGS and NEFT under sub-route through StCB. ATMs are also installed in DCCBs and RuPay debit cards are issued on a small scale. SMS facility is also extended by all the banks.

Business Development and Product Innovation Cell: With NABARD's assistance, APStCB constituted BDPI Cell at its Head Office to integrate new products into the existing product lines emphasising a focus on the development of new products for business improvement and re-engineering of the existing product basket.

Centrally Sponsored Project for PACS Computerisation (CSPCP): The computerization of PACS in Andhra Pradesh has seen significant progress. Out of the total 2040 PACS in the state, 2035 PACS have been sanctioned under the CSPCP for computerization, following necessary mergers and re-affiliations. Hardware delivery is complete for 2021 PACS, and installations have been finalized for 2019 PACS. Additionally, 1737 PACS have successfully completed the Digital Core Transformation (DCT) sign-off process.

To support the initiative, 27 centers, including a State Project Management Unit (SPMU) and 26 District Project Management Units (DPMUs), have been established for effective implementation and monitoring. APCOB has trained 24 Core Master Trainers, 74 Master Trainers, and 27 PACS auditors on the e-PACS audit module, with further training plans underway.

A state-specific dashboard has been developed for comprehensive monitoring and provided to district collectors and cooperative officials for enhanced oversight. The computerization initiative is progressing efficiently, ensuring streamlined operations and better service delivery at PACS.

2. State Budget

2.1. Important Announcements

- The budget for the financial year 2024-25 has been proposed with a total expenditure of ₹2.94 lakh crore. Of this, revenue expenditure is estimated at ₹2.35 lakh crore, and capital expenditure is set at ₹32,712.84 crore. The revenue deficit stands at ₹34,743.38 crore, which is 2.12% of GSDP, while the fiscal deficit is projected at ₹68,742.65 crore, accounting for 4.19% of GSDP.
- The Gross State Domestic Product (GSDP) of Andhra Pradesh for 2024-25 (at current prices) is estimated at ₹16.41 lakh crore, amounting to growth of 12.5% over 2023-24.
- The government has prioritized balancing welfare and development, emphasizing inclusive growth and sustainable economic recovery.
- The Andhra Pradesh Budget for 2024-25 has outlined significant allocations across key sectors to ensure inclusive growth and sustainable development. The Panchayat Raj and Rural Development sector received ₹16,739 crore, highlighting the government's commitment to grassroots development. School education continues to be a priority, with an allocation of ₹29,909 crore, while ₹18,421 crore has been set aside for healthcare and family welfare to enhance medical infrastructure and services. Welfare measures for marginalized communities feature prominently, with ₹39,007 crore allocated for Backward Classes, ₹18,497 crore for Scheduled Castes, and ₹7,557 crore for Scheduled Tribes. Urban development has also received a boost with ₹11,490 crore allocated to Municipal Administration and Urban Development, focusing on urban growth and the continued development of Amaravati as the capital city.
- The Water Resources Department has been allocated ₹16,705 crore, reflecting the government's focus on irrigation projects and the introduction of a new Water Policy. In line with sustainable energy goals, the Energy Department has received ₹8,207 crore under the AP Integrated Clean Energy Policy 2024. Agriculture and allied sectors remain a cornerstone of the state's development strategy, with a dedicated and full-fledged budget outlay of ₹43,402 crore.
- **Agriculture:** The 'Annadata Sukhibhava PMKISAN' scheme has been introduced to provide investment support to eligible farmers.
- Social security pensions under the NTR Bharosa Pension Scheme have been enhanced to ₹4,000 per month, benefiting 64.38 lakh pensioners. The Deepam 2 scheme has been launched to provide 3 free LPG cylinders annually to eligible households, with ₹895 crore allocated for the first phase. The Housing for All initiative aims to deliver 25 lakh houses/house site pattas by 2029 under PMAY, with 6.9 lakh urban and 1.79 lakh rural houses planned for completion in the current fiscal year.
- Revival of the Amaravati Outer Ring Road project has been announced, alongside securing ₹15,000 crore for Amaravati capital city development through multilateral agencies.
- Andhra Pradesh is undertaking a first-of-its-kind Skill Census to assess workforce competencies and match them to industry demands, creating 20 lakh employment opportunities.
- The announcements in Budget 2024-25 like 192 Skill Hubs, Skills University, and Skill International programmes aim to bridge skill gaps and tap into global job markets.
- Housing: Under Housing for All, 25 lakh houses/ house pattas will be provided to economically weaker sections by 2029. Around nine lakh houses will be completed under PMAY.

2.2 Budget - Highlights related to Agriculture & Farm Sector

- The Government of Andhra Pradesh presented the exclusive Agriculture and Allied Sectors Budget for the financial year 2024-25 with a total outlay of ₹43,402 crore.
- GoAP introduced the Annadata Sukhibhava Scheme under Budget 2024-25 to support and enhance the welfare of farmers in the state. It aims to provide financial assistance of ₹20,000 per year to farmers, disbursed in three equal instalments towards investment support. This support consists of ₹6,000 from the central government and ₹14,000 from the state government. An amount of ₹4500 crore has been allocated for FY2024-25 towards this scheme.
- Programmes like Polam Pilusthondi, Vaddi Leni Runalu (interest-free loans), Soil Health Cards, and Polambadi (field schools) aim to enhance productivity and ensure comprehensive support to farmers.
- **Vaddi Lenu Runalu:** The State Government provides interest relief/ subvention of 4% on loans upto ₹ 1 Lakh under Vaddi Leni Runalu Scheme.
- **Polam Pilusthondi Campaign:** A field-based initiative where officials and scientists visit agricultural fields twice a week during kharif and rabi seasons to identify and address issues. Problems that cannot be resolved on-site will be escalated to higher authorities for solutions.
- An amount of ₹39 crore has been allocated for collecting and testing 4.50 lakh soil samples across the State. Based on the analysis of these samples, Soil Health Cards will be issued to farmers, providing recommendations for the use of fertilizers and micronutrients to improve soil health and agricultural productivity.
- The Andhra Pradesh Government has announced the implementation of drone-based services in all villages over the next three years to enhance agricultural monitoring and operations. The initiative includes the establishment of 875 service centers to support these activities. Drones will be utilized for tasks such as pest and disease identification, crop health monitoring, and precise application of fertilizers and pesticides. An allocation of ₹87.50 crore has been made for this purpose.
- **Natural Farming:** GoAP has allocated ₹423 crore towards Natural Farming. This initiative aims to expand the area under natural farming from 4.86 lakh hectares to 6.64 lakh hectares, while increasing the number of practitioners from 10.30 lakh to 13 lakh, thereby fostering environmentally friendly and economically viable farming practices across the State.
- ₹14,637 crore is earmarked for the maintenance of irrigation projects to ensure water availability for agricultural activities.
- Free power scheme: ₹7,241 crore has been allocated to provide free power to farmers, enabling cost-effective agricultural practices.
- "₹1,023 crore is allocated for a Government-backed crop insurance scheme to safeguard farmers against crop losses.
- Crop insurance is being restructured into a voluntary enrollment model from Rabi 2024-25, allowing farmers greater flexibility to choose participation based on individual needs."
- Andhra Pradesh continues to lead in livestock production, ranking 1st in egg production, 4th in meat production, and 5th in milk production. Measures like the Livestock Insurance Scheme, along with provisions for fodder, shelter, and medical care, are expected to boost rural livelihoods and incomes for communities dependent on livestock.
- Subsidized diesel will benefit 23,000 fishing boats, providing cost relief and supporting the marine and inland fishing industries.

2.3 Budget - Highlights related to Rural Development & Non-Farm Sector

- The government's rural development strategy aims to empower local communities, strengthen rural infrastructure, and foster sustainable livelihoods. The Department of Panchayat Raj and Rural Development has been allocated ₹16,739 crore
- Special Gram Sabhas were conducted across all 13,326 Gram Panchayats for participatory planning of MGNREGS activities, setting a world record.
- Initiatives under the "Swarna Panchayats" program aim to revitalize the Panchayat Raj system and promote local self-governance.
- Over 1.2 million households have completed 100 days of wage employment under MGNREGS, which now integrates with 16 line departments for projects such as horticulture, water resource management, and livestock shelters.
- The government is actively supporting SHGs by aligning with national schemes like PM Employment Generation Program and PM Vishwakarma, promoting digital commerce through ONDC, and enabling SHG members to access broader markets. By December 2024, over 5 lakh SHG women were connected to digital platforms for expanding their businesses.
- MGNREGS is now integrated with 16 departments, supporting projects that include - Horticulture Development for expansion of sustainable farming practices, Livestock Shelters for extending Infrastructure support for cattle and poultry owners, Natural Resource Management for extending support for projects such as rooftop water harvesting, percolation tanks, and check dams to ensure water security in rural areas.
- Affordable housing for marginalized groups continues under PMAY, with 15,000 homes earmarked for Vulnerable Tribal Groups (VTGs) and 1.79 lakh rural homes targeted for completion under PMAY-Gramin.
- Over 192 Skill Hubs are being established, with programs to enhance the employability of rural youth in non-farm sectors.
- A Skill Census is underway, identifying gaps to align skilling efforts with market demands.
- Targeted capacity-building efforts are focused on providing sustainable incomes through training artisans and micro-entrepreneurs and facilitating access to government subsidies and financing.

3. Govt. Sponsored Programmes linked with Bank Credit

Vaddi Leni Runalu: The State Government provides interest relief/ subvention of 4% on loans upto ₹ 1 Lakh under Vaddi Leni Runalu Scheme

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The district lies in Godavari Western delta and Krishna Eastern delta with geographical area of 3.77 lakh Ha. There are nine farming zones and three major types of soils in the district viz., red loams (19.4%), sandy clay loams (22.3%) and black cotton soil (57.6%). Agriculture is the main occupation in the district. The district has 0.21 lakh Ha of fallow lands (current and other) and 0.11 lakh Ha of cultivable wastelands.

The district recorded a rainfall of 1126.1 mm in 2023-24 as against normal rainfall of 1047.7 mm. The net sown area in the district is 2.03 lakh Ha. (53.8% of total geographical area) and Gross cropped Area is 3.76 lakh Ha. The cropping pattern in Krishna district is paddy-paddy, paddy-pulses, sugarcane in delta region comprising of 28 mandals and pulses-maize, pulses-tobacco, redgram, cotton, chilies in upland regions comprising of 22 mandals with a cropping intensity of 150%. In recent years, there is a shift in cropping pattern towards commercial crops like maize, turmeric, vegetables and flower crops in irrigated-dry upland regions. Data source : Department of Agriculture

2.1.1.2 Infrastructure and linkage support available, planned and gaps

GoI has also extended interest subvention benefit of 1.5% to all SCBs, RCBs and RRBs and 3% incentive for prompt repayment to farmers on working capital requirements of Animal Husbandry and Fisheries activities financed at an interest rate of 7% p.a. under KCC up to ₹2.00 lakh and also for financing post-harvest loans against NWRs. 19356 and 5470 KCC under AH and Fisheries respectively were issued in the district as on 31.3.2024.

GoI interest subvention is also available to restructured crop loans to provide relief to farmers affected by natural calamities for the first year.

Gaps identified are custom hiring centres, water supply structures at the tail-end where there is salinity ingress, more soil testing centres etc.

Refinance from NABARD is available @ 4.5% to RCBs and RRBs to enable them finance crop loans @ 7% p.a. and to SCBs for financing crop loans through PACS ceded to it.

NABARD also provides Additional SAO to the extent of 20% of GLC flow during the year to RCBs in addition to 40% of GLC support under ST-SAO.

For RRBs, 30% of crop loans will be available as additional refinance support under ASAO in addition to 20% of GLC support under ST-SAO.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The district is divided into 25 Mandals covering 2 Revenue Divisions viz., 1. Bandar 2. Gudivada. The Delta land is being irrigated by Prakasam Barrage canals of River Krishna. Main sources of Irrigation are canals, tanks, tubewells, dugwells, Lift Irrigation and others. The Ground Water Department under Ministry of Jal Shakthi classifies the blocks under five categories, viz., Over-Exploited, Critical, Semi-Critical, Safe, and Saline. LI sources contribute to 0.10 lakh ha. 16 mandals (Avanigadda, Bapulapadu, Challapalle, Gannavaram, Ghantasala, Gudivada, Kankipadu, Mopidevi, Movva, Pamarru, Pamidimukkala, Pedaparupudi,

Penamaluru, Thotlavalluru, Unguturu , Vuyyuru) are safe and the remaining 9 are saline (Bantumilli, Gudlavalluru, Guduru, Koduru, Kruthivennu, Machilipatnam, Nagayalanka, Nandivada, Pedana). The rise of aqua culture on agricultural lands also is one of the reasons for increasing salinity. Rice and Sugarcane are the major water consuming crops grown in the delta area of the district.

Increasing urbanization and income levels would be adding pressure on water demand from other non-agriculture sectors. State Government has embarked on two ambitious projects viz. Polavaram Irrigation project and Pattiseema Lift irrigation scheme which are river water linking schemes envisaged to protect the Krishna Delta System.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

As part of monitoring of water levels, 26 piezometers are constructed in district under World Bank assisted Hydrology Project by State Groundwater Department. There are 108 water level recording stations in the district. State Ground Water Department is monitoring position with 156 general observation wells in different parts of district for recording of water levels to keep a check on over-exploitation of ground water.

2.1.3 Farm Mechanisation

2.1.3.1 Status of the Sector in the District

The district has 3.15 lakh farm holdings with an area of 2.29 lakh Ha. The marginal farmers in the district are about 78.8% operating only 40.8% of area, small farmers are 14.1% in number operating 27.1% of area whereas semi medium to large farmers who have 7.1% holdings operate 32.1% of the area. The level of farm mechanisation among small and marginal farmers is very low

The Government is providing subsidy for farm mechanization under Rashtriya Krishi Vikas Yojana (RKVY) and Sub-Mission on Agricultural Mechanization (SMAM). GoAP has established 10,641 Rythu Service Kendras (RSK) as one stop shop for farmers. Farmers can order farming equipment & machinery through RSKs, which are networked in a hub-and-spoke model with major towns connected for all the supplies required by farmers in small villages. GoAP is providing financial assistance to groups of small & marginal farmers for establishing Farm Machinery Banks (FMBs) where RSKs are located.

The farmers may also upgrade to Smart Agriculture Mechanization such as Precision Agriculture and Digital Agriculture based on technologies such as Big-Data, Internet of Things (IoT) and Artificial Intelligence (AI) to overcome the future challenges like climate change, depleting natural resources, etc.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

All major farm machinery dealers for Tractor and Power tiller manufacturers/makes like Mahindra & Mahindra, Escorts Eicher, Massey Ferguson and HMT have presence in the district.

In Gudivada region, there are several units which are fabricating quality agricultural implements like MB plough (light as well as heavy), levelling blades (tractor drawn), double action/offset disc harrow, 11 Tyne cultivator, 9 row seed cum fertilizer drill, winnowing fan etc.

The potential for tractors and power tillers has been estimated based on its demand for its usage which in turn depends upon the type of crops grown, extent of cultivated area and number of operational holdings above 3 Ha. which comes to 35,000 tractors for Krishna district. As against this the existing traction power i.e., tractor population, power tillers (3

Power Tillers = 1 tractor), plough animals (75 animals = 1 tractor) are 15,000. Hence gap between demand and supply of tractors and power tillers including replacement demand (10% of the existing tractor population) is 20,000.

The average sales of tractors are about 800 in a year. About 30% to 40% of the tractors are used for transportation. There are about 1200 power tillers in the district. GoAP may give priority for farm mechanisation as there is huge potential for tractors and paddy transplanter.

Use of drones would considerably facilitate ease of farming as well as uniform broadcasting of seeds and use of fertilizers. Agriculture Department may facilitate this.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Turmeric and vegetables are the major Horticulture crops identified as growth engines in Krishna district. Major Horticulture crops grown in the district are mango, banana, Guava, Papaya, Lemon (lime & other citrus fruits), sapota, custard apple, aonla, bhindi, beans, elephant foot yam, tomato, brinjal, Green chillies, bitter guard, cucumber, bottle gourd, cauliflower, cabbage etc., and others.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Mango Rejuvenation Scheme – For rejuvenation of old and senile orchards, a subsidy of ₹20,000/- per Ha is provided by Horticulture Department
- Fruit covers for Mango & Guava for protecting the fruits from external factors and improving the quality
- Distribution of hybrid vegetable seeds on subsidy
- Mango identified as One District One Focused Product to boost the exports.
- State Govt has announced MSP for horticulture crops as follows; Chillies – ₹7000 per quintal, Turmeric - ₹6850 per quintal, Onion - ₹770 per quintal, Minor Millets - ₹2500 per quintal, Banana ₹800 per quintal, Sweet Orange – ₹1400 per quintal.
- Mango and Vegetables have been identified for Krishna district-specific Growth Engines under the Horticulture sector to achieve the envisaged growth rate.
- 75% assistance is provided to the FPOs for solar cold room of 10 MT unit on the unit cost of ₹12.50 lakh to keep the produce fresh and increase the shelf life.
- Credit linked back-end subsidy is available for integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing.
- Vegetable FPOs/FPCs are provided with Mobile Vending Carts at 75% subsidy under Farm Fresh Vegetable Scheme
- Oil-palm area expansion under NMOOP
- MIDH to promote holistic growth of horticulture sector towards development of micro-irrigation and protected cultivation.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The district has reserve forests in the mandals of Gannavaram, Machilipatnam and Divi. The Krishna district has also recorded an increase in the area of mangrove forests along the coastline of Nagayalanka and Koduru mandals since the year 2015.

2.1.5. Infrastructure and linkage support available, planned and gaps

The capacity of various forest-based industries under organised sector and their raw material requirement vis-a-vis supply from government sources is reducing every year and at present industries are mostly dependent on private supplies for meeting hardwood demand.

Krishna district is mainly thriving on mangrove forests. An area of 200 ha has been developed along the coastal villages in Nagayalanka and Koduru mandals with assistance from Adaptation Fund. Witnessing the encouraging development of mangrove forests, other agencies like HSBC Bank and other agencies are encouraging expansion of the mangrove forests. Still there is a scope for development of mangrove forests in almost 500 ha area along the coastal line of Krishna district.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District

Dairy is one of the most important economic activities which provides alternative and continuous source of income besides easing distress during lean season of agriculture and helps in diversifying as a source of supplementary income for crop cultivators. Milk and milk products are the primary source of protein to the vegetarian segment of the population. The milk production in the district with 1325000 litres of milk produced during 2022-2023. Buffaloes accounted for nearly 81% in the district for milk production. Milk is produced by 2.40 lakh households and 100 big dairy farmers. The four districts of Guntur, Prakasam, Krishna and Nellore collectively contribute about 50 per cent of the total buffaloes in the State. Around 12 lakh people are depending on milch animals and other related allied activities in the district and mainly women in the family play active role in this sector. Livestock Sector provides employment avenues to landless, small and marginal farmers and most of the rural women folk are actively engaged in taking care of Livestock. As per the livestock census 2019 there are 0.69 lakh indigenous cattle 0.13 lakh crossbred cattle and 2.84 lakh buffaloes.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district is having 165 veterinary institutions, (25 VHs, 126 Vet. disp., and 14 disease diagnostic centres), 497 AI centres in the district and 2 slaughterhouses.

“Krishna” Dairy Milk Union has 800 Milk Collection Centres in Krishna district. The other dairies operating in the district are Model Dairy located in Nidamanuru, Jersey Dairy located near Hanuman Junction, Sangam Dairy located in Vadlamudi (Guntur District).

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The district has good infrastructure for both layer and broiler farming including availability of inputs like good quality chicks, equipment and medicines/ vaccines. Major ingredients required for the development of sector, feed like maize, broken rice, rice bran and de oiled rice bran etc., are locally available. Agro-climatic conditions of the district are suitable for commercial farming. The poultry population as per 2019 livestock census is 5.43 lakh.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- a) Veterinary college in Gannavaram affiliated to Sri Venkateshwara Veterinary University is providing capacity building to poultry entrepreneurs.
- b) Frequent price fluctuation of Maize & Soya is resulting in availability issues of poultry feed at reasonable prices.
- c) Lack of infrastructure facilities for value addition such as Poultry processing, warehousing, Cold storage, refrigerated vehicles is hampering the growth.

- d) Setting up of poultry processing and hygienic mini dressing units play crucial role in sustainable development of the poultry sector.
- e) Government may provide suitable incentives to keep the small entrepreneurs interested in the activity.
- f) Reliable market information regarding the sector.

There are many hatcheries in and around Vijayawada such as Universal Agrovet, Chemiphar, Srivet Hatcheries Pvt. Ltd., Gr Poultries, Sri Ramaraju Poultries Pvt. Ltd., Asian Biological Corporation, Frankwin Formulations Ltd., Indo Pharma Shine, Sentini Bio Products Pvt. Ltd. which provide Poultry supplements, Poultry feeds, poultry equipment, supply of chicken and eggs, supply of boilers, distribute trade and supply of broiler chicks and eggs which provide day-old chicks.

2.1.8 Animal Husbandry – Sheep, Goat & Piggery

2.1.8.1 Status of the Sector in the District

Sheep and goat rearing is becoming popular in the district due to its ability to provide self-employment. Sheep droppings are a good source of manure for small and marginal farmers. Sheep/Goat rearing has become integral part in the livelihood of a large percentage of small and marginal farmers and landless labourers. The population of sheep, goat and pig in the erstwhile Krishna district as per the livestock census 2019 is 1.71 lakh, 0.40 lakh and 0.03 lakh respectively. The consumption pattern of meat in the district suggests that there is huge demand for mutton with ready market.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

One pig breeding farm has been established under private sector in the district. There are APEDA approved seven recognized slaughterhouses in the district. Lack of training and awareness coupled with illiteracy among butchers and lack of attention paid by the Municipalities and Gram panchayats for hygiene and sanitation in the slaughterhouses and the absence of coordination between the livestock producers and meat industry are hindering the growth of meat industry.

Govt. Programmes : The main activities implemented are:

- a) Breeding, Rams production, distribution and exchange to sensitize the sheep/goat rearers on improved breeding practices such as ram/ buck replacement,
- b) Jeevamithra to train the Small Ruminant rearers in latest sheep Husbandry practices
- c) Sheep Shelters,
- d) Feeding support to pregnant ewes,
- e) Establishment of Meat Market Outlets/ Meat Processing Unit/ Mobile Sheep Health Care Units on PPP basis

Screening of Breeding Rams & Bucks for Brucellosis: Every 3rd Saturday is being observed as a sheep husbandry day. Department staffs visit small ruminants and interact with the sheep & goat rearers. Necessary advice are provided to solve the issues raised during the interaction. Samples are being collected from the breeding Rams/Bucks and aborted Ewes/Does, if any, in that village.

Meat Processing Units may be established in rural areas to cater to the ever-increasing demand for hygienic meat in the urban areas, towns and cities.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries and aquaculture remain an important source of food, nutrition, employment and income for many people, especially the rural population. Fish is a vital source of protein and essential amino acids. The sector provides employment opportunities to huge number of

people directly and indirectly. Sustainable fisheries can generate lasting benefits for nutritional security and economic growth. Good governance and best Aquaculture Practices enable fisheries to thrive sustainably. Krishna district occupies second place in the state with total fish production with 724831 MT (2019-20). The district with a coastal line of 88 km, the pious river Krishna, innumerable number of irrigation canals, drains and the famous Kolleru lake changed the status of the district from "Rice Bowl" to "Fish Bowl" of India. The available water sources in the district show the way for development and production of fishery and providing continuous livelihood to the inhabiting fishermen throughout the year. The district has a continental shelf area of 865 sq.km with 4 coastal mandals having 64 Coastal Fishermen Villages/ Habitations. The fishermen population in the district is 112977 whereas number of active fishermen is 38914. There are 15571 Fresh Water Aquaculture Farmers with total extent of freshwater Aqua culture of 50313 Ha. Further there are 18493 Brackish Water Aquaculture Farmers with extent of brackish water aquaculture being 23990.10 Ha.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- a) There is a need for development of pre-processing, processing, fish handling, storage establishment of market chain for small fishermen.
- b) There are 106 VFAs sanctioned to the district, to be manned at RSKs for serving the fishers and fish farmers in the district.
- c) Integrated labs, Mobile disease diagnostic laboratories may be established by the Fisheries department/ MPEDA.
- d) There are 106 Sagarmitras sanctioned under PMMSY.
- e) Under RIDF Tranche XX, five projects were sanctioned by NABARD for development of additional shore-based facilities.
- f) SMVKR fisheries polytechnic college at Avanigadda has been established with support of NABARD under RIDF for training young entrepreneurs.
- g) Planned infrastructure development in aquaculture areas are required with road connectivity, properly deepened intake canal, Electricity connection, water inlet/ outlet to facilitate farming in small holding.
- h) Continuous capacity building of fishermen and awareness programmes may be organised to impart latest technological changes.
- i) Cold chain to be developed in the district with facilities of refrigerated vans, ice plants, cold storages, retail kiosks etc.
- j) Construction of fish landing centre at Orlagonditippa under RKVY.
- k) Improvement in connectivity to fishing villages is needed. Fisheries department/ State Government may formulate proposals for construction of roads and bridges to fishermen villages, fishing jetties, cyclone warning centres etc., through RIDF."

2.1.10 Farm Credit – Others including Two Wheelers for farmers

2.1.10.1 Status of the Sector in the District

There are 248315 marginal farmers in the district with area of less than 1 ha with a cumulative land holding of 93205.0 ha. Further, 44278 small farmers having less than 2 ha area and land holding of 61877 ha depend on the traditional bullocks and bullock carts for their agricultural operations. These farmers mostly take loans for bullocks and carts from the PACS affiliated to Krishna DCCB. Further, small and marginal farmers are taking up bee-keeping activity also in and around Penamaluru, Gannavaram and Bapulapadu mandals.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The district has one Krishi Vigyan Kendra at Ghantasala in Krishna district for the farmers. There are four Agriculture Research Stations - Vuyyuru (Sugarcane), Machilipatnam (Rice for Saline Soils), Yanamalakuduru (Agricultural Drainage for low land rice and other irrigated crops in delta lands) and Ghantasala (Rice fallow pulses (rabi and summer)).

Two Rural Self-employment Institutions supported by Union Bank are functioning in the district.

Most of the banks are extending loans to farmers for purchase of two-wheelers as 'Kisan Bikes' upto a maximum amount of ₹1.00 lakh.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District

One of the key practices for ensuring sustainable agriculture is Integrated Farming System (IFS). It is being adopted by both farmers and fishermen in their farm fields and fishponds. It is a farming system that combines different inter-dependent, inter-related and often interlinking production systems on a single farm. It is a powerful mechanism to maximize the income of the farmer by emphasizing sustainable agricultural production. It plays an instrumental role in stabilizing income, employment, livelihood and nutritional security in a sustainable mode for small and marginal farmers.

The IFS secures the above-mentioned benefits through multiple uses of natural resources such as land, water, nutrients, and energy in a complementary way. The main objective of IFS is to maximize the yield of all enterprises through efficient use of resources and to ensure year-round income to farmers.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The interest for IFS is increasing among progressive farmers and the line departments along with KVKs in the District who are promoting different types of sustainable agriculture models. One of the women progressive farmers, is practicing Zero Budget Natural Farming and Rice based IFS model with livestock in an area of 5.5 acres. She cultivates 4.5 acre under rice, 0.8 acre is fodder crop (Super Napier), and 0.2 acres is under livestock. She sells the fodder @ ₹5000/- per cent to the neighbour farmers besides feeding 3 buffaloes and 1 cow. She maintains poultry with 200 birds. The total net returns obtained from all components of IFS during 2020-21 was approximately ₹4.00 lakh. The paddy straw and other bye products are utilized as cattle feed. She is also producing Farmyard Manure from the cattle dung, urine etc., and uses them for preparation of Jeevamrutham, Ghana Jeevamrutham and other bio-pesticides of ZBNF.

The KVK, Ghantasala has also developed a model IFS, suitable for delta areas of Krishna District.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The major crops produced in Krishna district are paddy and pulses. The production of paddy and pulses in the district is about 18 to 20 lakh MT. As 50% of the crop production is marketable, the storage required is 9 to 10 lakh MT.

The Fisheries Department envisages that the total capacity of ice plants required to meet the needs of the fishery industry in the district is at 140 tonne/day and storage required for ice & fish storage capacity of 280 tonnes.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Common infrastructure facilities through FPOs formed in the district may be encouraged. AMI such as market yards, ripening chambers, sortex machines, packhouses, dehydration machines, solar dryers etc., may be promoted.

NABCONS, a wholly owned subsidiary of NABARD has been registered as the Accreditation agency by WDRA, GoI, for issuing Accreditation Certificates to Warehouses and Cold Storages in the country.

Promotion of NWRs issued by the accredited warehouses will help farmers in getting loans from banks against NWRs.

Under the NABARD scheme for providing refinance for converting PACS into MSC, PACS have an opportunity to create need-based agriculture infrastructure like custom hiring centres, godowns, silos, cold storage, sorting/packing infrastructure. For this, PACS would be entitled to avail subsidy under schemes like AIF, AMI, PMKSY etc., from GoI/State Government. Krishna DCCB can identify the potential PACS out of 213 available in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land Development comprises of On Farm Development (OFD) Works including land levelling, bunding and forming field channels, Watershed development, Reclamation of problem Soils and Soil Improvement by Tank Silt Application and Water Harvesting Structures such as Farm Ponds. The farmers need to undertake OFD works in the command area villages before the release of water to enable efficient use of available irrigation water. Black cotton soil (58%), Sandy Clay loams (22%), Red Loamy soils (19.3%) and Sandy soils (0.7%) are the soil types in the district. OFD works help in proper water management which is the key for increasing crop productivity. All farmers especially small and marginal farmers should have profitable livelihoods from agriculture (agriculture and allied). The GoAP is promoting Natural Farming / Organic Farming as a comprehensive tool to address the agriculture crisis. The Vision of GoAP is that there should be no agriculture distress in the State.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

7 agriculture laboratories have been set up with assistance of ₹446.53 lakh from NABARD under RIDF. NABARD has taken initiatives in Tribal Development Projects Areas and other project areas where developmental interventions such as Financial Literacy Awareness Programmes, for creating awareness on importance of saving water through Water Conservation and Management Awareness.

There are soil testing laboratories in Krishna and its neighbouring districts. These are located at Gollapudi and Nandigama in NTR district, Machilipatnam and Guduwada in Krishna district & Nuzvidu in Eluru district. As per Government of Andhra Pradesh Policy, 100% soil testing is taken up by Agriculture Department and soil health cards are distributed to farmers. Advisory on use of soil test-based application of nutrients/ micronutrients is provided to farmers by Agriculture Department, KVKs and Agriculture Research Stations. 133374 MT of fertilizers are likely to be used in the district comprising of 62909 MT of urea, 8962 MT of mono-ammonium phosphate (MOP), 11123 MT of di-ammonium phosphate (DAP) and 50380 tons of other fertilizers. Natural Farming is being implemented in the district. It is introduced for creation of viable and sustainable farm livelihoods to reduce cost of cultivation on chemical fertilizers and pesticides."

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

The availability of quality inputs – seed material, bio-fertilizers, and bio-pesticides - is critical for enhancing the productivity of crops, which also calls for increasing the flow of credit for bankable activities identified under Agri infrastructure – others viz., Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, vermi-composting and e-NAM.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Support is available in this sector in the form of information and technology on tissue culture and agri-biotechnology including the tissue culture plantlets of banana, pomegranate, strawberry, citrus, pineapple, mango, coffee and papaya; markets for bio-pesticides and fertilizers, quality of which is ensured through Government testing labs, Seed Village programme of GoI, establishing vermi-composting/NADEP composting units under RKVY. Government may formulate reforms to enable (i) single license to be valid across the State, (ii) a single point levy of market fee and (iii) provision of electronic auction as a mode of price discovery under e-NAM scheme.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food processing industry has gained prominence in recent years. This sector serves as a vital link between the agriculture and industrial segments of the economy. Strengthening this link is of critical importance to reduce wastage of agricultural raw material, improve the value of agricultural produce by increasing shelf-life, fortify the nutritive capacity of the food products and ensure remunerative prices to farmers as well as affordable prices to consumers.

During the last 5 years ending 2018-19, the Food Processing Industry (FPI) has been growing at an average annual growth rate of around 9.99 per cent as compared to around 3.12 per cent in agriculture and 8.25 per cent in manufacturing at 2011-12 prices. Food processing sector has also emerged as an important segment of the Indian economy in terms of its contribution to GDP, employment and investment. The sector constitutes as much as 12.8 per cent of Gross Value Added (GVA) in manufacturing.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

An agro-processing cluster for processing of mango and vegetables is coming up at Pathapadu Village near Vijayawada with a financial outlay of ₹2846.96 lakh.

(i) GoI Policy Initiatives viz.,

- (a) exempting the processed food items from licensing,
- (b) Automatic approval for foreign equity upto 100% for most of the processed food items
- (c) 100% FDI for food products
- (d) strong supply chain
- (e) infrastructure for converting produce into value-added products
- (f) reducing Excise Duty on food processing and packaging machinery from 10% to 6%
- (g) Reducing basic Customs Duty/Excise Duty on Refrigerated Container.
- (h) Setting up of a Special Fund of ₹2000 Crore in NABARD to make available affordable credit to DFPs and agro-processing units in the DFPs
- (i) Simplifying Application Forms of all the schemes
- (j) Uploading Food Maps identifying surplus raw material on the website
- (k) Assisting Skill Development Initiatives through the Sectoral Skill Council [i.e., FICSI on Food Processing working in FICCI
- (l) Classifying loan to food & agro-based processing units and Cold Chain under agriculture activities for PSL,
- (m) Exempting pre-cold storage services of preconditioning, pre-cooling, ripening, waxing, retail packing, labelling of fruits & vegetables from Service Tax. incentives are also available under Govt schemes such as Operation Greens, PMFME, PLISFPI. The Mega Food Park at Mallavalli village is also coming up as per APIIC."

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

ACABC scheme and all other ancillary activities such as loans to MFIs for on-lending under NBFC-MFI, OD loans to PMJDY account holders etc., are available under the agri ancillary activities - others in the district. There is a Nodal Training Institute (NTI) in the form of Centre for Entrepreneurship Development (CED) for training graduates/diploma holders in agriculture and allied activities in the district which enables them to obtain certificate which would help them in establishing agri clinics and agri business centres by availing GoI subsidy through NABARD which is a routing agency for ACABC subsidy.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

A network of more than 400 branches of various scheduled commercial banks, private banks, small finance banks, regional rural bank, State Cooperative Bank and Krishna DCCB is available for providing PMJDY loans and other loans eligible under PSL under ancillary activities (others). ARS and a KVK is also available for obtaining technical knowledge on setting up units under this activity. Line departments such as Agriculture, horticulture, AH, Fisheries, KVK and ARS may identify suitable candidates for taking up such activities in the district with financial assistance from the vast network of bank branches.

Chapter 3

Credit Potential for MSMEs

3.1 Status of the Sector in the District

The MSME sector is recognised as a significant player and is credited for generating ample employment opportunities and promoting equitable distribution of national income. MSMEs contribute towards exports, entrepreneurial development, upliftment of rural and backward areas, and employment generation. The sector contributes around 33% of the country's total GDP and accounts for around 120 million jobs in areas such as manufacturing, non-captive electricity generation and transmission, trade and other services, across rural and urban areas in the country.

(i) Definition:

In accordance with the provision of MSME Act, 2006 the MSME are classified as below:

- a) a micro enterprise, where the investment in plant and machinery or equipment does not exceed ₹1 crore, and turnover does not exceed ₹5 crore;
- b) a small enterprise, where the investment in plant and machinery or equipment does not exceed ₹10 crore, and turnover does not exceed ₹50 crore; and
- c) a medium enterprise, where the investment in plant and machinery or equipment does not exceed ₹50 crore, and turnover does not exceed ₹250 crore.

The prospective entrepreneurs may file their Udyam Registration online on portal : <https://udyamregistration.gov.in>

The entrepreneurs can access the benefits available under MSME using a web-based application module, namely, MyMSME on mobile . Also use MSME SAMPARK app for establishing communication amongst entrepreneurs, CHAMPIONS an ICT based portal for small entrepreneurs to upgrade to bigger units by providing handholding support to them. MSME got a major boost in Union Budget 2024 for easier loans, wider market access by introducing a new Credit Guarantee Scheme proposed for manufacturing MSMEs to secure term loans upto ₹100 crore for the purchase of equipment and machinery without collateral or third-party guarantee, credit support for MSMEs under distress to prevent conversion of SMA status into NPAs.

3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri MUDRA Yojana (PMMY) : During 2023-24, banks in the district had disbursed an amount of ₹130690.00 lakh in 92572 accounts under Pradhan Mantri MUDRA Yojana

Stand Up India : 522 applications were processed against a target of 1056 during the financial year 2023-24 in the district. (Source: LDM Office)

PM SVANidhi : ₹11295.00 lakh were disbursed under PM SVANidhi which is a special microcredit facility scheme for providing affordable credit to street vendors who were adversely impacted by the COVID-19 pandemic in three stages as on 31.3.2024

PMEGP : Under PMEGP margin money loans amounting to ₹1063.35 lakh were sanctioned by 4 agencies viz., KVIC, KVIB, DIC and Coir for 133 projects in which employment was given to 306 beneficiaries during 2023-24."

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Government of India has set a target of reaching USD 1 trillion in exports by 2025. To reach the merchandise exports target of USD 1 Trillion, India should grow at a CAGR of ~36%. Andhra Pradesh contributes 8-9% of Indian exports, with this growth rate AP will be exporting goods worth USD 22.4 Bn contributing 2.2% of India's 2025 export target.

4.1.2 Infrastructure and linkage support available, planned and gaps

GOAP has notified an export promotion policy viz., Andhra Pradesh Export Promotion Policy 2022-27 vide GO Ms.No.24 dated 17 May 2022. As per the policy, a dedicated State Level Facilitation Cell has been established to provide guidance and support services to the manufacturer exporters in the entire project cycle and guide District Level Facilitation Cells formed for each district.

Various measures initiated by RBI, inter alia, include rationalization and liberalization of export credit interest rates, flexibility in repayment/prepayment of pre-shipment credit, special financial package for large value exporters, export finance for agricultural exports, Gold Card Scheme for exporters etc. Advances made by banks under 'Export Credit' up to the sanctioned limit of ₹40 crore per borrower have been brought under the ambit of the Priority Sector. These include pre-shipment and post-shipment export credit.

District as export hub: State Action plans for exports of identified products from each district have been prepared. The identified Products and Services under "District as Export Hubs" Scheme in the district are Cotton Yarn, Bed Sheets, Grey Cloth, Bulk Drugs & Intermediates, Processed Prawns, Fish and Fish Products.

Trade News Letter: Published to disseminate trade statistics related to the State, markets for products, global news on export trends and procedures of export trade.

The strategy to promote the export of agri produce involves the following:

A.P. Export Promotion Policy has been formulated to adopt a cluster development programme approach for Mango, Banana, and Pomegranate. Further to promote exports, farmers growing Mango, Banana, and Vegetables are being registered on the APEDA Hortinet website.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The literacy rate in the district is 73.74%. Supporting higher education depends on various factors, among which finance plays a major role. According to revised RBI guidelines, Priority Sector Lending includes educational loans upto ₹20 lakh, including vocational courses. The Government of India has launched a scheme to provide full interest subsidy during the moratorium period of Education Loan i.e., Course Period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from Scheduled Banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams, from recognized institutions in India.

4.2.2 Infrastructure and linkage support available, planned and gaps

The Government has initiated several schemes for bringing out both quantitative and qualitative improvement in the education system in Andhra Pradesh. The government has earmarked ₹29,909 crore for education in the annual budget for FY 2024-25.

A new Agri-business school - Indian Institute of Plantation Management would be set-up in Krishna District. Even if 15% of enrolled students require finance the banks have to gear up to finance nearly 7500 students.

Enrolment in Government/ Government aided schools in the state during 2020-21 was 42.46 lakh as compared to 39.78 lakh in 2019-20.

Schemes being implemented in the State for Children,

- i) Dokka Seethamma Mid-day meal Scheme
- ii) Digital Classroom Projects
- iii) Virtual Classrooms
- iv) Badikosta – Bicycles to Girl Students
- v) Inclusive Education for Disabled at Secondary Stage (IEDSS) – DBT
- vi) Sarvepalli Radhakrishnan Vidyarthi Mitra
- vii) Thalliki Vandanam
- viii) Learning Enhancement Program
- ix) Kasturba Gandhi Balika Vidyalaya – drop-outs & orphans.
- x) Post Matric Scholarships (Maintenance Charges-MTF and Reimbursement of tuition Fee-RTF)
- xi) AP Fibre Grid Connectivity to Colleges
- xii) Fee reimbursement to students pursuing technical education.
- xiii) Skill Development
- xiv) Mana Badi-Mana Bhavishyattu

As per RBI guidelines, loans to individuals for educational purposes including vocational courses up to ₹20 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector."

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a basic necessity for all the people. GoAP contemplates to provide 30.75 lakh pucca houses to homeless poor families in the State in co-ordination with the PMAY-U in urban and PMAY-G in rural areas. AP TIDCO is the implementing agency and Mission for Elimination of Poverty in Municipal Areas (MEPMA) has been supporting the banks at field level for speedy disbursement of loans.

4.3.2 Infrastructure and linkage support available, planned and gaps

GoAP is committed to provide permanent houses to all eligible households in the State duly providing houses sites and housing under the name of "Pedalandariki Illu" scheme.

To give a boost and strengthen the housing sector in tune with GOI's policies, NABARD is providing Long Term refinance to the extent of 95% for Rural Housing to Regional Rural Banks, State Cooperative Banks, District Credit Cooperative Banks and to Commercial banks. (Ref. www.nabard.org).

The district has been allocated 10904 houses. As per the District Hand Book there are 2.04 lakh concrete houses. Still there is a potential for 2.89 lakh pucca houses in the district. Under Rural Housing Interest Subsidy Scheme (RHIS), interest subsidy would be available to every rural household who is not covered under the Pradhan Mantri Awas Yojana (Grameen), PMAY(G). The scheme would enable people in rural areas to construct new houses or add to their existing pucca houses to improve their dwelling units. The beneficiary who takes a loan



under the scheme would be provided interest subsidy for loan amount upto ₹2.00 lakhs. The scheme is expected to improve housing stock in the rural areas, as well as create employment opportunities in rural housing sector. Further, GoAP is implementing TIDCO Housing loans for Urban areas through SHG groups.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The district is having a reasonably good infrastructure in the form of all-weather roads, bridges, railway station connecting Eastern corridor as also major junction connecting North, South, East and West in the nearby NTR district ie., Vijayawada. Highway projects are also available connecting major cities of neighbouring states like Tamil Nadu, Odisha. An international airport is also existing in the district at Gannavaram. Machilipatnam port is under construction in the district. Irrigation projects are available in the form of Prakasam barrage, Pattiseema and Munneru vagu and various canals which provide irrigation facilities to most parts of the district. Telecommunication services are also available in the district.

5.1.2 Infrastructure and linkage support available, planned and gaps

a. Rural Infrastructure Development Fund

With the objective of assisting State Governments in the completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the Rural Infrastructure Development Fund (RIDF) was set up with NABARD in 1995-96. The total corpus covering RIDF I (1995-96) to XXIX (2023-24) is ₹28221.79 crore. At present, 39 activities are eligible for sanction under RIDF which broadly covers rural connectivity, social sector projects and agriculture and allied activities.

Power situation is adequate and can be converted to renewable energy given the huge resources in the form of sunlight. Though cold storages and storage godowns are available, still there is a scope for more godowns in view of the increasing productivity in the district. There is no industrial park or special economic zone worth name in the district. There are also not many projects involving agro-processing and supply of inputs to agriculture as well as testing facilities for the horticultural produce. Social infrastructure such as construction of educational institutions and hospitals needs to be improved.

5.1.3 Benefits of RIDF Projects (except irrigation, rural roads and bridges)

145 social infrastructure projects sanctioned in Krishna district benefitted 11.34 lakh people.

RIDF

Ongoing Tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
1	XXV	34	3841.8	3221.98
2	XXVI	94	6272.8	4971.43
3	XXVII	26	18892.68	12671.7
4	XXVIII	1	7448.42	2222.6
5	XXIX	3	3792.4	3181.82
6	XXX	0	0	0

1. Details of RIDF projects sanctioned in the district are given below:

Sr. No.	Particulars	No. of projects	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
A	Closed Tranches	1416	69655.00	111361.00
B	Ongoing tranches	158	40428.00	26270.00
C	Total (A + B)	1574	110083.00	137631.00

2. The sector-wise details of RIDF projects sanctioned in the district are given below:

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
A	Irrigation/ Agriculture	12	702.00	575.00
B	Rural roads & bridges	1	10900.00	8466.00
C	Social Sector	145	28646.00	17229.00
	Total (A + B + C)	146	39546.00	25695.00

3. Details in respect of other RIDF projects are given below:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	39	975	Number of children benefitted	39
2	Agri. and Allied	7	1.12	Non-recurring employment in lakh mandays	7
3	Drinking Water	1	84316	No. of households benefitted	1
4	Education	97	107567	No. of students benefitted	97
5	Fisheries	5	0.25	Fishermen benefitted (no. in lakh)	5
	Health	8	9.41566	Lakh of population benefitted.	8

Apart from RIDF, a fund called NABARD Infrastructure Development Assistance (NIDA) was launched keeping in view the constraints of State Government and its Corporations in availing assistance under RIDF, details of which are available on the website of www.nabard.org. To complete the long pending irrigation projects, GoI created a dedicated fund called Long Term Irrigation Fund (LTIF) to complete the long pending irrigation projects for want of funds under PMKSY. Apart from this NABARD also sanctions loans for infrastructure development of micro irrigation and fisheries and aquaculture through MIF and FIDF.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Krishna district offers a variety of social infrastructure to support its residents. Here are some key aspects:

- **Education:** Primary and Secondary Education: The district has numerous government, aided, and private schools.
- **Higher Education:** Notable institutions include NTR University of Health Sciences, and a medical college is under completion.
- **Healthcare**
- **Hospitals:** The district is home to several hospitals and healthcare canters, including government hospitals and private clinics.
- **Specialized Medical Facilities:** NTR University of Health Sciences in the district contributes to healthcare education and services.
- **Transportation**
- **Road:** Major national highways such as NH-65, NH-165, and NH-216 pass through the district.
- **Rail:** Vijayawada Junction in the nearby NTR district is one of the busiest railway stations in India, serving as a major hub.
- **Air:** Gannavaram Airport, located in the district, serves the air travel needs of the residents.

- **Public Services**
- **Municipal Services**: The district has one municipal corporation (Vijayawada), two municipalities, and two Nagar panchayats, providing essential services like water supply, sanitation, and waste management.
- **Public Grievance System**: A public grievance lodging and monitoring system is available for residents to report and resolve issues.
- **Tourism and Recreation**
- **Tourist Attractions**: Key attractions include Hansaladeevi beach, and various temples like Panduranga Swamy temple, Venugopala Swamy, Movva; Sri Subrahmanyeswara Swamivari Devasthanam, Mopidevi; and Andhra Mahavishnu, Srikakulam. Kuchipudi, a pre-eminent Indian classical dance form counted among ten leading classical dance forms of India, is a dance-drama performance art that originated in a village
- **Recreational Facilities**: Parks, cultural centres, and sports facilities are available for leisure and community activities."

5.2.2 Infrastructure and linkage support available, planned and gaps

Adequate technically qualified manpower is available for designing and execution of building for schools, college, hospitals, clinics etc. in the district. Adequate building materials like cement, sand, bricks, reinforcement, pre-engineered structures, wood etc. are locally available. Adequate land is available in the district for construction of the social infrastructure.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The renewable energy sector in Krishna district is growing steadily, contributing significantly to the state's overall renewable energy capacity. Here are some key points:

- **Solar Energy**

Rooftop Solar: The district administration has initiated a vigorous campaign for installing rooftop solar systems on the houses in the district making use of Muft Suryaghar Bijli scheme of GoI.

Solar Capacity: Andhra Pradesh has a substantial solar capacity, contributing to the state's total renewable energy mix.

- **Wind Energy**

Wind Farms: The state has several wind farms, with a significant portion of its renewable energy coming from wind power.

- **Hydropower**

Small Hydro Projects: These projects are part of the state's renewable energy targets, contributing to the overall energy mix.

- **Government Initiatives**

Policy Support: The state government has implemented various policies to promote renewable energy, including incentives for solar and wind power projects.

Investment: There has been significant investment in the renewable energy sector, making it attractive for both domestic and foreign investors.

- **Future Plans**

Expansion: The state aims to increase its renewable energy capacity, with plans to add more solar and wind power projects.

Sustainability Goals: Andhra Pradesh is working towards achieving its renewable energy targets, contributing to India's overall goal of 500 GW of renewable energy capacity by 2030. The district, along with the rest of Andhra Pradesh, is making significant strides in renewable energy, focusing on sustainability and reducing reliance on fossil fuels. "

5.3.2 Infrastructure and linkage support available, planned and gaps

The district has strong industrial base, excellent transport links, and vast potential in solar, pumped storage and green hydrogen.

There is a need to adopt global best practices in renewable energy, focusing on research and development, policy support, and removing obstacles to emerging technologies.

The State has set renewable energy capacity targets of 40 GW solar energy, 20 GW wind energy, 12 GW pumped storage, 25 GW battery energy storage, 1 MTPA (million tonnes per annum) green hydrogen and derivatives, 2,500 KLPD biofuels, and 500 public charging stations for electric vehicles.

The State has the infrastructure to generate 4335.28 MW of solar power, 4083.57 MW of wind power, 106MW small hydro, 443 MW of bioenergy, and 36 MW of waste-to-energy currently. Solar parks to generate around 4000 MW of power were established in Anantapur, Kurnool, and Kadapa districts. Parks will soon come up in Sri Sathya Sai and Prakasam districts to generate another 2700 MW of solar power.

The district administration is planning to install solar roof tops in the entire district on a war path during 2024-25 under PM Muft Surya Ghar Bijili Yojana with a target to install rooftop solar panels in most of the households by 2026-27.

The State has implemented feeder-level solarisation of agricultural feeders with an aggregate capacity of 3725 MW and also installed 31,275 off grid solar pumpsets as part of PM KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan). The State has also taken a lead to promote pumped storage projects at 39 locations with an estimated potential of 43.89 GW to balance its variable renewable energy (VRE) generation and minimise the grid imbalances.

Emphasising that the Govt of AP wants the people to be involved as partners in renewable energy, CM Naidu said, “The State has PPPs and now we are introducing P4 - Public, Private, People’s Partnership.

The bank loans for solar rooftop systems are being treated as part of home loans with eligible tax benefits.

Bank loans up to a limit of ₹30 crores to the borrowers for purposes like solar based power generators, biomass-based power generators, windmills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., and for individual households.

Other opportunities for financing include

- a) Solar Mini Cold rooms / Stores
- b) Solar Aerators in Fishery projects
- c) Solar fencing and solar power-based farm implements
- d) Windmills
- e) Biomass Gasification, pellets and briquettes unit

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG movement took a firm root in the State with the implementation of World Bank assisted poverty reduction project, Velugu in the year 2000. Further, to fast pace the programme, an independent support institution, called Society for Elimination of Rural Poverty (SERP) was established. To give a further thrust to the SHG – BLP and to ensure that the group functions effectively, MORD, GoI, launched the NRLM wef 01 April 2013. Andhra Pradesh is the pioneering state in the SHG – BLP Program. During the FY 2023-24, a total of 6,73,378 SHGs have been credit linked with a total loan amount of ₹59,777 crore and loan outstanding is ₹82,364.57 crore. The average per SHG bank loan increased from ₹0.45 lakh in 2004-05 to ₹8.87 lakh in 2023-24 and NPA as a percentage to SHG bank loan outstanding has declined to 0.34% only as on 31.03.2024.

With a view to incentivize prompt payment, and to make the rural enterprises more remunerative, GoAP started Pavala Vaddi scheme under which interest on all Bank loans over and above 3% per annum was reimbursed directly to SHGs. From 2012, the Pavala Vaddi scheme was converted into 'Vaddi Leni Runalu' under which total interest reimbursement is being made by the Government to further strengthen the viability of rural enterprises upto a loan outstanding of ₹5.00 lakh per group.

GoAP enacted 'Andhra Pradesh Crop Cultivator Rights Act 2019' which seeks to preserve the rights of the crop cultivators without affecting the rights the owner of the land. Augmenting credit to landless tenant farmers/sharecroppers is critical for the inclusive rural development.

6.2 Infrastructure and linkage support available, planned and gaps

- a) There is a scope for consolidating the commercial activities of the SHGs in order to ensure emergence of vibrant activity-based clusters.
- b) Lack of in-house capacity especially for Book Keeping and overdependence on animators.
- c) Internal lending among the groups is on a declining trend.
- d) Group dynamics are not sound and awareness about group objectives beyond thrift and credit at member level is limited.
- e) Discrepancy between Micro Credit Plan (MCP) and end use of loan post disbursement by banks.
- f) With no rotation of leadership, dependence of groups on same leader continues to be high and there is no clear understanding of rights and responsibilities of leaders/members.
- g) Groups are unaware of the benefit of financial products like CC limits over TL, insurance etc.
- h) Sector specific Announcements, Schemes and Interventions:
 - PM Formalisation of Micro Food Processing Enterprises Scheme
 - Streenidhi Mahila Bank
 - Housing schemes
 - Vaddi Leni Runalu
 - Capacity Building through Micro Enterprise Development Programme (MEDPs) & Livelihood and Enterprise Development Programmes (LEDPs)
 - Financing through Joint Liability Groups (JLGs)
 - Capacity Building of Bankers/BCs
 - RBIs Regulatory Framework for Microfinance Loans

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical intervention required for creating definitive impact
i.	Farm Credit	<ul style="list-style-type: none"> Custom Hiring Centres to be established at village levels to make available high-cost machinery within reach to the small, marginal and tenant farmers Large investments in warehousing and cold chains to prevent post-harvest crop losses Procurement centres may be started well in advance Gunny bags, Tarpaulins, Pheromone traps may be made available to all farmers Strengthening extension services for achieving better crop productivity Quality Control Labs
ii.	Water Resources	<ul style="list-style-type: none"> Modernisation and lining of important canals Renovation and Restoration works of Minor Irrigation Structures power and energisation of borewells are the critical factors create new water bodies
iii.	Farm Mechanisation	<ul style="list-style-type: none"> Custom Hiring Centres may be promoted at village level. Farm machinery training centres may be set up by State Govt Agriculture Drones to be supplied at subsidised rates.
iv.	Plantation & Horticulture	<ul style="list-style-type: none"> Post-harvest handling, transport & storage infrastructure with emphasis on cleaning, sorting, grading and packing Establishment of a Mango Jelly and Aamchur Processing Unit in Vijayawada Establishment of Food Processing Clusters at strategic nodes
v.	Forestry & Wasteland	<ul style="list-style-type: none"> Increasing the tree cover in the upland areas Kitchen gardens need to be promoted Plantation on hills need to be undertaken just before onset of monsoon Skill development programmes for raising nurseries by KVK and R-SETI
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> New veterinary institutions (Hospitals/Dispensaries) Community fodder plots should be encouraged in potential villages Strengthening the infrastructural facilities towards development of Value-Added Dairy Products
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> Promotion of critical infrastructure by various stake holders may be encouraged viz., Egg setters, Hatchers, Compressed air system, Emergency standby electric plants and other Hatchery automation equipment.
viii.	Animal Husbandry – Sheep/Goat/Piggery	<ul style="list-style-type: none"> Capacity building/exposure visits of borrowers may be planned to adopt best practices. Deworming to be taken up on campaign mode for creating awareness

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Filling up all vacant posts, bridging the gap in the requirement of veterinary institutions Infusion of latest technology for promotion of by-products or value addition.
ix.	Fisheries	<ul style="list-style-type: none"> There is a need for development of pre- processing, processing, fish handling, storage establishment of market chain for small fishermen. More cage culture structures are necessary for the farmers living in coastal areas and whose soils are adversely affected due to salinity ingress. Integrated labs, Mobile disease diagnostic laboratories have to be established by the Fisheries department/ MPEDA to help farmers in mitigating the problems of disease outbreak. Planned infrastructure development in aquaculture areas are required with road connectivity, properly deepened intake canal, Electricity connection, water inlet/ outlet to facilitate farming in small holdings Continuous capacity building of fishermen and awareness programmes may be organised to impart latest technological changes. Cold chain to be developed in the district with facilities of refrigerated vans, ice plants, cold storages, retail kiosks etc. Construction of fish landing centre at Orlagonditippa under RKVY. Improvement in connectivity to fishing villages is needed, Fisheries department/ State Government may formulate proposals for construction of roads and bridges to fishermen villages, fishing jetties, cyclone warning centres etc., through RIDF.
x.	Construction of Storage	<ul style="list-style-type: none"> Creation of village level storage structure (temporary) Cold storages for mirchi product Approach roads for the MPFC godowns needs to be constructed.
xi.	Land Development	<ul style="list-style-type: none"> There is scope for financing of On-Farm Development Works for the potential created under RIDF projects. Establish seed processing centres. The Department of Agriculture may identify the areas requiring land levelling, saline and alkaline soil reclamation, areas requiring tank silt application and areas having potential for rainwater harvesting on individual holdings and sites feasible for such activity may be identified to facilitate formation of bankable schemes. Awareness to farmers on availability of bank credit for OFD works may be created and bankable schemes may be formulated for flow of higher bank credit to the sector.
xii.	Agriculture infrastructure – Others	<ul style="list-style-type: none"> Promotion of ZBNF throughout the state. Promotion of Tissue culture banana cultivation in the state.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Encouraging IPM and INM management in crops. Subsidized seed supply through various schemes like NFSM, RKVY, NMOOP through various agencies like APSSDC, APOILFED, and APMARKFED. Agri-Clinics and Agri Business Centres (ACABC) may be encouraged. Facility for soil testing for its fertility status and seed, fertilizer & pesticide testing facility for their quality is the major factor for productivity. To ensure availability of quality agriculture and allied activities to the Farmers, inputs like Seed, Fertilizer and Pesticides, modern testing facilities need to be provided at mandal level Branding of organic inputs such as Bio-Fertilisers and Bio-Pesticides to be done to avoid spurious material
xiii.	Food & Agro Processing	<ul style="list-style-type: none"> The sector has huge potential, awareness among bankers and entrepreneurs on Government initiatives is to be enhanced Adoption of modern technology by the entrepreneurs would help in creating credibility of the products Capacity building for meeting the global standards may be imparted to the entrepreneurs. Proper supply chain management for regular/timely supply of quality raw material Provision of post processing logistics – warehouse, transport, export facilitation Adequate and timely availability of long-term Investment credit & working capital. Government may facilitate creation of a brand name for products of new generation entrepreneurial units after introduction of quality checks/quality assurance.
xiv.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> The sector has huge potential, awareness among bankers and entrepreneurs on Government initiatives is to be enhanced Adoption of modern technology by the entrepreneurs would help in creating credibility of the products Capacity building for meeting the global standards may be imparted to the entrepreneurs. Proper supply chain management for regular/timely supply of quality raw material Provision of post processing logistics – warehouse, transport, export facilitation Adequate and timely availability of long-term Investment credit & working capital. Government may facilitate creation of a brand name for products of new generation entrepreneurial units after introduction of quality checks/quality assurance.
xv.	Micro, Small and Medium Enterprises	<ul style="list-style-type: none"> Access to credit is a major issue for MSME units and the sector in the district. Thus, access to term Loans and Working Capital needs to be improved by coordination among various stake holders.

S. No.	Sector	Critical intervention required for creating definitive impact
xvi.	Export Credit	<ul style="list-style-type: none"> A stable long term export policy should be put in place by the Government and all the stakeholders should work in coordination for increasing of agri-exports Availability of logistics, power and government support like tax incentives are essential for exploitation of potential under this sector. Policy initiatives such as Farmers Producers Organisation and Contract Farming should be strengthened for creating genuine agriculture surplus to boost agri exports. The banks should put in place a control and reporting mechanism for export credit. Effort should be made to make Indian agriculture exports globally competitive and meet the stringent quality control parameters of the foreign countries
xvii.	Education	<ul style="list-style-type: none"> There is a need to set up new degree colleges, Vocational Institutes, Polytechnics, and Professional Colleges by the Government in Mandals which have only Junior Colleges. Government to support in recovery of mounting overdues under education loans. Banks may implement Central Scheme to provide Interest Subsidy (CSIS), applicable to all eligible students who pursue technical and professional education studies in India.
xviii.	Housing	<ul style="list-style-type: none"> APSHCL may coordinate with Banks for identification and financing rural housing loans. Long gestation period of housing projects with various approvals from multiple authorities/agencies takes almost 2-3 years' time. Simplification is needed. Residential housing loans do not create additional income to borrower and leads to cut in monthly take home income, recovery sometimes becomes difficult even though the loan is adequately secured. Legal hurdles also delay sanction of housing loans. Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds. The twin problems of affordability and accessibility that impede the progress of housing need to be addressed on a sustainable basis. For this, it would be desirable for the governments to withdraw from direct participation in the housing and housing finance sector and instead they need to take on the role as facilitators to create the enabling environment to encourage greater private sector participation. Further efforts of the government are required to strengthen foreclosure laws, land records need to be computerised and archaic land laws, especially rental laws, need a complete overhaul. Government bodies may consider single window clearance mechanism for the purpose of further

S. No.	Sector	Critical intervention required for creating definitive impact
		simplifying the approval processes for low-cost affordable housing along with reconsideration of the taxation policies.
xix.	Social Infrastructure	<ul style="list-style-type: none"> • Government line departments should provide necessary technical knowledge, capacity building for creation of these infrastructure through private investment. • Majority of the rural households lack toilets, which need to be financed, if possible, under DRI. • Wherever possible toilet constructions may be linked to financing for hospital and new house building construction. • Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower. • Participation of the beneficiaries, especially women SHGs, in water supply schemes or management of water plants may be helpful for successful management.
xx.	Renewable Energy	<ul style="list-style-type: none"> • Loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps. • Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer. •
xxi.	Informal Credit Delivery	<ul style="list-style-type: none"> • Training to SHG members for taking up bringing out micro and small enterprises with the help of enhanced credit support

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

Chapter 8

Status and Prospects of Cooperatives

Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are "local institutions", addressing "local needs", employing "local talent" and led by "local leaders" and thereby have the unique ability to promote local economy.

'Cooperatives' as an institutional entity are 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'.

There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives 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. It has all the potential to emerge as the third pillar complementing the private and public sectors.

Formation of Ministry of Cooperation (MoC) by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

a. Formulation and circulation of model bye-laws for PACS:

Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.

b. Formulation of National Co-operative Policy

c. 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.

- d. Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs
- e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
- f. Launching of world's largest food grain storage scheme for cooperatives.
- g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs
- h. Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/ state level.

Status/Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

- The cooperative sector in Andhra Pradesh comprises a total of 17,803 cooperatives, including approximately 14,904 non-credit cooperative societies (such as those focused on milk, fishery, poultry, housing, labour, consumer goods, weaving, marketing, and industrial activities) and 2,047 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies serve nearly 9.597 million members across more than 17,000 villages. Currently, there is no long-term rural cooperative credit institution, as the Andhra Pradesh State Cooperative Bank manages both short-term and long-term structures in the state.
- Additionally, there are 11 Multi-State Cooperative Societies (MSCS) with registered offices in the state, as well as approximately two district-level federations and nine state-level federations operating within the region.
- Computerization of Primary Agricultural Cooperative Societies: This initiative aims to computerize 2,037 functional PACS, enhancing efficiency, profitability, transparency, and accountability in their operations. The PACS also provide additional services, including Jan Aushadhi Kendras, petrol outlets, consumer outlets, Common Service Centres (CSCs), and fertilizer/pesticide businesses.
- Ten PACS have been identified for the "World's Largest Grain Storage under Cooperatives" scheme.
- PM Kisan Samriddhi Kendras: A total of 1,224 PACS are functioning as PMKSK. Six hundred eighteen PACS are currently undergoing CCINM certification training to obtain fertilizer licenses, while 206 PACS that have already completed training are in the process of acquiring licenses from the Agriculture Department. These PACS will provide agricultural inputs such as fertilizers, seeds, and pesticides at reasonable prices, all under one roof. Additionally, they will create awareness of good agricultural practices and offer information about various government schemes.
- Furthermore, 147 PACS have applied for membership in the National Cooperative Export Society, and 133 PACS have already obtained membership. Additionally, 1,743 PACS have applied for membership in the Bharatiya Beej Sahakari Samiti, of which 924 PACS have successfully received membership.

Status of Cooperatives in the District

The cooperative sector in Krishna District is diverse and plays a significant role in supporting both rural livelihoods and urban financial services. Among the non-credit cooperative societies, 146 Fishery Cooperative Societies stand out, reflecting the prominence of the fishing industry in the district. Additionally, there are 15 Dairy Cooperative Societies and 36 Handloom, Textile, and Weaver Cooperatives, which support traditional agricultural and

artisanal activities. The district also has a strong presence of 49 Labour Cooperatives and 32 Industrial Societies, highlighting the cooperative model's role in organizing labor and promoting local industries. The 19 Primary Housing Cooperative Societies contribute to addressing housing needs, while 8 Farmer Producer Organizations (FPOs), promoted by NABARD, help small farmers with collective marketing and resource pooling.

The credit cooperative societies in the district are crucial for financial inclusion, with 213 Primary Agriculture Credit Societies (PACS) providing essential credit to farmers. In addition, 61 Employees' Credit Cooperative Societies (ECCS) and 3 Urban Cooperative Banks (UCB) cater to the financial needs of employees and urban residents, respectively. The district also has 123 Other Cooperative Societies, which likely cover a range of smaller, niche sectors. With a total of 705 cooperative societies, Krishna District's cooperative sector is well-developed, supporting a wide range of sectors from agriculture and fisheries to industry and financial services.

Status of Cooperatives in the District

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

S.No.	Type of Society	No. of Societies
Non-Credit Cooperative Societies		
1	Dairy Cooperative Societies	15
2	Sheep Grower Cooperative Societies	0
3	Sheep Breeding Cooperative Societies	0
4	Fishery Cooperative Societies	146
5	Handloom, Textile and Weaver Cooperatives	36
6	Washermen Cooperative Societies	0
7	Stone Crusher Cooperatives	0
8	Labour Cooperatives	49
9	Industrial Societies	32
10	Primary Housing Cooperative Societies	19
11	Farmer Producer Organisations (FPO)	8
12	Other Cooperative Societies	123
Credit Cooperative Societies		
13	Primary Agriculture Credit Societies (PACS)	213
14	Employees' Credit Cooperative Societies (ECCS)	61
15	Urban Cooperative Bank (UCB)	3
	Total	705

a. Potential for formation of cooperatives: There is fair potential for formation of cooperative societies as the Government has announced formation of M-PACS for each Panchayat. A Joint Working Committee has been constituted for identifying the underserved Panchayats where PACS can be formed. The distribution of societies is uniform in district and all blocks are covered by some society or the other. There is a potential for creation of cooperative societies in fishery sector and kalamkari products as well as 1 gm jewellery, bandar laddu which are popular in Krishna district. The fishermen farmers, skilled persons and artisans can group themselves and form co-operative societies for common benefit.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/Activity	Project Area	Nature of support provided	CSR collaboration / Convergence etc.	No. of beneficiaries	Likely impact/Outcome
i.	Climate change	Conservation and Management of Coastal Resources as a Potential Adaptation Strategy for Sea Level Rise	Sorlago ndi, Nali and Basava vanipal em villages of Krishn a delta	Grant assistance from Adaptation Fund for development of Integrated Marine Fishery Farming System (IMFFS) in 200 ha; development of mangroves, cage culture and incidental crab farming. 200 ha of mangrove forest developed	In association with MSSRF which offered technical support for development of mangroves	1000	Increase in the income of the beneficiaries from 40% to 50% along with securing livelihood for the inhabitants relying on the mangroves for cultivating crabs and fishery through cage culture.
ii.	Tribal Development	Ecosystem Based Livelihood enhancement of the Yanadhi Tribal Community depending on Mangroves in Krishna District, Andhra Pradesh	Koduru and Nagaya lanka mandal s	A grant support of ₹2.67 crore for skill development, infrastructure support in the form of 30 motorised boats @ one boat for a group of 5 families; construction of 20 ponds for fish farming for 100 families; 3 community water tanks one for each of the villages, and gum boots and gloves for catching purpose.	Likely convergence with the schemes of Central and State Governments for tribal welfare.	1500	Enhanced Infrastructure in the form of roads, healthcare facilities, and upgraded educational institutions. 2. Increased Employment Opportunities: Through skill development and livelihood support 3. Sustainable Development: Implementing eco-friendly practices

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
iii.	Collectivisation	Formation of Farmers Producers Organisation both under CSS and NABARDs PODF_ID	Ghantasala, Guduru, Movva, Nagayalanka, Thotlavalluru, Mopidevi mandals	Grant support for setting up of FPOs, training and capacity building of Board of Directors and the CEOs of the FPOs; CEO salary for a period of 5 years and administrative expenses for the Project Implementing Agency.	Convergence with the various schemes of Governments both Central and State.	2500	Aggregation of produce and sustainable as well as enhanced income to the farmers through increased business levels.
iv.	Banking Technology	4 mobiles vans sanctioned to the Krishna DCCB	Entire Krishna district	Grant support for purchase of Mobile Demo Van with ATM/micro-ATM with Audio and Video facilities for creating financial literacy among the rural population.	None	20000	Increased financial and digital awareness and money at doorstep
v.	Infrastructure Development	1575 projects sanctioned under different sectors under RIDF in Krishna district.	Entire Krishna district	Infrastructure loans at concessional rate sanctioned for irrigation, rural connectivity, (roads and bridges) and social sector (drinking water, health & sanitation, educational institutes)	State Government line departments	1000000	Improved infrastructure facilities in the form of pucca all weather roads, bridges, educational and medical facilities, anganwadi services to lactating mothers and children, veterinary services

Success Story

Sr. No.	Topic	Details
1	Title	PACS as Multi Service Centre
2	Scheme	Construction of 560 MT Godown, 2. Function Hall, Office Building, Strong Room, Quarters , Common Toilets, Shopping Complex
3	Project Implementing Agency	Nandamuru Primary Agriculture Co-operative Society
4	Duration of the project	7 years
5	Beneficiary	
	No. of beneficiaries	929 families
	Community	Farmers
	State	Andhra Pradesh
	District	Krishna
	Block	Pedana
	Village	Nandamuru

1.1 Support Provided

Programme Components	Total
Construction of Godown	26.00
Function Hall Construction	36.00
Construction of Office Building, Strong Room, Quarters, Common Toilets, Shopping Complex	40.00
Total	102.00

1.2 Pre-implementation Status

All the farmers could not be covered by agriculture loans alone. Non-credit business was ₹79.18 lakh prior to the implementation of the scheme. Hygiene facilities were poor at the premises of the PACS. Limited storage space was available.

1.3 Challenges faced

- Could not provide sufficient fertilizers Pesticides etc., due to lack of required Godowns.
- Member of PACS faced problems due to non-availability of sufficient function halls to perform marriages, engagements and other celebrations.
- Lack of Washrooms to the customers of PACS.
- Operations conducted manually, took major time of the PACS staff. A Need to computerize the PACS was felt.

1.4 Impact

- Impact of the intervention on the business of PACS can be gauged from the following pre-implementation and post-implementation position

Sl. No.	Parameter	Pre-implementation	Post-implementation
1	Number of borrowers	754	1699
2	Deposits outstanding (₹ lakh)	153.00	512.36

Sl. No.	Parameter	Pre-implementation	Post-implementation
3	Loans outstanding (₹ lakh)	10.67	4212.87
4	Total business (₹ lakh)	12.20	4725.23
5	Total Non-credit business (₹ lakh)	79.18	611.78

- The Function Hall was put to maximum use by members of PACS for performing their celebrations like Marriages, Half saree Functions, Receptions etc.
- The washrooms constructed provided quality hygienic services to PACS members.
- After computerisation of PACS, quick and accurate services for ancillary activities like locker, could be provided to the members/customers.



- Various amenities (i) Godown (ii) Kalyana mandapam (3) office space etc., provided by PACS with NABARD assistance

Appendix 1A

Climate Action & Sustainability

1.1 Climate Action - Scenario at Global & National Level

Climate Change and its Impact

Climate change is affecting every region on the Earth in multiple ways. The IPCC AR6 highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a wide range of climate and weather-related hazards. With its diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources, India is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture and allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock, and fish is likely to be affected, with implications for food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields in the absence of adaptation to climate change. As per the district-level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

References

- Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022
- ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

1.2 Climate Finance and Challenges

India's climate finance requirements are enormous. While the preliminary financial estimates for meeting India's climate change actions as per its NDC were USD 2.5 trillion between 2015 and 2030, the estimated financial requirement for India to become net-zero by 2070, as per IFC, is US\$10.1 trillion. Various estimates of financial requirements vary greatly due to differing levels of detail, but they all point to the need for tens of trillions of US dollars. India's updated NDCs also indicate the need to better adapt to climate change by enhancing investments in development programs in sectors vulnerable to climate change. However, financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological, and capacity-building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully realized.

1.3 Initiatives of the Government of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

1.4 Initiatives of the RBI

Climate change is a rapidly emerging area of policy interest for the Reserve Bank of India (RBI). Back in 2007, the RBI advised banks to put in place Board-approved plans of action to help the cause of sustainable development. In 2015, the RBI included loans for the generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivize the development of green energy sources.

The RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up green branches and green data centres, encouraging greater use of electronic communication instead of paper, and promoting renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilize resources for the Government for green infrastructural investments. The RBI has also released the framework for mobilizing green deposits by REs.

In February 2024, the RBI issued draft guidelines on the ‘Disclosure Framework on Climate-related Financial Risks, 2024.’ The framework mandates disclosure by REs on four key areas: governance, strategy, risk management, and metrics and targets. This is a step towards bringing the climate risk assessment, measurement, and reporting requirements under the mainstream compliance framework for financial sector entities in India.

1.5 Initiatives of NABARD

The whole spectrum of NABARD’s functions and initiatives focus on the attainment of sustainable development. NABARD’s initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action—both mitigation and adaptation—for vulnerable sectors and communities. NABARD has been playing a key role in channelizing climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars:

- (i) Accelerating Green Lending across sectors
- (ii) Playing a broader Market Making Role
- (iii) Internal Green Transformation of NABARD
- (iv) Strategic Resource Mobilization.

This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part in expanding climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote the adoption of innovative and new techniques, and paradigm shifts to build climate-resilient agro-ecological livelihoods and sustainable agricultural systems that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

Appendix 1B

Climate Action & Sustainability

2. Climate Change Scenario - At the State Level

2.1 State Action Plan for Climate Change

The Andhra Pradesh State Action Plan on Climate Change (SAPCC) identifies 11 key sectors for climate action:

- **Agriculture:** Climate-resilient crops, efficient water use, bio-fertilizers, and crop insurance.
- **Coastal Zone Management:** Building cyclone shelters, restoring mangroves, and enhancing disaster response to protect coastal areas.
- **Forestry & Biodiversity:** Afforestation, mangrove restoration, and biodiversity conservation through community-led forest management.
- **Energy:** To improve energy efficiency, promote renewable energy, and reduce fossil fuel use.
- **Industries:** Cleaner production, waste management, pollution control, and assessing industrial hubs for climate risks.
- **Transportation:** Public transport and fuel-efficient vehicles to lower emissions.
- **Health:** Focusing on climate-related diseases, strengthening disease surveillance, and public education.
- **Urban Development:** Urban planning with improved drainage, waste management, water conservation, and rooftop solar systems.
- **Tourism:** Promoting eco-tourism, energy-efficient practices, and low-emission transport in tourist locations.
- **Rural Development:** Water supply, sanitation, energy efficiency, and disaster preparedness in rural areas; promoting microcredit for livelihoods.
- **Research:** Climate vulnerability studies and establishing a Climate Change Knowledge Centre.

The plan aims to build a climate-resilient Andhra Pradesh by safeguarding vulnerable sectors and supporting sustainable development.

The state government has established a Climate Change Cell within the Environment, Forests, Science and Technology Department. This cell is responsible for implementing the state action plan and enhancing climate resilience through improved governance. The CCC focuses on mainstreaming climate action plans, developing greenhouse gas emissions inventories, and conducting vulnerability assessments.

The Andhra Pradesh Micro Irrigation Project (APMIP) and rainwater harvesting schemes support SAPCC's focus on water conservation.

The Andhra Pradesh Community Natural Farming (APCNF) program aligns with SAPCC by promoting sustainable, climate-resilient agricultural practices. APCNF emphasizes reducing chemical inputs and enhancing soil health through organic methods like mulching, poly-cropping, and local seed use, which reduce greenhouse gas emissions and improve water retention.

The restoration of mangrove ecosystems along the coast is a key component of the SAPCC's coastal zone management strategies. These efforts help protect against storm surges and coastal erosion.

The State Action Plan for Climate Change and Human Health addresses the health impacts of climate change, such as heat-related illnesses and vector-borne diseases. These programs are aligned with SAPCC objectives to reduce health vulnerabilities.

2.2 Any Specific Climate Change Initiative in the State by Government of India

Under the National Action Plan for Climate Change (NAPCC), the Government of India's program launched in 2008 to mitigate and adapt to the adverse impacts of climate change, the Climate-Resilient Dairy Farming Project was implemented in Anantapur, Nellore, and Vizianagaram districts of Andhra Pradesh with an outlay of ₹19.83 Crore. The key achievements of the project include the distribution of climate-resilient cattle breeds like Sahiwal and Ongole to 2,500 families, construction of community-based livestock shelters, and the implementation of sustainable fodder and water security systems. The project improved livelihoods promoted sustainable practices, and empowered communities by fostering cooperation and resilience against extreme weather conditions.

ICAR Institutions

The ICAR's National Innovations in Climate-Resilient Agriculture (NICRA) project aims to enhance the resilience of Indian agriculture to climate change. In Andhra Pradesh, this includes initiatives like improved water productivity in irrigated and rainfed systems, rainwater harvesting, and groundwater recharge. The project also focuses on managing salinity and seawater intrusion in coastal regions.

State Government

A flagship program aligned with SAPCC is the Andhra Pradesh Community Natural Farming (APCNF), previously known as Zero Budget Natural Farming (ZBNF). APCNF is designed to make agriculture more climate-resilient by promoting chemical-free farming, improving soil fertility, enhancing water retention, and reducing greenhouse gas emissions. The program's focus on poly-cropping, use of organic inputs like cow dung, and local seed varieties helps farmers adapt to changing climatic conditions while also reducing input costs. This model focuses on natural farming practices that enhance food security, ecological sustainability, and socio-economic development. The initiative has won accolades for its potential to address global issues like biodiversity loss and environmental damage. The NITI Aayog team has recognized the success of this model and its potential for nationwide implementation. APCNF has also won the 'Gulbenkian Prize for Humanity 2024.'

NABARD

NABARD has implemented two key climate adaptation projects in Andhra Pradesh. The first project, with a ₹4.14 crore outlay under the Adaptation Fund, was aimed at restoring mangrove plantations and enhancing fishery-based livelihoods in three villages of Krishna District. It aims to combat salinization and the impacts of rising sea levels and cyclonic storms by restoring degraded mangroves and promoting mangrove-based fisheries. The second project, with a ₹19.83 crore outlay under the National Adaptation Fund for Climate Change, addresses climate resilience in the dairy sector in Anantapur, Nellore, and Vizianagaram districts. NABARD, in collaboration with KFW, implemented climate-proofing strategies in 38 watersheds across five districts (Anantapur, Chittoor, Kadapa, Kurnool, and Prakasam) with a grant of ₹18.57 crore for soil rehabilitation, enhancing crop resilience, and generating sustainable livelihoods for vulnerable communities, ensuring food and nutritional security.

Other Agencies

Under the National Action Plan for Climate Change (NAPCC), the Government of India's program launched in 2008 to mitigate and adapt to the adverse impacts of climate change, the Climate-Resilient Dairy Farming Project was implemented in Anantapur, Nellore, and

Vizianagaram districts of Andhra Pradesh with an outlay of ₹19.83 Crore. The key achievements of the project include the distribution of climate-resilient cattle breeds like Sahiwal and Ongole to 2,500 families, construction of community-based livestock shelters, and the implementation of sustainable fodder and water security systems. The project improved livelihoods promoted sustainable practices, and empowered communities by fostering cooperation and resilience against extreme weather conditions.

Appendix 1C

Climate Action & Sustainability

Climate Change Scenario - At the District Level

Prospects of Climate Action in the District

The prospects for climate action in Krishna district are multifaceted, involving both challenges and opportunities:

Environmental Challenges: Krishna district faces significant environmental issues, including deforestation and encroachment on forest lands. These activities exacerbate the vulnerability of the region to climate change impacts such as unpredictable rainfall and frequent floods.

Water Management: The Krishna River Basin, which includes Krishna district, is particularly sensitive to climate change due to its semi-arid nature and the variability in rainfall patterns. Effective water management strategies are crucial to mitigate these impacts. Studies suggest that reservoirs in the region will experience changes in inflow patterns under different climate scenarios.

Agricultural Practices: Agriculture is a major part of the district's economy, with crops like rice, sugarcane, and oil seeds being predominant. Climate change poses a risk to these crops due to altered precipitation patterns and increased temperatures. Sustainable agricultural practices and crop diversification could help mitigate these risks.

Apart from the above, the district faces challenges of salinity ingress during high tides and cyclonic waves along the coastal mandals, thereby damaging the crops cultivated in the agricultural lands along the coastline.

Policy and Community Action: Local and state governments, along with community organizations, play a vital role in implementing climate action plans. Efforts to improve forest conservation, promote sustainable agriculture, and enhance water management are essential. Community involvement and education about climate resilience can also drive positive change.

Any specific Climate Change initiative in the District by

- 1. Govt. of India:** In 2019 the Ministry of Environment Forest and Climate Change (MoEFCC) issued the CRZ Notification to protect the coastal environment and marine areas. The notification also aims to promote sustainable development and ensure the livelihood security of local communities.
- 2. ICAR Institutions:** The Agriculture Research Station has developed saline-resistant varieties of paddy in association with IRRI, benefiting farmers by ensuring higher incomes for those cultivating in Kruttivennu, Bantumilli, Koduru, and Nagayalanka mandals.
- 3. State Government:** The State Government is encouraging Zero-Based Natural Farming to arrest the degradation of soil quality and its nutrients.
- 4. NABARD:** An Adaptation Fund project for the Conservation and Management of Coastal Resources as a Potential Adaptation Strategy for Sea Level Rise was implemented in the district. This project involved the restoration of 200 hectares of mangrove forests for coastal protection, the establishment of an Integrated Mangrove Fishery Farming System on 50 hectares on a demonstration basis, and the installation of 10 cages for sea bass culture.

Appendix 2

Potential for Geographical Indication (GI) in the district

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality, and characteristics linked to that location. GIs can play an important role in rural development by empowering communities, acting as product differentiators, supporting brand building, creating local employment, reducing rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and cultural expressions, and conserving biodiversity.

NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications. This support aims to appreciate quality, improve market access, create awareness, strengthen producers' capacity to enforce their rights, and subsidize the costs of registration, enforcement, and marketing.

Existing Registered GI Products in Krishna District:

1. **Machilipatnam Kalamkari Products:** There are 16 authorized users for Machilipatnam Kalamkari. This style of Kalamkari work, also known as Pedana Kalamkari, involves vegetable-dyed block-painting of fabric. It is produced in Pedana, a nearby town of Machilipatnam in Krishna district. It was registered as a geographical indication from Andhra Pradesh under handicraft goods by Geographical Indications.
2. **Bandar Laddu:** Also known as Thokkudu Laddu, this sweet is produced in Machilipatnam of Krishna district in the Indian state of Andhra Pradesh. It was registered as a geographical indication from Andhra Pradesh on May 3, 2017, under foodstuff by the Geographical Indication Registry. Currently, there are only two authorized users of Bandar Laddu. Increasing the number of authorized users is essential to sustain the tag received for these prestigious and unique products.

Currently, there are no potential GI products identified in the district. However, the DDM is actively exploring products for potential Geographical Indication registration.



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
I.Agriculture					
A. Farm Credit					
A.1 Crop Production, Maintenance, Marketing					
	Post-harvest/HH Consumption (10%)				0
	Repairs & maintenance of farm assets (20%)				0
	Sub Total				0

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gannavaram	Gudivada	Pamarru	Vuyyuru	District Total
A.2 Water Resources									
1	Artificial Recharge Structure -For Bore Well-	85	No.	52700	Phy 90	46			136
					BL 40.32	20.61			60.93
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy 1026	514			1540
					BL 668.46	334.88			1003.34
3	Drip Irrigation -New-16mm,2.5 m x 2.5 m	85	ha	68000	Phy 1320	1320	1320		3960
					BL 762.96	762.96	762.96		2288.88
4	Dug Well-New-OD-5.9m, ID-5m, Depth: 16m	85	No.	145950	Phy 4	2			6
					BL 4.96	2.48			7.44
5	Electric Pump Sets--Submersible - 10 HP	85	No.	101400	Phy 1200	600			1800
					BL 1034.28	517.14			1551.42
6	Electric Pump Sets--Submersible - 5 HP	85	No.	70000	Phy 1155	495			1650
					BL 687.23	294.53			981.76
7	Sprinkler Irrigation -Micro-90 mm 1 to 2	85	ha	36800	Phy		130	130	260
					BL		40.66	40.66	81.32
	Sub Total								5975.09

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.3 Farm Mechanisation													
1	Combine harvester-Self propelled belt type-	80	No.	2900000	Phy			81	66				147
					BL			1879.2	1531.2				3410.4
2	Drones-For Spraying -	80	No.	950000	Phy	154	154	154	154	154	92	92	1108
					BL	1170.4	1170.4	1170.4	1170.4	1170.4	699.2	699.2	8420.8
3	Leveller-Laser Guided -	80	No.	470000	Phy	23		23			23		69
					BL	86.48		86.48			86.48		259.44
4	Other machinery-Other Machinery & Equipments-Shredder	80	No.	210000	Phy	1500	1500	2000	3000	2400	1700	2100	17200
					BL	2520	2520	3360	5040	4032	2856	5040	28896
5	Paddy Transplanter-Powertiller Drawn -	80	No.	460000	Phy	33	33	33	33	68	33	68	334
					BL	121.44	121.44	121.44	121.44	250.24	121.44	250.24	1229.12
6	Power Tiller--12 HP	80	No.	280000	Phy	51	25	51	42	76	76	126	548
					BL	114.24	56	114.24	94.08	170.24	170.24	282.24	1227.32
7	Seed Drill-Seed cum Fertilizer Drill-	80	No.	150000	Phy	36	20	36	36	36	36	36	272
					BL	43.2	24	43.2	43.2	43.2	43.2	43.2	326.4
8	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy	122	101	135	135	108	108	135	979
					BL	312.32	258.56	345.6	345.6	276.48	276.48	345.6	2506.24
9	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	Phy	41	17	122	132	122	41	81	637
					BL	354.24	146.88	1054.08	1140.48	1054.08	354.24	699.84	5503.68
10	Weeder-Inter Cultural Equipment -Medium power weeder (4.8 HP)	80	No.	48000	Phy	40	35	40	40	40	25	40	300
					BL	15.36	13.44	15.36	15.36	15.36	9.6	15.36	115.2
	Sub Total												31894.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.4 Plantation & Horticulture													
1	High density plantation -Banana -	80	Acre	118000	Phy	2340			2340	2340			7020
					BL	2208.96			2208.96	2208.96			6626.88
2	High density plantation -Mango -2.5 x 2.5	80	Acre	251900	Phy		408						408
					BL		822.2						822.2
3	High density plantation -Mango -5 x 5	80	Acre	147800	Phy		679						679
					BL		802.85						802.85
4	Other Plantation Crops-Coconut-Dwarf hybrid	80	Acre	77400	Phy	41	35	35	68	68			247
					BL	25.39	21.67	21.67	42.11	42.11			152.95
5	Other Plantation Crops-Oil Palm -	80	Acre	108350	Phy			2700					2700
					BL			2340.36					2340.36
6	Pandals-Creeper Vegetable Cultivation -	80	Acre	359700	Phy	639	421	694	440	1040	596	627	5442
					BL	1838.79	1211.47	1997.05	1266.14	2992.7	1715.05	1804.26	15084.38
7	Sericulture -Chawki Rearing-5000 DFLs per batch -1200 sq. ft Shed	80	Acre	2452000	Phy			4					4
					BL			78.46					78.46
8	Sericulture -Mulberry Plantation -1000 Sq Ft	80	Acre	1500000	Phy			42					42
					BL			504					504
9	Sericulture -Mulberry Plantation -600 Sq Ft	80	Acre	935000	Phy			40					40
					BL			299.2					299.2
	Sub Total												26711.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
A.5 Working Capital - Bee Keeping					
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gannavaram	Gudivada	Machilipatnam	District Total
A.6 Forestry								
2	Plantation -Bamboo -5 m *5 m	80	ha	92000	Phy	120		120
					BL	88.32		88.32
3	Plantation -Casuarina -5 m *5 m	80	ha	85000	Phy	266	266	539
					BL	180.88	180.88	366.52
4	Plantation -Eucalyptus -5 m *5 m	80	ha	95000	Phy	418		418
					BL	317.68		317.68
1	Plantation --Subabul 5 m*5 m	80	ha	78000	Phy	802	802	1603
					BL	500.45	500.45	1000.27
5	Plantation -Teak -5 m *5 m	80	ha	120000	Phy	503		503
					BL	482.88		482.88
	Sub Total							3618.33



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.7 Animal Husbandry - Dairy														
1	Buffalo Farming --Female calf rearing	90	1+1	101600	Phy	565	565	565	565	565	565	565	565	4320
					BL	516.64	516.64	516.64	516.64	516.64	516.64	516.64	516.64	4133.12
2	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy	12		12		12		10	12	58
					BL	153		153		153	127.5		153	739.5
3	Bulk Milk Cooling Unit--5000 liter	85	No.	2500000	Phy	12		12	10	10	10		12	66
					BL	255		255	212.5	212.5		212.5	255	1402.5
4	Crossbred Cattle Farming --Cross Bred (CB)Cows	90	1+1	165600	Phy	170	170	170	170	170	170	170	170	1360
					BL	253.37	253.37	253.37	253.37	253.37	253.37	253.37	253.37	2026.96
5	Crossbred Cattle Farming--High yield variety	90	1+1	198700	Phy	15								15
					BL	26.82								26.82
6	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	Phy	22	7	22	15	22	22	15	15	140
					BL	98.41	31.31	98.41	67.1	98.41	98.41	67.1	67.1	626.25
7	Crossbred Cattle Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1212400	Phy	45	15	45	30	45	45	30	30	285
					BL	491.02	163.67	491.02	327.35	491.02	491.02	327.35	327.35	3109.8
8	Dairy Marketing Outlet/ Parlour--	90	No.	400000	Phy				10					10
					BL				36					36
9	Fodder Cultivation -1 Acre-	90	Acre	36000	Phy	5550	3550	3550	3550	5550	3550	3550	3550	32400
					BL	1798.2	1150.2	1150.2	1150.2	1798.2	1150.2	1150.2	1150.2	10497.6
10	Graded Buffalo Farming--Graded Murrah Buffaloes(GMB)	90	1+1	202800	Phy	1547	1353	1933	1353	1547	1547	1547	1547	12374
					BL	2823.58	2469.5	3528.11	2469.5	2823.58	2823.58	2823.58	2823.58	22585.01
11	Graded Buffalo Farming--Mini dairy	90	3+2	591100	Phy	187	65	187	125	187	187	125	125	1188
					BL	994.82	345.79	994.82	664.99	994.82	994.82	664.99	664.99	6320.04
12	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1373500	Phy	274	61	274	122	274	212	212	212	1703
					BL	3387.05	754.05	3387.05	1508.1	3387.05	3387.05	2620.64	2620.64	21051.63
13	Veterinary Clinic--	90	No.	2500000	Phy	15		15		15	15	15	15	90
					BL	337.5		337.5		337.5	337.5	337.5	337.5	2025
Sub Total														74580.23
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.8 Working Capital - AH - Dairy/Drought animal														
1	Buffalo Farming____	100	Per Animal	49000	Phy	9000	7800	9000	7800	9000	7800	7800	7800	66000
					BL	4410	3822	4410	3822	4410	3822	3822	3822	32340
2	Indigenous Cattle Farming____	100	Per Animal	38000	Phy	8000	6000	8000	6000	8000	6000	6000	6000	54000
					BL	3040	2280	3040	2280	3040	2280	2280	2280	20520
Sub Total														52860
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.9 Animal Husbandry - Poultry														
1	Commercial Broiler Farming --Deep Litter	90	5000	1700000	Phy	30	19	75	40	45	40	31	34	314
					BL	459	290.7	1147.5	612	688.5	612	474.3	520.2	4804.2
2	Commercial Layer Farming -- Manual/Automated	80	10000	6800000	Phy	38	38	60	40	80	43	50	50	399
					BL	2067.2	2067.2	3264	2176	4352	2339.2	2720	2720	21705.6
3	Poultry transportation vehicle--	90	No.	1000000	Phy	17	17	16	19	20	17	16		122
					BL	153	153	144	171	180	153	144		1098
4	Retail Poultry dressing/products outlet--	90	No.	300000	Phy	43	44		44					131
					BL	116.1	118.8		118.8					353.7
Sub Total														27961.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.10 Working Capital - AH - Poultry														
1	Broiler Farming_Others_	100	Per Bird	130	Phy	5000000		3500000	3500000	3500000	3500000	3500000	3500000	26000000
					BL	6500		4550	4550	4550	4550	4550	4550	33800
2	Layer Farming_Others_	100	Per Bird	240	Phy	5500000	550000	550000	550000	550000	550000	550000	550000	4400000
					BL	1320	1320	1320	1320	1320	1320	1320	1320	10560
Sub Total														44360
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.11 Animal Husbandry - SGP														
1	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy	700	700	700		200	350			2650
					BL	1430.1	1430.1	1430.1		408.6	715.05			5413.95
2	Lamb Fattening Unit-New Shed-	90	20	120000	Phy	240		240			240			720
					BL	259.2		259.2			259.2			777.6
3	Pig Rearing Unit-New Shed-	90	3+1	144100	Phy			475						475
					BL			616.03						616.03
3	Pig Rearing Unit-New Shed-	90	10+1	497500	Phy			251						251
					BL			1123.85						1123.85
4	Piglet Fattening Unit-New Shed-	90	10	35800	Phy	10	18	17		10				55
					BL	3.22	5.8	5.48		3.22				17.72
5	Retail Market outlet for Meat--	90	No.	300000	Phy	7	7	18	18	18	7	7	7	89
					BL	18.9	18.9	48.6	48.6	48.6	18.9	18.9	18.9	240.3
6	Sheep - Rearing Unit-New Shed-Deccani Breed	90	20+1	197200	Phy	1225	1225	1225		300	675			4650
					BL	2174.13	2174.13	2174.13		532.44	1197.99			8252.82
7	Sheep - Rearing Unit-New Shed-Nellore Breed	90	20+1	255000	Phy	1000	1000	1000		250	500			3750
					BL	2295	2295	2295		573.75	1147.5			8606.25
7	Sheep - Rearing Unit-New Shed-Nellore Breed	90	100+5	1300000	Phy	7	7	7		2	4			27
					BL	81.9	81.9	81.9		23.4	46.8			315.9
Sub Total														25364.42



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.12 Working Capital - AH - Others/SR														
1	Goat Farming-Rearing Unit -Semi-intensive_	100	20+1	46000	Phy	1950	1950	1950	1950	1950	1950	1950	1950	15600
	BL				897	897	897	897	897	897	897	7176		
	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
A.13 Fisheries														
1	Aquaculture inputs production -Agro Based Starch Production -	80	No.	478800	Phy	75	75		75	75				300
	BL				287.28	287.28		287.28	287.28				1149.12	
	Phy				10	10		10	10				40	
2	Boat Building/Repair Yards--Purchase of 10HP OBM	80	No.	97000	BL	7.76	7.76		7.76	7.76				31.04
	Phy				120	120			600			840		
	BL				163.2	163.2			816			1142.4		
3	Boat Building/Repair Yards--Purchase of 28 HP IBM	80	No.	170000	Phy	5	5		5	5				20
	BL				6.28	6.28		6.28	6.28			25.12		
	Phy				4	4		4	4			16		
4	Brackishwater/ Coastal Aquaculture -Crab Culture-	80	ha	157100	BL	50.27	50.27		50.27	50.27				201.08
	Phy				4	4		4	4			16		
	BL				93.25	93.25		93.25	93.25			373		
5	Brackishwater/ Coastal Aquaculture -Crab Culture-Mud Crab Fattening	80	ha	1571000	Phy	50	50		50	50				200
	BL				289.36	289.36		289.36	289.36			1157.44		
	Phy				50	50		50	50			200		
6	Brackishwater/ Coastal Aquaculture -Crab Culture-Mudcrab Culture in HDPE boxes	80	ha	2914200	BL	93.25	93.25		93.25	93.25				373
	Phy				4	4		4	4			16		
	BL				50	50		50	50			200		
7	Brackishwater/ Coastal Aquaculture -Crab Culture-Mudcrab Culture in open ponds	80	ha	723400	BL	289.36	289.36		289.36	289.36				1157.44
	Phy				50	50		50	50			200		
	BL				110.86	110.86		110.86	110.86			332.58		
8	Brackishwater/ Coastal Aquaculture -Marine Ornamental Fish Culture-	80	ha	315000	Phy	4	4		4	4				16
	BL				47.46	47.46		47.46	47.46			189.84		
	Phy				9	9			9			27		
9	Brackishwater/ Coastal Aquaculture - Polyculture -Scampi Culture	80	ha	1483100	BL	110.86	110.86			110.86				332.58
	Phy				4	4		4	4			16		
	BL				94.28	94.28		94.28	94.28			377.12		
10	Coastal Aquaculture -Sea Cage Farming-Sea Bass culture	80	No.	1936200	Phy	1	1		1	1				4
	BL				15.49	15.49		15.49	15.49			61.96		
	Phy				100	100		100	100			400		
11	Coastal Aquaculture -Seaweed Farming (Average of Raft & Monoline) -	80	No.	10000	BL	8	8		8	8				32
	Phy				10	10		10	10			40		
	BL				24.62	24.62		24.62	24.62			98.48		
12	Composite Fish Culture-Composite Fish Culture-GIFT Tilapia Culture	80	ha	2647300	Phy	5	5			5				15
	BL				105.89	105.89			105.89			317.67		
	Phy				2	2		2	2			8		
13	Fish Culture -Irrigation Tank-1	80	ha	1793600	BL	28.7	28.7		28.7	28.7				114.8
	Phy				275	140			140			555		
	BL				1768.58	900.37			900.37			3569.32		
14	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900	Phy	135	135		135	135				540
	BL				2370.38	2370.38		2370.38	2370.38			9481.52		
	Phy				100	100		100	100			400		
15	Fish Culture -Polyculture of Fish and Scampi	80	ha	478800	BL	383.04	383.04		383.04	383.04				1532.16
	Phy				2	2			2			8		
	BL				92.08	92.08		92.08	92.08			368.32		
16	Fish Culture --RAS Large	80	No.	5754900	Phy	5	5		5	5				20
	BL				115.1	115.1		115.1	115.1			460.4		
	Phy				2	2	2	2	2	2	2	2	16	
17	Fish marketing -Fish Sale Unit-	85	No.	400000	BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	54.4
	Phy				10	10		10	10			40		
	BL				34.08	34.08		34.08	34.08			136.32		
18	Fish processing -Solar Fish Dryer-	80	No.	426000	Phy	10	10		10	10				40
	BL				12	12		12	12			48		
	Phy				2	2			4			8		
19	Fish processing -Solar Fish Dryer-Small	80	No.	150000	BL	65.6	65.6			131.2				262.4
	Phy				20	20		20	20			80		
	BL				496	496		496	496			1984		
20	Fishing craft-Mechanised -- mobile Aqua labs	80	No.	4100000	Phy	4	4			4				12
	BL				236.8	236.8			236.8			710.4		
	Phy				4	4			4			12		
21	Fishing craft-Mechanised --Deep Sea Fishing Vessel-200-240 HP engine	80	No.	12800000	BL	409.6	409.6			409.6				1228.8
	Phy				535				535			1070		
	BL				2354				2354			4708		
22	Fishing gear and equipments -Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000	Phy	300	300			300				900
	BL				240	240			240			720		
	Phy				200	200			200			600		
23	Fishing gear and equipments -Accessories for Fishing Gear-Providing of FRP Boat engine	80	No.	320000	BL	512	512			512				1536
	Phy				100	100		50	100			350		
	BL				880	880		440	880			3080		
24	Mariculture -Sea Cage Farming -	80	No.	3560000	Phy	3	3			3				9
	BL				85.44	85.44			85.44			256.32		
	Phy				10	10		10	10			40		
25	Ornamantal Fish Culture-Indigenous ornamental fish unit-	80	No.	648400	BL	51.87	51.87		51.87	51.87				207.48
	Phy				415	415		315	315			1460		
	BL				2154.35	2154.35		1635.23	1635.23			7579.16		
Sub Total														44030.65



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gudivada	Machilipatnam	Movva	District Total			
A.14 Working Capital - Fisheries														
1	Brackish water - Others____	100	Acre	370000	Phy	250	250		225		725			
					BL	925	925		832.5		2682.5			
2	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Others__	100	Acre	300000	Phy	2500	4400	2275	4030	1020	14225			
					BL	7500	13200	6825	12090	3060	42675			
	Sub Total										45357.5			
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamaruru	Vuyyuru	District Total
A.15 Farm Credit														
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy	770		770			420	1330	1330	4620
					BL	346.5		346.5			189	598.5	598.5	2079
2	Animal Driven Carts-Conventional Bullock Cart-Plough Bullocks -Hallikar	90	No.	80000	Phy	490		490			280	875	510	2645
					BL	352.8		352.8			201.6	630	367.2	1904.4
3	Animal Driven Carts-Pneumatic Tyre Cart-	90	No.	55000	Phy			7	7	7		7	7	35
					BL			3.47	3.47	3.47		3.47	3.47	17.35
4	Finance to FPOs/FPCs --	90	No.	3000000	Phy					2				2
					BL					54				54
5	Integrated Farming --Dry Land System	85	No.	365000	Phy	3	3	3	3	3	3	3	3	24
					BL	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	74.48
6	Integrated Farming --Irrigated System	85	No.	980000	Phy	3	3	3	3	3	3	3	3	24
					BL	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	199.92
7	Integrated Farming --Rainfed cropping	85	No.	610000	Phy	13	13	13	13	13	13	13	13	104
					BL	67.41	67.41	67.41	67.41	67.41	67.41	67.41	67.41	539.28
8	Integrated Farming --Wetland System	85	No.	1255000	Phy	9	9	9	9	9	9	9	9	72
					BL	96.01	96.01	96.01	96.01	96.01	96.01	96.01	96.01	768.08
9	Organic Inputs Manufacturing Unit--Medium	85	No.	4000000	Phy	1	1	1	1	1	1	1	1	8
					BL	34	34	34	34	34	34	34	34	272
10	Organic Inputs Manufacturing Unit--Small	85	No.	2000000	Phy	2	2	2	2	2	2	2	2	16
					BL	34	34	34	34	34	34	34	34	272
11	Pledge Loans--	90	No.	300000	Phy	7000		7000	7000	7000	7000	7000	7000	49000
					BL	18900		18900	18900	18900	18900	18900	18900	132300
12	Poly House-Tubular Structure -	85	No.	3500000	Phy	3	3	3	3	3	3	3	3	24
					BL	89.25	89.25	89.25	89.25	89.25	89.25	89.25	89.25	714
13	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors -	90	No.	80000	Phy	21	21	21	21	21	21	21	21	168
					BL	15.12	15.12	15.12	15.12	15.12	15.12	15.12	15.12	120.96
	Sub Total					19960.39	370.09	19972.86	19273.56	19327.56	19660.69	20502.06	20239.26	139315.47
	Total Farm Credit (sum of A.1 to A.15)													549205.27
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamaruru	Vuyyuru	District Total
B. Agriculture Infrastructure														
B.1 Storage Facilities														
1	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	1500000	Phy	7	7	7	7	7	7	7	7	56
					BL	78.75	78.75	78.75	78.75	78.75	78.75	78.75	78.75	630
2	Cold Storage-Refrigerated Van-	75	No.	2500000	Phy	2	2	2	2	2	2	2	2	16
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	300
4	Godown -Galvanized Sheets-1000 MT	75	No.	3500000	Phy	14	14	14	15	14	15	14	15	115
					BL	367.5	367.5	367.5	393.75	367.5	393.75	367.5	393.75	3018.75
5	Godown -Galvanized Sheets-500 MT	75	No.	1750000	Phy	14	14	14	14	14	14	14	14	112
					BL	183.75	183.75	183.75	183.75	183.75	183.75	183.75	183.75	1470
6	Godown -Medium -RCC - 1000 MT	75	No.	7000000	Phy	3	3	3	3	3	3	3	3	24
					BL	157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	1260
3	Godown --RCC - 500 MT	75	No.	4000000	Phy	7	7	7	7	7	7	7	7	56
					BL	210	210	210	210	210	210	210	210	1680
7	Godown-Renovation/ Expansion -	75	No.	500000	Phy	3	3	4	3	3	3	3	3	25
					BL	11.25	11.25	15	11.25	11.25	11.25	11.25	11.25	93.75
8	Low Cost Storage--Coconut pack house	85	No.	750000	Phy	3	3	2	4	4	2	2	2	22
					BL	19.13	19.13	12.75	25.5	25.5	12.75	12.75	12.75	140.26
9	Low Cost Storage-Fruit/ Vegetable -	85	No.	1500000	Phy	3	3	3	3	3	3	3	3	24
					BL	38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25	306
10	Low Cost Storage-Garlic/ Onion -25 MT	85	No.	175000	Phy	7	7	7	7	7	7	7	7	56
					BL	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	83.28
11	Market Yard-Collection Centre-	85	No.	1500000	Phy	13	13	13	13	13	13	13	13	104
					BL	165.75	165.75	165.75	165.75	165.75	165.75	165.75	165.75	1326
12	Market Yard-Drying Yard-	85	No.	1000000	Phy	7	7	7	7	7	7	7	7	56
					BL	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	476
	Sub Total													10784.04
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamaruru	Vuyyuru	District Total
B.2 Land Development														
1	Bunding -Graded Bunding-	80	ha	33359	Phy	560	560	560	560	560	560	560	560	4480
					BL	149.45	149.45	149.45	149.45	149.45	149.45	149.45	149.45	1195.6
2	Farm Ponds/ Water Harvesting Structures - Dugout Pond -10m x 10m x 2m	80	No.	20700	Phy	14	14	14	14	14	14	14	14	112
					BL	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	18.56
3	Farm Ponds/ Water Harvesting Structures - Dugout Pond -14m x 14m x 2m	80	No.	63500	Phy	14	14	14	14	14	14	14	14	112
					BL	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	56.88
4	Farm Ponds/ Water Harvesting Structures - Dugout Pond -14m x 14m x 3m	80	No.	90100	Phy	10	10	10	10	10	10	10	10	80
					BL	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	57.68
5	Fencing -Cement Poles with Barbed Wire-	80	m.	400	Phy	700	700	700	700	700	700	700	700	5600
					BL	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	17.92
6	Fencing -Rock Poles with Barbed Wire-	80	m.	400	Phy	700	700	700	700	700	700	700	700	5600
					BL	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	17.92



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total	
7	On Farm development (OFD) Works -Field Channels -	80	m.	7100	Phy	700	700	700	700	700	700	700	1000	5900	
					BL	39.76	39.76	39.76	39.76	39.76	39.76	39.76	56.8	335.12	
8	On Farm development (OFD) Works -Field Channels -Acre	80	m.	30200	Phy	73	73	73	73	73	73	73	73	584	
					BL	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	141.12	
	On Farm development (OFD) Works -Field Channels -Acre	80	m.	41300	Phy	70	70	70	70	70	70	70	70	560	
					BL	23.13	23.13	23.13	23.13	23.13	23.13	23.13	23.13	185.04	
9	Reclamation of Problem Soils-Reclamation of Saline Soils-	80	ha	50162	Phy	840	840		35	840	420			2975	
					BL	337.09	337.09		14.05	337.09	168.54			1193.86	
10	Stone Bunding -Stone Bunding -	80	cum.	3700	Phy	700	700	700	700	700	700	700	700	5600	
					BL	20.72	20.72	20.72	20.72	20.72	20.72	20.72	20.72	165.76	
11	Tank Silt Application --	80	ha	72130	Phy	7	7	280	280	280	280	560	560	2254	
					BL	4.04	4.04	161.57	161.57	161.57	161.57	323.14	323.14	1300.64	
Sub Total															4686.1
B.3 Agriculture Infrastructure - Others															
1	Compost/ Vermi Compost-Compost - NADEP Compost -10' x 6' x 3'	80	No.	20300	Phy	105	105	105	105	105	105	105	105	840	
					BL	17.05	17.05	17.05	17.05	17.05	17.05	17.05	17.05	136.4	
2	Compost/ Vermi Compost-Vermi Compost -20 TPA	80	No.	376100	Phy	28	14	35	35	21	35	35	35	238	
					BL	84.25	42.12	105.31	105.31	63.18	105.31	105.31	105.31	716.1	
3	Compost/ Vermi Compost-Vermi Hatchery -260 TPA	80	No.	1641700	Phy			120	25			25		170	
					BL			1576.03	328.34			328.34		2232.71	
4	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy			8		8		8	8	32	
					BL			340		340		340	340	1360	
5	Tissue Culture-Tissue Culture Plant Production and Sale-Small Scale	85	No.	3000000	Phy	1	1		1		1			4	
					BL	25.5	25.5		25.5		25.5			102	
Sub Total															4547.21
Total (B.1+B.2+B.3)															20017.35
C. Ancillary Activities															
C.1 Food & Agro Processing															
1	Agro Processing Unit--Others	85	No.	1500000	Phy			40	40	40				120	
					BL			510	510	510			1530		
2	Dairy Processing Unit-Integrated Processing - 20000 lit per day	75	No.	15000000	Phy	1		1	1	1			1	5	
					BL	112.5		112.5	112.5	112.5			112.5	562.5	
3	Fruit Processing -Sorting, grading & Packing- Integrated Pack House 16MT/day	75	No.	5000000	Phy			1		1			1	3	
					BL			37.5		37.5			37.5	112.5	
4	Meat & Poultry Processing --	75	No.	3000000	Phy	1		4	4	4		1	1	15	
					BL	22.5		90	90	90		22.5	22.5	337.5	
5	Oil Extraction -Groundnut Oil-Small Scale	85	No.	2500000	Phy			84	84					168	
					BL			1785	1785					3570	
6	Rice Processing --Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	300000	Phy	7	7	10	19	36	22	10		111	
					BL	17.85	17.85	25.5	48.45	91.8	56.1	25.5		283.05	
7	Vegetable Processing -Dehydration of Vegetables -Solar	90	No.	200000	Phy			10	10					20	
					BL			18	18					36	
Sub Total															6431.55
C.2 Ancillary Activities -															
1	Agri Clinic & Agri Business Centers--Large operations	85	No.	3000000	Phy	3		3		3			3	12	
					BL	76.5		76.5		76.5			76.5	306	
2	Agri Clinic & Agri Business Centers--Medium	85	No.	1500000	Phy			6	5	4	2	4	2	23	
					BL			76.5	63.75	51	25.5	51	25.5	293.25	
3	Loan to MFIs for Onlending to for Agri. Purposes --	85	No.	20000000	Phy	2	2	2	2	2	2	2	2	16	
					BL	340	340	340	340	340	340	340	340	2720	
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes --	85	No.	50000000	Phy	1	1	1	1	5	1	1	1	12	
					BL	425	425	425	425	2125	425	425	425	5100	
5	Loan to PACS/ FSS/ LAMPSP-Purchase of Produce -	85	No.	3000000	Phy	14	14	14	14	14	14	14	14	112	
					BL	357	357	357	357	357	357	357	357	2856	
Sub Total															11275.25
Total (C.1+C.2)															17706.8
Total (A+B+C)															586929.42
II. Micro, Small and Medium Enterprises (MSME)															
Manufacturing Sector - Term Loan-Medium-	85	No.	15000000	Phy	7	7	7		7	8	7	7	7	57	
				BL	892.5	892.5	892.5	892.5	1020	892.5	892.5	892.5	7267.5		
Manufacturing Sector - Term Loan-Medium-	85	No.	22000000	Phy	4	4	4		4	5	4	4	4	33	
				BL	748	748	748	748	935	748	748	748	6171		
Manufacturing Sector - Term Loan-Medium-	85	No.	30000000	Phy	3	3	3		3	4	3	3	3	25	
				BL	765	765	765	765	1020	765	765	765	6375		
Manufacturing Sector - Term Loan-Micro-	85	No.	100000	Phy	1400	1400	1400		1400	1400	1400	1400	1400	11200	
				BL	1190	1190	1190	1190	1190	1190	1190	1190	9520		
Manufacturing Sector - Term Loan-Micro-	85	No.	400000	Phy	380	380	380		380	380	380	380	380	3040	
				BL	1292	1292	1292	1292	1292	1292	1292	1292	10336		
Manufacturing Sector - Term Loan-Micro-	85	No.	600000	Phy	340	340	340		340	340	340	340	340	2720	
				BL	1734	1734	1734	1734	1734	1734	1734	1734	13872		
Manufacturing Sector - Term Loan-Micro-	85	No.	800000	Phy	252	252	252		252	252	252	252	252	2016	
				BL	1713.6	1713.6	1713.6	1713.6	1713.6	1713.6	1713.6	1713.6	13708.8		
Manufacturing Sector - Term Loan-Small-	85	No.	6000000	Phy	19	19	19		19	19	19	19	19	152	
				BL	969	969	969	969	969	969	969	969	7752		
Manufacturing Sector - Term Loan-Small-	85	No.	8500000	Phy	14	14	14		14	14	14	14	14	112	
				BL	1011.5	1011.5	1011.5	1011.5	1011.5	1011.5	1011.5	1011.5	8092		
Manufacturing Sector - Term Loan-Small-	85	No.	12500000	Phy	9	9	9		9	9	9	9	9	72	
				BL	956.25	956.25	956.25	956.25	956.25	956.25	956.25	956.25	7650		
Manufacturing Sector - Working Capital-Medium-	85	No.	13000000	Phy	4	4	4		4	5	4	4	4	33	
				BL	442	442	442	442	552.5	442	442	442	3646.5		
Manufacturing Sector - Working Capital-Medium-	85	No.	18000000	Phy	4	4	4		4	5	4	4	4	33	
				BL	612	612	612	612	765	612	612	612	5049		



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamaruru	Vuyyuru	District Total
1	Manufacturing Sector - Working Capital-Medium-	85	No.	25000000	Phy	2	2	2	4	3	4	3	4	24
					BL	425	425	425	850	637.5	850	637.5	850	5100
	Manufacturing Sector - Working Capital-Micro-	85	No.	100000	Phy	712	712	712	712	712	712	712	712	5696
					BL	605.2	605.2	605.2	605.2	605.2	605.2	605.2	605.2	4841.6
	Manufacturing Sector - Working Capital-Micro-	85	No.	400000	Phy	175	175	175	175	175	175	175	175	1400
					BL	595	595	595	595	595	595	595	595	4760
	Manufacturing Sector - Working Capital-Micro-	85	No.	600000	Phy	115	115	115	115	115	115	115	115	920
					BL	586.5	586.5	586.5	586.5	586.5	586.5	586.5	586.5	4602
	Manufacturing Sector - Working Capital-Micro-	85	No.	800000	Phy	90	90	90	90	90	90	90	90	720
					BL	612	612	612	612	612	612	612	612	4896
	Manufacturing Sector - Working Capital-Small-	85	No.	4000000	Phy	54	54	54	54	54	54	54	54	432
					BL	1836	1836	1836	1836	1836	1836	1836	1836	14688
	Manufacturing Sector - Working Capital-Small-	85	No.	7500000	Phy	30	30	30	30	30	30	30	30	240
					BL	1912.5	1912.5	1912.5	1912.5	1912.5	1912.5	1912.5	1912.5	15300
	Manufacturing Sector - Working Capital-Small-	85	No.	10000000	Phy	22	22	22	22	22	22	22	22	176
					BL	1870	1870	1870	1870	1870	1870	1870	1870	14960
	Manufacturing Sector - Working Capital-Small-	85	No.	14000000	Phy	16	16	16	16	16	16	16	16	128
					BL	1904	1904	1904	1904	1904	1904	1904	1904	15232
	Service Sector - Term Loan-Medium-	85	No.	14000000	Phy	9	9	9	9	10	9	9	9	73
					BL	1071	1071	1071	1071	1190	1071	1071	1071	8687
	Service Sector - Term Loan-Medium-	85	No.	18500000	Phy	7	7	7	7	8	5	5	5	51
					BL	1100.75	1100.75	1100.75	1100.75	1258	786.25	786.25	786.25	8019.75
	Service Sector - Term Loan-Medium-	85	No.	25000000	Phy	5	5	5	5	8	5	5	5	43
					BL	1062.5	1062.5	1062.5	1062.5	1700	1062.5	1062.5	1062.5	9137.5
	Service Sector - Term Loan-Micro-	85	No.	200000	Phy	1870	1870	1870	1870	1870	1870	1870	1870	14960
					BL	3179	3179	3179	3179	3179	3179	3179	3179	25432
	Service Sector - Term Loan-Micro-	85	No.	400000	Phy	1177	1177	1177	1177	1177	1177	1177	1177	9416
					BL	4001.8	4001.8	4001.8	4001.8	4001.8	4001.8	4001.8	4001.8	32014.4
	Service Sector - Term Loan-Micro-	85	No.	600000	Phy	720	720	720	720	720	720	720	720	5760
					BL	3672	3672	3672	3672	3672	3672	3672	3672	29376
	Service Sector - Term Loan-Small-	85	No.	4000000	Phy	9	9	9	9	9	9	9	9	72
					BL	306	306	306	306	306	306	306	306	2448
	Service Sector - Term Loan-Small-	85	No.	7500000	Phy	6	6	6	6	6	6	6	6	48
					BL	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	3060
	Service Sector - Term Loan-Small-	85	No.	13500000	Phy	3	3	3	3	3	3	3	3	24
					BL	344.25	344.25	344.25	344.25	344.25	344.25	344.25	344.25	2754
	Service Sector - Working Capital-Medium-	85	No.	15000000	Phy	3	3	3	3	3	3	3	3	24
					BL	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	3060
	Service Sector - Working Capital-Medium-	85	No.	17500000	Phy	2	2	3	2	3	2	2	3	19
					BL	297.5	297.5	446.25	297.5	446.25	297.5	297.5	446.25	2826.25
	Service Sector - Working Capital-Medium-	85	No.	22500000	Phy	1	1	2	1	2	1	1	2	11
					BL	191.25	191.25	382.5	191.25	382.5	191.25	191.25	382.5	2103.75
	Service Sector - Working Capital-Micro-	85	No.	100000	Phy	1005	1005	1005	1005	1005	1005	1005	1005	8040
					BL	854.25	854.25	854.25	854.25	854.25	854.25	854.25	854.25	6834
	Service Sector - Working Capital-Micro-	85	No.	300000	Phy	335	335	335	335	335	335	335	335	2680
					BL	854.25	854.25	854.25	854.25	854.25	854.25	854.25	854.25	6834
	Service Sector - Working Capital-Micro-	85	No.	600000	Phy	165	165	165	165	165	165	165	165	1320
					BL	841.5	841.5	841.5	841.5	841.5	841.5	841.5	841.5	6732
	Service Sector - Working Capital-Small-	85	No.	3000000	Phy	360	360	360	360	360	360	360	360	2880
					BL	9180	9180	9180	9180	9180	9180	9180	9180	73440
	Service Sector - Working Capital-Small-	85	No.	6000000	Phy	135	135	135	135	135	135	135	135	1080
					BL	6885	6885	6885	6885	6885	6885	6885	6885	55080
	Service Sector - Working Capital-Small-	85	No.	12000000	Phy	72	72	72	72	72	72	72	72	576
					BL	7344	7344	7344	7344	7344	7344	7344	7344	58752
Total	Sub Total													520500.05
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Machilipatnam	District Total							
1	III. Export Credit													
	Export Credit -Post Shipment Export Credit-	85	No.	10000000	Phy	25	25							
					BL	2125	2125							
	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy	20	20							
					BL	5100	5100							
Total Export Credit							7225							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamaruru	Vuyyuru	District Total
1	IV. Education													
	Education Loans-Technical Courses-	85	No.	1000000	Phy	122	122	122	122	123	122	122	123	978
					BL	1037	1037	1037	1037	1045.5	1037	1037	1045.5	8313
	Education Loans-Technical Courses-	85	No.	1500000	Phy	81	81	82	82	82	81	81	82	652
					BL	1032.75	1032.75	1045.5	1045.5	1045.5	1032.75	1032.75	1045.5	8313
	Education Loans-Overseas Education -	90	No.	2000000	Phy	40	40	40	40	40	40	40	40	488
					BL	1098	1098	1098	1098	1098	1098	1098	1098	8784
	Education Loans-Graduation & Post Graduation -	85	No.	400000	Phy	300	300	300	300	300	300	300	300	2400
					BL	1020	1020	1020	1020	1020	1020	1020	1020	8160
	Education Loans-Others-Vocational, Diploma	85	No.	500000	Phy	245	245	245	245	245	245	245	245	1960
					BL	1041.25	1041.25	1041.25	1041.25	1041.25	1041.25	1041.25	1041.25	8330
	Education Loans-Graduation & Post Graduation -	85	No.	800000	Phy	153	153	153	153	153	153	153	153	1224
					BL	1040.4	1040.4	1040.4	1040.4	1040.4	1040.4	1040.4	1040.4	8323.2
Total Education														50223.2
V. Housing														
	Purchase/ Construction of a Dwelling Unit (Individual) -Other Centre-	90	No.	1000000	Phy	263	263	263	263	263	263	263	263	2104
					BL	2367	2367	2367	2367	2367	2367	2367	2367	18936
	Purchase/ Construction of a Dwelling Unit (Individual) -Other Centre-	90	No.	1500000	Phy	50	50	50	50	50	50	50	50	400
					BL	675	675	675	675	675	675	675	675	5400



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
1	Purchase/ Construction of a Dwelling Unit (Individual) -Other Centre-	90	No.	2000000	Phy	495	495	495	495	495	495	495	495	3960
					BL	8910	8910	8910	8910	8910	8910	8910	8910	71280
	Purchase/ Construction of a Dwelling Unit (Individual) -Other Centre-	90	No.	2500000	Phy	676	676	676	676	676	676	676	5408	
					BL	15210	15210	15210	15210	15210	15210	15210	15210	121680
	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy	395	395	395	395	395	395	395	395	3160
					BL	2133	2133	2133	2133	2133	2133	2133	2133	17064
Total Housing														234360
VI. Social Infrastructure														
1	Sanitation -Pay & Use Toilets-	80	No.	100000	Phy	2000	2000	2000	2000	2000	2000	2000	2000	16000
					BL	1600	1600	1600	1600	1600	1600	1600	1600	12800
	Education -Colleges -	80	No.	10000000	Phy	6	6	6	6	6	6	6	6	48
					BL	480	480	480	480	480	480	480	480	3840
	Drinking Water-RO Plant-	80	No.	2000000	Phy	5	5	5	5	5	5	5	5	40
					BL	80	80	80	80	80	80	80	80	640
	Healthcare -Hospital -	80	No.	20000000	Phy	1	1	1	1	1	1	1	1	8
					BL	160	160	160	160	160	160	160	160	1280
	Education -Hostels-	80	No.	4000000	Phy	2	2	2	2	2	2	2	2	16
					BL	64	64	64	64	64	64	64	64	512
	Education -Schools-	80	No.	5000000	Phy	5	5	5	5	5	5	5	5	40
					BL	200	200	200	200	200	200	200	200	1600
Total Social Infrastructure														20672
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
VII. Renewable Energy														
1	Solar Energy--EV Charging Stations	80	No.	1200000	Phy	1	1	1	1	1	1	1	1	8
					BL	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6	76.8
	Solar Energy-Roof Top Solar PV System without Battery -3 Kw	90	No.	137280	Phy	75	75	75	75	75	75	75	75	600
					BL	92.66	92.66	92.66	92.66	92.66	92.66	92.66	92.66	741.28
	Solar Energy-Roof Top Solar PV System with Battery -3 kW	80	No.	240000	Phy	50	50	50	50	50	50	50	50	400
					BL	96	96	96	96	96	96	96	96	768
	Solar Energy-Roof Top Solar PV System without Battery -4 kW	80	No.	259600	Phy	40	40	40	40	40	40	40	40	320
					BL	83.07	83.07	83.07	83.07	83.07	83.07	83.07	83.07	664.56
	Solar Energy--Solar Dryer	80	No.	300000	Phy	34	34	34	34	34	34	34	34	272
					BL	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	652.8
	Solar Energy-Roof Top Solar PV System without Battery -5 kW	80	No.	324500	Phy	30	30	30	30	30	30	30	30	240
					BL	77.88	77.88	77.88	77.88	77.88	77.88	77.88	77.88	623.04
	Solar Energy-Solar Water Heater System -	80	No.	45000	Phy	1215	1215	1215	1215	1215	1215	1215	1215	19440
					BL	874.8	874.8	874.8	874.8	874.8	874.8	874.8	874.8	6998.4
	Biomass Energy-Community Bio Gas Plant-	80	No.	500000	Phy	13	13	13	13	13	13	13	13	104
					BL	52	52	52	52	52	52	52	52	416
	Solar Energy-Roof Top Solar PV System without Battery -1 kW	90	No.	51100	Phy	150	150	150	150	150	150	150	150	1200
					BL	68.99	68.99	68.99	68.99	68.99	68.99	68.99	68.99	551.92
	Solar Energy-Solar Pump Sets-5 HP	80	No.	550000	Phy	18	18	18	18	18	18	18	18	144
					BL	79.2	79.2	79.2	79.2	79.2	79.2	79.2	79.2	633.6
	Solar Energy-Roof Top Solar PV System without Battery -2 kW	90	No.	93960	Phy	100	100	100	100	100	100	100	100	800
					BL	84.56	84.56	84.56	84.56	84.56	84.56	84.56	84.56	676.48
Total Renewable Energy														12802.88
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Avanigadda	Bantumilli	Gannavaram	Gudivada	Machilipatnam	Movva	Pamarru	Vuyyuru	District Total
VIII. Others														
1	Loans to Distressed Persons--PMJDY - OD	100	No.	10000	Physical Unit	100	100	100	100	100	100	100	100	800
					BL	10	10	10	10	10	10	10	10	80
	Loans to Distressed Persons-To Repay Non Institutional borrowings -	100	No.	100000	Physical Unit	50	50	50	50	50	50	50	50	400
					BL	50	50	50	50	50	50	50	50	400
	Start-ups-Other than Agri. & MSME-	75	No.	1000000	Physical Unit	10	10	10	10	10	10	10	10	80
					BL	75	75	75	75	75	75	75	75	600
	State Sponsored Organisation for SCs-Marketing of Output -	80	No.	150000	Physical Unit	60	60	60	60	60	60	60	60	480
					BL	72	72	72	72	72	72	72	72	576
	Individuals/ Individual members of JLGs--	100	No.	200000	Physical Unit	8160	8160	8160	8160	8160	8160	8160	8160	65280
					BL	16296	16296	16296	16296	16296	16296	16296	16296	130368
	Start-ups-Other than Agri. & MSME-	75	No.	2500000	Physical Unit	5	5	5	5	5	5	5	5	40
					BL	93.75	93.75	93.75	93.75	93.75	93.75	93.75	93.75	750
	Start-ups-Other than Agri. & MSME-	75	No.	5000000	Physical Unit	1	1	1	1	1	1	1	1	8
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	300
Total Others														133074
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)														1565786.55

ANNEXURE II

Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for last three years and Target for current FY

Table 1: Crop Loan

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	941479.00	957176.00	407089.48	387602.00	381507.00	529831.00	466970.00
RCBs	145541.00	188263.00	70814.87	36385.00	55114.00	54216.00	70709.00
SCARDBs						0.00	0.00
RRBs	112980.00	162912.00	94545.38	58631.00	69079.00	73318.00	91407.00
Others						0.00	3676.00
Sub total (A)	1200000.00	1308351.00	572449.63	482618.00	505700.00	657365.00	632762.00

Table 2: Term Loan (MT+LT)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	374928.00	235955.62	159173.36	283280.00	322430.00	378811.00	293030.00
RCBs	51496.00	142153.38	11640.61	67479.00	45197.00	183200.00	41744.00
SCARDBs						0.00	0.00
RRBs	26276.00	7100.00	40390.34	54573.00	47173.00	33676.00	36614.00
Others						0.00	2170.00
Sub total (B)	452700.00	385209.00	211204.31	407332.00	414800.00	595687.00	373558.00

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1316407.00	1193131.62	566262.84	672882.00	703937.00	908642.00	760000.00
RCBs	197037.00	330416.38	82455.48	103864.00	100311.00	237416.00	112453.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	139256.00	170012.00	134935.62	113204.00	116252.00	106994.00	128021.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	5846.00
Sub total (C = A+B)	1652700.00	1693560.00	783653.94	889950.00	920500.00	1253052.00	1006320.00

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	741172.00	466887.33	211437.51	328456.00	345456.00	336417.00	248473.00
RCBs	0.00	0.00	218.74	13.00	44.00	23743.00	20166.00
SCARDBs						0.00	0.00
RRBs	8828.00	2460.00	5141.57	10369.00	10400.00	7296.00	10778.00
Others						0.00	7023.00
Sub total (D)	750000.00	469347.33	216797.82	338838.00	355900.00	367456.00	286440.00

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	282538.00	143334.90	78903.34	37562.00	87707.00	133193.00	76326.00
RCBs	3482.00	19993.61	1671.97	27023.00	34500.00	37115.00	37762.00
SCARDBs						0.00	0.00
RRBs	43980.00	107045.00	10139.15	3272.00	6593.00	6353.00	2639.00
Others						0.00	3532.00
Sub total (E)	330000.00	270373.51	90714.46	67857.00	128800.00	176661.00	120259.00

Table 6: Grand Total (C+D+E)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2340117.00	1803353.85	856603.69	1038900.00	1137100.00	1378252.00	1084799.00
RCBs	200519.00	350409.99	84346.19	130900.00	134855.00	298274.00	170381.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	192064.00	279517.00	150216.34	126845.00	133245.00	120643.00	141438.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	16401.00
Grand Total	2732700.00	2433280.84	1091166.22	1296645.00	1405200.00	1797169.00	1413019.00

Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Note : # RCBs include STCBs, DCCBs and PACS (if any)

ANNEXURE III
Sub sectorwise and Agencywise credit flow under Agriculture and Allied Activities - for last three years and Target for current FY

Table 1: Crop Loans		2021-22				2022-23				2023-24				2024-25 (Target)				(Rs. lakh)
Particulars		CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	
Crop Loans		987476.00	838262.00	1629122.00	3483500.00	379002.00	36585.00	58631.00	48648.00	528831.00	5426.00	72384.00	657765.00	468975.00	70793.00	91497.00	397600	632762.00

Table 2: Term Loans		2021-22				2022-23				2023-24				2024-25 (Target)				
Particulars		CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	
Water Resources		10382.05	6879.40	397.00	20650.06	12623.60	4602.49	3966.07	20292.78	16667.08	12457.60	1886.86	31011.54	12853.32	2838.69	2087.00	96.48	17914.39
Land Development		226.96	446.46	14.00	396.31	177.34	4.66	88.43	307.47	378.31	89.20	67.36	649.36	293.03	4.74	73.23	2.17	410.47
Rural Mechanization		39438.25	27869.38	930.10	59237.80	34834.08	12968.11	7159.82	56962.01	48866.02	3874.40	4411.66	88424.58	37800.87	8014.86	4796.43	2733.93	50892.08
Plantation & Horticulture including Sericulture		19348.39	879.92	79.20	20143.11	22664.44	396.27	6131.01	29891.21	31062.00	1099.20	377.71	35933.41	24038.46	250.46	4100.77	177.94	28657.63
AH - Dairy Development		7098.68	29772.44	2804.50	40655.62	8606.89	14296.43	21646.46	44968.48	11764.33	28898.40	13292.02	63504.75	8790.90	8849.73	14606.63	66.10	32468.26
AH - Poultry Development		3182.18	14950.76	115.00	18887.94	37999.89	663.47	874.41	48827.78	5037.186	8366.60	538.82	67902.88	38922.09	4394.03	586.82	288.61	44477.55
AH - Sheep / Goat / Pig/Gory Devt.		1274.103	39046.07	475.70	42667.99	16463.90	12960.68	3664.89	33045.23	29465.79	37922.40	2263.09	66634.48	48823.02	864.01	2483.14	17.18	27934.95
Palmeries Development		48535.02	14224.99	177.50	62837.51	68192.04	6600.77	1380.21	6673.02	7727.44	9763.60	811.09	96072.94	5978.12	4090.01	916.35	442.68	62297.06
Forestry & Wildlife Dev.		39674.43	446.46	28.40	40149.29	35731.86	37.27	242.11	35833.24	4924.54	88.20	134.70	50424.44	38093.99	41.74	146.46	28.21	40255.80
Storage Godown & Marketing Facilities		14393.32	0.00	0.00	14393.32	17590.64	0.86	0.00	17591.50	23197.47	0.00	0.00	23197.47	17874.83	0.00	0.00	132.27	48007.80
Agro and Food Processing		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others		68976.04	16402.29	1365.10	86843.43	70888.39	761.78	10460.00	88980.08	94323.04	2070.60	6432.12	121457.66	72964.47	4777.07	6991.27	540.23	85345.44
Sub Total		236565.99	142298.45	7092.90	388877.04	285280.00	67478.99	54873.00	397319.99	379809.98	48328.20	33644.33	59586.51	293090.00	4795.73	3664.00	2790.00	373599.73
Grand Total (1+2)		1093931.99	322561.45	170004.90	1696938.04	672882.00	103861.99	143504.00	889949.99	908641.98	237599.20	106603.33	123300.51	760000.00	12494.72	12801.00	397600	1006361.73

0 RCBs include SCBs, DCBs and PACS (if any)

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1.	Agri Clinic & Agri Business Centers		Large operations	No.	3000000
2.	Agri Clinic & Agri Business Centers		Medium	No.	1500000
3.	Agro Processing Unit		Others	No.	1500000
4.	Animal Driven Carts	Conventional Bullock Cart	1 Pair	No.	50000
5.	Animal Driven Carts	Conventional Bullock Cart	Plough Bullocks Hallikar	No.	80000
6.	Animal Driven Carts	Pneumatic Tyre Cart		No.	55000
7.	Aquaculture inputs production	Agro Based Starch Production		No.	478800
8.	Artificial Recharge Structure	For Bore Well		No.	52700
9.	Biomass Energy	Community Bio Gas Plant		No.	500000
10.	Boat Building/Repair Yards		Purchase of 10 HP OBM	No.	97000
11.	Boat Building/Repair Yards		Purchase of 28 HP IBM	No.	170000
12.	Bore Well	New	Well Depth-100m, Dia-180mm	No.	76650
13.	Brackish water/ Coastal Aquaculture	Crab Culture		ha	157100
14.	Brackish water/ Coastal Aquaculture	Crab Culture	Mud Crab Fattening	ha	1571000
15.	Brackish water/ Coastal Aquaculture	Crab Culture	Mud crab Culture in HDPE boxes	ha	2914200
16.	Brackish water/ Coastal Aquaculture	Crab Culture	Mud crab Culture in open ponds	ha	723400
17.	Brackish water/ Coastal Aquaculture	Marine Ornamental Fish Culture		ha	315000
18.	Brackish water/ Coastal Aquaculture	Polyculture	Scampi Culture	ha	1483100
19.	Brackish water/ Coastal Aquaculture	Shrimp Farming	Construction of Bio floc ponds	No.	1539700
20.	Brackish water/ Coastal Aquaculture	Shrimp Farming	White Shrimp (Litopenaeus vannamei) culture	ha	2946300
21.	Buffalo Farming		Female calf rearing	1+1	101600
22.	Bulk Milk Cooling Unit		2000 litre	No.	1500000
23.	Bulk Milk Cooling Unit		5000 litres	No.	2500000
24.	Bunding	Graded Bunding		ha	33359

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
25.	Coastal Aquaculture	Sea Cage Farming	Sea Bass culture	No.	1936200
26.	Coastal Aquaculture	Seaweed Farming (Average of Raft & Monoline)		No.	10000
27.	Cold Storage	Mini Unit	Cold Room-30 MT	No.	1500000
28.	Cold Storage	Refrigerated Van		No.	2500000
29.	Combine harvester	Self-propelled belt type		No.	2900000
30.	Commercial Broiler Farming		Deep Litter	5000	1700000
31.	Commercial Layer Farming		Manual/ Automated	10000	6800000
32.	Composite Fish Culture	Composite Fish Culture		ha	307750
33.	Composite Fish Culture	Composite Fish Culture	GIFT Tilapia Culture	ha	2647300
34.	Compost/ Vermicompost	Compost	NADEP Compost -10' x 6' x 3'	No.	20300
35.	Compost/ Vermicompost	Vermicompost	20 TPA	No.	376100
36.	Compost/ Vermicompost	Vermi Hatchery	260 TPA	No.	1641700
37.	Crossbred Cattle Farming		Cross Bred (CB)Cows	1+1	165600
38.	Crossbred Cattle Farming		High yield variety	1+1	198700
39.	Crossbred Cattle Farming		Mini dairy	3+2	497000
40.	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400
41.	Dairy Marketing Outlet/ Parlour			No.	400000
42.	Dairy Processing Unit	Integrated Processing	20000 lit per day	No.	15000000
43.	Drinking Water	RO Plant		No.	2000000
44.	Drip Irrigation	New	16mm, 2.5 m x 2.5 m	ha	68000
45.	Drones	For Spraying		No.	950000
46.	Dug Well	New	OD-5.9m, ID-5m, Depth: 16m	No.	145950
47.	Education	Colleges		No.	10000000
48.	Education	Hostels		No.	4000000
49.	Education	Schools		No.	5000000
50.	Education Loans	Graduation & Post Graduation		No.	400000
51.	Education Loans	Graduation & Post Graduation		No.	800000

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
52.	Education Loans	Others	Vocational, Diploma	No.	500000
53.	Education Loans	Overseas Education		No.	2000000
54.	Education Loans	Professional Courses		No.	2000000
55.	Education Loans	Technical Courses		No.	1000000
56.	Education Loans	Technical Courses		No.	1500000
57.	Electric Pump Sets		Submersible-10 HP	No.	101400
58.	Electric Pump Sets		Submersible-10 HP	No.	70000
59.	Export Credit	Post Shipment Export Credit		No.	10000000
60.	Export Credit	Post Shipment Export Credit		No.	30000000
61.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	10m x 10m x 2m	No.	20700
62.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 2m	No.	63500
63.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 3m	No.	90100
64.	Fencing	Cement Poles with Barbed Wire		m.	400
65.	Fencing	Rock Poles with Barbed Wire		m.	400
66.	Finance to FPOs/FPCs			No.	3000000
67.	Fish Culture		Polyculture of Fish and Scampi	ha	478800
68.	Fish Culture		RAS Large	No.	5754900
69.	Fish Culture		RAS Medium	No.	2877500
70.	Fish Culture	Irrigation Tank	1	ha	1793600
71.	Fish Culture	Leased Pond	Intensive Fish Culture	ha	803900
72.	Fish Culture	Pangasius Sutchi		ha	2194800
73.	Fish marketing	Fish Sale Unit		No.	400000
74.	Fish processing	Solar Fish Dryer		No.	426000
75.	Fish processing	Solar Fish Dryer	Small	No.	150000
76.	Fishing craft	Mechanised	mobile Aqua labs	No.	4100000
77.	Fishing craft	Mechanised	10_20 HP	No.	3100000
78.	Fishing craft	Mechanised	180_200 HP	No.	7400000
79.	Fishing craft	Mechanised	Deep Sea Fishing Vessel_200_240 HP engine	No.	12800000

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
80.	Fishing craft	Non-Mechanised Boat/ Traditional without OBM	_ Starting from 8HP engine	No.	550000
81.	Fishing gear and equipment's	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
82.	Fishing gear and equipment's	Accessories for Fishing Gear	Providing of FRP Boat engine	No.	320000
83.	Fishing gear and equipment's	Accessories for Fishing Gear	Purchase of FRP nava & fishing net	No.	1100000
84.	Fodder Cultivation	1 Acre		Acre	36000
85.	Fruit Processing	Sorting, grading & Packing	Integrated Pack House 16MT/day	No.	5000000
86.	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
87.	Godown		RCC _ 500 MT	No.	4000000
88.	Godown	Galvanized Sheets	1000 MT	No.	3500000
89.	Godown	Galvanized Sheets	500 MT	No.	1750000
90.	Godown	Medium	RCC _ 1000 MT	No.	7000000
91.	Godown	Renovation/ Expansion		No.	500000
92.	Graded Buffalo Farming		Graded Murrah Buffaloes (GMB)	1+1	202800
93.	Graded Buffalo Farming		Mini dairy	3+2	591100
94.	Graded Buffalo Farming		Mini Dairy (High Yield CB Cows)	5+5	1373500
95.	Healthcare	Hospital		No.	20000000
96.	Healthcare	Nursing Home		No.	10000000
97.	High density plantation	Banana		Acre	118000
98.	High density plantation	Mango	2.5 x 2.5	Acre	251900
99.	High density plantation	Mango	5 x 5	Acre	147800
100.	Individuals/ Individual members of JLGs			No.	200000
101.	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
102.	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
103.	Individuals/ Individual members of SHGs	New Loans		No.	200000
104.	Integrated Farming		Dry Land System	No.	365000
105.	Integrated Farming		Irrigated System	No.	980000
106.	Integrated Farming		Rainfed cropping	No.	610000
107.	Integrated Farming		Wetland System	No.	1255000
108.	Lamb Fattening Unit	New Shed		20	120000

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
109.	Leveller	Laser Guided		No.	470000
110.	Loan to MFIs for Onlending to for Agri. Purposes			No.	20000000
111.	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes			No.	50000000
112.	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
113.	Loans to Distressed Persons		PMJDY _ OD	No.	10000
114.	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
115.	Low-Cost Storage		Coconut pack house	No.	750000
116.	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
117.	Low-Cost Storage	Garlic/ Onion	25 MT	No.	175000
118.	Manufacturing Sector	Term Loan	Medium_	No.	15000000
119.	Manufacturing Sector	Term Loan	Medium_	No.	22000000
120.	Manufacturing Sector	Term Loan	Medium_	No.	30000000
121.	Manufacturing Sector	Term Loan	Micro_	No.	100000
122.	Manufacturing Sector	Term Loan	Micro_	No.	400000
123.	Manufacturing Sector	Term Loan	Micro_	No.	600000
124.	Manufacturing Sector	Term Loan	Micro_	No.	800000
125.	Manufacturing Sector	Term Loan	Small_	No.	12500000
126.	Manufacturing Sector	Term Loan	Small_	No.	6000000
127.	Manufacturing Sector	Term Loan	Small_	No.	8500000
128.	Manufacturing Sector	Working Capital	Medium_	No.	13000000
129.	Manufacturing Sector	Working Capital	Medium_	No.	18000000
130.	Manufacturing Sector	Working Capital	Medium_	No.	25000000
131.	Manufacturing Sector	Working Capital	Micro_	No.	100000
132.	Manufacturing Sector	Working Capital	Micro_	No.	400000
133.	Manufacturing Sector	Working Capital	Micro_	No.	600000
134.	Manufacturing Sector	Working Capital	Micro_	No.	800000
135.	Manufacturing Sector	Working Capital	Small_	No.	10000000
136.	Manufacturing Sector	Working Capital	Small_	No.	14000000
137.	Manufacturing Sector	Working Capital	Small_	No.	4000000
138.	Manufacturing Sector	Working Capital	Small_	No.	7500000
139.	Mariculture	Sea Cage Farming		No.	3560000
140.	Market Yard	Collection Centre		No.	1500000
141.	Market Yard	Drying Yard		No.	1000000
142.	Meat & Poultry Processing			No.	3000000
143.	Oil Extraction	Groundnut Oil	Small Scale	No.	2500000

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
144.	On Farm development (OFD) Works	Field Channels		m.	7100
145.	On Farm development (OFD) Works	Field Channels	Acre	m.	30200
146.	On Farm development (OFD) Works	Field Channels	Acre	m.	41300
147.	Ornamental Fish Culture	Indigenous ornamental fish unit		No.	648400
148.	Organic Inputs Manufacturing Unit		Medium	No.	4000000
149.	Organic Inputs Manufacturing Unit		Small	No.	2000000
150.	Other machinery	Other Machinery & Equipment's	Shredder	No.	210000
151.	Other Plantation Crops	Coconut	Dwarf hybrid	Acre	77400
152.	Other Plantation Crops	Oil Palm		Acre	108350
153.	Paddy Transplanter	Power tiller Drawn		No.	460000
154.	Pandals	Creeper Vegetable Cultivation		Acre	359700
155.	Pig Rearing Unit	New Shed		10+1	497500
156.	Pig Rearing Unit	New Shed		3+1	144100
157.	Piglet Fattening Unit	New Shed		10	35800
158.	Plantation		Subabul 5 m*5 m	ha	78000
159.	Plantation	Bamboo	5 m *5 m	ha	92000
160.	Plantation	Casuarina	5 m *5 m	ha	85000
161.	Plantation	Eucalyptus	5 m *5 m	ha	95000
162.	Plantation	Teak	5 m *5 m	ha	120000
163.	Pledge Loans			No.	300000
164.	Poly House	Tubular Structure		No.	3500000
165.	Pond construction	Pond Renovation & Desilting		ha	648900
166.	Poultry transportation vehicle			No.	1000000
167.	Power Tiller		12 HP	No.	280000
168.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
169.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
170.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2000000
171.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
172.	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
173.	Repair of Dwelling Units	Other Centre		No.	600000
174.	Retail Market outlet for Meat			No.	300000
175.	Retail Poultry dressing/products outlet			No.	300000
176.	Rice Processing		Rice Mill-Small Scale (500 Kg/ Hour) Automatic	No.	300000
177.	Sanitation	Pay & Use Toilets		No.	100000
178.	Seed Drill	Seed cum Fertilizer Drill		No.	150000
179.	Sericulture	Chawki Rearing	5000 DFLs per batch 1200 sq. ft Shed	Acre	2452000
180.	Sericulture	Mulberry Plantation	1000 Sq. Ft	Acre	1500000
181.	Sericulture	Mulberry Plantation	600 Sq. Ft	Acre	935000
182.	Service Sector	Term Loan	Medium_	No.	14000000
183.	Service Sector	Term Loan	Medium_	No.	18500000
184.	Service Sector	Term Loan	Medium_	No.	25000000
185.	Service Sector	Term Loan	Micro_	No.	200000
186.	Service Sector	Term Loan	Micro_	No.	400000
187.	Service Sector	Term Loan	Micro_	No.	600000
188.	Service Sector	Term Loan	Small_	No.	13500000
189.	Service Sector	Term Loan	Small_	No.	4000000
190.	Service Sector	Term Loan	Small_	No.	7500000
191.	Service Sector	Working Capital	Medium_	No.	15000000
192.	Service Sector	Working Capital	Medium_	No.	17500000
193.	Service Sector	Working Capital	Medium_	No.	22500000
194.	Service Sector	Working Capital	Micro_	No.	100000
195.	Service Sector	Working Capital	Micro_	No.	300000
196.	Service Sector	Working Capital	Micro_	No.	600000
197.	Service Sector	Working Capital	Small_	No.	12000000
198.	Service Sector	Working Capital	Small_	No.	3000000

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
199.	Service Sector	Working Capital	Small_	No.	6000000
200.	Sheep	Rearing Unit	New Shed Deccani Breed	20+1	197200
201.	Sheep	Rearing Unit	New Shed Nellore Breed	100+5	1300000
202.	Sheep	Rearing Unit	New Shed Nellore Breed	20+1	255000
203.	Solar Energy		EV Charging Stations	No.	1200000
204.	Solar Energy		Solar Dryer	No.	300000
205.	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
206.	Solar Energy	Roof Top Solar PV System without Battery	1 kW	No.	51100
207.	Solar Energy	Roof Top Solar PV System without Battery	2 kW	No.	93960
208.	Solar Energy	Roof Top Solar PV System without Battery	3 Kw	No.	137280
209.	Solar Energy	Roof Top Solar PV System without Battery	4 kW	No.	259600
210.	Solar Energy	Roof Top Solar PV System without Battery	5 kW	No.	324500
211.	Solar Energy	Solar Pump Sets	5 HP	No.	550000
212.	Solar Energy	Solar Water Heater System		No.	45000
213.	Solar Energy	Street Lighting System		No.	45000
214.	Sprinkler Irrigation	Micro	90 mm 1 to 2	ha	36800
215.	Start	ups	Other than Agri. & MSME_	No.	1000000
216.	Start	ups	Other than Agri. & MSME_	No.	2500000
217.	Start	ups	Other than Agri. & MSME_	No.	5000000
218.	State Sponsored Organisation for SCs	Marketing of Output		No.	150000
219.	State Sponsored Organisation for SCs	Purchase & Supply of Inputs		No.	200000
220.	State Sponsored Organisation for STs	Marketing of Output		No.	150000
221.	State Sponsored Organisation for STs	Purchase & Supply of Inputs		No.	200000
222.	Stone Bunding	Stone Bunding		cum.	3700

Annexure-IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
223.	Tank Silt Application			ha	72130
224.	Thresher	Multi crop Power Threshers	30 to 45 HP	No.	320000
225.	Tissue Culture	Tissue Culture Plant Production and Sale	Medium scale	No.	5000000
226.	Tissue Culture	Tissue Culture Plant Production and Sale	Small Scale	No.	3000000
227.	Tractor	With Implements & Trailer	56 to 60 HP	No.	1080000
228.	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
229.	Vegetable Processing	Dehydration of Vegetables	Solar	No.	200000
230.	Veterinary Clinic			No.	2500000
231.	Weeder	Intercultural Equipment	Medium power weeder (4.8 HP)	No.	48000

Annexure V

Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

Sr.	Crop	Type	Unit	SoF (₹)
1.	Brackish water	Others	Acre	370000
2.	Broiler Farming	Others_	Per Bird	130
3.	Buffalo Farming	—	Per Animal	49000
4.	Fish Culture in Pond	Polyculture (Composite Fish Culture)-Others	Acre	300000
5.	Goat Farming	Rearing Unit _ Semi intensive	20+1	46000
6.	Indigenous Cattle Farming	—	Per Animal	38000
7.	Layer Farming	Others	Per Bird	240

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
ACP	Annual Credit Plan	DIC	District Industries Centre
AEZ	Agri Export Zone	DLRC	District Level Review Committee
ACABC	Agri-Clinics and Agri-Business Centre	DRDA	District Rural Development Agency
AHIDF	Animal Husbandry Infrastructure Development Fund	Enam	Electronic National Agriculture Market
AMIS	Agriculture Marketing Infrastructure Scheme	ECGC	Export Credit Guarantee Corporation
APMC	Agricultural Produce Market Committee	FC	Farmers Club
APY	Atal Pension Yojana	FFDA	Fish Farmers Development Agency
APEDA	Agriculture and Processed Food Products Export Development Authority	FI	Financial Inclusion
ATMA	Agricultural Technology Management Agency	FIF	Financial Inclusion Fund
BC	Banking Correspondent	FIP	Financial Inclusion Plan
BGREI	Bringing Green Revolution to Eastern India	FLC	Financial Literacy Centre
CBS	Core Banking Solution	FLCCC	Financial Literacy and Credit Counselling Centres
CDF	Co-operative Development Fund	FPO	Farmer Producer Organisation
CISS	Capital Investment Subsidy Scheme	FSS	Farmers Service Society
CRRI	Central Rice Research Institute	GLC	Ground Level Credit
CSO	Civil Society Organisation	GoI	Government of India
CWC	Central Warehousing Corporation	GSDP	Gross State Domestic Product
DAO	District Agricultural Officer	HYV	High Yielding Variety
DAP	Development Action Plan	IAY	Indira Awas Yojana
DBT	Direct Benefit Transfer	ICAR	Indian Council for Agricultural Research

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
DCC	District Consultative Committee	ICT	Information and Communication Technology
DCCB	District Central Cooperative Bank	IoT	Internet of Things
DCP	District Credit Plan	ITDA	Integrated Tribal Development Agency
DIC	District Industries Centre	JLG	Joint Liability Group
DLRC	District Level Review Committee	JNNSM	Jawaharlal Nehru National Solar Mission
DRDA	District Rural Development Agency	KCC	Kisan Credit Card
eNAM	Electronic National Agriculture Market	KSK	Krishi Sahayak Kendra
ECGC	Export Credit Guarantee Corporation	KVI	Khadi and Village Industries
FC	Farmers Club	KVK	Krishi Vigyan Kendra
FFDA	Fish Farmers Development Agency	LAC	Livestock Aid Centre
FI	Financial Inclusion	LAMPS	Large Area Multipurpose Society
FIF	Financial Inclusion Fund	LDM	Lead District Manager
FIP	Financial Inclusion Plan	LI	Lift Irrigation
FLC	Financial Literacy Centre	MEDP	Micro Enterprises Development Programme
FLCCC	Financial Literacy and Credit Counselling Centres	MF	Marginal Farmer
FPO	Farmer Producer Organisation	MI	Micro Irrigation
FSS	Farmers Service Society	MIDH	Mission for Integrated Development of Horticulture
GLC	Ground Level Credit	MNRE	Ministry of New and Renewable Energy
GoI	Government of India	MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
GSDP	Gross State Domestic Product	MoFPI	Ministry of Food Processing Industries
HYV	High Yielding Variety	MPCS	Milk Producers Co-operative Society

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
IAY	Indira Awas Yojana	MPEDA	Marine Products Export Development Authority
ICAR	Indian Council for Agricultural Research	MUDRA	Micro Units Development & Refinance Agency Ltd.
ICT	Information and Communication Technology	NABARD	National Bank for Agriculture and Rural Development
IoT	Internet of Things	NBFC	Non-Banking Financial Company
ITDA	Integrated Tribal Development Agency	NFSM	National Food Security Mission
JLG	Joint Liability Group	NGO	Non-Governmental Organisation
JNNSM	Jawaharlal Nehru National Solar Mission	NHM	National Horticulture Mission
KCC	Kisan Credit Card	NLM	National Livelihood Mission
KSK	Krishi Sahayak Kendra	NMFP	National Mission on Food Processing
KVI	Khadi and Village Industries	NPBD	National Project on Bio-Gas Development
KVK	Krishi Vigyan Kendra	NRLM	National Rural Livelihood Mission
LAC	Livestock Aid Centre	NWDPA	National Watershed Development Project for Rainfed Areas
LAMPS	Large Area Multipurpose Society	PAIS	Personal Accident Insurance Scheme
LDM	Lead District Manager	PACS	Primary Agricultural Cooperative Society
LI	Lift Irrigation	PHC	Primary Health Centre
MEDP	Micro Enterprises Development Programme	PKVY	Paramparagat Krishi Vikas Yojana
MF	Marginal Farmer	PLP	Potential Linked Credit Plan
MI	Micro Irrigation	PMEGP	Prime Minister's Employment Generation Programme
MIDH	Mission for Integrated Development of Horticulture	PMJDY	Pradhan Mantri Jan Dhan Yojana
MNRE	Ministry of New and Renewable Energy	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme	PMSBY	Pradhan Mantri Suraksha Bima Yojana
MoFPI	Ministry of Food Processing Industries	PMFBY	Pradhan Mantri Fasal Bima Yojana
MPCS	Milk Producers Co-operative Society	PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
MPEDA	Marine Products Export Development Authority	PWCS	Primary Weavers Cooperative Society
MUDRA	Micro Units Development & Refinance Agency Ltd.	RBI	Reserve Bank of India
NABARD	National Bank for Agriculture and Rural Development	RIDF	Rural Infrastructure Development Fund
NBFC	Non-Banking Financial Company	RKVY	Rashtriya Krishi Vikash Yojana
NFSM	National Food Security Mission	RLTAP	Revised Long Term Action Plan
NGO	Non-Governmental Organisation	RNFS	Rural Non-Farm Sector
NHM	National Horticulture Mission	RRB	Regional Rural Bank
NLM	National Livelihood Mission	RSETI	Rural Self Employment Training Institute
NMFP	National Mission on Food Processing	RWHS	Rainwater Harvesting Structure
NPBD	National Project on Bio-Gas Development	SAP	Service Area Plan
NRLM	National Rural Livelihood Mission	SAO	Seasonal Agricultural Operations
NWDPR	National Watershed Development Project for Rainfed Areas	SBM	Swachha Bharat Mission
PAIS	Personal Accident Insurance Scheme	SCC	Swarojgar Credit Card
PACS	Primary Agricultural Cooperative Society	SCS	Service Cooperative Society
PHC	Primary Health Centre	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Promoting Institution
PLP	Potential Linked Credit Plan	SLBC	State Level Bankers' Committee

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
PMEGP	Prime Minister's Employment Generation Programme	STCCS	Short Term Co-operative Credit Structure
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMPB	State Medicinal Plant Board
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	TBO	Tree Borne Oilseeds
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TFO	Total Financial Outlay
PMFBY	Pradhan Mantri Fasal Bima Yojana	WDRA	Warehousing Development and Regulatory Authority
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PWCS	Primary Weavers Cooperative Society	WSHG	Women Self Help Group

Name & Address of DDM

Name of the DDM	Milind Chousalkar
Designation	AGM, DDM(R) NABARD
Address	4th Floor, Corniche Square
	Guru Nanak Colony
Post Office	Autonagar S.O
District	NTR
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Pin code	520007
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Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



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- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
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- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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