



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



करनूल जिला

Kurnool 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 : करनूल

District : Kurnool

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

आंध्रा 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

PLP document prepared by:

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District Development Manager

NABARD

Kurnool

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 sector.

2. District characteristics

i.	Location	Kurnool district is located in the Rayalaseema region of Andhra Pradesh, spreading over 7977 sq. km. with a population of 22.72 lakh.
ii.	Type of soil	Black cotton soil, red sandy, red loamy Soils.
iii.	Primary occupation	Agriculture
iv.	Land holding structure	188189 marginal farmers holding a total of 102496 acres, 118104 small farmers holding a total of 168190 acres, 66425 Semi- medium farmers holding a total of 178379 acres, 21337 Medium farmers holding 118255 acres and 1445 large farmers holding 23346 acres of land.

3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	ACP Achievement was ₹15937.89 crore as against the target of ₹12320.64 crore during FY 2023-24. (Priority Sector Achievement is ₹11633 crore as against the target of ₹10059.79 crore; Non-Priority Sector Achievement is ₹4304.79 crore as against the target of ₹2260.85 crore)
ii.	CD Ratio	The CD ratio was 156.24 during FY 2023-24.
iii.	Investment credit in Agriculture	₹2306.77 crore during FY 2023-24.
iv.	Credit flow to MSMEs	₹2568.35 crore.
v.	Other significant credit flow, if any	GLC for Renewable Energy = ₹ 11.58 crore.

4. Sector/Sub-sector wise PLP Projections

i.	Projection for the year	₹13085.54 crore for FY 2025-26
ii.	Projection for agriculture and its components	₹7275.69 crore for FY 2025-26
iii.	Projection for MSMEs	₹2264.69 crore for FY 2025-26
iv.	Projection for other purposes	₹3545.15 crore for FY 2025-26

5. Developmental Initiatives

- Focus should be given to the large-scale promotion of efficient water management practices, effective implementation of watershed projects, the use of solar energy for agricultural pump sets, and the promotion of farm machinery, increasing the area under horticulture crops, and improving fodder production.

- NABARD has undertaken several developmental projects and entrepreneurship programmes benefiting rural SHG women, unemployed youth, and farmers. The TDF project, with mango, guava, and teak as its main products, is being implemented in 432 acres in the district.
- Thirty-five Farmer Producer Organisations (FPOs), including 5 FPOs under the Central Sector Scheme (CSS) for the formation of 10,000 FPOs by the Government of India, have been sanctioned and are at various stages of implementation. All the FPOs have been registered under the Companies Act.
- Two Watershed Projects have been sanctioned to benefit farmers of Madapuram Village, Devanakonda Mandal, and JM Thanda, Pattikonda Mandal in the district.
- To augment credit flow in the district, NABARD has been implementing many developmental initiatives, including the implementation of TDF projects, WDF projects, FPOs, Rural Haats, etc.

6. Thrust Areas

- Implementation of Financial Inclusion plans, including better coverage of Oral Lessees, credit to Tenant Farmers through SHGs/JLGs, Farmer Producer Organizations, and pledge finance against Negotiable Warehouse Receipts, will facilitate in achieving the goal of doubling farmers' income.
- Horticulture is one of the thrust areas in the overall development of the district, and sustainable development of horticulture is aimed at by increasing area and productivity, as well as encouraging post-harvest management.
- Sustainable agriculture/Integrated Farming System (IFS) ensures the multiple use of natural resources such as land, water, nutrients, and energy in a complementary way. This practice not only assures year-round income to the farmers but also imparts climate resilience to the farm.
- A significant number of projects related to infrastructure development, such as roads & bridges, irrigation, schools/colleges, veterinary units, anganwadi centres, and rural water supply, etc., are supported under RIDF by NABARD in the district.

7. Major Constraints and Suggested Action Points

- The process of digitization of all land records must be streamlined and adopted uniformly by all banks. CCR cards have not been issued to all tenant farmers for obtaining loans from banks. Steps must be taken to issue CCR cards to the maximum number of tenant farmers before the start of the crop season.
- Custom Hiring & Repairing centres for farm machinery equipment should be established at the mandal level. Financing and recovery from SHGs are encouraging. However, the majority of SHGs are not involved in undertaking any activity. The department must sensitize SHG members and assist them in setting up units.
- Credit flow towards calf rearing activities is negligible in the district. Banks, in close association with the Animal Husbandry Department, must identify suitable borrowers and encourage the activity.

8. Way Forward

- Provision of adequate and timely credit, mechanization of farming operations, availability of quality seeds and manure, coverage of non-loanee farmers, financing tenant farmers, financing as per revised KCC norms, and utilization of extension officers exclusively for the promotion of agriculture and allied activities.
- Banks must encourage financing for water conservation and efficient use activities such as micro-irrigation systems, water harvesting structures, and on-farm development works, etc., for "more crop per drop," which would enhance productivity and leave farmers with more surplus in their hands.
- As the district has large areas under onion, tomato, and other perishable crops, the development of processing units near the production areas would be the way forward for forward linkages and to avoid distress sales by the farmers.
- Initiatives by the Government of India under various programmes, such as AIF, Stand-up India, Make in India, etc., along with the identification of mining, manufacturing, and MSME under the Industry Sector, and education, trade, transport, hotels, healthcare, etc., under the Service Sector, are key to achieving double-digit growth.

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.

Sr. No.	Sector	Methodology
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. • 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



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 (₹ Lakh)
A	Farm Credit	697439.37
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	660586.97
2	Term Loan for agriculture and allied activities	36852.40
B	Agriculture Infrastructure	8814.02
C	Ancillary activities	21315.85
I	Credit Potential for Agriculture (A+B+C)	727569.24
II	Micro, Small and Medium Enterprises	226469.75
III	Export Credit	850.00
IV	Education	12308.00
V	Housing	110250.00
VI	Social Infrastructure	3848.00
VII	Renewable energy	6351.20
VIII	Others	220908.50
Total Priority Sector		1308554.69

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	593432.97
2	Water Resources	5100.40
3	Farm Mechanisation	14399.72
4	Plantation & Horticulture with Sericulture	5500.11
5	Forestry & Waste Land Development	62.40
6	Animal Husbandry – Dairy	70461.31
7	Animal Husbandry – Poultry	1379.90
8	Animal Husbandry - Sheep, Goat, Piggery	5479.44
9	Fisheries	74.61
10	Farm Credit- Others	1548.51
	Sub total	697439.37
B	Agriculture Infrastructure	
1	Construction of storage	7558.40
2	Land development, Soil conservation, Wasteland Development	846.98
3	Agriculture Infrastructure – Others	408.64
	Sub total	8814.02
C	Ancillary activities	
1	Food & Agro. Processing	584.35
2	Ancillary activities – Others	20731.50
	Sub Total	21315.85
	Credit Potential for Agriculture (A+B+C)	727569.24
II	Micro, Small and Medium Enterprises	226469.75
III	Export Credit	850.00
IV	Education	12308.00
V	Housing	110250.00
VI	Social Infrastructure	3848.00
VII	Renewable energy	6351.20
VIII	Others	220908.50
	Total Priority Sector	1308554.69

District Profile 1

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	7977.00
ii.	No. of Subdivisions	03
iii.	No. of Blocks	26
iv.	No. of revenue villages	472
v.	No. of Gram Panchayats	484

1.a Additional Information

Sr. No.	Particulars	Details
i.	Is the district classified as Aspirational District?	No
ii.	Is the district classified as Low PSL Credit Category?	No
iii.	Is the district having an international border?	No
iv.	Is the district classified as LWE affected?	No
v.	Climate Vulnerability to Agriculture	Very High
vi.	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	Kurnool
iii.	Agro-climatic Zone 1	Southern Plateau and Hills Region
iv.	Climate	Semi-Arid Climate
v.	Soil Type	Black soil and Red Ferruginous soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	797700
ii.	Forest Land	32062
iii.	Area not available for cultivation	74986
iv.	Barren and Unculturable land	74986
v.	Permanent Pasture and Grazing Land	2275
vi.	Land under Miscellaneous Tree Crops	890
vii.	Cultivable Wasteland	25990
viii.	Current Fallow	74650
ix.	Other Fallow	37100

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	03
ii.	Critical	11
iii.	Semi Critical	05
iv.	Over Exploited	07
v.	Saline	00
vi.	Not Assessed	00
Total		26

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	188189	47.58	102496	17.35
ii.	>1 to <=2 ha	118104	29.86	168196	28.48
iii.	>2 to <=4 ha	66425	16.80	178379	30.20
iv.	>4 to <=10 ha	21337	5.39	118255	20.02
v.	>10 ha	1443	0.37	23346	3.95
Total		395498	100.00	590672	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	395.00
ii.	Of the above, Small/ Marginal Farmers	306.00
iii.	Agricultural Labourers	586.00
iv.	Workers engaged in Household Industries	38.00
v.	Workers engaged in Allied Agro activities	28.00
vi.	Other workers	336.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	2272.00	1142.00	1130.00	1508.00	764.00
ii.	Scheduled Caste	396.00	198.00	198.00	NA	NA
iii.	Scheduled Tribe	30.00	15.00	15.00	NA	NA
iv.	Literate	1124.00	662.00	462.00	NA	NA
v.	BPL	250.00	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	466.00
ii.	Rural Households	NA
iii.	BPL Households	NA

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

Sr. No.	Particulars	Nos.
i.	Having brick/stone/concrete houses	460.00
ii.	Having source of drinking water	460.00
iii.	Having electricity supply	460.00
iv.	Having independent toilets	400.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	472
ii.	Villages having Agriculture Power Supply	472
iii.	Villages having Post Offices	NA
iv.	Villages having Banking Facilities (Rural Bank Branches)	142
v.	Villages having Primary Schools	472
vi.	Villages having Primary Health Centers	47
vii.	Villages having Potable Water Supply	400
viii.	Villages connected with Paved Approach Roads	430

Sources:

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Handbook of Statistics 2020-21
1.a Additional Information	GoI Notifications and RBI circular
2. Soil & Climate	District Handbook of Statistics 2020-21
3. Land Utilisation [Ha]	District Handbook of Statistics 2020-21
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 2020-21
7. Demographic Profile [In '000]	District Handbook of Statistics 2020-21
8. Households [In '000]	District Handbook of Statistics 2020-21
9. Household Amenities [Nos. in '000 Households]	District Handbook and Chief Planning Office
10. Village-Level Infrastructure [Nos.]	District Handbook of Statistics 2020-21

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	1886
ii.	Primary Health Centres	47
iii.	Primary Health Sub-Centres	542
iv.	Dispensaries	02
v.	Hospitals	30
vi.	Hospital Beds	3000

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

Sr. No.	Particulars	Nos.
i.	Fertiliser /Seed / Pesticide Outlets	1000
ii.	Registered FPOs	48
iii.	Agro Service Centres	25
iv.	Soil Testing Centres	25
v.	Approved nurseries	25
vi.	Agriculture Pumpsets	10000
vii.	Pumpsets Energised	7500
viii.	Krishi Vigyan Kendras	01

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	170.00
ii.	Irrigation Potential Created	100.00
iii.	Net Irrigated Area (Total area irrigated at least once)	70.00
iv.	Area irrigated by Canals/ Channels	20.00
v.	Area irrigated by Wells	55.00
vi.	Area irrigated by Tanks	2.00
vii.	Area irrigated by Other Sources	1.00
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	100.00

14. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	6200
ii.	Railway Line [km]	300
iii.	Public Transport Vehicle [Nos]	2000
iv.	Goods Transport Vehicles [Nos.]	40000

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
i.	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	200	10000
ii.	Sugarcane (Gur/ Khandsari / Sugar)	01	425000
iii.	Fruit (Pulp/ Juice/ Fruit drink)	01	50
iv.	Spices (Masala Powders/ Pastes)	05	250
v.	Dry fruit (Cashew/ Almond/ Raisins, etc.)	00	00
vi.	Cotton (Ginning/ Spinning/ Weaving)	250	25000
vii.	Milk (Chilling/ Cooling/ Processing, etc.)	03	3000
viii.	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	00	00
ix.	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	01	500
x.	Others	-	-

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

Sr. No.	Category of animal	Total	Male	Female
i.	Cattle - Cross bred	NA	NA	NA
ii.	Cattle – Indigenous	235586	100000	135586
iii.	Buffaloes	126784	5000	121784
iv.	Sheep - Cross bred	NA	NA	NA
v.	Sheep – Indigenous	1103043	NA	NA
vi.	Goat	304744	NA	NA
vii.	Pig - Cross bred	NA	NA	NA
viii.	Pig – Indigenous	20450	NA	NA
ix.	Horse/Donkey/Camel	NA	NA	NA
x.	Rabbit	NA	NA	NA
xi.	Poultry – Improved	584911	NA	NA
xii.	Poultry – Indigenous	NA	NA	NA

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	11
ii.	Veterinary Dispensaries	67
iii.	Disease Diagnostic Centres	07
iv.	Artificial Insemination Centers	153
v.	Animal Breeding Farms	00
vi.	Animal feed manufacturing units	00
vii.	Fodder Farms	01
viii.	Dairy Cooperative Societies	01
ix.	Milk Collection Centres	05
x.	Fishermen Societies	33

Sr. No.	Particulars	Nos.
xi.	Animal Husbandry Training Centres	01
xii.	Animal Markets	04
xiii.	Fish Markets	05
xiv.	Livestock Aid Centers (No.)	98
xv.	Licensed Slaughterhouses [Nos.]	03

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	4950.00	MT	8	gm/day
ii.	Egg	5950.00	lakh Nos	25	nos/p.a.
iii.	Milk	387000.00	MT	5	gm/day
iv.	Meat	500.00	MT	35	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Handbook
12. Infrastructure & Support Services for Agriculture [Nos.]	Dept. of Agriculture
13. Irrigation Coverage ['000 Ha]	District Handbook
14. Infrastructure for Storage, Transport & Marketing	Marketing Dept.
15. Processing Units [Nos.]	District Industrial Corporation office
16. Animal Population as per Census [Nos.]	Dept of Animal Husbandry
17. Infrastructure for Development of Allied Activities [Nos.]	Dept of Animal Husbandry and Fisheries
18. Milk, Fish, Egg Production & Per Capita Availability-Year-2	District Handbook

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
i.	Share of GDP Agri to district	38.45	39.01	39.11
ii.	Rainfall	611	611	684
iii.	Rainfall	441	750	495
iv.	Cropping Pattern	Bengal gram, Ground nut, Cotton, Paddy, Jowar, Bajra	Bengal gram, Ground nut, Cotton, Paddy, Jowar, Bajra	Bengal gram, Ground nut, Cotton, Paddy, Jowar, Bajra

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (lakh)	0.00	749671.80	897347.00

Table 3: Major Crops

Sr. No.	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)
i.	Cotton	-	-	-	310.00	697	-	231.00	-	546
ii.	Groundnut	-	-	-	200.00	254	-	176.00	-	214
iii.	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	-	-	-	160.00	758	-	102.00	-	604

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	-	4.19	4.19
ii.	Net sown area (lakh ha)	-	3.95	3.91
iii.	Cropping intensity (%)	-	106.08	106.07

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	-	406230	409465
ii.	GLC through KCC (Rs. lakh)	-	494850.21	558360.52

Table 6: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Soil Testing Laboratories (No.)	5	14	14
ii.	Soil Health Cards Issued (No.)	12000	22500	25000

Sources:

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

WATER RESOURCES
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	4671.00	0.00	0.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	10	10	10
ii.	Net Irrigated Area ('000 ha)	62	63	63
iii.	Gross Irrigated Area ('000 ha)	85	85	86

Sources

Table Name	Source(s) and reference year of data
<i>Table 1: GLC</i>	<i>LDM Office</i>
<i>Table 2: Irrigated Area & Potential</i>	<i>Agriculture Statistics from DES portal</i>

FARM MECHANIZATION
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	5404.00	4970.00	9940.00

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of tractors	26000	33500	35000
ii.	Power Tillers	150	250	500
iii.	Threshers/Cutters	200	250	300

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Mechanization in District	Dept of Agriculture, Kurnool

PLANTATION & HORTICULTURE INCLUDING SERICULTURE
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	369.00	378.00	474.00

Table 2: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Crop Name	Onion	Onion	Onion
ii.	Area cultivated (Ha)	25000	38000	55000
iii.	Processing Units (No.)	0	20	250

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Crop Identified for One District-One Product	CPO Office

FORESTRY & WASTE LAND DEVELOPMENT

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Forest Cover ('000 ha)	32062	32062	32062
ii.	Waste Land ('000 ha)	22896	22896	22896

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
i.	Jackfruit, Sapota, Mango, coconut	04	04	05

Sources

Table Name	Source(s) and reference year of data
<i>Table 1: Area under Forest Cover & Waste Land</i>	<i>District Hand Book</i>
<i>Table 2: Nurseries (No.)</i>	<i>Dept of Forests, Kurnool</i>

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
i.	GLC flow (₹ lakh)	2767.00	8034.00	24101.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office

ANIMAL HUSBANDRY - POULTRY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	556.00	4065.00	4878.00

Table 2 – Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird population (No.)	584911	584911	584911

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Poultry	District Handbook

ANIMAL HUSBANDRY - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	57.00	10.00	38.00

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
i.	Popular sheep breed(s)	1103043
ii.	Popular goat breed(s)	304744

Sources

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

AGRI. INFRASTRUCTURE
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	2295.00	1196.00	1250.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Cold Storages (No.)	5	5	8
ii.	Storage Godowns (Capacity - '000 MT)	20	20	25

Sources

Table Name	Source(s) and reference year of data
<i>Table 1: GLC</i>	<i>LDM Office</i>
<i>Table 2: Agri Storage Infrastructure</i>	<i>Dept of Marketing, Kurnool</i>

LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT
Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Watershed Projects (No.)	21	21	23
ii.	Watershed Projects - Area treated ('000 ha)	22526	22526	23286
iii.	Wadi Projects (No.)	NA	NA	1
iv.	Wadi Projects - Area of plantation ('000 ha)	NA	NA	432

AGRI ANCILLIARY ACTIVITIES - FOOD & AGRO PROCESSING & OTHERS
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC (₹ lakh)	200.00	1000.00	1000.00

Sources

Table Name	Source(s) and reference year of data
<i>GLC</i>	<i>LDM Office</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
i.	GLC flow (₹ lakh)	146030.00	194287.78	253464.00
ii.	No. of units financed	-	-	-
iii.	Loans under Stand Up India Scheme (₹ lakh)	-	2519.86	4749.28
iv.	Loans to Weavers' Coop. Societies (₹ lakh)	-	-	-

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	5	5	5
2	Micro Units (No.)	24300	26500	28470
3	Small Units (No.)	1000	1200	1300
4	Medium Units (No.)	30	30	32

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: MSME units – Cumulative	https://dashboard.msme.gov.in/udyam_dist_wise.aspx?stid=28

Public Infrastructure Investments

Particulars	31/03/2022	31/03/2023	31/03/2024
RIDF assistance (₹ lakh)*		14568.78	15938.73

*Source: NABARD

INFORMAL CREDIT DELIVERY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	SHG Bank Linkage (₹ lakh)	-	367900.00	397000.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of intensive blocks	-	26	26
ii.	No. of SHGs formed	-	29500	32500
iii.	No. of SHGs credit linked (including repeat finance)	-	29500	32500

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
iv.	Bank loan disbursed (₹ lakh)	-	0.00	0.00
v.	Average loan per SHG (₹ lakh)	-	6.00	10.00
vi.	Percentage of women SHGs %	-	95.00	98.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Promotional Interventions	NABARD
Table 3: Status of SHGs	SLBC portal

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
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	NA	247	247
ii.	Consumer Stores (No.)	NA	10	10
iii.	Housing Societies (No.)	NA	25	25
iv.	Weavers (No.)	NA	14	14
v.	Marketing Societies (No.)	NA	7	7
vi.	Agro Processing Societies (No.)	NA	4	4
vii.	Others (No.)	NA	222	222
Total (No)		-	529	529

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Primary Agriculture Credit Societies (No.)	43	43	43

Sources

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

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/ JLGs	BCs/BFs	Villages	Households	
Commercial Banks	29	197	60	32	105		22000	432	15	2500	
Regional Rural Bank	1	61	32	14	15		10000	156	30	4500	
District Central Coop. Bank	1	9	2	2	5		500	0	245	24500	
Primary Agr. Coop. Society	43	43	40	3	0	0	0	0	20	3500	
Others	4	8			8			380	0	100000	
All Agencies	78	275	94	48	133	0	32500	968	310	13500	

2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth Share (%)
Commercial Banks	5181091	3593605	4132618	15.0	71.6	1573277.00	1130087.88	1249290.22	10.5
Regional Rural Bank	1709947	1179179	1426117	20.9	24.7	401378.00	234778.63	257560.14	9.7
Cooperative Banks	346752	182045	210461	15.6	3.6	69919.00	29582.87	31781.26	7.4
Others	0	0	0	0.0	0.0	0.00	1712.34	2237.69	30.7
All Agencies	7237790	4954829	5769196	16.4	99.9	2044574.00	1396161.72	1540869.31	10.4

3. Loans & Advances Outstanding

Agency	No. of accounts				Loans & Advances [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth Share (%)	
				(%)				(%)	
Commercial Banks	5181091	3593605	4132618	15.0	2310686.00	1616361.98	1940760.01	20.1	80.6
Regional Rural Bank	1709947	1179179	1426117	20.9	387300.00	246643.06	277007.06	12.3	11.5
Cooperative Banks	346752	182045	210461	15.6	209039.00	143662.77	170200.18	18.5	7.1
Others	0	0	0	0.0	0.00	11746.72	19495.07	66.0	0.8
All Agencies	7237790	4954829	5769196	16.4	2907025.00	2018414.53	2407462.32	19.3	100.0

4. CD Ratio

Agency	CD Ratio %	
	31/03/2022	31/03/2023
Commercial Banks	146.9	143.0
Regional Rural Bank	96.5	105.1
Cooperative Banks	299.0	485.6
All Agencies	142.20	144.60

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

Agency	Cumulative up to		
	31/03/2022	31/03/2023	31/03/2024
	PMJDY	PMSBY	PMJJBY
Commercial Banks	500043	770483	272886
Regional Rural Bank	200000	300000	100000
Cooperative Banks	140000	100000	100000
All Agencies	840043	1170483	472886
			APY
			113188
			20000
			5000
			138188

6. Performance on National Goals

Agency	31/03/2024													
	Priority Sector Loans			Loans to Agr. Sector			Loans to Weaker Sections			Loans under DRI Scheme			Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	774720.10	66.60	526090.00	66.83	538829.00	78.28	5.00	100.00	36560.00	60.46				
Regional Rural Bank	228330.14	19.63	196970.10	25.02	144366.50	20.97	0.00	0.00	23780.00	39.33				
Cooperative Banks	148980.14	12.81	61303.11	7.79	2623.32	0.38	0.00	0.00	125.13	0.21				
Others	11287.14	0.97	2809.01	0.36	2563.14	0.37	0.00	0.00	0.00	0.00				
All Agencies	1163317.52	100	787172.22	100	688382.96	100	5.00	100	60465.13	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'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	
	Commercial Banks	1261109.00	1082888.00	85.9	839568.31	996390.56	118.7	882276.21	1169354.01	
Regional Rural Bank	341036.00	392808.00	115.2	144155.30	219275.80	152.1	204746.01	246760.20	120.5	129.3
Cooperative Banks	115555.00	163498.00	141.5	66687.69	105114.38	157.6	123710.03	164161.28	132.7	143.9
Others	0.00	0.00	0.0	3373.15	9772.37	289.7	21332.04	13513.51	11.6	100.4
All Agencies	1717700.00	1639194.00	95.4	1053784.45	1330553.11	126.3	1232064.29	1593789.00	128.5	116.7

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'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	
	Crop Loan	828700.00	866987.00	104.6	438791.98	479099.47	109.2	495933.26	556489.14	
Term Loan (Agri.)	189500.00	181535.00	95.8	154669.53	181624.82	117.4	183277.16	230677.13	125.9	113.0
Total Agri. Credit	1018200.00	1048522.00	103.0	593461.51	660724.29	111.3	679210.42	787166.27	115.9	110.1
MSME	229000.00	156114.00	68.2	130820.40	197237.80	150.8	208259.11	256835.17	123.3	114.1

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'm t [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'mt [%]	
Other Priority Sectors	96400.00	88193.00	91.5	53223.10	67264.50	126.4	118510.11	119309.13	100.7	106.2
Total Priority Sector	1343600.00	1292829.00	96.2	777505.01	925226.59	119.0	1005979.64	1163310.57	115.6	110.3

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	NA	NA	0.0	1940756.76	42495.25	2.2	1940756.76	42495.25	2.2	0.7
Regional Rural Bank	NA	NA	0.0	277010.11	2597.25	0.9	277010.11	2597.25	0.9	0.3
Cooperative Banks	NA	NA	0.0	170200.54	9881.50	5.8	170200.54	9881.50	5.8	1.9
Others	NA	NA	0.0	3384.72	198.19	5.9	3384.72	198.19	5.9	2.0
All Agencies	-	-	-	2391352.13	55172.19	14.8	2391352.13	55172.19	14.8	4.9

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

Source(s)

1	SLBC PORTAL
2	ACP of KURNOOL 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, NDDDB, 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 03 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 programme aims for the comprehensive development of 75 PVTGs in 18 states and 01 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 lakhs 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-Suwidha (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 Pilustondi 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 centres 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 enrolment 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 potentials for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District:

Kurnool district is in the Rayalaseema region of Andhra Pradesh and spread over 7977 sq. km. with a population of 22.72 lakh. It has 3 revenue divisions, 26 mandals, and 472 revenue villages. There are 3.95 lakh cultivators, 5.86 lakh agriculture labourers with a net sown area of 4.99 lakh ha with a cropping intensity of 108%, and a net irrigated area of 0.58 lakh ha. The average annual rainfall of the district is 611.1 mm.

The principal river of the district is Tungabhadra with tributaries Hundri and Hagari.

Govt Schemes such as KCC loans, Subvention of Interest on Crop Loans, Interest Subvention for First Year on Crop Loans converted due to Natural Calamities, Financing under Negotiable Warehouse Receipts (NWRs), PM KISAN, Digital E-Crop booking, Refinance support from NABARD for Seasonal Agriculture Operations and refinance for working capital for allied activities & NFS, etc., are being implemented.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

The irrigation facility currently covers an area of 0.80 lakh hectares, with plans to extend this coverage to an additional 0.05 lakh hectares. The surface irrigation facility is available for 0.36 lakh hectares, with potential for expansion to 0.04 lakh hectares. Groundwater facilities serve 0.30 lakh hectares, and there is scope for extending coverage to 0.10 lakh hectares. A total of 780 seed/planting material outlets are available, with plans to establish 20 more outlets. There are currently 710 fertilizer outlets, with plans to establish 10 additional outlets. Pesticide sales outlets number 1,100, with potential for adding 50 more outlets. The storage/warehousing facility has a capacity of 5.45 lakh metric tons, and there is scope to expand it by 1.00 lakh metric tons. The available cold storage facility currently has a capacity of 18,000 metric tons, with plans to increase it by 2,000 metric tons. In terms of agricultural marketing facilities, there are four regulated markets, two existing rural haats, with potential for two additional rural haats. The available processing/value addition facilities include 1.436 lakh metric tons for paddy, 1.32 lakh metric tons for oil mills, and 65 lakh metric tons for cotton. Additionally, there are 48 registered FPOs dedicated to marketing agricultural produce.

(Source: Department of Agriculture, Kurnool)

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District:

Kurnool district receives an annual rainfall of 610 mm of which contribution from southwest monsoon is 460 mm and northeast monsoon is 150 mm; during post monsoon period is 5 mm and pre monsoon period is 61 mm. The gross cultivated area is 5.45 lakh ha, and the gross irrigated area is 1.12 lakh ha which forms only 20.55 percent. The gross area irrigated under all ground water structures is 0.85 lakh ha. In the district, MI sources viz. Ground water-based structures (dug wells, bore wells, tube wells) and surface water (lift irrigation) play pivotal role in agricultural operations. Besides water saving devices like drip and sprinkler systems, distribution system (pipelines) is becoming popular among the farmers. The GLC for water resources has been very negligible during the past two financial years.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

The rock formations are suitable for Down the Hole drilling machines. There is no dearth of private drilling agencies in the district. It is estimated that there are 10 such agencies available in the district. But a good number of agencies from other districts/ neighbouring states are providing services in the district. The drilling agencies are guiding the farmers for siting of tube wells.

As per AP WALTA- 2002, all the wells including those which are not fitted with power driven pump sets & water bodies in the State need to be registered with the authority. The Act also has a provision of insurance for failure of wells. All types of popular brands' pump sets are available in the district. There are repair centres available at major villages and mandal headquarters. Adequate diesel/electric power is available in the district for pumping.

There is very good scope for improving Ground Water and providing Canal Irrigation Facilities in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District:

Farm mechanization is vital component for achieving the objectives such as increasing efficiency and timeliness of farm operations, reduction in cost of cultivation, drudgery, improvement in the quality of produce for better marketability, efficient utilization of inputs, etc. The present mechanised agriculture includes the use of tractors, trucks, combine harvesters, Laser guided land levellers, MB Ploughs, countless types of farm implements, helicopters, and drones (for aerial application), and other vehicles. Precision agriculture even uses computers in conjunction with satellite imagery and satellite navigation (GPS guidance) to increase yields. New digital equipment is increasingly complementing, or even superseding, motorized machines to make diagnosis and decision-making automatic. The farmers may also upgrade to Precision Agriculture, IoT based practices to overcome the future challenges like climate change, depleting natural resources, etc. depending on the types of crops grown, soil conditions, local situations, and requirements in the district, the Govt is promoting farm mechanization with the support of financing banks and with provision of subsidy schemes like RKVY, AIF, AMI, etc., Further, under Agri Clinic & Agri Business Centre (AC&ABC) Scheme, custom hiring centres can also be set up by the eligible Agri-preneurs. The GLC flow towards Farm Mechanization was ₹5404.01 lakh and ₹4870.00 lakh respectively during the past two financial years.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

A substantial number of suppliers of agricultural implements are present in the district, providing beneficiaries with a wide range of options for selection. The availability of servicing facilities and spare parts is also abundant. The Department of Agriculture supplies farm equipment, including power sprayers, harvesters, power tillers, rotavators, and other implements to farmers at subsidized costs through various subsidy schemes. While banks have generally been conservative in their financing practices, numerous financing companies established by tractor manufacturers and dealers are offering loans on more favourable terms. As of March 31, 2024, there are 40,000 tractors, 300 power tillers, and 100 rotavators available in the district.

To ensure the accessibility of agricultural implements and machinery to farmers, subsidies ranging from 25% to 50% of the equipment or machine cost, subject to permissible ceiling limits, are available to all categories of farmers under various schemes, such as the National Food Security Mission (NFSM), Rashtriya Krishi Vikas Yojana (RKVY), and the National

Horticulture Mission. Furthermore, there is significant potential for establishing Custom Hiring Centres (CHCs) at the Mandal level across the district.

2.1.4 Plantation & Horticulture, including Sericulture.

2.1.4.1 Status of the Sector in the District:

The State ranks first in the productivity of various horticultural crops, including oil palm, papaya, lime, cocoa, tomato, coconut, and chilies. The Rayalaseema districts play a significant role in the cultivation of these crops, with major contributions from the region. Specifically, the growth engines identified for Kurnool district are onion, chilies, and tomato. These crops are cultivated across approximately 25,000 hectares for onions, 20,000 hectares for tomatoes, and 28,000 hectares for chilies.

To promote the holistic growth of the horticulture sector, the Government of India launched the Mission for Integrated Development of Horticulture (MIDH). This initiative employs area-based, regionally differentiated strategies that encompass research, technology promotion, extension services, post-harvest management, processing, and marketing. The program offers incentives and back-ended subsidies for private sector investments in various areas, including production, post-harvest handling infrastructure, pre-cooling units, on-farm pack houses, mobile pre-cooling units, staging cold rooms, cold storage units (with or without controlled atmosphere storage), integrated cold chain systems, reefer vans, reefer containers, primary or mobile processing units, ripening chambers, and the establishment of new markets in both the private and cooperative sectors.

The GLC flow for the past two financial years has been ₹569.70 lakh, and ₹378.00 lakh, indicating a decreasing trend.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

The district currently has two model nurseries, with plans to establish two additional nurseries in the near future. The available cold storage facility has a capacity of 20,000 metric tons; however, there is a need to expand this capacity by an additional 2,000 metric tons to meet growing demand. The district is home to 48 registered Farmer Producer Organizations (FPOs), and there is considerable scope for the establishment of another 12 FPOs to further enhance agricultural marketing and collective farming efforts.

In terms of value addition, the existing capacity stands at 0.5 lakh metric tons, with potential for expansion by an additional 0.3 lakh metric tons, which would significantly increase the district's processing capabilities. The district currently has onion storage structures with a capacity of 2,600 metric tons, with plans to increase this capacity by an additional 1,000 metric tons to accommodate growing production.

There are four ripening chambers available for use, but an additional four chambers are required to support the increasing demand for ripening services. Furthermore, the district has 90 pack houses in operation, with a need for an additional 10 pack houses to meet the storage and packaging requirements of horticultural produce.

Shade net houses for seed production currently number 50, with a need to establish five more to support seed cultivation. For vegetable production, there are 95 shade net houses in place, and an additional 20 are planned to further boost vegetable production capacity.

In terms of solar infrastructure, the district has two solar cold rooms, but there is a requirement to set up an additional eight solar cold rooms to ensure better preservation of perishable goods. Additionally, there is one existing solar poly dryer, with plans to establish one more to facilitate efficient drying of agricultural produce using renewable energy.

These initiatives and planned expansions are critical for enhancing the agricultural infrastructure of the district, supporting both production and post-harvest management, and fostering the overall growth of the horticultural sector.

(Source: Department of Horticulture, Kurnool)

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District:

There is significant potential for increasing forest cover within the conventional forest areas, legally defined as forests by the government, particularly through enrichment plantations aimed at improving crown density. The State Governments can access funds for such initiatives through their budgetary allocations and the State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, beyond the conventional forest areas, there is considerable opportunity for expanding tree cover on private lands, which remains largely untapped.

In this regard, the policy initiatives of NABARD play a crucial role. NABARD has identified Wasteland Development, Dryland Farming, and Agroforestry as key thrust areas for refinance, offering 100% refinance facilities to support these endeavours. To aid farmers, entrepreneurs, and bankers, NABARD has developed and disseminated model projects on a range of agroforestry species, including Neem, Casuarina, Teak, Kadam, Jatropha, Pongamia, Eucalyptus, Subabul, and Forest Nursery projects. These models serve as useful resources for promoting sustainable and economically viable agricultural practices.

In Kurnool District, significant bamboo plantations are already established, with the Andhra Pradesh Forest Development Corporation (APFDC) having raised bamboo plantations across 12,896.46 hectares in six selected districts, including Kurnool. Bamboo is a highly versatile species that offers both ecological benefits and economic viability. It is well-suited to agroforestry systems, often planted along field bunds or in concentrated blocks. Bamboo can also be cultivated on private lands or in homestead gardens, although it has not been widely adopted by farmers as a preferred species. The availability of bamboo resources on private lands is currently marginal and lacks comprehensive data on its extent, indicating that there is substantial scope for expanding bamboo cultivation in the district.

Increasing the adoption of bamboo and other agroforestry species on private lands presents an opportunity to enhance tree cover outside conventional forest areas, contributing to environmental sustainability while providing economic benefits to farmers and local communities.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

The district currently has five (05) established quality planting material/nurseries that provide essential extension services to support the growth and development of forestry and agroforestry activities. These nurseries play a vital role in ensuring the availability of healthy

and certified planting material for various afforestation and reforestation programs, thereby contributing to the enhancement of forest and tree cover.

In terms of logistics, the district benefits from existing transportation and marketing facilities for forest products, which enable the efficient movement and commercialization of these products. These facilities facilitate the trade of forest-based resources, enhancing the economic viability of forestry and agroforestry operations. However, there is potential to further streamline and expand these facilities to improve access to markets and reduce logistical costs, thereby benefiting both producers and consumers of forest products.

Furthermore, while processing facilities and user industries related to forest products are present, there is a significant need to strengthen and expand these facilities. Improving processing infrastructure will help add value to raw forest products, leading to enhanced marketability and higher income for producers. Expanding processing capacities can also create additional employment opportunities and promote sustainable utilization of forest resources. Strengthening the link between raw material production and processing will be crucial for achieving greater economic returns and fostering the overall growth of the forestry sector in the district.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District:

Kurnool District is highly vulnerable to droughts, which significantly impacts the livelihoods of its rural population. Dairy farming, however, remains a crucial economic activity for the farmers and villagers in the district, providing them with a reliable source of income. The development of the dairy sector has the potential to substantially improve the financial well-being of these farming communities. According to the Livestock Census of 2019, the district is home to 2.36 lakh cattle and 1.27 lakh buffaloes. The majority of the breedable population consists of non-descript animals, which are local breeds rather than specialized or improved varieties. Milk production in Kurnool District is estimated to be approximately 5.25 lakh metric tons annually, with buffaloes contributing nearly 80% of the total milk production. This highlights the central role that buffaloes play in the district's dairy industry, both in terms of milk output and economic value.

Over the past two financial years, the GLC flow for the dairy sector has shown a positive and upward trend, reflecting growing investment and support for the sector. The credit flow for the past two years stood at ₹8,034 lakh, and ₹9,530.10 lakh, respectively, indicating an increasing recognition of the dairy sector's potential for growth and its importance to the district's economy. The sustained growth of the dairy sector, coupled with further investments and infrastructure development, can enhance milk production, improve livestock health, and ultimately increase farmers' income in Kurnool District.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

The district currently has 12 veterinary hospitals, with plans in place to establish an additional two veterinary hospitals to further enhance animal healthcare services. These hospitals provide essential veterinary care, contributing to the overall well-being and productivity of livestock in the region. In addition to the veterinary hospitals, the district is served by 72 veterinary dispensaries and one veterinary polyclinic, offering accessible healthcare services to farmers and livestock owners.

Moreover, the district has 87 Rural Livestock Units, which include mobile veterinary clinics. These units play a crucial role in reaching remote and underserved areas, ensuring that livestock in rural regions receive timely medical attention and care. The availability of these services helps maintain healthy livestock populations, which is essential for sustaining agricultural and dairy activities in the district.

In terms of artificial insemination (AI) services, the district currently operates 165 AI centres, with a need for 10 additional AI centres to meet growing demand and improve livestock breeding practices. Expanding the network of AI centres will help improve genetic quality, leading to higher milk yields and overall better livestock health.

Fodder availability in the district currently stands at 2.80 lakh metric tons; however, there is a significant gap, with a requirement of 4.00 lakh metric tons to meet the nutritional needs of the livestock population. This gap highlights the need for increased fodder production and storage infrastructure to ensure the sustainability of the dairy and livestock sectors.

Furthermore, there is considerable potential for establishing dairy processing units and animal feed manufacturing units in the district. Such facilities would add value to the local dairy industry, enhance milk processing capabilities, and contribute to a more efficient and sustainable livestock sector. By addressing these gaps and expanding infrastructure, the district can further strengthen its livestock sector, improving both animal health and the livelihoods of farmers.

(Source: Department of Animal Husbandry, Kurnool)

2.1.7 AH – Poultry

2.1.7.1 Status of the Sector in the District:

Poultry is one of the potential income generating activities for farmers in Kurnool district. It provides cheaper source of animal protein through eggs and meat. As per Livestock census-2019, the poultry population was 5.85 lakh in the district. Poultry accounts for 51% of meat production in the district. National Institute of Nutrition has recommended a per capita consumption of 180 eggs per year i.e. 0.5 egg/person/day. The per capita availability of eggs estimate works out to 54 eggs per year. There is good scope for creating demand and supply for eggs & meat. Power tariff for poultry farms is reduced. Rural Backyard Poultry, Poultry farmers are given KCC loans as per Scale of Finance fixed by the DLTC for meeting the working capital requirements of units established by them.

The Ground Level Credit Flow for this sector for last 3 years was Rs.192.00 lakh, Rs. 556.00 lakh and Rs. 600.00 lakh respectively indicating good increasing trend.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

The district currently receives a supply of 0.5 lakh chicks; however, there exists a gap of approximately 0.5 lakh chicks to meet the full demand. It is essential to promote hygienic marketing practices across all towns and mandal headquarters within the district to ensure the quality and safety of poultry products.

Additionally, the district is reliant on external sources for the supply of Day-Old Chicks (DOCs), as there are no hatchery units located within the district. The commercial layers and broiler chicks are primarily sourced from neighbouring regions, including Hyderabad,

Chittoor, and Bengaluru. Establishing local hatchery units could help bridge the supply gap and enhance the sustainability of the poultry sector in the district.

2.1.8 AH – SGP

2.1.8.1 Status of the Sector in the District:

Sheep & goat rearing is an important livelihood for many families in Kurnool district. The population of sheep, goat, and pigs as per the Livestock census, 2019 is 11.03 lakh, 3.05 lakh and 0.09 lakh, respectively. The district offers suitable climatic conditions for sheep and goat rearing. Piggery is on a low profile. The meat production in the district is estimated at 46,363 MTs as per the latest available data. Sheep and goats account for 37% of meat production in the district. The Ground Level Credit Flow for this sector for last 3 years was Rs. 28.30 lakh, Rs. 57.54 lakh, and Rs. 65.80 lakh respectively, which indicates increasing trend over the years.

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

1. There are 21 Marketing centres and 13 Processing Centers of meat/wool/skin in the district.
2. There are 394 Sheep Cooperative Societies and 15 recognized slaughterhouses in the district.
3. Dept of Animal Husbandry has been putting efforts to establish Silage Manufacturing Unit, already sanctioned 5 Units (3 Sheep, 3 Piggery) under NLM Scheme.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District:

The fisheries sector holds a significant position in the socio-economic development of the State. According to estimates of GVA at constant prices, the fisheries sector contributed 9% to the overall GVA and 23.8% to the agricultural GVA of the State. The state is richly endowed with a variety of water resources, including inland, marine, and brackish water sectors, which offer substantial potential for the development of fisheries and aquaculture.

In Kurnool district, inland aquaculture and capture fisheries are crucial allied agricultural activities, providing valuable employment opportunities for the rural poor, while also serving as a major source of affordable animal protein. The riverine stretches of the Tungabhadra River, which flow through the district for 85 km, present significant prospects for capture fisheries. Additionally, the modernization of the K.C. Canal further enhances the potential for developing fishponds in the district. The GLC (Gross Loan Credit) flow over the past two years has been 100 lakh, and 110 lakhs, respectively, indicating a growth trend.

Pradhan Mantri Matsya Sampada Yojana (PMMSY): A scheme to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India. The scheme intends to address critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure and management, modernization and strengthening of the value chain, traceability, establishing a robust fisheries management framework and fishers' welfare. Collectivization of fishers and fish farmers through Fish Farmer Producer Organizations (FFPOs).

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

1. The District Administration has been planning to establish Fish feed unit and Fish clinics as there are no Fish feed manufacturing unit, Cold Storage facilities, and Fish Clinic/Soil & water testing labs in the district.

2.1.10 Farm Credit – Others including Two Wheelers for Farmers

2.1.10.1 Status of the Sector in the District:

Out of 3.95 lakh land holdings in Kurnool District, 3.06 lakh land holdings (77%) belong to small and marginal farmers. There is still a good demand for bullocks and bullock carts for the purpose of agricultural operations like ploughing, sowing and intercultural operations apart from transportation of agricultural inputs and farm produce. Due to the prevalent fragmented landholding pattern, the number of small and marginal farmers is increasing every year, and the fragmented landholdings perpetuate the traditional way of ploughing the land and other agricultural operations with bullocks.

There were 2.70 lakh draught animals and 67802 animal drawn carts in the erstwhile combined Kurnool district. Though the usage of tractors for ploughing and puddling operations is catching up, still the bullocks are used for weeding and inter-cultivation practices etc. after the crops are sown.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

There are gaps such as availability of quality wood, and dwindling number of dependent farmers on carts are a cause for waning skill of local artisans.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District:

Sustainable agriculture is a critical approach to farming that aims to meet the present needs of farmers and consumers without compromising the ability of future generations to meet their own needs. By promoting environmentally friendly methods, maximizing resource efficiency, and ensuring economic viability, the state has embraced sustainable agriculture to improve food security, conserve natural resources, and support rural livelihoods. Some of the major practices under Sustainable Agriculture are Organic Farming, Minimum/Zero Tillage, Zero Budget Natural Farming (ZBNF), Integrated Farming Systems (IFS), Multilayer farming, Agro Forestry,

2.1.11.2 Infrastructure and linkage support available, planned and gaps:

The **Polambadi Program**, introduced in 2009, represents a significant initiative by the Agriculture Department of the district to promote sustainable agricultural practices. Through the utilization of Farmer Field Schools, the program encourages farmers to adopt cost-effective and environmentally friendly cropping systems, such as integrated crop management (ICM), which includes practices like crop rotation. This approach not only improves soil health but also enhances farm productivity while minimizing environmental impact. Alongside this, the **State Nutrition Mission** has been implemented with the goal of improving nutrition outcomes across the state, ensuring that healthy food practices reach all segments of the population.

The promotion of **Integrated Farming Systems (IFS)** is a key focus in the region, as IFS are considered vital for mitigating agricultural risks. By diversifying farming activities, IFS help in reducing the dependency on a single crop, making agricultural practices more resilient to market fluctuations and climatic changes. Furthermore, the establishment of **Kitchen Gardens in Anganwadi Centres** plays an important role in improving the nutritional

status of communities. These gardens provide access to locally grown fruits and vegetables, ensuring that children and families have better access to fresh and nutritious food.

Additionally, the **Rainfed Area Development (RAD)** under the **National Mission on Sustainable Agriculture (NMSA)** focuses on enhancing agricultural productivity in areas that are primarily dependent on rainfall, which are more vulnerable to climatic variations. RAD emphasizes the adoption of IFS to improve productivity while reducing risks associated with unpredictable weather patterns. As part of this initiative, the district has sanctioned **Millets Processing Units** to Farmer Producer Organizations (FPOs), enabling the local processing of millets, which are nutritious and climate-resilient crops. This comprehensive approach supports sustainable agriculture, increases food security, and strengthens local economies.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agricultural infrastructure is the most essential input that contributes to the agricultural growth rate. Agricultural output growth is largely determined by technology and prices, in combination with agricultural infrastructure such as roads, irrigation, markets, post-harvest infrastructure, and credit facilities. Given the critical role of infrastructural facilities in agricultural growth, the Government of India has accorded high priority to their development since the beginning of the planning in the country.

The district is known for Cotton, Castor, Ground nut, Redgram, Vegetables and horticulture produce such as Sweet Orange & Mango etc. which require storage facilities. Due to lack of adequate dry and cold storage facilities and non-availability of these products during off-season, the prices go up exorbitantly at consumer end. There is also need for cold chains/warehouses for storing and transportation of milk and meat products in the district. AIF and AMI schemes provide financial assistance to the State Govt., State-Owned Agencies, PACS & Producers Organizations, Individuals for construction of Rural Godowns, Cold Storages.

The Ground Level Credit flow for the past 03 FYs ₹2295.60 lakh, ₹1196.00 lakh and ₹ 8803.10 lakh respectively, showing a mixed and increasing trend.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

Kurnool District currently has a total of 100 godowns with an overall capacity of 93,680 MT. However, a significant portion of this capacity remains underutilized, as 60 of the godowns, with a total capacity of 69,940 MT, are not being fully utilized as of 31st March 2024. In addition to these godowns, the district has 5 cold storage facilities, with a combined capacity of 20,000 MT, which are essential for preserving perishable commodities. The district is well-equipped with technically qualified manpower capable of designing and executing the construction of both warehouses and cold storage units, ensuring that the infrastructure meets the required standards for efficiency and durability. Furthermore, essential building materials such as cement, sand, bricks, reinforcement, pre-engineered structures, and wood are locally available, reducing dependency on external sources and facilitating the timely construction of storage facilities.

In terms of logistics, transportation facilities for food grains are adequate, ensuring smooth movement of agricultural produce. However, there is a clear need to improve cold chain transportation, which is crucial for maintaining the quality of perishable goods during transit. To enhance the effectiveness of warehouses, it is necessary for these facilities to be registered with the Warehouse Development and Regulatory Authority (WDRA). Registration with WDRA would allow the warehouses to issue Negotiable Warehouse Receipts (NWRs), facilitating smoother transactions in the agricultural supply chain.

Additionally, under the PACS as part of the MSC Special Refinance Scheme of NABARD, refinance has been sanctioned to 43 Primary Agricultural Credit Societies (PACS) for the construction of MPFC godowns and drying yards in the district. This initiative is expected to further bolster the district's storage infrastructure and improve its agricultural value chain.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District:

Land resources, including soil, water, livestock, and forests, are integral components of natural capital that form the foundation of the wealth of societies and economies. With the ongoing structural changes in the economy, distinct shifts in Land Use/Land Cover (LULC) patterns are becoming increasingly evident, particularly in the transition of land from agricultural to non-agricultural uses.

Anthropogenic activities have led to various challenges, such as land degradation, severe water crises, and a decline in soil productivity, which threaten the harmony of ecosystems. Consequently, land quality restoration, along with sustainable and scientific soil and water management, has become a primary concern for policymakers, aiming to ensure sustainable, equitable, and inclusive growth.

Out of the district's total geographical area of 7.98 lakh hectares, the net sown area accounts for 5.01 lakh hectares, while 1.45 lakh hectares are classified as fallow land, 0.48 lakh hectares as uncultivable land, and 0.22 lakh hectares as cultivable waste land.

Furthermore, two watersheds are being planned under the Watershed Development Fund (WDF) support of NABARD in the district, with both projects intended to treat a total area of 2,000 hectares. The Ground Level Credit flow for the past two financial years has been recorded as Rs. 1,205.80 lakh, and NIL, respectively, indicating a declining trend.

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

The district benefits from a sufficient number of technical experts, including civil engineers and agricultural extension officers, who play a crucial role in raising awareness and providing guidance to farmers on best practices. These professionals are vital in ensuring that farmers are equipped with the necessary knowledge to enhance productivity and adopt sustainable farming techniques.

The Agriculture Department actively conducts soil testing and provides soil health cards to farmers, helping them assess the nutritional status of their soil and make informed decisions regarding fertilization and crop management. This initiative is essential in promoting soil health and boosting agricultural productivity by providing tailored recommendations to each farmer based on their soil's unique requirements.

In terms of infrastructure, the district has access to an adequate supply of earth-moving machinery, including bulldozers and tractors, which are essential for land development and agricultural operations. This equipment supports various farming activities, from land preparation to irrigation system development, ensuring that farmers can efficiently carry out essential tasks.

Additionally, the Agriculture Department ensures the timely supply of fertilizers, and the availability of adequate quantities of fertilizers is ensured throughout the district. This facilitates the proper nourishment of crops, thereby improving yields and ensuring the overall success of agricultural endeavours.

Under ongoing irrigation projects, where command areas are being developed, there is significant potential for water management devices such as field channels and water storage ponds. These water management structures are crucial for minimizing water loss during distribution, thus promoting efficient water use. Credit is being provided for the development of OFD works, which focus on optimizing irrigation systems and enhancing water-use efficiency. Currently, an area of 277,397 hectares has been brought under irrigation, and it is estimated that an additional 125,747 hectares will be irrigated upon the completion of new projects. The area covered under these ongoing projects offers substantial opportunities for further implementation of OFD works, contributing to enhanced agricultural productivity.

The district is predominantly composed of black soil, which is highly fertile and well-suited for a variety of crops. To maximize the potential of this land, supplementary irrigation, and water-harvesting structures such as farm ponds are crucial. These structures can help capture and store rainwater, ensuring a consistent water supply during dry periods and promoting sustainable agricultural practices. There is a significant need for the construction of farm ponds in the district to harness rainwater efficiently and support crop production, particularly during drought conditions.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District:

The availability of quality inputs, such as seed material, bio-fertilizers, and bio-pesticides, is critical for enhancing crop productivity. The focus for the current year emphasizes increasing the flow of credit for bankable activities identified under agricultural infrastructure. These activities include areas such as plant tissue culture, agricultural biotechnology, seed production, production of bio-pesticides, bio-fertilizers, and vermi-composting.

Two important mandis in the district, namely Kurnool and Adoni, are part of the National Agriculture Market (e-NAM). The National Agriculture Market (e-NAM) is a pan-India electronic trading portal that connects existing Agricultural Produce Market Committee (APMC) mandis to create a unified national market for agricultural commodities. The integration of APMCs across the country through a common online market platform facilitates pan-India trade in agricultural commodities, provides better price discovery through a transparent auction process based on the quality of produce, and ensures timely online payment. The mission of e-NAM is to promote these reforms. As part of the scheme, states are required to implement necessary reforms in the APMC Act, including enabling a single license to be valid across the state, the single-point levy of market fees, and provisions for electronic auction as a mode of price discovery.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

The **Seed Village Programme**, initiated by the Agriculture Department, plays a pivotal role in supplying certified seeds of notified varieties to farmers at affordable prices, while also ensuring the rapid multiplication of new seed varieties. This initiative aims to enhance agricultural productivity by providing farmers with access to high-quality seeds that are essential for improving crop yields and fostering sustainable farming practices.

In addition to the Seed Village Programme, the Department of Agriculture has established Bio-Control laboratories in all district headquarters. These labs produce various bio-fertilizers and bio-pesticides tailored to the specific requirements of the districts. By offering these products at cost price, the department supports farmers in adopting environmentally friendly and cost-effective solutions to manage soil fertility and pest control, ultimately promoting sustainable agricultural practices in the region.

The availability of seed processing equipment and machinery for establishing seed processing units is widespread across the country. However, multinational corporations (MNCs) often prefer to import machinery to maintain the high standards of quality required in seed processing. This highlights the importance of ensuring access to advanced technology for improving the quality and efficiency of seed production and processing within the country.

To facilitate technology adoption among farmers, NABARD promotes various intra- and inter-state exposure visits. These visits allow farmers to learn from the experiences of their peers in different regions, providing valuable insights into the latest farming techniques and innovations. Such initiatives contribute to the widespread adoption of modern agricultural practices and technologies, which are essential for improving productivity and sustainability.

In the district, there are 48 Farmer Producer Organizations (FPOs) and 43 Primary Agricultural Credit Societies (PACS). These organizations can play a crucial role in seed production and may be encouraged to actively participate in the Seed Village Programme. By engaging these FPOs and PACS in seed production, the program can be further strengthened, leading to increased availability of high-quality seeds for the farming community.

The district also has four regulated Agricultural Produce Market Committees (APMCs)—Kurnool, Adoni, Yemmiganur, and Pattikonda—which serve as key centres for the marketing of agricultural produce. These regulated markets ensure fair pricing and transparency in transactions, providing farmers with access to reliable and organized markets for their produce. The presence of these APMCs plays a vital role in enhancing the efficiency of the agricultural supply chain and improving the livelihoods of farmers in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District:

Food processing refers to the processes through which raw products from agriculture, dairy, animal husbandry, meat, poultry, or fishing are transformed in such a way that their original physical properties undergo a change. The transformed product must possess commercial value and be suitable for human and animal consumption. As such, food processing is a crucial intervention in the agricultural value chain, as it helps reduce post-harvest losses at the farmer level and links the farm gate to the consumer's plate. While agricultural production is seasonal,

consumption is perennial. Therefore, it is essential to add value to raw agricultural produce, ensuring that perishable goods are processed, preserved, and consumed over an extended period.

Under the One District, One Product (ODOP) scheme, onion has been selected as the focal product for Kurnool district. The district offers vast potential for food and agro-processing units, as it is a leading producer of various commodities such as onions, tomatoes, chillies, rice, maize, pulses, oilseeds, cotton, milk, and meat. Establishing agro-processing industries in the district will not only help farmers secure better prices for their produce but also create employment opportunities within the community. Key agro industries in the district include rice mills, oil extraction plants, cotton ginning factories, spinning mills, seed processing plants, and dal mills.

The Ground Level Credit (GLC) for food and agro-processing activities in the district has been recorded as ₹1,000 lakh, and ₹800 lakh over the past two fiscal years, reflecting a steady investment in the sector.

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

The Government of India's Pradhan Mantri Kisan SAMPADA Yojana for Agro-Marine Processing and the Development of Agro-Processing Clusters plays a pivotal role in boosting the agro-processing sector by providing financial assistance and technical support in the district. This initiative aims to enhance the value chain in the food processing industry, ensuring better income for farmers, creating employment opportunities, and promoting the overall development of agro-processing clusters.

However, there is an urgent need to strengthen cold storage and cold chain infrastructure in the district. While plant and machinery are readily available due to the district's proximity to Hyderabad, there remains a critical need for developing skilled manpower to support the growth of this sector. The agro-processing industry requires a large-scale, trained workforce to manage operations efficiently. To address this gap, it is essential to invest in skill development programs, particularly targeting the youth. Furthermore, establishing food quality assurance and quality testing laboratories in major towns would be instrumental in ensuring the high standards of processed food products, thus enhancing consumer confidence.

In line with these initiatives, during the financial year 2023-24, the Government of Andhra Pradesh (GoAP) sanctioned 100 Micro Processing Units for the district and has plans to establish an additional 500 micro-processing units. This will significantly contribute to the local economy by creating new opportunities for small-scale food processing units and strengthening the overall agricultural value chain in the region.

Additionally, the district is home to the National Horticultural Research & Development Foundation in Kurnool and M/s KPS Agro and Ind Private Limited (Agro Processing Cluster), both of which contribute to the development of the agro-processing sector by offering research, development, and processing services. These establishments play a critical role in enhancing the capacity of the district's agro-processing industry, further supporting the objectives of the Pradhan Mantri Kisan SAMPADA Yojana.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District:

As per the revised Priority Sector guidelines issued by Reserve Bank of India, the following activities are eligible under Ancillary activities:

- a. Loans to Cooperative Societies of farmers for disposing of produce of members
- b. Loans for setting up of Agri Clinics and Agri Business Centres
- c. Loans to Primary Agricultural Cooperative Societies (PACS), Farmers Service Societies (FSS), Large Sized Adivasi Multi-Purpose Societies (LAMPS)
- d. Loans sanctioned by banks to MFIs for on lending to agriculture sector
- e. Loans to Farmers Producers Organisations, etc.

A credit linked subsidy namely Agri-Clinic Agri Business Centre (ACABC) scheme is being implemented by GoI through NABARD since 2002. The subsidy will be provided with a minimum lock-in period of 3 years. For women, SC/ST individuals, and all candidates from Northeastern and Hill states, the subsidy will be 44% of the project cost. For all other candidates, the subsidy will be 36% of the project cost. The financing bank has to submit the claim form through its controlling office to NABARD.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

NABARD has promoted 35 FPOs in the district apart from FPOs promoted by other Implementing Agencies and State Government Depts.

There is scope for financing Agri-clinic/Agri-Business Centres (ACABC) especially for those graduates who can provide consultancy services on GAP, set up vermi compost units, nurseries, etc., loans to PACS and MFIs for on lending to agriculture in the district.

Chapter 3

Credit potentials for MSMEs

3.1 Status of the Sector in the District:

MSMEs are the backbone of Indian economy. Approximately 75 million MSMEs operating and contributing to a third of GDP and 45 per cent of manufacturing output of the country. These enterprises also provide employment to more than 110 million Indians. The sectors sustained growth and health are important to achieve India's GDP growth targets. MSMEs, today are exposed to higher level of integration with global value and supply chains and are playing critical role in global trade systems. GoI supporting MSME sector through schemes such as Pradhan Mantri MUDRA Yojana (PMMY), PMEGP, and Stand-Up India, etc.,

There is domestic airport, Orvakal Industrial Cluster and Renewable Energy Plants in the district. There are various products in the district such as millets, Cotton, Chilies, Onion, Ground nut, which are being sold through Market yards. As the export operations are handled outside the district, no export credit disbursement was reported by banks in the district. The GLC flow for the sector during the past two financial years is Rs.1460.31 crore, 1942.88 crore and Rs. 2568.35 crore respectively, showing an increasing trend and reflects good potential in the district.

3.2 Infrastructure and linkage support available, planned and gaps:

Kurnool district is famous for its handloom fabrics, such as Gadwal sarees, Yemmiganur blankets, and Parla woolen blankets. The handloom industry is concentrated in a few eastern and western mandals, with 11,250 handloom weavers in the district. The district is also renowned for the groundnut oil mills of the Adoni cluster. Project profiles for about 500 schemes, with capital requirements ranging from ₹50,000 to ₹50 lakh, are available through industrial consultants, APITCO, and DIC. The Margin Money Scheme of KVIC/KVIB is available in the district, and industrial cooperatives are functioning well.

The institutions facilitating industrial promotion in the district include:

1. A.P. Small-Scale Industries Development Corporation Ltd.
2. A.P. State Financial Corporation
3. District Industries Centre
4. A.P. KVIB
5. District Rural Development Agency, Kurnool
6. KVIC

Rural haats have been established at Billekal, Aspari Mandal, and Maddikera through NABARD grant support. As a result, Gram Panchayats are earning significant income and helping nearby farmers and artisans sell their produce. The government has identified groundnut, sweet orange, papaya, pomegranate, tomato, onion, and meat produce as potential agri-processing clusters in the Ananthapur-Kurnool zone, which have export potential.

NABARD is extending 100% refinance to all client institutions (SCBs, RRBs, StCBs) for promoting MSME units and is also encouraging GI tagging and authorized users through grant support.

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District:

Kurnool is one of the mineral-rich districts of Andhra Pradesh, famous for its gold mining, artificial diamonds and artificial jewellery, the carpet cluster of Adoni, the groundnut oil mills cluster of Adoni, and the Yemmiganur Handloom Cluster, among others.

Kurnool has one domestic airport but does not have a seaport. However, various products from the district, such as granite, ordinary Portland cement, 650 KVA transformers, millets, and onions, are being exported through ports situated outside the district. As the export operations are handled outside the district, no export credit disbursement has been reported by banks in the district.

4.1.2 Infrastructure and linkage support available, planned and gaps:

Government of Andhra Pradesh has identified Groundnut, Sweet Orange, Papaya, Pomegranate, Tomato, Onion, and meat produce as potential Agri-processing clusters in Anantapur-Kurnool zone. There is potential for exporting the products such as gold, ornaments, clothes, certain food products, the exports take place from Sea Ports majorly.

4.2 Education

4.2.1 Status of the Sector in the District:

Education is a significant factor in India for its economic development. GoI has been running many programmes to improve the Primary and Higher Education in India. Supporting higher education depends on various factors, among which finance plays a major role. Priority Sector Lending includes educational loans up to 20 lakhs, including vocational courses. Kurnool district has literacy rate of 59.97, below national average.

4.2.2 Infrastructure and linkage support available, planned and gaps:

There are 2140 schools, 27 B. Ed Colleges, 07 Poly technic colleges, 12 Engineering colleges, 2 Medical colleges, 07 Pharmacy Colleges, 16 ITI Colleges, 6 MBA/MCA Colleges existing in the district.

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

4.3 Housing

4.3.1 Status of the Sector in the District:

As per Census 2011, there are 4.66 lakh households in the district. GoAP has initiated various schemes under PMAY and proposed construction of houses to the Economically Weaker Sections in the State by 2029. Housing is known to have multiple linkages with the rest of the economy and investments in housing have orchestrated impact in the region and on the broader economy.

Housing initiatives must be viewed in the background of the overall economic development and the needs of the people. Goal 11 of Sustainable Development Goals (SDG) says Make cities

and Human Settlements inclusive, safe, resilient, and sustainable. Housing is the priority of the state government, and it is committed to provide pucca houses to all eligible beneficiaries.

4.3.2 Infrastructure and linkage support available, planned and gaps:

A total of 30 lakh house pattas, with an extent of 1.50 cents in rural areas, were distributed free of cost to women beneficiaries. The government is ensuring the supply of quality housing materials from manufacturers to all beneficiaries at prices lower than the market rate through reverse tendering. Additionally, infrastructure facilities, such as roads, water supply, and electrification, are being provided in the layouts.

Under the Rural Housing Interest Subsidy Scheme (RHSS), interest subsidies are available to every rural household not covered under the Pradhan Mantri Awas Yojana (Grameen) [PMAY(G)]. The scheme enables people in rural areas to construct new houses or add to their existing pucca houses to improve their dwelling units. Beneficiaries who take loans under the scheme are provided an interest subsidy for loan amounts up to Rs. 2.00 lakh. This initiative is expected to enhance the housing stock in rural areas while also creating employment opportunities in the rural housing sector.

Adequate technically qualified manpower is available for the design and execution of residential houses, townships, gated communities, and apartments. Building materials such as cement, sand, bricks, reinforcement, pre-engineered structures, wood, etc., are locally available. Additionally, sufficient land is available in the district for the construction of houses. While banks are financing urban housing projects substantially, there is a need for improvement in the financing of rural housing.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Sector in the District:

Infrastructure development in rural areas is crucial for the inclusive growth of the economy and for bridging the rural-urban divide. Economic infrastructure, such as transport, communication, and power, facilitates the growth of economic activities and enables the production and distribution of goods and services for human welfare. Social infrastructure, such as education, healthcare, water supply, sanitation, housing, and integrated child development services, helps in human capital formation and human development. High rates of human development indicators contribute to the economic growth of a country. The provision of adequate and quality infrastructure in rural areas is necessary for increasing the productivity and efficiency of agriculture, improving credit absorption capacity, enhancing the productivity of crops and livestock, generating employment, and increasing farmers' income, thereby minimizing the incidence of rural poverty.

Kurnool District is connected by NH-44, NH-40, NH-167, the Kurnool-Bellary Highway, the newly proposed Surat-Chennai Expressway, the Hyderabad-Bengaluru, and the Adoni-Guntakal railway lines. It also has a domestic airport at Orvakal. Renewable energy plants have been established at Orvakal and in some pockets of the district. Yemmiganur is famous for handlooms. The district has four regulated APMCs located at Kurnool, Adoni, Yemmiganur, and Pattikonda. There are two medical colleges in Kurnool, and one medical college is under construction in Adoni. Additionally, a gold mining plant has been established in Tuggali Mandal.

5.1.2 Infrastructure and linkage support available, planned and gaps:

Kurnool District is connected by roads, railways, and a domestic airport, with clusters of solar energy generation, handlooms, four regulated APMCs, two medical colleges, etc. However, most of the mandals in Kurnool District face issues such as recurring droughts, poverty, rural out-migration during summer, and low literacy levels.

Hence, there is ample scope for the development of rural infrastructure facilities, such as water conservation/recharge structures, climate-proofing activities, irrigation canals, improved road connectivity to villages, the establishment of training institutions for skill upgradation of youth, medical facilities, etc., in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District:

The CD ratio of the district is 156.24 as on 31st March 2024. The loan portfolio mostly comprises of crop loans, SHG loans and gold loans. Adequate land is available in the district for construction of the social and agriculture infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps:

Despite high CD ratio, there is ample scope for providing bank credit to develop infrastructure facilities such as onion / vegetable storage godowns, Farm mechanisation, horticulture & Plantation, education loans, rural housing, establishment of MSME units, Food Processing, etc.,

5.3 Renewable Energy

5.3.1 Status of the Sector in the District:

Kurnool district possesses immense potential for solar and wind power generation activities, making it a key area for renewable energy development. Large-scale solar power generation plants, with a combined capacity of 1000 MW, have already been established in Orvakal Mandal, contributing significantly to the district's renewable energy output. Additionally, wind power generation plants have been set up in various mandals, including Devanakonda, Alur, Pattikonda, and Kodamuru. These initiatives not only highlight the district's capacity for clean energy production but also present opportunities for further expansion in the renewable energy sector, supporting both environmental sustainability and economic growth.

5.3.2 Infrastructure and linkage support available, planned and gaps:

Owing to the availability of land, there is significant potential for establishing solar mini power plants on a village-wise basis within the district. Furthermore, it is proposed that the entire village, along with PACS, FPOs, and SHGs, be transformed into rural solar cooperative societies. This initiative has the potential to generate additional and regular income for the villagers.

RIDF

Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	29	7273.25	5924.83
2	XXVI	09	11646.60	9454.56
3	XXVII	25	8997.78.	4380.89.
4	XXVIII	02	33737.12	25501.19
5	XXIX	30	38656.96	30332.5.

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

Sr. No.	Particulars	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches	1451	76711.41	121094.43
B	Ongoing tranches	95	91313.13	40880.58
C	Total (A + B)	1546	168024.54	161975.01

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

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Irrigation/ Agriculture	06	605.00	466.20
B	Rural roads & bridges	28	13705.01	9420.00
C	Social Sector	175	83205.35	63473.76
	Total (A + B + C)	209	97515.36	73359.96

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	-	Irrigation potential	ha	-
B	Rural roads	25	Road length	km	185
C	Bridges	3	Bridge Length	m	973

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi Centers	69	Children	No.	1725
2	Agriculture and Allied	06	Farmers	No	120000
3	Drinking Water	01	Population	No	83572
4	Education	98	Students	No	293337
5	Health	07	Population	No	4819463

Chapter 6

Informal Credit Delivery System

6.1 Informal Credit Delivery System

6.1.1 Status of the Sector in the District:

The Self-Help Group (SHG) movement gained significant momentum in the state with the implementation of the World Bank-assisted poverty reduction project, Velugu, in the year 2000. To further accelerate the progress of this initiative, an independent support institution, the Society for Elimination of Rural Poverty (SERP), was established.

In Kurnool district, the SHG movement is well-established, with a total of 32,500 SHGs currently operating. In the fiscal year 2023-24, a total of Rs. 1,800 crore was disbursed to these SHGs. The average credit per SHG in the district stands at approximately Rs. 10 lakhs, which is notably higher than the state average of Rs. 8.8 lakh. This reflects the robust growth and the active role of SHGs in empowering rural communities, enhancing access to financial resources, and fostering economic development within the district.

6.1.2 Infrastructure and linkage support available, planned and gaps:

The Society for Elimination of Rural Poverty (SERP) plays a pivotal role in promoting, nurturing, and providing handholding support to rural Self-Help Groups (SHGs) in the state, with assistance from the National Rural Livelihoods Mission (NRLM). SHGs in the state are organized in a federated structure, extending from the village level up to the district level, through Village Organizations, Mandala Samakhyas, and Jilla Samakhyas.

In addition to the credit facilities provided by banks, SHGs also have access to credit from Mandala Samakhyas and Stree Nidhi Mahila Bank, an institution promoted by the Government of Andhra Pradesh. Stree Nidhi plays a crucial role in offering timely and affordable credit to poor SHG women, in alignment with the broader strategy of SERP aimed at poverty alleviation.

The Joint Liability Group (JLG) model serves as an effective collateral substitute for loans granted to tenant farmers, oral lessees, sharecroppers, and marginal or small farmers. This model not only enables banks to extend financial services to farmers through a group approach but also fosters peer education and promotes credit discipline. Given that over 80% of the farmers in the district are small and marginal, there is significant potential for the widespread adoption and financing of JLGs, which can further enhance access to financial resources and support agricultural development in the region.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

Sr.No.	Sector	Critical intervention required for creating definitive impact
1.	Farm Credit	<ul style="list-style-type: none"> • Climate resilient agriculture, Drought resistant crop varieties may be promoted. • Millets cultivation on high scale may be promoted. • Processing Units for Millets and horticulture fruits may be established.
2.	Water Resources	<ul style="list-style-type: none"> • Ground water recharge structures such as Farm ponds, MPTs, RFDs, Check dams must be encouraged in the critical and semi critical mandals. • Adoption of solar pump sets as well as replacement of inefficient old pump sets. • There is lot of scope for improving Canal Irrigation facilities in the district.
3.	Farm Mechanisation	<ul style="list-style-type: none"> • Farm machinery training centres may be established at Division level in the district. • Custom Hiring & repairing centres to be established at mandal level.
4.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> • Promoting low cost naturally ventilated onion storage structures for storage of onions in farmers' fields to avoid distress sale. • Drip and sprinkler units for managing water efficiently. • Promotion Oil farm, Dragon Fruits, etc in the district.
5.	Forestry and Wasteland Development	<p>The multifarious uses of bamboo have resulted in an indiscriminate extraction of bamboo resources. There is need to give a serious thought to the whole range of existing bamboo resource base and its expansion and development on both forest and non-forest lands.</p>
6.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Supplementation of Silage Bales, Concentrate feed & Capacity building to the farmers in good management with latest methods & technologies. • Promotion of Silage Production at the Village level by providing Silage Bale Making Machines through Custom Hiring Centres (CHCs). • Establishment of Animal Feed Manufacturing unit in the district through AIF and NLM Schemes.
7.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> • Promotion of backyard poultry for the benefit of rural/tribal farmers through PMEGP / NLM schemes. • There is need for Increasing the availability of poultry feed ingredients like maize and soya etc. at subsidised rates.

Sr.No.	Sector	Critical intervention required for creating definitive impact
8.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> • Capacity Building to the shepherd in good management practices. Shepherd Training Centre, Peapully is established exclusively for this purpose. • Facilities such as Meat Processing Units, Mobile Health care, Cold storage facilities may be established at Division / Mandal level.
9.	Fisheries	<ul style="list-style-type: none"> • Domestic fish marketing facilities may be improved in the district through Hub and spoke model. • Banks shall lend credit to Hubs - Fish retail outlet and Spokes Value added enterprise units, live fish vending units, fish kiosks, 3 wheelers- e vehicle and mini fish retail outlets, etc.,
10.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> • Onion storage structures at farm level may be promoted to avoid distress sale. • Barrier free inter-state trade. • Framework for e-trading of agriculture produce.
11.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> • Creation of awareness among the farmers about the potentials of the land development activities for which extension infrastructure in the form of farmers club and Farmers Field Schools should be created on wider scale. • Capacity building of water users' association in head, intermediate and tail end reaches of canal command on rational use of irrigation water for preventing development of salinity and alkalinity in soils. • The soil testing laboratories located at Kurnool and Yemmiganur are catering soil testing services in the district. There is a need to establish more in number.
12.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> • The prohibitive initial cost is acting as deterrent for taking up the production of Bio-fertilizer / Bio-pesticides and hence credit linked capital subsidy scheme for Bio-fertilizer production units should be continued. • Training and capacity building of SHGs for establishment of vermi hatchery cum composting units will help them to earn additional income by marketing worms and compost. • Banks have to support seed infrastructure for setting up of logistics like air-conditioned dehumidified storages, godowns with automated quality control systems in the private sector.

Sr.No.	Sector	Critical intervention required for creating definitive impact
13.	Food and Agro Processing	<ul style="list-style-type: none"> • Capacity Building of micro entrepreneurs especially SHGs through greater participation of Skill Development Centers, RSETI and NGOs which will be supported by DRDA, DIC, KVK, KVIC, ATMA, Horticulture Department etc. • Government may come forward to set up processing units for value addition to the host of forest produce so as to have demonstrative effect which would spur private investment by the local people. • Banks may initiate efforts and encourage small entrepreneurs or Self-Help Groups to start up food processing ventures. Banks should make hassle-free loan sanctioning.
14.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> • The concerned departments have to provide technical support. • Banks have to encourage setting up of Agri-clinics and Agri Business Centres. • Banks to support Farmer Producer Organizations to set up processing units, and for business expansion, etc.
15.	MSME	<ul style="list-style-type: none"> • DIC and KVIB may create awareness and handholding support to entrepreneurs regarding various initiatives of GoI and GoAP. • Banks may finance bank loans between 10 lakhs to 100 lakh to at least one SC or ST borrower and one women borrower per bank branch for setting up of a greenfield enterprise under Standup India programme. • Hand holding institutes may guide the Standup India entrepreneurs for setting up of a greenfield enterprise. • Rural Solar Cooperative societies may be established at village level in the district.
16.	Exports	<ul style="list-style-type: none"> • The banks should put in place a control and reporting mechanism for export credit. • Forex branches may be opened in the district exclusively to cater services to exporters. • Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks.
17.	Education Loans	<ul style="list-style-type: none"> • There is a need to set up new degree colleges, Vocational Institutes, Polytechnics, Professional Colleges by the Government in Mandals which have only Junior Colleges. • Professional Colleges and Vocational Institutes may create help desk for arranging funds for aspirant students who want to pursue the courses.

Sr.No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> • Banks to conduct awareness campaigns in educational institutes offering professional courses regarding educational loans for the benefit of students & parents.
18.	Housing	<ul style="list-style-type: none"> • Creation of awareness of the various schemes by the Branch Managers, Controlling offices & Line Departments. APSHCL may coordinate with Banks for identification and financing of rural housing loans. • 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.
19.	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.
20.	Renewable Energy	<ul style="list-style-type: none"> • Banks may finance Solar projects / Solar Power Plants (up to 30.00 crore for companies and 10.00 lakh for individuals) under priority sector credit. • Banks to extend loans as a part of home loan or home improvement loan for approved products for roof top solar PVs. There is huge demand from farmers for solar pumpsets, solar fencing and solar power-based farm implements. • The renewable energy power projects could be funded under RIDF/NIDA. Kurnool is one of the districts with high solar radiation and high wind velocity. The State Government may set up Solar Power plants.
21.	Informal Credit Delivery System	<p>Financing to SHG / JLGs may be taken up to setting a level of MSME unit.</p>

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:

- The MoC has, in consultation, coordination, and partnership with state governments, NABARD, national level federations, training establishments at state and national levels, and other stakeholders, is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at the computerization of 63,000 functional PACS leading to an increase in efficiency, profitability, transparency, and accountability in the working of PACS.

- Co-operative Education - Setting up of the World's largest Cooperative University: This aims at the introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World's largest Cooperative Training Scheme: This aims at revamping and strengthening the existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting a new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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(10) PACS have been identified for the "World's Largest Grain Storage under Cooperatives" scheme.
- PM Kisan Samridhi 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 district boasts a robust and diverse cooperative profile, encompassing a total of 529 societies that cater to various sectors of the economy. Among these, there are 33 Fisheries Cooperatives, 04 Agricultural and Allied Cooperatives, 214 Sheep Breeding Societies, and 10 Consumer Cooperatives. Additionally, the district is home to 25 Housing Societies, 14 Weavers' Cooperatives, and 07 Marketing Societies, reflecting the strong presence of cooperative organizations in various industries. Other notable cooperative groups include 12 Labour Societies, 04 Industrial Cooperatives, and 04 Agro-Processing Societies.

The district also has a thriving handicrafts sector with 139 Handicraft Societies, along with 11 Taddy Tappers' Societies that focus on the cultivation and processing of taddy leaves. Further, there are 2 Livestock Societies and 10 Credit and Thrift Societies, which play a key role in financial inclusion and support for local communities. Other specialized cooperatives in the district include a Ferry Boat Society, 02 Urban Cooperative Banks (UCBs), and 56 Primary Agricultural Credit Societies (PACS), all of which contribute to the overall socio-economic development of the region. This extensive network of cooperatives in Kurnool district reflects a well-established and vibrant cooperative movement that serves as a backbone for various industries and the livelihoods of local communities.

Potential for formation of cooperatives

The district has a rich cooperative profile with 529 societies covering all the Gram Panchayats in the district, and hence there is less scope for formation of new societies.

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
1	Watershed Development	Madapuram Watershed Development Project	98 Ha	Grant support Rs. 16.50 lakh for executing CBP Activities such as RFDs, NFB, Farm pond, Dry land Horticulture, etc.,		50	<ol style="list-style-type: none"> 1. Water and Soil Conservation in the project area 2. Arresting the rural out migration of the villagers 3. Ground water recharge and increase in crop yields. 4. Awareness about watershed activities, climate proofing will help the farmers to manage cropping in a better way. 5. There is chance of at least 50 Acres that can be brought under cultivation. 6. A total of 50-man days work was provided to the villagers of project area.

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
2	Tribal Development	Tuggali Maa Thota TDF Project	432 Acres	Grant support of Rs. 3-34 crore for undertaking Mango, Guava along with Teak Border Plantation in 432 Acres of 434 beneficiaries and Livelihood Activities for the remaining 66 beneficiaries.	Through convergence from MGNREGA Horticulture Depts, drip irrigation, NFBs, Farm Ponds and Awareness Campaigns have been undertaken.	500	<ol style="list-style-type: none"> 1. Contribute to Climate proofing by increasing the tree cover 2. Arrest the rural out migration 3. Permanent income generation through plantation and intercropping. 4. Awareness campaigns about plants health will help tribal farmers to improve yield levels.
3	Collectivisation	14 FPOs under PODF and 6 FPOs under CSS have been promoted in the district.	20 Mandals of the District	Grant support of Rs. 5-31 crore for promoting for formation of FPOs, Training of FPO members and FPO Business Development, etc.,	Through convergence, Collection centres, IFS models, Sheep/Goat rearing activities are being provided by Horticulture, Animal Husbandry Depts.	20000	<ol style="list-style-type: none"> 1. Awareness about market trends, credit linkage and helps in Increasing the demand for farmers' produce. 2. Through convergence, collection centres, pack houses, and farm machinery, etc., being established for FPOs.

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
4	Awareness Creation	100 FDLCs through Kurnool DCCB, 20 FDLCs through APBL, and 24 FDLCs through SBI and 60 FDLCs through APGB were organised during FY 2023-24.	Across the District	Grant support for conducting FDLCs.	No	25000	3. Through GVN / RM(MV) , vehicles being provided to FPOs, which are helping the FPO members to save amount on transportation and able to transport their produce to nearby city / Town markets. Through these FDLCs, awareness about Banking, Insurance, Cyberfrauds, Digital Transactions, Subsidy schemes, Education loans, etc., was provided to various sections of society that include farmers, SHGs, youth, college students, labourers, etc.,
5	Infrastructure Development	Bilekal Rural Haat, Aspari Mandal and Maddikera Rural Haat at Maddikera	Aspari and MAddikera Mandals	Bilekal Rural Haat, Aspari Mandal and Maddikera Rural Haat at Maddikera have been constructed with grant support of Rs. 10 lakh and Rs. 15 lakhs.	1. There is contribution of Rs.3.00 lakh from Gram Panchayat for Maddikera Rural Haat. 2. There is contribution from Horticulture Dept of Rs. 10.00 lakh for Bilekal Rural Haat.	30000	1. Huge benefit for the farmers of Aspari, Pattikonda, Alur and MAddikera Mandals for selling vegetables in these two markets. 2. Gram Panchayats of Bilekal and Maddikera are earning income through auctioning every year.

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
6	Watershed Development	20 completed Watershed Projects	15 Mandals of the district	Grant support of Rs. 22.20 crore was provided for undertaking those Watershed Projects.	No	35000	<ol style="list-style-type: none"> 1. Water and Soil Conservation in the project area 2. Arresting the rural out migration of the villagers 3. Ground water recharge and increase in crop yields. 4. Awareness about watershed activities, climate proofing will definitely help the farmers to manage cropping in a better way. 5. There was almost 10000 Acres that came under cultivation. 6. A total of 13.70 lakh man days' work was provided to the villagers of those project areas.
7	Women Empowerment	2 MEDPs were conducted during FY 2023-24	Pattikonda and Kallur Mandals	A grant support of Rs. 3.00 lakh was provided to conduct these two MEDPs.	Credit linkage through Banks	60	<ol style="list-style-type: none"> 1. Credit linkage was provided to these 60 women beneficiaries. 2. Around 10 women could establish their own shops/ units.

Success Stories

Success Story 1:

Y. Khanapuram Farmers Producer Company Limited, Y. Khanapuram Village

1. Scheme: PODF

2. Project Implementing Agency: APARD

3. Duration of the Project: 5 years

4. Beneficiary:

- No. of beneficiaries : 600
- Community : Farmers
- State : Andhra Pradesh
- District : Kurnool
- Block : Gudur
- Village : Y. Khanapuram and Chillabanda
-

5.Support Provided: A grant of Rs. 17.00 lakh has been provided to the Farmer Producer Organization (FPO). The FPO has received a collection center from the Horticulture Department and a solar cold room with support from NABARD's Rural Infrastructure Development Fund (RIDF). These facilities are being utilized by farmers for the preservation of vegetables, tomatoes, and other produce. Additionally, the FPO was provided with a vehicle, enabling them to supply vegetables to Srisailam, thereby ensuring a regular source of income for the farmers involved.

6. Pre-implementation Status: Most of the farmers in the village cultivate vegetables such as tomatoes, brinjal, cluster beans, chili, onion, ladyfinger, ridge gourd, carrot, cabbage, cauliflower, and beans, using water sourced from bore wells, open wells, and dugout farm ponds developed with NABARD Watershed Development Funds. All farmers in the village are small and marginal, and they purchase vegetable seeds, chemical fertilizers, and pesticides from private dealers. To meet the financial requirements for purchasing inputs and other necessities, they often resort to borrowing from private moneylenders at higher interest rates. The cost of cultivation has been high due to the excessive use of chemical fertilizers and pesticides, as there has been limited technical support to help reduce cultivation costs. The vegetables grown in the village are sold at local markets in Gudur, Kurnool, and at wholesale vegetable markets in Hyderabad, such as Gudimalkapur and Boinepally. To transport the produce from Y. Khanapuram to Hyderabad, the farmers hired a common vehicle. However, the vegetables are often sold through middlemen, who charge a commission, and the farmers are frequently subjected to dishonest weight measurements by these intermediaries. As a result, the average income per acre remains around Rs. 25,000, which is not sufficient for the farmers.

Recognizing these challenges, and with financial support from NABARD, the POPI (APARD), Kurnool organized both formal and informal awareness meetings to motivate the farmers to form a producer organization. The APARD staff collected data on vegetable-growing farmers from villages within the Ponnakal WDF watershed area and facilitated focus group discussions with the farmers. Consequently, the Y. Khanapuram Farmers Producer Company was established on 31st May 2016.

7. Impact:

FPO has made several improvements to enhance the quality and marketability of their produce. They purchased two electronic scales to accurately weigh their vegetables before sending them to the market. Additionally, plastic crates were acquired to ensure the vegetables are kept in good condition during transportation, thereby reducing the risk of damage.

Farmers have also started grading their vegetables prior to market distribution, which has resulted in better prices for their produce. In an effort to reduce cultivation costs, the FPO has been motivating its members to adopt Natural Farming Practices, and gradually, farmers are embracing these practices. Furthermore, the FPO has procured a vehicle, allowing them to supply vegetables directly to the Srisailem Temple, in addition to their existing marketing channels. This new opportunity has provided the farmers with a regular income stream.



Farmers in Field



FPO members

Success Story 2:

Kurnool Farmers Producers Company Ltd, Chinna Tekuru Village

1. Scheme: PODF

2. Project Implementing Agency: Society for Rural and Eco Development (SRED)

3. Duration of the Project: 5 years

4. Beneficiary:

- No. of beneficiaries : 550
- Community : Farmers
- State : Andhra Pradesh
- District : Kurnool
- Block : Kallur
- Village : Chinna Tekuru and Kurnool

5. Support Provided: A grant support of Rs. 23.50 lakh has been provided. FPO also got Vehicle through RM(MV) grant and an opportunity to supply cattle feed at the doorsteps of farmers and so getting regular income.

6. Pre-implementation Status: The farmers used to buy different varieties of cattle feed (like Thoudu, Kandi nooka, Senaga nooka) at higher prices, but AMUL cattle feed is mix of all varieties Such as: Grains, Rice polish fine, Various types of broken grain and cereals, oil seed extracts etc.

7. Impact:

Kurnool FPCL is majorly involved in cattle feed business. Over the last few years, AMUL cattle feed is being sold to dairy farmers at much lower price compared to the market price.

After getting vehicle through NABARD support, cattle feed is being supplied quickly and the business has improved.



Cattle Feed



Mobile Van

Success Story 3:

Billekal Rural Haat, Aspari Mandal, Kurnool District.

- 1. Scheme:** GVN (Rural Haat)
- 2. Project Implementing Agency:** SPES
- 3. Duration of the Project:** 1 year
- 4. Beneficiary:**
 - No. of beneficiaries : 15000
 - Community : Farmers, Vegetable Vendors
 - State : Andhra Pradesh
 - District : Kurnool
 - Block : Aspari
 - Village : Billekal
- 5. Support Provided:** A grant support of ₹10.00 lakh has been provided by NABARD. Horticulture Department provided a grant support of ₹15.00 lakh.
- 6. Pre-implementation Status:** There was no proper marketing place for the vegetable farmers of Aspari Mandal. They were used to transport their produce to Adoni, Yemmiganur markets. NABARD and Horticulture Dept planned to establish a Rural Haat at Billekal Village to provide marketing facilities.
- 7. Impact:**

After construction of Billekal Rural Haat, it created a tremendous opportunity for the farmers of Aspari Mandal. Daily, farmers are selling vegetables here and 15000 farmers got benefitted. They could save lot of transport cost. Billekal Gram Panchayat has been earning around ₹60 lakh per annum.



Vendors selling Vegetables.



Rural

Haat

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

Climate change is expected to have a widespread impact across various sectors. The 2nd National Communication of India to the United Nations Framework Convention on Climate Change acknowledges that a significant portion of India's rural population is particularly vulnerable to climate change. This vulnerability arises from their dependence on natural resources such as agriculture, forestry, fisheries, water, and biodiversity for their livelihoods. In India, rainfed agriculture, which covers 57% of the cultivated area, contributes to 44% of agricultural production. However, these rainfed areas are increasingly prone to land degradation, including the decline in soil fertility, acidity, salinization, alkalization, soil structure deterioration, accelerated erosion, and loss of organic matter and biodiversity.

The district has been consistently facing recurring droughts. During the fiscal year 2023-24, 24 out of the 26 mandals (blocks) in the district were declared severely drought affected. This has led to a visible trend of rural out-migration, with residents moving to other districts and cities in search of better livelihoods. Mandals such as Alur, Adoni, Holagunda, Tuggali, and Chippagiri are particularly affected. Furthermore, farmer suicides have risen due to crop losses and the inability to meet family expenses.

Given these challenges, there is a pressing need and significant potential for implementing Climate Action and Sustainability initiatives in the district. Such activities can help increase tree cover, promote the cultivation of drought-resistant crops, enhance groundwater recharge, provide skill development opportunities, and generate livelihoods and employment for rural youth and women. These efforts are crucial for building resilience against climate change and ensuring sustainable livelihoods for the rural population.

Any specific Climate Change initiative in the district by

- 1. Govt. of India:** The National Action Plan on Climate Change (NAPCC) launched in 2008 embeds the government's vision of addressing the challenge of climate change through a process of sustainable development. The goal of NAPCC is to enhance ecological sustainability of our development path. The implementation of the NAPCC is designed to take place through eight National Missions, which form the core of the National Action Plan and incorporate multi-pronged, long-term, and integrated strategies for achieving India's key goals in the context of climate change.
GoI has been supporting State Govt Depts like Dept of Agriculture, Dept of Horticulture, Dept of Animal Husbandry, DRDA and DWMA, etc., in promoting rural livelihood activities and climate resilient actions such as Plantation, Soil & Water Conservation efforts, implementing Amrit Sarovar projects, more financial support for Aspirational Blocks in the district.
- 2. ICAR Institutions:** KVK, Banavasi has been implementing IFS models to demonstrate the benefit for village communities and providing quality and drought resistant crop seeds, etc., to farmers.

3. State Government: Agriculture is significantly impacted by variations in rainfall and temperature patterns. The state is particularly prone to drought conditions, especially in the Rayalaseema region. Anantapur district has the highest vulnerability index at 1.0, followed by Chittoor at 0.96, Kadapa at 0.71, Prakasam at 0.70, and Kurnool at 0.67. Additional critical concerns include food security, the increasing number of climate-vulnerable habitats (such as village dwellings), and climate-vulnerable infrastructure.

- The Andhra Pradesh Government has been implementing Zero Budget Natural Farming (ZBNF) across 30,000 acres in the district.
- The District Watershed Management Agency (DWMA) has been carrying out various watershed development activities, including the construction of farm ponds, check dams, and NFB (Nutrient Flow Balance) works.
- Under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), a total of 10,000 acres have been brought under plantation activities, such as Mango and Sweet Lime.
- Soil Health Cards have been distributed to farmers, along with soil test-based fertilizer recommendations to promote optimal farming practices.
- The promotion of Integrated Crop Management (ICM) is being undertaken through initiatives such as Integrated Nutrient Management (INM) and Integrated Pest Management (IPM).
- Efficient water management practices are being promoted to conserve and optimize water use in agriculture.
- Organic farming is being encouraged to meet the increasing demands of the global market.
- The supply of micronutrients like Zinc, Iron, Boron, and Magnesium is being provided based on soil test results to enhance soil fertility.
- Reclamation of problematic soils is being carried out to restore their productivity and improve agricultural output.
- Natural Resource Management (NRM) is being implemented through a watershed approach to ensure agricultural land development and environmental stability.
- Calamity management measures are in place to address the impacts of drought, floods, hailstorms, and other natural disasters.
- Farmer Producer Organizations (FPOs) are being promoted to provide technical and monetary benefits to farmers.

4. NABARD: NABARD has been actively supporting various developmental interventions to promote climate-resilient agriculture through initiatives like watershed development programmes and sustainable livelihood promotion. Leveraging its extensive experience and expertise in these areas, as well as its adherence to fiduciary standards, NABARD has been accredited as the National Implementing Entity (NIE) for three major funding agencies: the Adaptation Fund, the Green Climate Fund, and the National Adaptation Fund for Climate Change (NAFCC). As the NIE, NABARD has the capacity to access and leverage these funds for the successful implementation of climate adaptation projects.

- NABARD was designated as the National Implementing Entity for adaptation projects under NAFCC.



- NABARD has been implementing two Watershed Development Projects and one Tribal Development Project in the district. These programmes have had a significant positive impact, leading to improved groundwater levels, enhanced soil fertility, increased tree cover, and additional employment opportunities for laborers. As a result, rural out-migration has been reduced in the areas where these projects are being carried out.
- 5. Other agencies:** Reliance and JSW Foundations have been actively supporting awareness campaigns on dairy farming, millet cultivation, animal feed manufacturing, and other related sectors. Additionally, they have contributed to the construction of water conservation structures in the district.

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 region, characterized by distinct nature, quality, and characteristics inherent to that location. GIs can play a significant role in rural development by empowering communities, differentiating products, supporting brand development, creating local employment, reducing rural migration, establishing regional brands, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and cultural expressions, and conserving biodiversity.

NABARD's intervention in Geographical Indications involves providing comprehensive support for both pre-registration and post-registration activities. This initiative aims to enhance quality, improve market access, create awareness, strengthen producers' capacity to enforce their rights, and subsidize the costs of registration, enforcement, and marketing.

"Yemmiganuru Handlooms has been selected as part of the One District One Product initiative of Kurnool District, Andhra Pradesh. The Yemmiganuru region in Kurnool is known for its backward status, particularly with arid land conditions. The devastating drought of the 1930s further exacerbated poverty, unemployment, and hunger-related deaths in the region. In response to these challenges and to improve the livelihoods of the local population, Sri Padmasri Machani Somappa established The Yemmiganur Weavers Co-operative Production & Sale Society Ltd., No. Y.298., Yemmiganur, in 1938.

The formation of the society brought significant improvements to the livelihood of indigenous weavers and positioned the region as a hub for the finest handloom fabrics in the state. Over time, these products gained recognition as a durable handloom product range, contributing to the development of a local brand. Presently, approximately 2,000 handloom weavers in the region produce a variety of handloom products, including bed sheets, towels, lungies, handkerchiefs, mosquito nets, shirting fabrics, dothies, gada cloths, and sarees.

Given the longstanding tradition of handloom production in the region, there is significant potential for granting GI tagging to Yemmiganuru Towels and Shawls, which are locally crafted in and around Yemmiganuru Town in the district.

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Phy	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
I. Agriculture											
A. Farm Credit											
A.1 Crop Production, Maintenance, Marketing											
1	Ajwain/ Ajjavana	100	Acre	12000	Phy BL	300.00 36.00	850.00 102.00	350.00 42.00	1000.00 120.00	500.00 60.00	3000.00 360.00
2	Castor/ Aeranda/ Randeel/ Ricinus_Irrigated	100	Acre	20000	Phy BL	2500.00 500.00	2200.00 440.00	4500.00 900.00	7500.00 1500.00	3500.00 700.00	20200.00 4040.00
3	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	100	Acre	34000	Phy BL	15000.00 5100.00	13500.00 4500.00	25000.00 8500.00	18500.00 6290.00	10000.00 3400.00	82000.00 27880.00
4	Chilli/ Mireh_Irrigated	100	Acre	125000	Phy	12500.00	6500.00	15000.00	10000.00	25000.00	69000.00
5	Cotton/ Kapaas_Irrigated	100	Acre	50000	Phy	10000.00	6000.00	25000.00	10000.00	30000.00	81000.00
6	Cotton/ Kapaas_Unirrigated/ Rainfed	100	Acre	46000	Phy BL	20000.00 9200.00	15000.00 6900.00	20000.00 9200.00	40000.00 18400.00	55000.00 25300.00	150000.00 69000.00
7	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Byed Pea/ Karamani	100	Acre	17000	Phy BL	300.00 51.00	150.00 25.50	144.50	500.00 85.00	750.00 127.50	2550.00 433.50
8	Dragon Fruit	100	Acre	70000	Phy BL	100.00 70.00	50.00 35.00	150.00 105.00	300.00 210.00	200.00 140.00	800.00 560.00
9	Fodder Guar	100	Acre	17000	Phy BL	750.00 127.50	750.00 127.50	750.00 127.50	750.00 127.50	750.00 127.50	3750.00 637.50
10	Fodder	100	Acre	33000	Phy BL	2000.00 660.00	1000.00 330.00	2000.00 660.00	1000.00 330.00	2000.00 660.00	8000.00 2640.00
11	Foxtail Millet/ Korralu/ Thenai/ Navane	100	Acre	19000	Phy BL	1500.00 285.00	2000.00 380.00	2500.00 475.00	4500.00 855.00	3000.00 570.00	13500.00 2565.00
12	Groundnut/ Moongfali_Unirrigated/ Rainfed	100	Acre	35000	Phy BL	43500.00 15225.00	28000.00 9800.00	36500.00 12775.00	45000.00 15750.00	43000.00 15050.00	196000.00 68600.00
13	Guava/ Amrood_Irrigated	100	Acre	50000	Phy BL	200.00 100.00	300.00 150.00	500.00 250.00	750.00 375.00	500.00 250.00	2250.00 1125.00
14	Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla_Irrigated	100	Acre	35000	Phy BL	35.00 50.00	35.00 50.00	227.50 1000.00	280.00 300.00	35.00 750.00	612.50 2150.00
15	Jasmine/ Chamelee/ Mallige/ Mogra	100	Acre	55000	Phy BL	27.50 1200.00	27.50 300.00	550.00 750.00	165.00 750.00	412.50 500.00	1182.50 2450.00
16	Maize/ Makka_Irrigated	100	Acre	45000	Phy BL	540.00 300.00	300.00 150.00	3375.00 750.00	1250.00 750.00	6000.00 500.00	16250.00 2450.00
17	Mandarin/ Santra/Citrus/ Sweet Orange	100	Acre	65000	Phy BL	195.00 1000.00	97.50 500.00	487.50 2500.00	487.50 6000.00	325.00 2000.00	1592.50 12500.00
18	Mango/ Aam	100	Acre	50000	Phy BL	500.00 50.00	500.00 50.00	1250.00 200.00	3000.00 50.00	1000.00 100.00	6250.00 450.00
19	Oil Palm/ Palm Oil	100	Acre	75000	Phy BL	37.50	37.50	150.00	37.50	75.00	337.50

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Patlikonda	Yemmiganur	District Total
20	Onion / Piyaz/ Kanda	100	Acre	60000	Phy 4500.00 BL	2000.00	20000.00	18000.00	25000.00	69500.00
21	Pearl Millet/ Bajra/ Cumbu_ Unirrigated/ Rainfed	100	Acre	19000	Phy 3000.00 BL	2500.00	5000.00	5000.00	3000.00	41700.00
22	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_ Unirrigated/ Rainfed	100	Acre	22000	Phy 15000.00 BL	12500.00	30000.00	25000.00	20000.00	18500.00
23	Pomegranate/ Anar_ Irrigated	100	Acre	100000	Phy 200.00 BL	150.00	600.00	300.00	750.00	3515.00
24	Pulses	100	Acre	22000	Phy 1000.00 BL	1000.00	2000.00	1000.00	1000.00	102550.00
25	Rice/ Chaval/ Dhan_ Irrigated	100	Acre	46000	Phy 10000.00 BL	5500.00	25000.00	5000.00	30000.00	22550.00
26	Sericulture_ Mulberry	100	Acre	110000	Phy 50.00 BL	10.00	80.00	30.00	20.00	190.00
27	Sorghum/ Jowar_ Unirrigated/ Rainfed	100	Acre	22000	Phy 2500.00 BL	2000.00	4500.00	2000.00	2500.00	209.00
28	Soybean/ Soyabean_ Irrigated	100	Acre	15000	Phy 100.00 BL	100.00	100.00	50.00	100.00	13500.00
29	Sugarcane/ Ganna_ Irrigated	100	Acre	100000	Phy 50.00 BL	20.00	1250.00	50.00	750.00	2120.00
30	Sugarcane/ Ganna_ Ratoon	100	Acre	75000	Phy 50.00 BL	50.00	250.00	50.00	250.00	2120.00
31	Sunflower/ Surajmukhi_ Irrigated	100	Acre	26000	Phy 130.00 BL	130.00	1000.00	500.00	750.00	187.50
32	Tobacco/ Thambaku	100	Acre	42000	Phy 200.00 BL	200.00	4500.00	200.00	195.00	3250.00
33	Tomato/ Tamatar	100	Acre	38000	Phy 12500.00 BL	10000.00	1800.00	10000.00	2500.00	845.00
34	Turmeric/ Haldi_ Irrigated	100	Acre	110000	Phy 10.00 BL	10.00	50.00	10.00	50.00	7600.00
35	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_ Irrigated	100	Acre	22000	Phy 11.00 BL	11.00	55.00	11.00	55.00	3192.00
	Sub Total				Phy 70549.50 BL	46673.50	109227.50	90726.90	139309.50	50000.00
	Post-harvest/HH Consumption (10%)				7054.95	4667.35	10922.75	9072.69	13930.95	19000.00
	Repairs & maintenance of farm assets (20%)				14109.90	9334.70	21845.50	18145.38	27861.90	45648.69
	Sub Total				91714.35	60675.55	141995.75	117944.97	181102.35	91297.38
A.2 Water Resources										
1	Artificial Recharge Structure-For Bore Well	85	No.	52700	Phy 50.00 BL	50.00	50.00	50.00	50.00	250.00
						22.40	22.40	22.40	22.40	112.00

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650 Phy BL	50.00 32.58 20.00	50.00 32.58 10.00	100.00 65.15 10.00	50.00 32.58 20.00	10.00 10.00 10.00	250.00 162.89 70.00
3	Diesel Pump Sets-New-5 HP	90	No.	41600 Phy BL	7.49 3.74	7.49 3.74	3.74	7.49	3.74	26.20
4	Drip Irrigation-New-12mm, 1.2 m x 0.60 m	85	ha	105000 Phy BL	1000.00 892.50 10.00	500.00 446.25 10.00	1000.00 892.50 10.00	1000.00 892.50 10.00	500.00 446.25 10.00	4000.00 3570.00 50.00
5	Electric Pump Sets-Submersible - 10 HP	85	No.	101400 Phy BL	8.62 8.62	8.62 8.62	8.62	8.62	8.62	43.10
6	Solar PV Pump Sets (AC)-New-5 HP	85	No.	550000 Phy BL	50.00 233.75 233.75	50.00 233.75 233.75	50.00 233.75 233.75	50.00 233.75 233.75	50.00 233.75 233.75	250.00 1168.75 1168.75
7	Sprinkler Irrigation -Micro-63 mm 0.4 to 1	85	ha	22800 Phy BL	10.00 1.94 1.94	10.00 1.94 1.94	25.00 4.85 4.85	20.00 3.88 3.88	25.00 4.85 4.85	90.00 17.46 17.46
	Sub Total				1199.28	749.28	1231.01	1201.22	719.61	5100.40
A.3 Farm Mechanisation										
1	Combine harvester-Self propelled belt type	80	No.	2900000 Phy BL	15.00 348.00	10.00 232.00	30.00 696.00	15.00 348.00	20.00 464.00	90.00 2088.00
2	Drones-For Spraying	80	No.	950000 Phy BL	2.00 15.20	2.00 15.20	5.00 38.00	2.00 15.20	2.00 15.20	13.00 98.80
3	Implement-tractor drawn/driven/mounted-Cultivator	80	No.	50000 Phy BL	200.00 80.00	100.00 40.00	200.00 80.00	200.00 80.00	200.00 80.00	900.00 360.00
4	Leveller-Laser Guided	80	No.	470000 Phy BL	5.00 18.80	5.00 18.80	5.00 18.80	5.00 18.80	5.00 18.80	25.00 94.00
5	Other machinery-Other Machinery & Equipments-Brush cutter	80	No.	28000 Phy BL	50.00 11.20	100.00 22.40	100.00 22.40	100.00 22.40	50.00 11.20	400.00 89.60
6	Other machinery-Other Machinery & Equipments-Chaff cutter	80	No.	100000 Phy BL	20.00 16.00	20.00 16.00	20.00 16.00	20.00 16.00	20.00 16.00	100.00 80.00
7	Other machinery-Other Machinery & Equipments-Disc plough	80	No.	80000 Phy BL	30.00 19.20	20.00 12.80	50.00 32.00	20.00 12.80	30.00 19.20	150.00 96.00
8	Other machinery-Other Machinery & Equipments-MB Plough	80	No.	70000 Phy BL	50.00 28.00	50.00 28.00	50.00 28.00	50.00 28.00	50.00 28.00	250.00 140.00
9	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000 Phy BL	250.00 320.00	250.00 320.00	500.00 640.00	200.00 256.00	300.00 384.00	1500.00 1920.00
10	Other machinery-Other Machinery & Equipments-Shredder	80	No.	210000 Phy BL	10.00 16.80	5.00 8.40	10.00 16.80	5.00 8.40	10.00 16.80	40.00 67.20
11	Other machinery-Other Machinery & Equipments-Vegetable Dryer - Solar operated	80	No.	175000 Phy BL	5.00 7.00	5.00 7.00	5.00 7.00	5.00 7.00	5.00 7.00	25.00 35.00
12	Others-Groundnut Stripper-Machine operated	85	No.	110000 Phy BL	20.00 18.70	15.00 14.03	25.00 23.38	20.00 18.70	10.00 9.35	90.00 84.16
13	Paddy Transplanter-Powertiller Drawn	80	No.	460000 Phy BL	1.00 3.68	1.00 3.68	2.00 7.36	1.00 3.68	2.00 7.36	7.00 25.76
14	Power Tiller--12 HP	80	No.	280000 Phy BL	5.00 11.20	5.00 11.20	10.00 22.40	5.00 11.20	5.00 11.20	30.00 67.20

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
15	Reapers, Binders and Balers-Powertiller attached-Paddy Reaper	80	No.	200000	Phy 5.00 BL 8.00	2.00 3.20	10.00 16.00	3.00 4.80	10.00 16.00	30.00 48.00
16	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Round) -	80	No.	1350000	Phy 5.00 BL 54.00	5.00 54.00	10.00 108.00	5.00 54.00	10.00 108.00	35.00 378.00
17	Seed Drill-Seed cum Fertilizer Drill	80	No.	1500000	Phy 250.00 BL 300.00	100.00 120.00	400.00 480.00	100.00 120.00	250.00 300.00	1100.00 1320.00
18	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy 10.00 BL 25.60	10.00 25.60	10.00 25.60	10.00 25.60	10.00 25.60	50.00 128.00
19	Tractor-With Implements & Trailer-26 to 35 HP	80	No.	650000	Phy 250.00 BL 1300.00	200.00 1040.00	500.00 2600.00	200.00 1040.00	250.00 1300.00	1400.00 7280.00
	Sub Total				2601.38	1992.31	4877.74	2090.58	2837.71	14399.72
A.4 Plantation & Horticulture										
1	New Orchard - Tropical/ Sub Tropical Fruits-Mango-7.5m x 7.5m	80	Acre	89500	Phy 500.00 BL 358.00	1000.00 716.00	750.00 537.00	2000.00 1432.00	750.00 537.00	5000.00 3580.00
2	Nursery -Horticulture Nursery	90	No.	2500000	Phy 2.00 BL 45.00	2.00 45.00	2.00 45.00	2.00 45.00	2.00 45.00	10.00 225.00
3	Other Plantation Crops-Oil Palm	80	Acre	108350	Phy 100.00 BL 86.68	50.00 43.34	150.00 130.02	150.00 130.02	150.00 130.02	600.00 520.08
4	Sericulture-Chawki Rearing-5000 DF/Is per batch -1200 sq. ft. Shed	80	Acre	2452000	Phy 2.00 BL 39.23	1.00 19.62	5.00 98.08	2.00 39.23	5.00 98.08	15.00 294.24
5	Sericulture-Mulberry Plantation -1000 Sq Ft	80	Acre	1500000	Phy 10.00 BL 120.00	10.00 120.00	10.00 120.00	10.00 120.00	20.00 240.00	60.00 720.00
6	Sericulture-Reeling Unit-Multi end reeling Unit- 10	80	No.	1674800	Phy 2.00 BL 26.80	1.00 13.40	2.00 26.80	2.00 26.80	5.00 66.99	12.00 160.79
	Sub Total				675.71	957.36	956.90	1793.05	1117.09	5500.11
A.5 Forestry										
1	Plantation -Teak-5 m *5 m	80	ha	120000	Phy 10.00 BL 9.60	5.00 4.80	20.00 19.20	20.00 19.20	10.00 9.60	65.00 62.40
	Sub Total				9.60	4.80	19.20	19.20	9.60	62.40
A.6 Animal Husbandry - Dairy										
1	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy 10.00 BL 9.14	10.00 9.14	10.00 9.14	10.00 9.14	10.00 9.14	40.00 36.56
2	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy 1.00 BL 12.75	1.00 12.75	2.00 25.50	1.00 12.75	1.00 12.75	6.00 76.50
3	Crossbred Cattle Farming--Cross Bred (CB)Cows	90	1+1	165600	Phy 50.00 BL 74.52	20.00 29.81	50.00 74.52	20.00 29.81	50.00 74.52	190.00 283.18
4	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	Phy 20.00 BL 89.46	20.00 89.46	40.00 178.92	20.00 89.46	20.00 89.46	120.00 536.76
5	Dairy Marketing Outlet/ Parlour	90	No.	400000	Phy 2.00 BL 7.20	1.00 3.60	5.00 18.00	1.00 3.60	2.00 7.20	11.00 39.60

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
6	Fodder Cultivation-1 Acre	90	Acre	36000	Phy 2000.00	15000.00	3500.00	2000.00	3000.00	12000.00
					BL 648.00	486.00	1134.00	648.00	972.00	3888.00
7	Graded Buffalo Farming--Graded Murrah Buffaloes(GMB)	90	1+1	202800	Phy 182.52	100.00	200.00	50.00	100.00	550.00
					BL 591100	182.52	365.04	91.26	182.52	1003.86
8	Graded Buffalo Farming--Mini dairy	90	3+2	591100	Phy 53.20	10.00	20.00	5.00	20.00	65.00
					BL 1373500	53.20	106.40	26.60	106.40	345.80
9	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1373500	Phy 61.81	5.00	5.00	2.00	5.00	22.00
					BL 121200	61.81	61.81	24.72	61.81	271.96
10	ZBNF unit with Indigenous cattle	90	2	121200	Phy 10.91	10.00	5.00	10.00	10.00	45.00
					BL 939.20	10.91	5.45	10.91	10.91	49.09
	Sub Total				1149.51	939.20	1978.78	937.11	1526.71	6531.31
A.7 Working Capital - AH - Dairy/Drought animal										
1	Buffalo Farming	100	Per Animal	49000	Phy 20000.00	20000.00	30000.00	20000.00	30000.00	120000.00
					BL 9800.00	9800.00	14700.00	9800.00	14700.00	58800.00
2	Indigenous Cattle Farming	100	Per Animal	38000	Phy 760.00	2000.00	5000.00	2000.00	2500.00	13500.00
					BL 10560.00	760.00	1900.00	760.00	950.00	5130.00
	Sub Total				10560.00	10560.00	16600.00	10560.00	15650.00	63930.00
A.8 Animal Husbandry - Poultry										
1	Indigenous Poultry Farming --Backyard poultry	90	100	78000	Phy 70.20	100.00	100.00	100.00	100.00	500.00
					BL 5.00	70.20	70.20	70.20	70.20	351.00
2	Poultry transportation vehicle	90	No.	1000000	Phy 45.00	5.00	10.00	2.00	5.00	27.00
					BL 300000	45.00	90.00	18.00	45.00	243.00
3	Retail Poultry dressing/products outlet	90	No.	300000	Phy 27.00	10.00	20.00	5.00	5.00	45.00
					BL 142.20	27.00	54.00	13.50	13.50	121.50
	Sub Total				142.20	128.70	214.20	101.70	128.70	715.50
A.9 Working Capital - AH - Poultry										
1	Broiler Farming_ Others	100	Per Bird	130	Phy 100000.00	50000.00	200000.00	50000.00	100000.00	500000.00
					BL 130.00	65.00	260.00	65.00	130.00	650.00
2	Layer Farming_ Others	100	Per Bird	240	Phy 2.40	1000.00	2000.00	1000.00	1000.00	6000.00
					BL 132.40	2.40	4.80	2.40	2.40	14.40
	Sub Total				132.40	67.40	264.80	67.40	132.40	664.40
A.10 Animal Husbandry - SGP										
1	Abattoir/Slaughter Unit-Fixed-20 animals per day	90	No.	3500000	Phy 31.50	1.00	1.00	1.00	1.00	5.00
					BL 100.00	31.50	31.50	31.50	31.50	157.50
2	Goat - Rearing Unit-New Shed - Osmanbadi Breed	90	20+1	227000	Phy 204.30	100.00	100.00	100.00	100.00	500.00
					BL 120000	204.30	204.30	204.30	204.30	1021.50
3	Lamb Fattening Unit-New Shed	90	20	120000	Phy 10.80	10.00	10.00	10.00	10.00	50.00
					BL 10.80	10.80	10.80	10.80	10.80	54.00

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
4	Pig Rearing Unit-New Shed	90	3+1	144100 Phy BL	5.00 6.48	2.00 2.59	5.00 6.48	2.00 2.59	5.00 6.48	19.00 24.62
5	Retail Market outlet for Meat	90	No.	3000000 Phy BL	5.00 13.50	5.00 13.50	10.00 27.00	5.00 13.50	10.00 27.00	35.00 94.50
6	Sheep - Rearing Unit-New Shed-Deccani Breed	90	20+1	197200 Phy BL	150.00 266.22	150.00 266.22	200.00 354.96	200.00 354.96	200.00 354.96	900.00 1597.32
	Sub Total				532.80	528.91	635.04	617.65	635.04	2949.44
A.11 Working Capital - AH - Others/SR										
1	Goat Farming_Rearing Unit - Semi-intensive	100	20+1	46000 Phy BL	1000.00 460.00	1500.00 690.00	500.00 230.00	1500.00 690.00	1000.00 460.00	5500.00 2530.00
	Sub Total				460.00	690.00	230.00	690.00	460.00	2530.00
A.12 Fisheries										
1	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900 Phy BL	1.00 6.43	1.00 6.43	2.00 12.86	1.00 6.43	2.00 12.86	7.00 45.01
	Sub Total				6.43	6.43	12.86	6.43	12.86	45.01
A.13 Working Capital - Fisheries										
1	Brackish water - Others	100	Acres	370000 Phy BL	1.00 3.70	1.00 3.70	2.00 7.40	2.00 7.40	2.00 7.40	8.00 29.60
	Sub Total				3.70	3.70	7.40	7.40	7.40	29.60
A.14 Farm Credit										
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000 Phy BL	10.00 4.50	5.00 2.25	10.00 4.50	10.00 4.50	5.00 2.25	40.00 18.00
2	Finance to FPOs/FPCs	90	No.	3000000 Phy BL	5.00 135.00	5.00 135.00	10.00 270.00	5.00 135.00	5.00 135.00	30.00 810.00
3	Integrated Farming--Dry Land System	85	No.	365000 Phy BL	10.00 31.03	5.00 15.51	5.00 15.51	10.00 31.03	10.00 31.03	40.00 124.11
4	Organic Inputs Manufacturing Unit--Medium	85	No.	4000000 Phy BL	1.00 34.00	1.00 34.00	1.00 34.00	1.00 34.00	1.00 34.00	6.00 204.00
5	Pledge Loans	90	No.	300000 Phy BL	10.00 27.00	10.00 27.00	50.00 135.00	10.00 27.00	20.00 54.00	100.00 270.00
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	90	No.	80000 Phy BL	20.00 14.40	10.00 7.20	100.00 72.00	20.00 14.40	20.00 14.40	170.00 122.40
	Sub Total				245.93	220.96	531.01	245.93	304.68	1548.51
	Total Farm Credit (sum of A.1 to A.14)				109433.29	77524.60	169554.69	136282.64	204644.15	697439.37

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
B. Agriculture Infrastructure										
B.1 Storage Facilities										
1	Cold Storage-For Horticulture Produce-5000 MT - Basic	75	No.	40000000	Phy BL	2.00 600.00	5.00 1500.00	5.00 1500.00	5.00 1500.00	19.00 5700.00
2	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	1500000	Phy BL	5.00 22.50	5.00 56.25	5.00 56.25	5.00 56.25	22.00 247.50
3	Godown-Galvanized Sheets-1000 MT	75	No.	3500000	Phy BL	5.00 131.25	10.00 262.50	5.00 131.25	5.00 262.50	32.00 840.00
4	Godown-Renovation/ Expansion	75	No.	500000	Phy BL	10.00 37.50	10.00 37.50	5.00 18.75	5.00 18.75	35.00 131.25
5	Low Cost Storage-Fruit/ Vegetable	85	No.	1500000	Phy BL	5.00 63.75	10.00 127.50	5.00 63.75	5.00 63.75	30.00 382.50
6	Low Cost Storage-Garlic/ Onion -25 MT	85	No.	175000	Phy BL	2.00 2.98	2.00 2.98	2.00 2.98	2.00 2.98	10.00 14.90
7	Market Yard-Collection Centre	85	No.	1500000	Phy BL	2.00 25.50	5.00 63.75	5.00 63.75	5.00 63.75	19.00 242.25
Sub Total						917.23	2050.48	1836.73	1967.98	7558.40
B.2 Land Development										
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x	80	No.	20700	Phy BL	20.00 3.31	10.00 1.66	20.00 3.31	10.00 1.66	70.00 11.60
2	Reclamation of Problem Soils- Reclamation of Saline Soils	80	ha	50.162	Phy BL	100.00 40.13	200.00 80.26	100.00 40.13	50.00 20.06	500.00 200.64
3	Tank Silt Application	80	ha	72130	Phy BL	200.00 115.41	300.00 173.11	200.00 115.41	300.00 173.11	1100.00 634.74
Sub Total						158.85	194.83	158.85	194.83	846.98
B.3 Agriculture Infrastructure - Others										
1	Compost/ Vermi Compost-Compost - NADEP Compost-10' x 6' x 3'	80	No.	20300	Phy BL	20.00 3.25	10.00 1.62	20.00 3.25	20.00 3.25	90.00 14.62
2	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1641700	Phy BL	5.00 65.67	10.00 131.34	5.00 65.67	5.00 65.67	30.00 394.02
Sub Total						68.92	134.59	68.92	68.92	408.64
Total (B.1+B.2+B.3)						1145.00	2379.90	2064.50	2231.73	8814.02
C. Ancillary Activities										
C.1 Food & Agro Processing										
1	Agro Processing Unit--Others	85	No.	1500000	Phy BL	1.00 12.75	1.00 12.75	1.00 12.75	1.00 12.75	5.00 63.75
2	Dairy Processing Unit-Integrated Processing-5000 lit per day	75	No.	5000000	Phy BL	1.00 37.50	1.00 37.50	1.00 37.50	2.00 75.00	5.00 187.50

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
3	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	400000	Phy BL	2.00 6.80	2.00 6.80	2.00 6.80	2.00 6.80	2.00 6.80
4	Meat & Poultry Processing	75	No.	3000000	Phy BL	1.00 22.50	1.00 22.50	1.00 22.50	1.00 22.50	1.00 22.50
5	Oil Extraction-Groundnut Oil-Small Scale	85	No.	2500000	Phy BL	2.00 42.50	2.00 42.50	2.00 42.50	2.00 42.50	2.00 42.50
6	Rice Processing --Rice Mill - Small Scale (500 Kg/Hour)-Automatic	85	No.	3000000	Phy BL	1.00 2.55	1.00 2.55	1.00 2.55	1.00 2.55	1.00 2.55
	Sub Total					43.35	127.15	127.15	162.15	584.35
C.2 Ancillary Activities										
1	Agri Clinic & Agri Business Centers--Medium	85	No.	1500000	Phy BL	20.00 255.00	20.00 637.50	20.00 255.00	20.00 255.00	20.00 1657.50
2	Custom Service Units/ Custom Hiring Centers	85	No.	2000000	Phy BL	5.00 85.00	10.00 170.00	5.00 85.00	5.00 85.00	5.00 459.00
3	Loan to MFIs for Onlending to for Agri. Purposes	85	No.	20000000	Phy BL	5.00 850.00	10.00 1700.00	5.00 850.00	5.00 850.00	5.00 5100.00
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	85	No.	50000000	Phy BL	5.00 2125.00	10.00 4250.00	5.00 2125.00	5.00 2125.00	5.00 12750.00
5	Loan to PACS/ FSS/ LAMPS-Purchase of Produce	85	No.	3000000	Phy BL	5.00 127.50	10.00 255.00	5.00 127.50	5.00 127.50	5.00 765.00
	Sub Total					3391.50	7012.50	3442.50	3604.60	20731.50
	Total (C.1+C2)					3434.85	7139.65	3569.65	210480.48	21315.85
	Total (A+B+C)					81952.34	179074.24	141916.79	210480.48	727569.24

II. Micro, Small and Medium Enterprises (MSME)

1	Co-operatives of Artisans, Village Industries	85	No.	500000	Phy BL	20.00 85.00	50.00 212.50	10.00 42.50	20.00 85.00	10.00 467.50
2	KVIC Units	85	No.	500000	Phy BL	20.00 85.00	50.00 212.50	10.00 42.50	10.00 42.50	10.00 425.00
3	Manufacturing Sector - Term Loan - Medium	85	No.	15000000	Phy BL	1.00 127.50	5.00 637.50	1.00 127.50	2.00 255.00	9.00 1147.50
4	Manufacturing Sector - Term Loan - Micro	85	No.	6000000	Phy BL	200.00 1020.00	500.00 2550.00	20.00 102.00	200.00 1020.00	970.00 4947.00
5	Manufacturing Sector - Term Loan - Small	85	No.	12500000	Phy BL	50.00 5312.50	500.00 53125.00	20.00 2125.00	200.00 21250.00	780.00 82875.00
6	Manufacturing Sector - Working Capital - Medium	85	No.	18000000	Phy BL	50.00 7650.00	20.00 15300.00	10.00 1530.00	20.00 3060.00	20.00 30600.00
7	Manufacturing Sector - Working Capital - Micro-	85	No.	100000	Phy BL	200.00 170.00	500.00 425.00	20.00 17.00	200.00 170.00	970.00 824.50

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
8	Manufacturing Sector - Working Capital - Small	85	No.	14000000	Phy 20.00 BL 2380.00	5.00 595.00	50.00 5950.00	5.00 595.00	20.00 2380.00	100.00 11900.00
9	Service Sector - Term Loan - Micro	85	No.	6000000	Phy 100.00 BL 510.00	50.00 255.00	200.00 1020.00	50.00 255.00	100.00 510.00	500.00 2550.00
10	Service Sector - Term Loan - Small	85	No.	75000000	Phy 100.00 BL 6375.00	20.00 1275.00	500.00 31875.00	20.00 1275.00	100.00 6375.00	740.00 47175.00
11	Service Sector - Working Capital - Medium	85	No.	175000000	Phy 10.00 BL 1487.50	2.00 297.50	20.00 2975.00	5.00 743.75	10.00 1487.50	47.00 6991.25
12	Service Sector - Working Capital - Micro	85	No.	3000000	Phy 100.00 BL 255.00	20.00 1275.00	500.00 510.00	20.00 510.00	100.00 255.00	740.00 1887.00
13	Service Sector - Working Capital - Small	85	No.	60000000	Phy 50.00 BL 2550.00	10.00 510.00	500.00 25500.00	20.00 1020.00	100.00 5100.00	680.00 34680.00
Total MSME					28007.50	7488.50	141057.50	7926.25	41990.00	226469.75
III. Export Credit										
1	Export Credit -Pre Shipment Export Credit	85	No.	20000000	Phy 2.00 BL 340.00	0.00 0.00	2.00 340.00	0.00 0.00	1.00 170.00	5.00 850.00
Total Export Credit					340.00	0.00	340.00	0.00	170.00	850.00
IV. Education										
1	Education Loans-Graduation & Post Graduation	85	No.	4000000	Phy 50.00 BL 170.00	20.00 68.00	300.00 1020.00	50.00 170.00	200.00 680.00	620.00 2108.00
2	Education Loans-Overseas Education	90	No.	20000000	Phy 10.00 BL 180.00	5.00 90.00	50.00 900.00	5.00 90.00	20.00 360.00	90.00 1620.00
3	Education Loans-Professional Courses	90	No.	20000000	Phy 100.00 BL 1800.00	50.00 900.00	200.00 3600.00	20.00 360.00	50.00 900.00	420.00 7560.00
4	Education Loans-Technical Courses	85	No.	10000000	Phy 10.00 BL 85.00	5.00 42.50	50.00 425.00	5.00 42.50	50.00 425.00	120.00 1020.00
Total Education					2235.00	1100.50	5945.00	662.50	2365.00	12308.00
V. Housing										
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	25000000	Phy 500.00 BL 11250.00	200.00 4500.00	3000.00 67500.00	200.00 4500.00	1000.00 22500.00	4900.00 110250.00
Total Housing					11250.00	4500.00	67500.00	4500.00	22500.00	110250.00
VI. Social Infrastructure										
1	Drinking Water-RO Plant	80	No.	20000000	Phy 10.00 BL 160.00	5.00 80.00	20.00 320.00	10.00 160.00	10.00 160.00	55.00 880.00
2	Education-Colleges	80	No.	100000000	Phy 2.00 BL 160.00	1.00 80.00	5.00 400.00	1.00 80.00	2.00 160.00	11.00 880.00
3	Education-Hostels	80	No.	40000000	Phy 1.00 BL 32.00	5.00 64.00	5.00 160.00	2.00 64.00	1.00 32.00	9.00 288.00

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Adoni	Alur	Kurnool	Pattikonda	Yemmiganur	District Total
4	Education-Schools	80	No.	5000000	2.00 80.00	1.00 40.00	5.00 200.00	1.00 40.00	2.00 80.00	11.00 440.00
5	Healthcare-Hospital	80	No.	20000000	1.00 160.00	1.00 160.00	2.00 320.00	1.00 160.00	1.00 160.00	6.00 960.00
6	Healthcare-Nursing Home	80	No.	10000000	2.00 160.00		2.00 160.00		1.00 80.00	5.00 400.00
	Total Social Infrastructure				752.00	360.00	1560.00	504.00	672.00	3848.00
VII. Renewable Energy										
1	Biomass Energy-Community Bio Gas Plant	80	No.	500000	2.00 8.00	2.00 8.00	5.00 20.00	2.00 8.00	2.00 8.00	13.00 52.00
2	Solar Energy--EV Charging Stations	80	No.	1200000	2.00 19.20	1.00 9.60	2.00 19.20	1.00 9.60	2.00 19.20	8.00 76.80
4	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	240000	100.00 192.00	20.00 38.40	1000.00 1920.00	100.00 192.00	200.00 384.00	1420.00 2726.40
3	Solar Energy--Solar Dryer	80	No.	300000	5.00 12.00	5.00 12.00	20.00 48.00	20.00 48.00	20.00 48.00	70.00 168.00
5	Solar Energy-Solar Pump Sets-5 HP	80	No.	550000	10.00 44.00	10.00 44.00	50.00 220.00	20.00 88.00	30.00 132.00	120.00 528.00
6	Wind Energy-Wind Power Generators	80	No.	5000000	1.00 400.00	1.00 400.00	2.00 800.00	2.00 800.00	1.00 400.00	7.00 2800.00
	Total Renewable Energy				675.20	512.00	3027.20	1145.60	991.20	6351.20
VIII. Others										
1	Individuals/ Individual members of SHGs -3rd Dose of Credit	100	No.	200000	200000.00 400000.00	150000.00 300000.00	400000.00 800000.00	150000.00 300000.00	200000.00 400000.00	1100000.00 2200000.00
2	Individuals/ Individual members of SHGs -New Loans	100	No.	200000	100.00 200.00	50.00 100.00	100.00 200.00	50.00 100.00	50.00 100.00	350.00 700.00
3	Start-ups-Other than Agri. & MSME	75	No.	5000000	1.00 37.50		1.00 37.50		1.00 37.50	3.00 112.50
4	State Sponsored Organisation for SCs-Purchase & Supply of Inputs	80	No.	200000	10.00 16.00	10.00 16.00	20.00 32.00	10.00 16.00	10.00 16.00	60.00 96.00
	Total Others				40253.50	30116.00	80269.50	30116.00	40153.50	220908.50
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				197658.59	126369.34	478603.44	186771.14	319322.18	1308554.69

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	424310.00	519511.00	492381.00	310192.32	308213.12	313681.00	374984.60
RCBs	147380.00	87756.00	145001.00	53917.67	50999.65	39051.00	57920.81
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	198370.00	221433.00	229605.00	75061.52	120209.72	141582.00	123586.67
Others	0.00	0.00	0.00	0.00	0.00	1619.00	0.00
Sub total (A)	770060.00	828700.00	866987.00	439171.51	479422.49	495933.00	556492.08

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	139301.00	112682.00	96542.90	85458.46	96566.00	151100.76	0.00
RCBs	1758.00	7581.00	7540.92	1829.98	11677.00	3383.56	0.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	48441.00	61272.00	22281.06	54748.36	39566.00	73383.65	0.00
Others	0.00	0.00	0.00	0.00	484.00	27.10	0.00
Sub total (B)	189500.00	181535.00	126364.88	142036.80	148293.00	227895.07	0.00

Table 3: Total Agri. Credit (Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	563611.00	632193.00	588923.90	395650.78	404779.12	464781.76	374984.60
RCBs	149138.00	95337.00	152541.92	55747.65	62676.65	42434.56	57920.81
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	246811.00	282705.00	251886.06	129809.88	159775.72	214965.65	123586.67
Others	0.00	0.00	0.00	0.00	484.00	1646.10	0.00
Sub total (C = A+B)	959560.00	1010235.00	993351.88	581208.31	627715.49	723828.07	556492.08

Table 4: MSME (Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	176422.00	139086.00	113076.44	176200.48	174094.00	233774.01	0.00
RCBs	0.00	0.00	130.38	0.00	0.00	1390.86	0.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	17578.00	6944.99	15183.19	18087.30	19482.00	16311.69	0.00
Others	0.00	0.00	0.00	0.00	14683.00	1988.16	0.00
Sub total (D)	194000.00	146030.99	128390.01	194287.78	208259.00	253464.72	0.00

Table 5: Other Priority Sector (Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	71122.00	26241.00	11696.56	2406.63	49111.00	14865.10	0.00
RCBs	0.00	0.00	747.75	36850.95	65000.00	86280.11	0.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	25278.00	61952.00	4953.15	11097.19	2115.00	15043.60	0.00
Others	0.00	0.00	0.00	0.00	2284.00	5.07	0.00
Sub total (E)	96400.00	88193.00	17397.46	50354.77	118510.00	116193.88	0.00

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	811155.00	797520.00	713696.90	574257.89	627984.12	713420.87	374984.60
RCBs	149138.00	95337.00	153420.05	92598.60	127676.65	130105.53	57920.81
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	289667.00	351601.99	272022.40	158994.37	181372.72	246320.94	123586.67
Others	0.00	0.00	0.00	0.00	17451.00	3639.33	0.00
Grand Total	1249960.00	1244458.99	1139139.35	825850.86	954484.49	1093486.67	556492.08

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

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

ANNEXURE III
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for last three years and Target for current FY

Particulars	2024-25 (Target)												Total							
	2024-25 (Target)			2023-24			2022-23			2021-22										
	CBs	RCBs	SCARDs	CBs	RCBs	SCARDs	RRs	Others	Total	CBs	RCBs	SCARDs		RRs	Others	Total				
Crop Loan	519511.00	87756.00	0.00	310192.32	53917.07	0.00	75901.24	0.00	43917.51	313581.00	39051.00	0.00	141582.00	109.00	495933.00	374981.60	57920.81	0.00	123286.67	556492.08
Table 2 : Term Loan																				
Particulars	2024-25 (Target)												Total							
	2024-25 (Target)			2023-24			2022-23			2021-22										
	CBs	RCBs	SCARDs	CBs	RCBs	SCARDs	RRs	Others	Total	CBs	RCBs	SCARDs		RRs	Others	Total				
Water Resources	45.71	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	46.71	0.00	0.00	0.00	46.71
Land Development	1197.74	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	1205.80	0.00	0.00	0.00	1205.80
Farm Mechanisation	5253.46	5.00	0.00	35083.17	609.79	0.00	848.92	3.12	49790.00	6287.12	782.70	0.00	0.00	0.00	0.00	50414.16	35083.17	609.79	0.00	50414.16
Plantation & Horticulture including Sericulture	0.00	368.00	0.00	0.00	0.00	0.00	0.00	0.00	373.00	0.00	0.00	0.00	0.00	0.00	0.00	373.00	0.00	0.00	0.00	373.00
Animal Husbandry	30.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	814.00	122.00	12.00	0.00	0.00	0.00	0.00	946.00	0.00	0.00	0.00	946.00
AH - Poultry Development	526.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4064.00	3085.37	384.11	0.00	0.00	0.00	0.00	4853.48	0.00	0.00	0.00	4853.48
AH - Sheep / Goat / Piggery Devt.	38.68	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	0.00	0.00
Fisheries Development	37.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	221.38	27.56	0.00	0.00	0.00	0.00	350.00	0.00	0.00	0.00	350.00
Forestry & Wasteland Dev.	1300.69	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	0.00	0.00
Storage Godown & Marketing Facilities	2295.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1196.00	0.00	0.00	0.00	0.00	0.00	0.00	1196.00	0.00	0.00	0.00	1196.00
Agric and Food Processing	110693.37	5957.46	0.00	0.00	0.00	0.00	0.00	0.63	1000.00	632.51	78.74	0.00	0.00	0.00	0.00	1000.00	0.00	0.00	0.00	1000.00
Others	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	0.00	0.00	0.00
Sub total	121812.44	7777.46	0.00	140265.94	2551.23	0.00	3159.43	11.40	19743.00	25470.43	3590.38	0.00	0.00	0.00	0.00	40748.35	204104.30	23108.13	0.00	59838.13
Grand Total (I-II)	641234.44	95523.46	0.00	324213.26	56468.90	0.00	78220.95	11.40	435914.51	339151.43	42641.38	0.00	0.00	0.00	0.00	536676.35	579088.90	8118.94	0.00	85444.80
* RCBs include SCRBs, DCCBs and PACS (if any)																				

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Abattoir/Slaughter Unit	Fixed		No.	3500000
2	Agri Clinic & Agri Business Centers			No.	1500000
3	Agro Processing Unit			No.	1500000
4	Animal Driven Carts	Conventional Bullock Cart		No.	50000
5	Artificial Recharge Structure	For Bore Well		No.	52700
6	Biomass Energy	Community Bio Gas Plant		No.	500000
7	Bore Well	New	Well Depth	No.	76650
8	Buffalo Farming			1+1	101600
9	Bulk Milk Cooling Unit			No.	1500000
10	Cooperatives of Artisans, Village Industries			No.	500000
11	Cold Storage	For Horticulture Produce	5000 MT	No.	40000000
12	Cold Storage	Mini Unit	Cold Room	No.	1500000
13	Combine harvester	Self-propelled belt type		No.	2900000
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	20300
15	Compost/ Vermi Compost	Vermi Hatchery		No.	1641700
16	Crossbred Cattle Farming			1+1	165600
17	Crossbred Cattle Farming			3+2	497000
18	Custom Service Units/ Custom Hiring Centers			No.	2000000
19	Dairy Marketing Outlet/ Parlour			No.	400000
20	Dairy Processing Unit	Integrated Processing		No.	5000000
21	Diesel Pump Sets	New		No.	41600
22	Drinking Water	RO Plant		No.	2000000
23	Drip Irrigation	New		ha	105000
24	Drones	For Spraying		No.	950000
25	Education	Colleges		No.	10000000
26	Education	Hostels		No.	4000000
27	Education	Schools		No.	5000000

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
28	Education Loans	Graduation & Post Graduation		No.	400000
29	Education Loans	Overseas Education		No.	2000000
30	Education Loans	Professional Courses		No.	2000000
31	Education Loans	Technical Courses		No.	1000000
32	Electric Pump Sets		Submersible	No.	101400
33	Export Credit	Pre Shipment Export Credit		No.	20000000
34	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	20700
35	Finance to FPOs/FPCs			No.	3000000
36	Fish Culture	Leased Pond		ha	803900
37	Fodder Cultivation	1 Acre		Acre	36000
38	Fruit Processing	Sorting, grading & Packing		No.	400000
39	Goat	Rearing Unit	New Shed	20+1	227000
40	Godown	Galvanized Sheets		No.	3500000
41	Godown	Renovation/ Expansion		No.	500000
42	Graded Buffalo Farming			1+1	202800
43	Graded Buffalo Farming			3+2	591100
44	Graded Buffalo Farming			5+5	1373500
45	Healthcare	Hospital		No.	20000000
46	Healthcare	Nursing Home		No.	10000000
47	Implements	Tractor drawn/driven/mounted		No.	50000
48	Indigenous Poultry Farming			100	78000
49	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
50	Individuals/ Individual members of SHGs	New Loans		No.	200000
51	Integrated Farming			No.	365000
52	KVIC Units			No.	500000
53	Lamb Fattening Unit	New Shed		20	120000
54	Leveller	Laser Guided		No.	470000
55	Loan to MFIs for on lending to for Agri. Purposes			No.	20000000

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
56	Loan to NBFCs (Other than MFIs) for on lending for Agri. Purposes			No.	50000000
57	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
58	Low Cost Storage	Fruit/ Vegetable		No.	1500000
59	Low Cost Storage	Garlic/ Onion		No.	1750000
60	Manufacturing Sector	Term Loan	Medium	No.	15000000
61	Manufacturing Sector	Term Loan	Micro	No.	600000
62	Manufacturing Sector	Term Loan	Small	No.	12500000
63	Manufacturing Sector	Working Capital	Medium	No.	18000000
64	Manufacturing Sector	Working Capital	Micro	No.	100000
65	Manufacturing Sector	Working Capital	Small	No.	14000000
66	Market Yard	Collection Centre		No.	1500000
67	Meat & Poultry Processing			No.	3000000
68	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	89500
69	Nursery	Horticulture Nursery		No.	2500000
70	Oil Extraction	Groundnut Oil		No.	2500000
71	Organic Inputs Manufacturing Unit			No.	4000000
72	Other machinery	Other Machinery & Equipment		No.	100000
73	Other machinery	Other Machinery & equipment		No.	160000
74	Other machinery	Other Machinery & equipment		No.	210000
75	Other machinery	Other Machinery & equipment		No.	28000
76	Other machinery	Other Machinery & equipment		No.	70000
77	Other machinery	Other Machinery & equipment		No.	80000
78	Other machinery	Other Machinery & equipment	Vegetable Dryer	No.	175000
79	Other Plantation Crops	Oil Palm		Acre	108350
80	Others	Groundnut Stripper		No.	110000
81	Paddy Transplanter	Power tiller Drawn		No.	460000
82	Pig Rearing Unit	New Shed		3+1	144100
83	Plantation	Teak		ha	120000
84	Pledge Loans			No.	300000

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
85	Poultry transportation vehicle			No.	1000000
86	Power Tiller			No.	280000
87	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
88	Reapers, Binders and Balers	Power tiller attached		No.	200000
89	Reapers, Binders and Balers	Tractor attached		No.	1350000
90	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
91	Retail Market outlet for Meat			No.	300000
92	Retail Poultry dressing/products outlet			No.	300000
93	Rice Processing		Rice Mill	No.	300000
94	Seed Drill	Seed cum Fertilizer Drill		No.	150000
95	Sericulture	Chawki Rearing	5000 DFLs per batch	Acre	2452000
96	Sericulture	Mulberry Plantation		Acre	1500000
97	Sericulture	Reeling Unit	Multi end reeling Unit	No.	1674800
98	Service Sector	Term Loan	Micro	No.	600000
99	Service Sector	Term Loan	Small	No.	7500000
100	Service Sector	Working Capital	Medium	No.	17500000
101	Service Sector	Working Capital	Micro	No.	300000
102	Service Sector	Working Capital	Small	No.	6000000
103	Sheep	Rearing Unit	New Shed	20+1	197200
104	Solar Energy			No.	1200000
105	Solar Energy			No.	300000
106	Solar Energy	Roof Top Solar PV System with Battery		No.	240000
107	Solar Energy	Solar Pump Sets		No.	550000
108	Solar PV Pump Sets (AC)	New		No.	550000
109	Sprinkler Irrigation	Micro		ha	22800
110	Startups		Other than Agri. & MSME	No.	5000000
111	State Sponsored Organisation for SCs	Purchase & Supply of Inputs		No.	200000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
112	Tank Silt Application			ha	72130
113	Thresher	Multicrop Power Threshers		No.	320000
114	Tractor	With Implements & Trailer		No.	650000
115	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
116	Wind Energy	Wind Power Generators		No.	50000000
117	ZBNF unit with Indigenous cattle			2	121200

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

Sr. No.	Crop	Type	Unit	SoF (₹)
1	Ajwain/ Ajjavana		Acre	12000
2	Brackish water	Others	Acre	370000
3	Broiler Farming	Others_	Per Bird	130
4	Buffalo Farming	—	Per Animal	49000
5	Castor/ Aeranda/ Randee/ Ricinus	Irrigated	Acre	20000
6	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Irrigated	Acre	34000
7	Chilli/ Mirch	Irrigated	Acre	125000
8	Cotton/ Kapaas	Unirrigated/ Rainfed	Acre	46000
9	Cotton/ Kapaas	Irrigated	Acre	50000
10	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_	Acre	17000
11	Dragon Fruit		Acre	70000
12	Fodder		Acre	33000
13	Fodder Guar		Acre	17000
14	Foxtail Millet/ Korralu/ Thenai/ Navane		Acre	19000
15	Goat Farming	Rearing Unit _ Semi intensive_	20+1	46000
16	Groundnut/ Moongfali	Unirrigated/ Rainfed	Acre	35000
17	Guava/ Amrood	Irrigated	Acre	50000
18	Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla	Irrigated	Acre	35000
19	Indigenous Cattle Farming	—	Per Animal	38000
20	Jasmine/ Chamelee/ Mallige/ Mogra		Acre	55000
21	Layer Farming	Others_	Per Bird	240
22	Maize/ Makka	Irrigated	Acre	45000
23	Mandarin/ Santra/ Citrus/ Sweet Orange		Acre	65000
24	Mango/ Aam		Acre	50000
25	Oil Palm/ Palm Oil		Acre	75000
26	Onion/ Piyaz/ Kanda		Acre	60000
27	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed	Acre	19000
28	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed	Acre	22000

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

Sr. No.	Crop	Type	Unit	SoF (₹)
29	Pomegranate/ Anar	Irrigated	Acre	100000
30	Pulses		Acre	22000
31	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
32	Sericulture	Mulberry	Acre	110000
33	Sorghum/ Jowar	Unirrigated/ Rainfed	Acre	22000
34	Soybean/ Soyabean	Irrigated	Acre	15000
35	Sugarcane/ Ganna	Irrigated	Acre	100000
36	Sugarcane/ Ganna	Ratoon	Acre	75000
37	Sunflower/ Surajmukhi	Irrigated	Acre	26000
38	Tobacco/ Thambaku		Acre	42000
39	Tomato/ Tamatar		Acre	38000
40	Turmeric/ Haldi	Irrigated	Acre	110000
41	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	22000

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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
HYV	High Yielding Variety	MPCS	Milk Producers Co-operative Society
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	NWDPR	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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
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
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
NWDpra	National Watershed Development Project for Rainfed Areas	SBM	Swachha Bharat Mission

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
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
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 Oil-seeds
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	Subba Reddy Mopuru
Designation	AGM (DD), NABARD
Address	Flat No: 102, Venkata Sai Enclave
Pin code	518003
Post Office	New Postal Colony, Venkata Ramana Colony
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- NABSanrakshan, 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.

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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N A B F O U N D A T I O N

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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