



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



नंदयाल जिला

Nandyal 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 : नंदयाल

District : Nandyal

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

Nandyal

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. □स 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	Nandyal district is located in the Rayalaseema region of Andhra Pradesh and spreading over 9681 sq. km. with a population of 17.82 lakh.
ii.	Type of soil	Black cotton soil, red sandy, red loamy Soils.
iii.	Primary occupation	The district is basically agrarian economy and almost 72% of the total population engaged in agriculture and allied activities for their livelihood.
iv.	Land holding structure	178063 marginal farmers holding 90703.68 acres, 95328 small farmers holding 135134.41 acres, 47913 Semi - Medium farmers holding 128835.9 acres, 13725 Medium farmers holding 77546.13 acres and 858 Big farmers holding 16299.36 acres of land in the district.

3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	ACP (Priority + Non-Priority) Achievement was ₹13639.45 crore as against the target of ₹10996.49 crore during FY 2023-24. The priority Sector ACP achievement was ₹10953.83 crore as against the target of ₹9699.42.
ii.	CD Ratio	The CD ratio during FY 2023-24 was 188.49
iii.	Investment credit in Agriculture	An amount of ₹2692.17 crore has been disbursed towards long-term credit by the banks during FY 2023-24. This forms 19.74% of the total GLC and 31.04% of total agricultural credit.
iv.	Credit flow to MSMEs	An amount of ₹1335.49 crore has been disbursed to MSME Sector, which constituted 12.19% of the total Priority Sector Lending during FY 2023-24.
v.	Other significant credit flow, if any	GLC for others under priority sector - including Renewable Energy, Social Sector, etc., was ₹ 946.12 crore during FY 2023-24.

4. Sector/Sub-sector wise PLP projections.

i.	Projection for the year	₹ 11972.04 crore has been projected under PSL for FY 2025-26
ii.	Projection for agriculture and its components	₹ 5711.01 crore has been projected under PSL for FY 2025-26
iii.	Projection for MSMEs	₹ 1288.38 crore has been projected under PSL for FY 2025-26
iv.	Projection for other purposes	₹ 4972.64 crore has been projected under PSL for FY 2025-26

5. Developmental Initiatives

- To enhance credit flow in the district, NABARD has been executing several developmental initiatives, including the implementation of TDF projects, WDF projects, FPOs, Rural Haats, LEDP, SDP, MEDPs, etc.,
- NABARD has undertaken several developmental projects and entrepreneurship programmes aimed at benefitting rural Self-Help Group (SHG) women, unemployed youth, and farmers.
- The TDF project, focusing on mango, guava, and teak as its primary products, is being implemented across 650 acres in the district.
- Sixteen (16) Farmer Producer Organizations (FPOs), including five FPOs under the Central Sector Scheme (CSS) for the formation of 10,000 FPOs by the Government of India, have been sanctioned by NABARD and are at various stages of implementation. All FPOs are registered under the Companies Act.
- Two Watershed Projects have been successfully implemented to benefit farmers in Chenakapalli Village, Gadivemula Mandal, and Kalachatla Village, Peapully Mandal within the district.

6. Thrust Areas

- Implementation of Financial Inclusion plans including better coverage of Oral Lessees, Credit to Tenant Farmers through SHGs/JLGs, Farmer Producer Organizations, pledge finance against Negotiable Warehouse Receipts will facilitate in achieving the goal of doubling of 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, productivity, by encouraging post-harvest management.
- Sustainable agriculture/ Integrated Farming System (IFS) ensures 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 good number of projects related to infrastructure development viz., 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

- Ensuring the provision of adequate and timely credit, the mechanization of farming operations, access to quality seeds and fertilizers, inclusion of non-loanee farmers, financing for tenant farmers, adherence to the revised Kisan Credit Card (KCC) norms, and the exclusive utilization of extension officers for the promotion of agriculture and allied activities are essential measures to support agricultural development.
- Banks must prioritize financing for water conservation and the efficient use of water resources, including micro-irrigation systems, water harvesting structures, and on-farm development initiatives. These activities, aimed at achieving "more crop per drop" will significantly enhance productivity and provide farmers with greater surplus yields.
- Given the large areas in the district dedicated to onion, tomato, and other perishable crops, the establishment of processing units near production areas is crucial. This approach will facilitate forward linkages and help prevent distress sales by farmers, ensuring better value for their produce.
- Government initiatives under various programmes such as the Agriculture Infrastructure Fund (AIF), Stand-up India, and Make in India, along with the identification of sectors such as mining, manufacturing, and MSMEs within the Industry Sector, as well as education, trade, transport, hospitality, and healthcare in the Service Sector are vital for achieving double-digit economic 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.
iv.	Plantation and Horticulture	<ul style="list-style-type: none"> Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops.

Sr. No.	Sector	Methodology
		<ul style="list-style-type: none"> Feasibility and possibility of shifting from food crops to plantation crops. Estimation of replanting by considering approximate economic life of a few plantation crops, and Estimation of potential for rejuvenation of existing plantations.
v.	Animal Husbandry– Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census. Estimation of milk animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and 1/6th of the animals is assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise use utility

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

i. Bankers

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

ii. Government Agencies/Departments

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

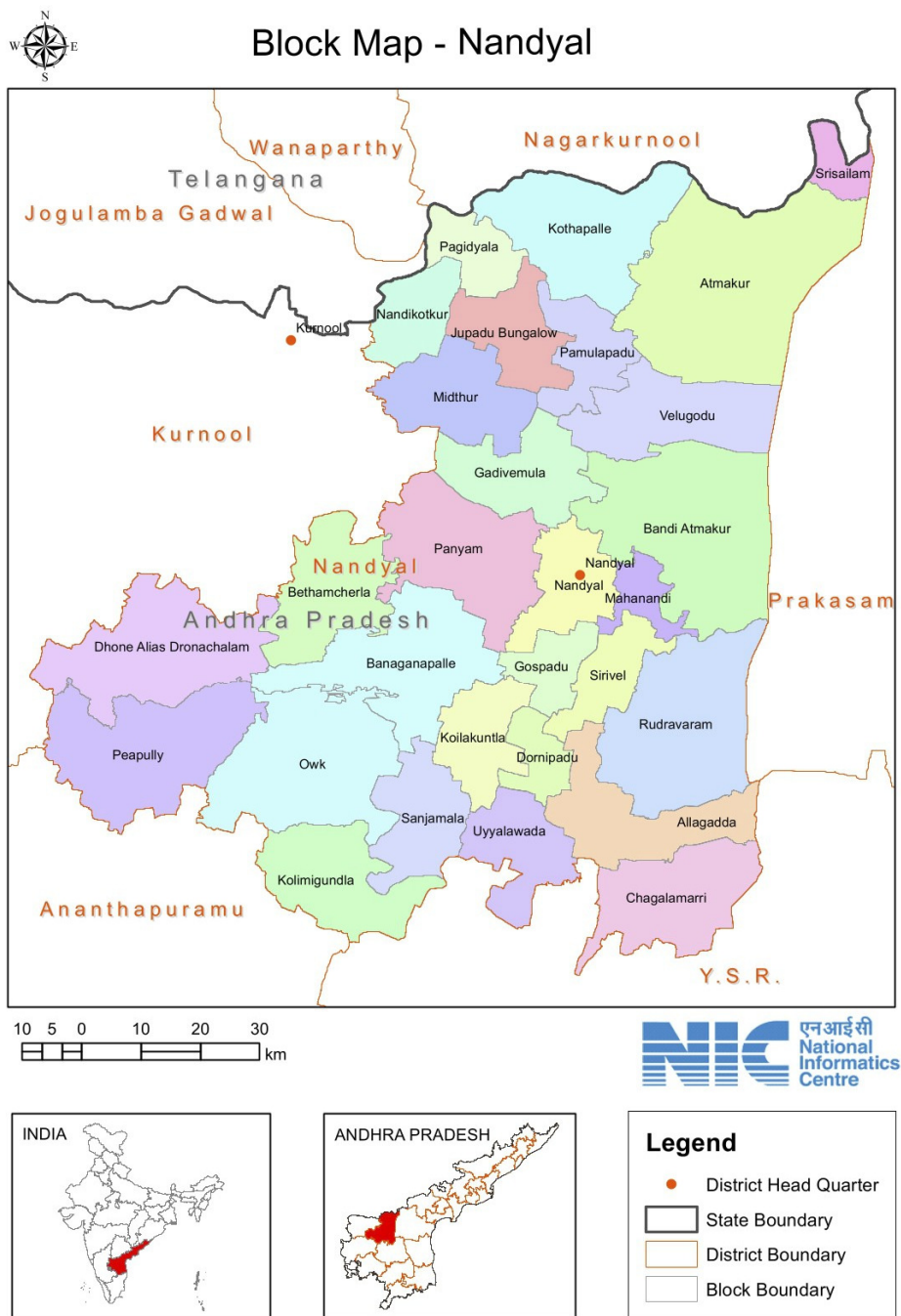
iii. Individual/Business entities

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

6. Limitations and Constraints

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

District Map



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

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

Sr. No.	Particulars	Amount (₹ Lakhs)
A	Farm Credit	546296.41
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	490236.83
2	Term Loan for agriculture and allied activities	56059.58
B	Agriculture Infrastructure	5292.24
C	Ancillary activities	19512.60
I	Credit Potential for Agriculture (A+B+C)	571101.25
II	Micro, Small and Medium Enterprises	128838.75
III	Export Credit	340.00
IV	Education	6674.00
V	Housing	67500.00
VI	Social Infrastructure	2080.00
VII	Renewable energy	3670.40
VIII	Others	417000.00
	Total Priority Sector	1197204.40

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	487426.03
2	Water Resources	3524.96
3	Farm Mechanisation	18916.56
4	Plantation & Horticulture with Sericulture	5078.41
5	Forestry & Waste Land Development	125.12
6	Animal Husbandry – Dairy	27556.03
7	Animal Husbandry – Poultry	635.40
8	Animal Husbandry - Sheep, Goat, Piggery	1210.95
9	Fisheries	754.75
10	Farm Credit- Others	1068.20
	Sub total	546296.41
B	Agriculture Infrastructure	
1	Construction of storage	4074.00
2	Land development, Soil conservation, Wasteland Development	420.48
3	Agriculture Infrastructure – Others	797.76
	Sub total	5292.24
C	Ancillary activities	
1	Food & Agro. Processing	476.85
2	Ancillary activities – Others	19035.75
	Sub Total	19512.60
	Credit Potential for Agriculture (A+B+C)	571101.25
II	Micro, Small and Medium Enterprises	
	Total MSME	128838.75
III	Export Credit	340.00
IV	Education	6674.00
V	Housing	67500.00
VI	Social Infrastructure	2080.00
VII	Renewable energy	3670.40
VIII	Others	417000.00
	Total Priority Sector	1197204.40

District Profile 1

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	9681.00
ii.	No. of Subdivisions	03
iii.	No. of Blocks	29
iv.	No. of revenue villages	449
v.	No. of Gram Panchayats	489

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	Medium
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	Nandyal
iii.	Agro-climatic Zone 1	Southern Plateau and Hills Region
iv.	Climate	Semi - Arid Climate
v.	Soil Type	Black cotton soil, red sandy, red loamy soils

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	968060
ii.	Forest Land	308607
iii.	Area not available for cultivation	173891
iv.	Barren and Unculturable land	74986
v.	Permanent Pasture and Grazing Land	523
vi.	Land under Miscellaneous Tree Crops	790
vii.	Cultivable Wasteland	19729
viii.	Current Fallow	89041
ix.	Other Fallow	38016

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	20
ii.	Critical	03
iii.	Semi Critical	02
iv.	Over Exploited	04
v.	Saline	-
vi.	Not Assessed	-
vii.	Total	29

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	178063	53.01	90704	20.23
ii.	>1 to <=2 ha	95328	28.38	135134	30.13
iii.	>2 to <=4 ha	47913	14.26	128835	28.72
iv.	>4 to <=10 ha	13725	4.09	77546	17.29
v.	>10 ha	858	0.26	16299	3.63
	Total	335887	100.00	448518	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	336.00
ii.	Of the above, Small/ Marginal Farmers	273.00
iii.	Agricultural Labourers	451.00
iv.	Workers engaged in Household Industries	22.00
v.	Other workers	28.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	1782.00	898.00	884.00	1397.00	385.00
ii.	Scheduled Caste	340.00	171.00	169.00	0.00	NA
iii.	Scheduled Tribe	53.00	27.00	26.00	0.00	NA
iv.	Literate	1003.00	585.00	418.00	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	421.00
ii.	Rural Households	NA
iii.	BPL Households	NA

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	489
ii.	Villages having Agriculture Power Supply	489
iii.	Villages having Banking Facilities	102
iv.	Villages having Primary Schools	489
v.	Villages having Primary Health Centres	60
vi.	Villages having Potable Water Supply	465
vii.	Villages connected with Paved Approach Roads	450

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. Village-Level Infrastructure [Nos.]	District Handbook of Statistics 2020-21

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	1670
ii.	Primary Health Centres	55
iii.	Primary Health Sub-Centres	200
iv.	Dispensaries	01
v.	Hospitals	20
vi.	Hospital Beds	2000

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

Sr. No.	Particulars	Nos.
i.	Registered FPOs	72
ii.	Agro Service Centres	30
iii.	Soil Testing Centres	05
iv.	Approved nurseries	20
v.	Krishi Vigyan Kendras	01

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	291.00
ii.	Irrigation Potential Created	188.00
iii.	Net Irrigated Area (Total area irrigated at least once)	165.00
iv.	Area irrigated by Canals/ Channels	101.00
v.	Area irrigated by Wells	80.00
vi.	Area irrigated by Tanks	8.50
vii.	Area irrigated by Other Sources	151.00
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	210.00

13. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	6200
ii.	Railway Line [km]	650
iii.	Public Transport Vehicle [Nos]	1500
iv.	Goods Transport Vehicles [Nos.]	25000

14. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
i.	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	200	100000
ii.	Sugarcane (Gur/ Khandsari/ Sugar)	01	1000
iii.	Fruit (Pulp/ Juice/ Fruit drink)	05	10000
iv.	Spices (Masala Powders/ Pastes)	05	10000

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
v.	Cotton (Ginning/ Spinning/ Weaving)	10	50000
vi.	Milk (Chilling/ Cooling/ Processing, etc.)	25	525000
vii.	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	02	1500

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

Sr. No.	Category of animal	Total	Male	Female
i.	Cattle – Indigenous	160500	80000	80500
ii.	Buffaloes	284000	10000	274000
iii.	Sheep – Indigenous	803043	-	-
iv.	Goat	254744	-	-
v.	Pig – Indigenous	30450	-	-

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	14
ii.	Veterinary Dispensaries	70
iii.	Artificial Insemination Centers	165
iv.	Animal feed manufacturing units	01
v.	Dairy Cooperative Societies	01
vi.	Milk Collection Centres	02
vii.	Fishermen Societies	10
viii.	Animal Husbandry Training Centres	760
ix.	Animal Markets	78
x.	Licensed Slaughterhouses [Nos.]	02

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	36500.00	MT	31	gm/day
ii.	Egg	12814.00	Lakh Nos.	51	nos/p.a.
iii.	Milk	1018951.00	MT	15	gm/day
iv.	Meat	580.00	MT	36	gm/day

Sources

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	District Handbook
11. Infrastructure & Support Services for Agriculture [Nos.]	Dept. of Agriculture
12. Irrigation Coverage ['000 Ha]	District Handbook
13. Infrastructure for Storage, Transport & Marketing	Marketing Dept.
14. Processing Units	Marketing Dept.
15. Animal Population as per Census [Nos.]	District Industrial Corporation office
16. Infrastructure for Development of Allied Activities [Nos.]	Dept of Animal Husbandry
17. Milk, Fish, Egg Production & Per Capita Availability	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	NA	42.50	41.30
ii.	Rainfall -Normal (mm)	-	721	721
iii.	Rainfall - Actual (mm)	-	640	860
iv.	Cropping Pattern	-	Bengalgram Ground nut Tobacco Paddy Maize	Bengalgram Ground nut Tobacco Paddy Maize

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	-	661057.00	787166.00

Table 3: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	-	4.06	4.06
ii.	Net sown area (lakh ha)	-	3.95	3.96
iii.	Cropping intensity (%)	-	102.78	102.52

Table 4: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	RMCS/ eNAM platforms (No.)	-	9	9

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	-	330013	443671
ii.	GLC through KCC (₹ lakh)	-	536495.00	623747.00

Table 6: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Soil Testing Laboratories (No.)	-	01	01
ii.	Soil Health Cards Issued (No.)	-	12500	15000

Sources:

Table	Source(s) and reference year of data
Table 1: Status	Websites - District Domestic Product 2023-24 (FRE) by DES AP State Weather Data from APSDPS Planning Dept.
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Irrigated Area, Cropping Intensity	Agricultural Statistics from DES website
Table 4: Trend in procurement/marketing	SLBC Portal
Table 5: KCC Coverage	SLBC Portal
Table 6: Soil Testing Facilities	District Handbook

WATER RESOURCES
Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	-	10	10
ii.	Net Irrigated Area ('000 ha)	-	161	165
iii.	Gross Irrigated Area ('000 ha)	-	206	210

PLANTATION AND HORTICULTURE INCLUDING SERICULTURE
Table 2: Production and Productivity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Banana	-	-	12.89
ii.	Mango	-	-	37.15
iii.	Papaya	-	-	5.17
iv.	Pomegranate	-	-	5.45
v.	Sapota	-	-	4.00
vi.	Muskmelon	-	-	1.22
vii.	Watermelon	-	-	8.83
viii.	Cluster Bean	-	-	3.00
ix.	Brinjal	-	-	4.66
x.	Cucumber	-	-	1.36
xi.	Tomato	-	-	10.40
xii.	Coconut	-	-	2.06
xiii.	Chilli	-	-	10.08
xv.	Marigold	-	-	4.09
xvi.	Rose	-	-	4.45

Table 3: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Popular Variety	-	-	Yemmiganur and Kodamuru Handloom Silk Sarees

Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	Agriculture Statistics from DES portal
Table 2: Production & Productivity	Horticulture Department
Table 3: Weavers Clusters	District Handbook of Statistics

FARM MECHANIZATION
Table 1: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of tractors	-	38000	42000
ii.	Power Tillers	-	450	500
iii.	Threshers/Cutters	-	300	350

Sources

Table Name	Source(s) and reference year of data
Table 1: Mechanization in District	Dept of Agriculture, Nandyal

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)	-	308607	308607
ii.	Waste Land ('000 ha)	-	19729	19729

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	-	20	22

Sources

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

ANIMAL HUSBANDRY - DAIRY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	19956.88	20050.65

Sources

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

ANIMAL HUSBANDRY - POULTRY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	9289.80	9350.20

Table 2 – Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird population (No.)	-	685056	685056

Sources

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

ANIMAL HUSBANDRY - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	3991.38	3850.20

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
i.	Popular sheep breed(s)	Nellore - Brown
ii.	Popular goat breed(s)	Non descriptive

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Popular Breed(s)	Dept of Animal Husbandry, Nandyal

FISHERIES
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	4717.08	4600.30

Table 2 : KCC Data

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC for working capital (No.)	-	610	664
ii.	KCC for working capital (₹ lakh)	-	651.00	732.00

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

AGRI.INFRASTRUCTURE
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	11674.22	9517.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Cold Storages (No.)	-	02	02
ii.	Storage Godowns (Capacity - '000 MT)	-	125	130

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, Nandyal</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.)	-	2	2
ii.	Watershed Projects - Area treated ('000 ha)	-	350	450
iii.	Wadi Projects (No.)	-	1	1
iv.	Wadi Projects - Area of plantation ('000 ha)	-	650	650

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)	-	100726.00	133550.00
ii.	Loans under Stand Up India Scheme (₹ lakh)	-	2519.86	4749.28

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	MSME Clusters (No.)	-	02	02
ii.	Micro Units (No.)	-	750	820
iii.	Small Units (No.)	-	730	775
iv.	Medium Units (No.)	-	50	55

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)*		15600.00	23000.00

***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)		30000.00	45000.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of intensive blocks		29	29

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
ii.	No. of SHGs formed		31000	31500
iii.	No. of SHGs credit linked (including repeat finance)		31000	31500
iv.	Bank loan disbursed (₹ lakh)		30000.00	45000.00
v.	Average loan per SHG (₹ lakh)		6.00	9.00
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: 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.)	-	398	398
ii.	Consumer Stores (No.)	-	7	7
iii.	Housing Societies (No.)	-	17	17
iv.	Weavers (No.)	-	30	30
v.	Marketing Societies (No.)	-	2	2
vi.	Agro Processing Societies (No.)	-	2	2
vii.	Others (No.)	-	452	452
Total (No)			908	908

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.)	-	56	56

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	162	162	52	60	50	-	42	525	15	2500	
Regional Rural Bank	60	60	35	17	08	-	167	121	30	4500	
District Central Coop. Bank	16	16	05	08	03	-	364	0	245	24500	
Primary Agr. Coop. Society	56	56	20	20	16	-	500	0	20	3500	
Others	05	05	-	-	05	-	6488	1232	0	100000	
All Agencies	299	299	112	105	82	0	7561	1878	310	13500	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	NA	1424494	1459456	73.3	NA	604256.00	707664.96	17.1
Regional Rural Bank	NA	441387	448670	22.5	NA	208756.00	229963.19	10.2
Cooperative Banks	NA	66226	68169	3.4	NA	44619.00	45892.79	2.9
Others	NA	4979	14921	0.7	NA	1006.00	1124.49	11.8
All Agencies	NA	1937086	1991216	100.0	NA	858637.00	984645.43	14.7

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	NA	485895	635493	30.8	-	1184277.84	1460211.71	23.3
Regional Rural Bank	NA	145220	153568	5.7	-	204536.85	237157.38	15.9
Cooperative Banks	NA	19831	52537	164.9	-	128860.30	145655.60	13.0
Others	NA	231	8730	3679.2	-	969.80	12922.66	1232.5
All Agencies	NA	651177	850328	30.6	100.0	1518644.79	1855947.35	22.2

4. CD Ratio

Agency	CD Ratio %	
	31/03/2022	31/03/2023
Commercial Banks	NA	196.0
Regional Rural Bank	NA	98.0
Cooperative Banks	NA	288.8
Others	NA	96.4
All Agencies	NA	176.9

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	377428	601669	244759	79393
Regional Rural Bank	127620	208317	77569	37693
Cooperative Banks	63899	-	-	-
All Agencies	568947	809986	322328	117086

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
Commercial Banks	986380	72.99	757378	76.32	616404	82.04	0	0	316599	76.41
Regional Rural Bank	218197	16.15	176951	17.83	131599	17.52	0	0	86074	20.77
Cooperative Banks	137058	10.14	54968	5.54	2364	0.31	0	0	8450.1	2.04
Others	9705	0.72	3034	0.31	983	0.13	0	0	3216.9	0.78
All Agencies	1351340	100.00	992331	100.00	751350	100.00	0	0	414341	100.00

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [Rs. lakh]	Ach'mt [%]		Target [₹ lakh]	Ach'met [₹ lakh]	Ach'mt [%]		Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'mt [%]		
Commercial Banks	NA	NA	NA		704225.00	821806.10	116.7		790305.00	991227.60	125.4		80.7
Regional Rural Bank	NA	NA	NA		144945.13	187674.19	129.5		166380.00	201436.58	121.1		83.5
Cooperative Banks	NA	NA	NA		55634.39	120251.72	216.1		135626.00	162089.38	119.5		111.9
Others	NA	NA	NA		3654.61	7108.81	194.5		7338.00	9191.17	125.3		106.6
All Agencies	NA	NA	NA		908459.13	1136840.82	125.1		1099649.00	1363944.73	124.0		124.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'mt [%]	
Crop Loan	NA	NA	NA	382838.00	483990.00	126.4	493727.00	538377.13	109.0	78.5
Term Loan (Agri.)	NA	NA	NA	135380.00	264097.00	195.1	274908.00	328844.87	119.6	104.9
Total Agri. Credit	NA	NA	NA	518218.00	748087.00	144.4	768635.00	867222.00	112.8	128.6
MSME	NA	NA	NA	121219.00	100726.00	83.1	103167.00	133549.85	129.5	70.9
Other Priority Sectors	NA	NA	NA	49733.00	55699.00	112.0	98140.00	94611.44	96.4	69.5
Total Priority Sector	NA	NA	NA	689170.00	904512.00	131.2	969942.00	1095383.29	112.9	122.1

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	1184277.84	30814.93	2.6	1460212.00	29811.00	2.0	1.5
Regional Rural Bank	NA	NA	0.0	204536.86	1426.09	0.7	237157.00	1534.00	0.6	0.4
Cooperative Banks	NA	NA	0.0	128860.31	1978.07	1.5	145656.00	2198.00	1.5	1.0
Others	NA	NA	0.0	969.80	35.93	3.7	12923.00	232.00	1.8	1.8
All Agencies	-	-	-	1518644.81	34255.02	2.3	1855948.00	33775.00	1.8	2.0

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

Source(s)

1	SLBC PORTAL
2	ACP of Nandyal District 2024-25

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

Digital Agriculture Mission

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

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

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

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

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

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

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

2. Union Budget**2.1. Important Announcements**

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

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

2.2. Highlights Related to Agriculture & Farm Sector

Priorities Identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

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

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

- **Micro Credit Intervention**

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

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

- **Financial Inclusion**

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

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

- **Farm Sector Development**

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

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

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

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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

Policy Initiatives - State Govt.

1. Important policies of State Government

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

2.2 Budget - Highlights related to Agriculture & Farm Sector

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

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

- The government's rural development strategy aims to empower local communities, strengthen rural infrastructure, and foster sustainable livelihoods. The Department of Panchayat Raj and Rural Development has been allocated ₹16,739 crore
- Special Gram Sabhas were conducted across all 13,326 Gram Panchayats for participatory planning of MGNREGS activities, setting a world record.
- Initiatives under the "Swarna Panchayats" programme 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 Programme 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 programmes 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:

Nandyal district is in the Rayalaseema region of Andhra Pradesh and spread over 9681 sq. km. with a population of 17.82 lakh. It has 3 revenue divisions, 29 mandals, and 449 villages. There are 3.36 lakh cultivators, 4.51 lakh agriculture labourers with a net sown area of 3.96 lakh ha with a cropping intensity of 102.52% and net irrigated area of 1.65 lakh ha. The average annual rainfall of the district is 721.5 mm. The average land holding size is 1.14 Ha.

The principal rivers of the district are Tungabhadra, Krishna and Kundu. The major crops grown in the district include Paddy, Maize, Bengal gram, Banana, Jowar, Cotton, Groundnut, etc., Major Government Schemes/Interventions include GoI Scheme -Subvention of Interest on Crop Loans, Financing under Negotiable Warehouse Receipts, ST Refinance Scheme for financing working capital for allied activities & NFS.

GoAP developed e-Karshak, a digital E-Crop booking website. This database is used to check various schemes/benefits to farmers such as Crop Insurance, Providing Input Subsidy, Sunna Vaddi Panta Runalu and Procurement of Agriculture Produce, etc.,

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

- There are 411 RSKs and 1 Soil Testing Lab in the district.
- Irrigation facility is available for 1.20 lakh ha, with plans to extend it by another 0.30 lakh ha.
 - Surface Irrigation is available for 0.36 lakh ha, with plans to expand by another 0.04 lakh ha.
 - Groundwater irrigation is available for 0.48 lakh ha, with plans to extend by another 0.20 lakh ha.
- There are 810 seeds/planting material outlets available, with a requirement to establish 20 more outlets.
- There are 710 fertilizer outlets available, with a requirement to establish 20 more outlets.
- There are 1,100 pesticide sales outlets in existence, with a need for 40 additional outlets.
- The available storage/warehousing capacity is 7.50 lakh MT, with a need to add another 0.50 lakh MT.
- The available cold storage facility capacity is 45,000 MT, with a requirement for an additional 15,000 MT.
- Agriculture Marketing Facility:
 - There are 9 Regulated Agricultural Produce Market Committees (APMCs) in the district.
 - There are 2 Rural Haats constructed by NABARD, with a demand for an additional 2 Rural Haats in the district.

- The available processing/value addition facilities in the district are as follows:
 - Paddy: 2.436 lakh MT
 - Oil mills: 1.32 lakh MT
 - Cotton: 75 lakh MT
- The marketing of agricultural inputs and produce is managed by more than 72 Farmer Producer Organizations (FPOs).

(Source: Agriculture Department, Marketing Dept, Horticulture Dept, Nandyal District)

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District:

Nandyal district receives an annual rainfall of 721 mm, out which from southwest monsoon is 504.30 mm and from northeast monsoon is 151.90 mm; post-monsoon period is 4.50 mm and pre-monsoon is 60.70 mm. The gross cultivated area is 4.06 lakh ha and the gross irrigated area is 2.06 lakh ha which forms 50.60 percent. The gross area irrigated under all groundwater structures is 1.03 lakh ha. In Nandyal district, MI sources viz. Groundwater based structures (dug wells, bore wells, tube wells) and surface water (lift irrigation) play a pivotal role in agricultural operations. Besides water-saving devices like drip and sprinkler systems, distribution systems (pipelines) are becoming popular among farmers. Out of 29 blocks (Mandals) in the district, 03 Mandals are in Critical, 02 Mandals in Semi Critical and 04 Mandals are in Over – Exploited Category.

GLC flow for the Water Resources Sector was Rs. 43803.79 lakh and Rs. 45040.70 lakh respectively during FY 2022-23 and FY 2023-24, showing an increasing trend over the years.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

The district has 15 reservoirs with a capacity of around 87.14 T.M.C. There are 2150 minor irrigation tanks in the district with a storage capacity of 10278.02 mcft. There are five functional Lift Irrigation Scheme in the district. Irrigation through borewells is prevalent in the district. There is a huge potential for deployment of institutional credit both for surface and ground water-based irrigation structures as also for the efficient water application and water lifting units. With pro-active Government policies, focused attention and with the cooperation of banks the disbursement under Water Resources/MI is likely to increase in the coming year. With an objective to encourage farmers to adopt micro irrigation Govt. of Andhra Pradesh is providing subsidy for purchase and installation of micro irrigation units (drip and sprinkler).

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District:

The mechanized agriculture encompassing use of various technologies, including tractors, trucks, combine harvesters, a wide range of farm implements, helicopters, drones (for aerial application), gaining transaction. Precision agriculture utilizes advanced technologies such as computers, satellite imagery, and satellite navigation (GPS guidance) to enhance crop yields. Furthermore, new digital technologies are increasingly complementing or even replacing motorized machinery, automating diagnostic and decision-making processes in Agriculture.

In view of rising labor costs and the shortage of labor during peak farming periods (such as sowing, weeding, and harvesting), farm mechanization is gaining significant importance in the district. The timeliness of farm operations and the reduction of manual labor have led to increased interest in mechanization among farmers. Additionally, there is growing potential for farmers to adopt Precision Agriculture and Internet of Things (IoT)-based practices to address future challenges, such as climate change and the depletion of natural resources. These advancements will be tailored to the types of crops cultivated, soil conditions, and local circumstances in the district.

The flow of Government-sponsored Long-Term Credit (GLC) to the farm mechanization sector in the district over the past two years has been Rs. 50,542.84 lakh and Rs. 50,600.90 lakh, respectively. With a well-established dealer network and servicing centers in the district, coupled with ongoing government support through various schemes, it is expected that disbursements for farm mechanization will continue to increase in the coming years.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

A significant number of suppliers of agricultural implements are present in the district, providing beneficiaries with a wide range of options for selection. Additionally, the availability of servicing facilities and spare parts is abundant, ensuring continued support for the machinery.

The Department of Agriculture also provides farm equipment, such as power sprayers and other implements, to farmers at subsidized rates through various government programmes. While banks have generally adopted a conservative approach towards financing, several financing companies established by tractor manufacturers and dealers are offering loans on liberal terms. As of 31 March 2024, there were 30,000 tractors with the necessary implements in Nandyal District.

To ensure the availability of various agricultural implements and machinery to farmers, subsidies ranging from 25% to 50% of the cost of equipment or machinery, subject to permissible ceiling limits, are provided to farmers across all categories. These subsidies are made available through schemes under the Department of Agriculture and Cooperation, such as the Macro Management of Agriculture, National Food Security Mission (NFSM), Rashtriya Krishi Vikas Yojana (RKVY), National Horticulture Mission (NHM), and others. There is considerable potential for the financing of tractors (large, medium, and small/mini horsepower), power tillers, rotavators, paddy transplanters, threshers, combine harvesters, sugarcane harvesters, seed drills, and more.

Furthermore, there is substantial scope for the establishment of Custom Hiring Centers (CHCs) at the Mandal level within the district.

2.1.4 Plantation & Horticulture, including Sericulture.

2.1.4.1 Status of the Sector in the District:

Andhra Pradesh (AP) ranks at the top in the country, boasting a strong foundation in horticulture. The state leads in the productivity of oil palm, papaya, lime, cocoa, tomato, coconut, and chilies. In Nandyal District, the key growth drivers identified are mango, banana, sweet oranges and papaya. Mango and banana are cultivated in approximately 22,000 hectares and 25,000 hectares, respectively. Additionally, mulberry cultivation, spanning approximately 4,600 acres, and silkworm rearing are carried out in the mandals of Atmakur, Pamulapadu, Kothapalli, Nandikotkur, and other regions of Nandyal District.

The Mission for Integrated Development of Horticulture aims to promote the holistic growth of the horticulture sector through area-based, regionally differentiated strategies. These strategies encompass research, technology promotion, extension services, post-harvest management, processing, and marketing. Incentives and back-ended subsidies are provided for investments by the private sector under the programme, which cover areas such as 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 capability, 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.

A Government cocoon market is established at Atmakur in Nandyal, along with a notified cocoon market. The flow of Government-sponsored Long-Term Credit (GLC) for the horticulture sector over the past two years has been Rs. 37,064.75 lakh and Rs. 38,500.20 lakh, respectively, reflecting a positive growth trend.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

- There are 2 Model Nurseries, with proposals to establish 2 more nurseries in the district.
- A Cold Storage Facility with a capacity of 35,000 MT is available, and there is a need to add an additional capacity of 5,000 MT.
- There are 72 Farmer Producer Organizations (FPOs) functioning in the district.
- The current processing/value addition capacity is 0.5 lakh MT, with potential to increase it to 0.8 lakh MT.
- Onion Storage Structures with a capacity of 800 MT are available, with potential to create an additional 1,000 MT capacity.
- There are 10 Ripening Chambers in existence, with a need to establish an additional 5 chambers to meet demand.
- There are 100 Pack Houses, with potential to establish an additional 20 pack houses.
- Thirty Shade Net Houses for seed production exist in the district.
- Fifty Shade Net Houses for the cultivation of vegetables exist.
- There are 5 Turmeric Boiling Units in the district.
- Thirty Green Houses are present in the district.
- The district produces 1,500 MT of cocoon.

(Source: Horticulture Dept, Nandyal District)

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District:

The total area under forests in the district is 308,607 hectares, accounting for approximately 32 percent of the total geographical area. The majority of the forest area is concentrated in the Nallamalas and its extensions, the Erramala range, and parts of the Velikondas. The forests in the Erramala and Velikondas regions are of the interior type, consisting primarily of bamboo, timber species, tamarind, and beedi leaves, among others.

Bamboo is a durable, versatile, and highly renewable resource. It is an ideal species for soil and moisture conservation, land rehabilitation, and provides ecological, nutritional, livelihood, and economic benefits. Bamboo offers significant potential in both unorganized and organized sectors, benefiting rural and urban poor populations. Additionally, bamboo can

provide affordable shelter for the homeless and be used for the construction of institutional buildings, such as schools and hospitals.

There is considerable scope for increasing forest cover in conventional forest areas, as legally defined by the government. This includes opportunities for enrichment plantations by State Governments to improve crown density, with funds available through budgetary allocations and the CAMPA (Compensatory Afforestation Management and Planning Authority) scheme. Moreover, there is a substantial potential for expanding tree cover outside conventional forest areas, particularly on private lands.

However, banks are not currently reporting the Ground Level Credit (GLC) flow for this sector.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

- There are 20 Quality planting material/Nurseries in the district.
- Transportation and marketing facilities are available.
- Processing facilities /user industries need to be established.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District:

The dairy sector is a key contributor to the growth of agriculture and allied sectors, with a production growth rate of 13.5%. It plays a significant role in the livelihoods of farmers in the district, and the development of this sector will enhance their income. According to the Livestock Census 2019, the district has 1.60 lakh cattle and 2.84 lakh buffaloes, with non-descript animals comprising the majority of the breedable population.

Milk production in the district is estimated at 5.25 lakh metric tons, with buffaloes accounting for approximately 80% of the total milk production.

The Prime Minister's Employment Generation Programme (PMEGP) and the National Livestock Mission (NLM) schemes of the Government of India are having a positive impact on the dairy sector in the district. The Ground Level Credit (GLC) flow for this sector over the past two years was Rs. 19,956.88 lakh and Rs. 20,050.65 lakh, respectively, indicating a positive trend.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

- There are 14 Veterinary Hospitals, 75 Veterinary Dispensaries, 90 Rural Livestock Units (including Mobile Clinics), and 165 Artificial Insemination (AI) Centers in the district.
- The current fodder availability is 8.00 lakh MT, with a requirement for an additional 0.50 lakh MT.
- There are 200 Feed Mixing Plants in the district.
- There are 5 Sandies in the district.
- A Regional Animal Husbandry Training Centre is functioning in the district.
- Milk Product Manufacturing Units in the district have a production capacity of 200,000 liters per day.

(Source: Animal Husbandry Department, Nandyal District)

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 Nandyal district. It provides cheaper source of animal protein through eggs and meat. As per Livestock census-2019 the poultry population was 12.88 lakh in the erstwhile combined Kurnool district. Poultry accounts for 51% of meat production in the district. There is good scope for creating demand and supply for eggs and meat. Power tariffs for poultry farms are also reduced by the State Govt. PMEGP and NLM schemes of GoI are showing positive impact on poultry sector in the district.

The estimated per capita availability of eggs is 85 per person per annum in the district, which is insufficient to the ICMR recommended consumption of 180 eggs per person per annum. The Ground Level Credit Flow for this sector during the past two years is Rs. 9289.80 lakh and 9350.20 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

The district is dependent on outside supply for Day Old Chicks (DOCs) as there is no hatchery within the district and hence there is a need to promote hatchery units in the district. With Proactive Government Poultry policy and support from banks, there is good scope for growth of poultry sector in the district.

By establishing commercial broiler and layer units in the district, and there is very scope for promotion of back yard poultry. Popularising NLM and PMEGP schemes is the need of the hour.

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 Nandyal district. The population of sheep, goat, and pigs as per the Livestock census, 2019 is 9.86 lakh, 6.11 lakh and 0.11 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 0.52 lakh MTs for the year 2022-23. Sheep and goats account for 37% of meat production in the district. The Ground Level Credit Flow for this sector during the past two years is Rs. 3991.38 lakh, and Rs. 3850.20 lakh respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

The infrastructure details for veterinary services are given under dairy chapter. There are 393 Sheep and Goat Cooperative Societies and 14 recognized slaughterhouses in the district.

2.1.9 Fisheries**2.1.9.1 Status of the Sector in the District:**

Inland aquaculture and capture fisheries is one of the key allied farm sector activities in Nandyal district. It provides gainful employment opportunities to rural poor apart from providing the cheapest animal protein. The district has good inland water bodies in the form of rivers, reservoirs, tanks, canals and ponds. Riverine stretches of Tungabhadra flowing

through the district are 110 km, offering scope for capture fisheries. There are approximately 3500 fishermen families in the district. Modernization of K.C canal and construction of Telugu Ganga canal offers scope for development of fishponds in the district. Further, the low-lying areas adjoining the above canal systems also offer scope for new fishponds. The Ground Level Credit flow for the past two FYs is Rs. 4717.08 lakh and Rs. 4600.30 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

- Fish Seed availability is only 55.00 lakh and require another 25.00 lakh
- Fish feed manufacturing units is not existing in the district and required to be established.
- There is also requirement for establishing Cold Storage facility for fish.
- There are only 4 Ice Manufacturing Plants in the district.
- There is need to establish 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 a total of 3.36 lakh land holdings in Nandyal District, 2.73 lakh land holdings (81%) belong to small and marginal farmers. There is still significant demand for bullocks and bullock carts for agricultural operations such as ploughing, sowing, and intercultural practices, in addition to the transportation of agricultural inputs and farm produce. Farmers continue to rely on wooden and metal ploughs for these tasks.

Due to the fragmented landholding pattern, the number of small and marginal farmers is increasing each year. This fragmentation perpetuates the traditional methods of ploughing and other agricultural operations using bullocks. While the use of tractors for ploughing and puddling is becoming more common, bullocks are still primarily used for weeding, inter-cultivation, and similar tasks after the crops are sown. Consequently, there remains a continued demand for bullocks' draft power in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

Farm mechanization is gradually gaining momentum in the district, reflecting a positive shift towards more efficient and modern agricultural practices. However, the dwindling number of farmers who still depend on bullock carts for agricultural operations is a cause for concern.

As mechanization increases, it is important to address the challenges faced by those who continue to depend on bullock carts, ensuring they are supported in adapting to the evolving agricultural landscape.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District:

Sustainable agriculture is a vital approach to farming that seeks to address the current needs of farmers and consumers while ensuring that future generations can meet their own needs. By promoting environmentally friendly practices, enhancing resource efficiency, and ensuring economic sustainability, the state has embraced sustainable agriculture to strengthen food security, conserve natural resources, and support rural livelihoods.

Key practices under Sustainable Agriculture include Organic Farming, Minimum/Zero Tillage, Zero Budget Natural Farming (ZBNF), Integrated Farming Systems (IFS), Multilayer

Farming, and Agroforestry. The district administration has set a target to bring an additional 3,500 acres under natural farming, building upon the existing coverage of 20,872 acres, with the goal of completing this by 30th June 2025. Additionally, there are plans to promote the use of bio-pesticides, including 22.5 MT of *Trichoderma viride* and *Pseudomonas*, for pest and disease control in the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps:

- RAD focuses on IFS (Integrated Farming System) for enhancing productivity and minimizing risks associated with climatic variabilities.
- IFS systems are encouraged for risk mitigation and climate resilience.
- Establishment of kitchen gardens in Anganwadi centers to enhance the availability of locally sourced fruits and vegetables.
- Implementation of Rainfed Area Development under the National Mission on Sustainable Agriculture (NMSA).

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District:

Nandyal district is the largest producer of various crops, including paddy, bengal gram, maize, black gram, and tomato. The district is also renowned for its horticultural produce, such as sweet oranges and mangoes, which require adequate storage facilities. Due to the lack of sufficient dry and cold storage capacity, as well as the unavailability of these products during the off-season, prices tend to rise significantly at the consumer level. Additionally, there is a pressing need for cold chain infrastructure to store and transport milk and meat products in the district. The district's total average food grain production stands at 10 lakh metric tons. Currently, there are 145 warehouses with a capacity of 1.05 lakh MT and 10 cold storages with a capacity of 0.60 lakh MT. There is scope for private investment in storage units as the storage infrastructure in the district is yet to be improved.

NABARD provides financial assistance to the state government, state-owned agencies, PACS (Primary Agricultural Credit Societies), producer organizations, and individuals for the construction of rural godowns, cold storages, and other agricultural marketing infrastructure under its subsidy scheme. NABARD has also undertaken the task of geo-tagging agricultural storage infrastructure across the country, with nearly 100% of the storage structures surveyed. These structures are now integrated with an app, "Kisan Bhandar" (Android-based), which enables farmers to locate nearby storage units. Banks may finance Agri infra units by leveraging AMI and AIF schemes.

The Ground Level Credit (GLC) flow for this sector over the past two years has been Rs. 11,674.22 lakh and Rs. 9,517.00 lakh, respectively, indicating a declining trend.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

- Given the production of food grains and pulses, along with the storage requirements for fertilizers, there is considerable scope for the establishment of rural godowns.
- There are 145 warehouses with a total capacity of 1.05 lakh MT and 10 cold storages with a capacity of 0.60 lakh MT. The Government of India provides subsidies to farmers, private individuals, NGOs, Self-Help Groups (SHGs), etc., for the construction of rural godowns, cold storages, and agricultural marketing infrastructure

under the Integrated Scheme for Agricultural Marketing (ISAM). Subsidies ranging from 25% to 33% are available for godowns constructed as per the specifications.

- Adequate technically qualified manpower is available for the design and execution of warehouses and cold storages.
- Sufficient building materials, such as cement, sand, bricks, reinforcement, pre-engineered structures, and wood, are locally available.
- Adequate transportation facilities are available for food grains; however, cold chain transportation requires improvement.
- The warehouses need to be registered with the Warehouse Development and Regulatory Authority (WDRA) to enable the issuance of Negotiable Warehouse Receipts (NWRs).
- Under the PACS as MSC Special Refinance Scheme of NABARD, refinance has been sanctioned to 56 PACS for the construction of 140 godowns and drying yards in the district. This scheme is being implemented in convergence with the Rythu Bharosa Kendras (RBKs) of the Government of Andhra Pradesh (GoAP) and the Agriculture Infrastructure Fund (AIF) of the Government of India (GoI). Various post-harvest infrastructure projects under this scheme can be mapped to the RBKs and used for the storage of inputs and produce.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District:

Ecosystem Services are being provided by Land resources including Provisioning Services (e.g. food, fodder), Regulating and maintenance Services (e.g. soil quality regulation, pollination) and Cultural Services (festivals, arts). With structural changes in economy, we are observing distinct changes in the Land Use / Land Cover (LULC), visible in the form of a gradual shift of land from agricultural uses to non-agricultural uses. Anthropogenic activities have given rise to various challenges- like land degradation, severe water crisis, soil productivity decline- to the harmony of ecosystem. As a result, the land quality restoration, sustainable and scientific soil & water management have become primary concerns of the policy makers to ensure sustainable, equitable and inclusive growth.

Out of total 9.68 lakh Ha, the net sown area is 3.96 lakh Ha, fallow land is 1.27 lakh Ha, uncultivable land is 1.74 lakh Ha, cultivable waste land 1.97 lakh Ha. There are 02 watersheds ongoing with the grant support of NABARD in the district. These projects cover an area of 1000 Ha each. Eventhough, canal irrigation is available, there is very much need for construction of farm ponds in the mandals of Atmakur, Peapully, Dhone, Bethamcherla, Gadivemula etc.,

The Ground Level Credit flow for this sector during past two years is Rs.37064.75 lakh and 38475.34 lakh respectively.

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

- An adequate number of technical experts, such as civil engineers and agriculture extension officials, are available to provide awareness and guidance.
- The Agriculture Department is conducting soil tests and providing soil health cards to farmers. Additionally, adequate earth-moving machinery, including bulldozers and tractors, is available in the district.

- The Agriculture Department is supplying fertilizers to farmers, ensuring the availability of an adequate quantity of fertilizers.
- Under irrigation projects where the command area is being developed, there is potential for implementing water management devices, such as field channels and water storage ponds. Credit is being provided for Operations and Maintenance (OFD) works.
- The area expected to be covered under ongoing irrigation projects presents good potential for OFD works.
- The district predominantly consists of black soil. In the eastern part of the district, including parts of Nandyal, Atmakur, and Mahanandi Mandals, rainfall is relatively high, though still less than 1000 mm. Water harvesting structures can be encouraged in all mandals of the district to harness rainwater effectively.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District:

The availability of quality input materials, including seeds, bio-fertilizers, and bio-pesticides, plays a crucial role in enhancing crop productivity. The focus for the current year is to increase the flow of credit for bankable activities identified under agricultural infrastructure. These activities include plant tissue culture, agricultural biotechnology, seed production, bio-pesticide production, bio-fertilizers, and vermi-composting.

The National Agriculture Market (eNAM) is a nationwide electronic trading platform that links existing APMC mandis to create a unified national market for agricultural commodities. eNAM seeks to integrate APMCs across the country through a common online market platform, facilitating Pan-India trade in agricultural commodities. The platform aims to provide better price discovery through a transparent auction process based on the quality of produce and ensures timely online payments.

eNAM is a reform-linked initiative, and states are required to implement essential reforms in the APMC Act to enable the following:

- (i) A single license to be valid across the state,
- (ii) A single point levy of market fees, and
- (iii) Provision for electronic auctions as a mode of price discovery.

The Small Farmers Agribusiness Consortium (SFAC) acts as the lead promoter of eNAM. Farmer Producer Organizations (FPOs) in the district can register as sellers on the eNAM portal, allowing them to market the commodities of their members. This initiative will enable farmers to secure better prices for their produce.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

- Tissue culture banana is supported under the Mission for Integrated Development of Horticulture and the Normal State Plan of the Horticulture Department. Vermi compost is supported by the Agriculture Department under the Rashtriya Krishi Vikas Yojana (RKVY). The Seed Village Programme of the Agriculture Department aims to supply certified seeds of notified varieties to farmers at affordable prices, while also ensuring the quick multiplication of new seed varieties.

- The Agriculture Department has established Bio-Control laboratories at all district headquarters. These labs produce various bio-fertilizers and bio-pesticides based on the requirements of the district and supply them to the farming community at cost price.
- There are 72 Farmer Producer Organizations (FPOs) and 56 Primary Agricultural Cooperative Societies (PACS) in the district. These FPOs/PACS may be encouraged to take up seed production or participate in the Seed Village Programme.
- There are two watersheds in the district supported by NABARD, both of which are planned for treating an area of 2000 hectares.
- Although canal irrigation is available, there is a significant need for the construction of farm ponds in the mandals of Peapally, Dhone, Bethamcherla, Gadivemula, and other areas.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District:

Food Processing includes process under which any raw product of agriculture, dairy, animal husbandry, meat, poultry or fishing is transformed through a process in such a way that its original physical properties undergo a change, and the transformed product has commercial value and is suitable for human and animal consumption. Therefore, food processing is an important intervention in the agriculture value-chain as it reduces post-harvest losses at farmers level, improved income to farmers, and links the farm gate to consumer plate. Production is seasonal whereas consumption is perennial. Hence, it is important to add value to raw agriculture produce so that perishable produce is processed, preserved and consumed over a period of time. As food processing requires technology, investment, infrastructure and skill, the sector is dominated by entrepreneurs and Agribusiness companies.

Food Processing units have vast scope in Nandyal district as it is a leading producer of rice, maize, pulses, oilseeds, cotton, tomato, onions, chilies, milk, meat, and other products. The agro processing industries will facilitate the farmers in realizing better prices and creating employment opportunities. The most important agro industries existing include rice mills, oil extraction plants, cotton ginning factories, spinning mills, seed processing plants, dal mills.

The GLC for this sector during the past two FYs is Rs. 45991.39 lakh and Rs. 48901.32 lakh respectively, showing an increasing trend.

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

- The Government of India (GOI) has approved a new Central Sector Scheme, "Pradhan Mantri Kisan SAMPADA Yojana" (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters), with an allocation of ₹6,000 crore for the period 2016-2020, coterminous with the 14th Finance Commission cycle.
- Cold storage and cold chain infrastructure need to be strengthened in the region. Additionally, there is a requirement for developing the skills of youth, as this sector demands a large-scale skilled workforce. Establishing food quality assurance and quality testing laboratories in major towns is also necessary.

- The Andhra Pradesh Food Processing Society (APFPS) has been designated as the State Nodal Agency for implementing the Pradhan Mantri Formalisation of Micro Food Enterprises (PMFME) scheme in the state. The Government of Andhra Pradesh (GoAP) has enacted the Industrial Single Window Clearance for Food Processing Units under the Industrial Development Policy 2023-27.
- GoAP has released the AP Logistics Policy 2022-2027 to address infrastructure gaps in logistics and supply chain management within the state. The development of cold chain and other logistics networks would further facilitate the food processing industry.
- The district is home to various educational and research institutions, including the Krishi Vigyan Kendra (KVK) in Banaganapalle, YRS Horticulture College in Mahanandi, and the Regional Agricultural Research Station (RARS) in Nandyal.

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:

- Loans to Cooperative Societies of farmers for disposing of produce of members.
- Loans for setting up of Agri Clinics and Agri Business Centres
- Loans to Primary Agricultural Cooperative Societies (PACS), Farmers Service Societies (FSS), Large Sized Adivasi Multi-Purpose Societies (LAMPS)
- Loans sanctioned by banks to MFIs for on lending to agriculture sector.
- 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. Subsidy will be back ended with minimum 3 years lock in period. Subsidy will be 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others. It has been observed that although PACS are generally meeting out credit requirements of their members, there is a need to provide other add on services to them. There is therefore a critical need and scope for developing PACS as MSCs, which meet all the needs of farmers. Banks are not reporting GLC flow specifically for this sector.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

- NABARD has promoted 16 Farmer Producer Organizations (FPOs) in the district, in addition to those promoted by other agencies and departments.
- All NABARD-promoted FPOs are registered under the Companies Act. There is significant potential for financing Agri-Clinic/Agri-Business Centres (ACBC), loans to Primary Agricultural Cooperative Societies (PACS), and Microfinance Institutions (MFIs) for on-lending to agriculture in the district. Proactive government policies prioritize allocating Custom Hiring Centre (CHC) equipment and a portion of the Agricultural Technology Management Agency (ATMA) work to agri-preneurs.
- There are 56 PACS in the district, of which 5 societies are functioning as Farmers Service Cooperative Centres, in association with the State Bank of India. There is potential to increase the number of PACS to better serve more villages and the growing population.

- In addition to the FPOs promoted by NABARD, there are well-functioning FPOs promoted under the Andhra Pradesh Rural Inclusive Growth Project (APRIGP) by SERP.
- There is considerable scope for financing Agri-Clinic/Agri-Business Centres (ACABC), loans to PACS, and MFIs for on-lending to agriculture in the district.
- There is a need to establish a National Training Institute (NTI) in the district to provide training to candidates under the ACABC scheme.

Chapter 3

Credit potentials for MSMEs

3.1 Status of the Sector in the District:

MSMEs are the backbone of Indian economy. There are around 75 million MSMEs units in the country, contributing to about a third of the GDP and 45 per cent of the manufacturing output of the country. There are 1600 MSME units functioning in the district. Govt Schemes such as PMEGP, PMMY, Stand Up India, etc, are showing positive impact in establishment of units in the district.

The Ground Level credit flow for this sector during the past two years is Rs.10726.25 lakh and Rs.113550.00 lakh respectively, showing an upward trend.

3.2. Infrastructure and linkage support available, planned and gaps:

- Nandyal District is renowned for its Bethamcherla stones, which are currently declining and require credit support for revival. Project profiles for approximately 500 schemes, with capital requirements ranging from ₹50,000 to ₹50.00 lakh, are available through industrial consultants, APITCO, and the District Industries Centre (DIC). The Margin Money Scheme of KVIC/KVIB is also available in the district.
- Several Industrial Cooperatives are functioning effectively in the district, including:
 - (i) Andhra Pradesh Small-Scale Industries Development Corporation Ltd.
 - (ii) Andhra Pradesh State Financial Corporation
 - (iii) District Industries Centre
 - (iv) Andhra Pradesh Khadi and Village Industries Board (AP KVIB)
 - (v) District Rural Development Agency, Nandyal
 - (vi) Khadi and Village Industries Commission (KVIC)
- There is significant potential for the promotion of Custom Hiring Centres (CHCs) and Food Processing Companies in the district.

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District:

Nandyal District is not having airport and is not having any seaport. However, there are various products in the district such as Granite, Ordinary Portland Cement, 650 KVA transformers, para-boiled rice and banana, which are being exported through ports situated outside the district. As the export operations are handled outside the district, no export credit disbursement was reported by banks in the district.

4.1.2 Infrastructure and linkage support available, planned and gaps:

- Nandyal is one of the mineral rich districts of Andhra Pradesh, famous for its Bethemcherla stones.
- The Agricultural and processed food products forming major part of the export from the district include non-Basmati rice, maize, groundnut, pulses, poultry products, buffalo-sheep-goat meat, dairy products, fruit and vegetables - processed and fresh, floriculture etc.
- Government has identified Groundnut, Sweet Orange, Papaya, Pomegranate, Tomato, Onion, and meat produce as potential Agri processing clusters in Ananthapur-Kurnool zone, which are having potential for exporting.
- NABARD is extending 100% refinance to all client institutions (SCBs, RRBs, StCBs) with NPA not exceeding 5%. All contract farming arrangements within and outside AEZs are eligible for availing special refinance package.

4.2 Education

4.2.1 Status of the Sector in the District:

Education is a significant factor in India for its economic development. Since, its independence, India has always focused on improving the literacy rate in our country. The Government of India runs many programmes to improve the Primary and Higher Education in India. The Indian education system has developed over the time.

Nandyal District's literacy percentage is only 56.30 as against national literacy percentage of 74.00. There are adequate number of schools, colleges under public as well as private control in the district. The GLC for this sector during the past 2 FYs is Rs. 3945.42 lakh and Rs. 4261.95 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps:

- Existing Educational infrastructure in the district include 2120 Schools including Primary and Higher Secondary Schools, 76 Junior Colleges, 12 Degree Colleges, 25 B.Ed. Training Colleges, 02 Engineering Colleges, 02 Medical Colleges, 08 Polytechnic Colleges, 24 ITI Colleges, 06 MBA/MCA Colleges in the district.

- There are adequate number of colleges/institutions in the district catering to different professional courses such Engineering, Polytechnic/ITI, Medical, Dental, Pharmacy, Law, Management etc.
- Good numbers of students are pursuing higher education like Engineering and Medicine and other professional courses, and they require financial assistance to meet high cost of education.
- There is ample scope for disbursement of Educational Loans by banks. As per RBI guidelines, Education loans upto Rs. 20.00 lakh are considered under PSL.

4.3 Housing

4.3.1 Status of the Sector in the District:

Housing is the priority of the state government, and it is committed to provide pucca houses to all eligible beneficiaries. As per Census 2011, there are 4.21 lakh households in the district. GoAP has initiated various schemes under PMAY and proposed construction of houses for the Economically Weaker Sections in the State by 2029.

Goal 11 of Sustainable Development Goals (SDG) says Make cities and Human Settlements inclusive, safe, resilient and sustainable. The GLC for this sector during the past 2 FYs is Rs. 4565.42 lakh and Rs. 5264.95 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps:

- Thirty lakh house pattas, each covering an extent of 1.50 cents in rural areas, were distributed free of cost to women beneficiaries. The government ensures 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 (RHIS), interest subsidies are provided to every rural household not covered under the Pradhan Mantri Awas Yojana (Gramin) (PMAY(G)). This scheme enables individuals in rural areas to construct new houses or enhance their existing pucca houses, improving their dwelling units. Beneficiaries availing of loans under the scheme are provided with an interest subsidy for loans up to ₹2.00 lakh. The scheme is expected to enhance housing stock in rural areas and create 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.
- Sufficient building materials such as cement, sand, bricks, reinforcement, pre-engineered structures, and wood are locally available.
- There is adequate land available in the district for the construction of houses.
- Banks are financing substantially for urban housing, but there is a need to improve financing for 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 inclusive growth of the economy and for bridging the rural-urban divide. Economic infrastructure like transport, communication and power facilitates the growth of economic activities and enable production and distribution of goods and services for human welfare. Social infrastructure such as education, health care, water supply, sanitation, housing, integrated child development services etc. help in human capital formation and human development. High rates of human development indicators will help in economic growth of a country. Provision of adequate and quality infrastructure in rural areas is necessary for increasing the productivity and efficiency of agriculture, improving the credit absorption capacity, enhancing the productivity of crops and livestock, generating employment and increasing farmers income thereby minimizing the incidence of rural poverty.

Nandyal District has been connected with NH-44, NH-40, and newly proposed Surat - Chennai Expressway and Railway lines. There are 7 regulated APMCs in the district. There are Two Medical Colleges at Nandyal HQ.

5.1.2 Infrastructure and linkage support available, planned and gaps:

Nandyal District is well-connected through an extensive network of roads and railways and is home to various industrial clusters, including those focused on solar energy generation, handlooms, stone carving, and banana production. Additionally, the district hosts seven regulated Agricultural Produce Market Committees (APMCs) and two prominent medical colleges. However, certain mandals within the district face persistent challenges such as recurring droughts, high poverty incidence, rural out-migration during the summer months, and low literacy levels.

The district is also home to several notable tourist attractions, including Srisailem, Ahobilam, Belum Caves, and Mahanandi, which present significant potential for further economic development through tourism.

In light of these factors, there exists considerable scope for the development of rural infrastructure in the district. This includes the implementation of water conservation and recharge structures, climate-proofing initiatives, improvements to irrigation canals, enhanced road connectivity to rural villages, the establishment of training institutions for skill development, and the expansion of medical facilities. These measures will contribute to addressing the existing challenges while promoting overall socio-economic development in the region.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District:

The CD ratio of the district is 188.50 as on 31st March 2024. The loan portfolio mostly comprising Crop loans, SHG loans and Gold / Pledge 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:

Nandyal District possesses significant potential for the generation of solar and wind power, as well as for pumped storage power generation activities. Large-scale solar power generation plants have been established in Gadivemula Mandal, while wind power generation plants have been set up in select areas of the district. This development underscores the district's capacity to contribute to renewable energy production, supporting sustainable energy initiatives in the region.

5.3.2 Infrastructure and linkage support available, planned and gaps:

Owing to the availability of land, there is considerable potential for establishing village-specific solar mini power plants across the district. Furthermore, the formation of rural solar cooperative societies, encompassing entire villages, Primary Agricultural Credit Societies (PACS), Farmer Producer Organizations (FPOs), and Self-Help Groups (SHGs), could be explored. Such initiatives would offer villagers an additional and consistent source of income, fostering sustainable development and energy autonomy at the grassroots level.

RIDF

Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	35	7273.26.	5924.83
2	XXVI	139	10204.60	8162.18
3	XXVII	29	12280.02	5948.19
4	XXVIII	2	25506.74	5999.52
5	XXIX	40	24971.19	20365.82

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			
B	Ongoing tranches	245	72959.88	42982.9
C	Total (A + B)	245	72959.88	42982.9

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	65	678	616.68
B	Rural roads & bridges	48	59500	33360
C	Social Sector	132	12781.88	9006.22
	Total (A + B + C)	245	72959.88	42982.9

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	65	Irrigation potential	Ha	13500
B	Rural roads	38	Road length	Km	27986
C	Bridges	10	Bridge length	M	200

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit
1	Anganwadi Centers	75	Children	no.
2	Agri. and Allied	7	farmers	no
3	Drinking Water	2	population	no
4	Education	62	students	no
5	Health	4	population	no

Chapter 6

Informal Credit Delivery System

6.1 Informal Credit Delivery System

6.1.1 Status of the Sector in the District:

The SHG movement took a firm root in the State with the implementation of World Bank assisted poverty reduction project, Velugu in the year 2000. Further, to fast pace the programme an independent support institution called Society for Elimination of Rural Poverty (SERP) was established. In Nandyal district, there are 31,600 SHGs. During 2023-24, an amount of Rs.1750 crore has been disbursed to SHGs. The average credit per SHG is around Rs. 9.00 lakh in the district as against the State average of Rs. 8.8 lakh.

6.1.2 Infrastructure and linkage support available, planned and gaps:

- i. Society for Elimination of Rural Poverty (SERP) is promoting, nurturing and handholding the rural SHGs in the State, with the support of NRLM. The SHGs have been federated in the State from village level to the district level namely Village Organisation, Mandala Samakhya and Jilla Samakhya.
- ii. Besides credit facility from banks, the SHGs also have the option of availing credit facility from the Mandal Samakhya and Streenidhi Mahila Bank, which was promoted by the Government of Andhra Pradesh. Stree Nidhi provides timely and affordable credit to the poor SHG women as a part of the overall strategy of SERP for poverty alleviation.
- iii. The Government of Andhra Pradesh with a view to encourage better repayment culture and to reduce interest burden on the rural and urban poor on SHG bank loans decided to provide interest subvention covering the entire interest charged on the loans outstanding upto ₹3 lakh.
- iv. The JLG mode of financing serves as collateral substitute for loans provided to tenant farmers, oral lessees, share croppers, marginal/small farmers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitate peer education, and credit discipline. Considering that more than 80% of the farmers are marginal and small in the district, there is a good potential for financing of JLGs in the district.

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	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.
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.

Sr. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> There is need for Increasing the availability of poultry feed ingredients like maize and soya etc. at subsidised rates.
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 lakh 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.

Sr. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Professional Colleges and Vocational Institutes may create help desk for arranging funds for aspirant students who want to pursue the courses. 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 (upto 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	Financing to SHG / JLGs may taken up to setting a level of MSME unit.

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

- Formulation and circulation of model bye-laws for PACS:
Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.
- Formulation of National Co-operative Policy
- Computerization of Primary Agriculture Cooperative Societies:
This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.

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

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

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

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

Status of Cooperatives in the District

- The district is having rich cooperative profile with 841 societies, that include 78 Fisheries, 398 Agri & Allied Cooperative Societies, 195 Sheep Breeding Societies, 125 Milk Societies, 07 Consumer, 17 Housing, 30 Weavers, 02 Marketing, 27 Labour, 06 Industrial, 01 Agro Processing Societies, 298 other Societies. (Source: District Cooperation Department, Nandyal).

Potential for formation of cooperatives

- The district has a rich cooperative profile with 841 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	Tribal Development	Orvakal & Gadivemula Maathota Project	650 Acres	Grant support of Rs. 3.50 crore for undertaking Mango, Guava along with Teak Border Plantation in 650 Acres of 650 beneficiaries.	Through convergence from MGNREGS, Horticulture Depts, drip irrigation, NFBs, Farm Ponds and Awareness Campaigns have been undertaken.	650	1. Contribute to Climate proofing by increasing the tree cover 2. Arrest the rural out migration. 3. Permanent income generation through plantation and also intercropping. 4. Awareness campaigns about plants health will help tribal farmers to improve yield levels.
2	Watershed Development	Chenakapalli Watershed Project	1000 Ha	A Grant support of Rs. 2.00 crore was provided to undertake Activities such as RFDs, NFB, Farm pond, Dry land Horticulture, etc., as part of drainage and area treatments.	Through JSW CSR, Rs. 54.00 lakh is being supported.	500	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 is chance of at least 50 Acres that can be brought under cultivation.

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
3	Watershed Development	Kalachatla Watershed	1000 Ha	A Grant support of Rs. 2.50 crore was provided to undertake Activities such as RFDs, NFB, Farm pond, Dry land Horticulture, etc., as part of drainage and area treatments.	No	500	6. As on date, A total of 10500 man days work was provided to the villagers of project area. 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 is chance of at least 50 Acres that can be brought under cultivation. 6. As on date, a total of 1500 man days work was provided to the villagers of project area.
4	Infrastructure Development	Dornipadu and Gosanipalle Rural Haats	Dornipadu and Dhone Mandals.	A Gant support of Rs. 30.90 lakh was provided to construct these two Rural Haats.	GP Contribution	20000	1. Huge benefit for the farmers of Dornipadu, and Dhone Mandals for selling vegetables in these two markets. 2. Gram Panchayats of Dornipadu and Gosanipalle 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
5	Collectivisation	6 PODF FPOs, 4 CSS FPOs are functioning with NABARD support.	10 Mandals of the district	Grant support of Rs. 3.12 crore for promoting for formation of FPOs, Training of FPO members and FPO Business Development, etc.,	Through convergence, Collection centers, IFS models, Sheep/Goat rearing activities are being provided by Horticulture, Animal Husbandry Depts.	9000	1. Awareness about market trends, credit linkage and helps in Increasing the demand for farmers' produce. 2. Through convergence, collection centers, pack houses, and farm machinery, etc., being established for FPOs. 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.
6	Women Empowerment	1 LEDP on Preparation of Jute and Cotton Bags	3 villages of Mahanandi Mandal	A grant support Rs. 9.6 lakh provided for conducting training, unit establishment , raw materials , etc.,	Credit linkage through banks.	90	1. Credit linkage was provided to these 90 women beneficiaries. 2. Around 20 women could establish their own shops/units.

Success Stories

Success Story 1:

Mahanandi Banana Farmers Producer Company Limited, Bukkapuram Village, Mahanandi Mandal, Nandyal District.

1. Scheme: PODF

2. Project Implementing Agency: NYA

3. Duration of the Project: 5 years

4. Beneficiary:

- No. of beneficiaries : 650
- Community : Farmers
- State : Andhra Pradesh
- District : Nandyal
- Block : Mahanandi
- Village : Bukkapuram and Thimmapuram

5. Support Provided: A grant of Rs. 22.00 lakh, along with a vehicle provided through GVN/RM(MV), was allocated to this Farmer Producer Organization (FPO) to support its formation, business operations, and training activities. Additionally, the FPO has received two collection centers and a cold room from the Horticulture Department. The FPO has been generating a consistent income through the transportation of bananas to cities and towns.

6. Pre-implementation Status: Prior to the implementation of the initiative, most farmers in these villages were selling bananas to local intermediaries at significantly lower prices.

7. Impact:

- The banana farmers in the area have greatly benefited from the formation of the Mahanandi Banana Farmer Producer Organization (FPO), enabling them to export bananas to other states and even to Bangladesh.
- The provision of a vehicle has helped FPO members save significant transportation costs when delivering produce to nearby towns and cities, such as Kurnool, Hyderabad, Bengaluru, and Chennai.
- The FPO purchased two electronic scales to weigh vegetables before market distribution and plastic crates to maintain the quality of vegetables, preventing damage during transportation.
- Farmers are now grading their vegetables before sending them to market, resulting in higher prices for their produce.
- FPO members have been motivated to adopt Natural Farming Practices to reduce cultivation costs, with an increasing number of farmers gradually adopting these methods.
- In addition to previous marketing opportunities, the FPO has acquired a vehicle and gained the opportunity to supply vegetables to the Srisailem Temple, ensuring a consistent source of income for its members.



Vehicle provided by NABARD



FPO members with Banana

Success Story 2:

Dornipadu Rural Haat, Dornipadu Mandal, Nandyal District.

- 1. Scheme:** PODF
- 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 : Nandyal
 - Block : Dornipadu
 - Village : Dornipadu
- 5. Support Provided:** A grant support of Rs. 15.00 lakh has been provided.
- 6. Pre-implementation Status:** There was a lack of a proper marketing facility for the vegetable farmers of Dornipadu Mandal, resulting in vendors and farmers selling their products by the roadside. In response, NABARD has planned the establishment of a Rural Haat in Dornipadu Village to provide adequate marketing facilities for the farmers.
- 7. Challenges Faced:** The project experienced delays of nearly two years due to a lack of cooperation from the Gram Panchayat officials with the NGO. However, after assuming the role of District Development Manager (DDM) in April 2023, I initiated regular meetings with the MPDO, Gram Panchayat officials, Sarpanch, and NGO representatives, ensuring the completion of the project within six months.
- 8. Impact:** The construction of the Dornipadu Rural Haat has created significant opportunities for the farmers of Aspari Mandal. On a daily basis, farmers sell their vegetables at the Haat, benefitting approximately 12,000 farmers who have been able to save considerable transportation costs. Additionally, Dornipadu Gram Panchayat is generating an annual revenue of approximately Rs. 6.00 lakh from the Haat.



Rural Haat



Main Gate of 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 programmes 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) programme 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 programmes 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 programme 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 programme 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 programme'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 programme 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 widespread impacts across various sectors. According to the Second National Communication of India to the United Nations Framework Convention on Climate Change, a significant portion of the rural population in India is particularly vulnerable to climate change due to their reliance on natural resources such as agriculture, forestry, fisheries, water, and biodiversity for their livelihoods. In India, rainfed agriculture accounts for 57% of the cultivated area and contributes to 44% of agricultural production. However, rainfed areas are increasingly facing land degradation issues, including soil fertility decline, the development of acidity, salinization, alkalization, soil structure deterioration, accelerated wind and water erosion, and the loss of organic matter and biodiversity.

Several mandals in the district have been grappling with recurring droughts. During the fiscal year 2023-24, six out of the 29 mandals in the district were declared as severely drought affected. Additionally, the district has seen an excessive cultivation of water-intensive crops, particularly paddy, due to the availability of canal irrigation. It is essential to educate farmers about the long-term consequences of such practices to mitigate further environmental and economic impacts.

There is a clear need and considerable scope for implementing Climate Action and Sustainability initiatives in the district. These activities can contribute to enhancing tree cover, promoting the cultivation of drought-resistant crops, supporting groundwater recharge, and facilitating skill enhancement. Additionally, such initiatives can generate livelihood and employment opportunities for rural youth and women, fostering sustainable development in the region.

Any specific Climate Change initiative in the District by

1. Govt. of India: The National Action Plan on Climate Change (NAPCC), launched in 2008, encapsulates the government's vision of addressing the challenges posed by climate change through sustainable development. The primary goal of NAPCC is to enhance the ecological sustainability of India's development trajectory. The implementation of NAPCC is carried out through eight National Missions, which form the core of the plan. These missions incorporate multi-pronged, long-term, and integrated strategies aimed at achieving India's key objectives in the context of climate change.

The Government of India (GoI) has been actively supporting state government departments, such as the Departments of Agriculture, Horticulture, Animal Husbandry, DRDA, and DWMA, in promoting rural livelihood activities and climate-resilient actions. These include efforts in plantation, soil and water conservation, the implementation of Amrit Sarovar projects, and providing increased financial support to Aspirational Blocks in the district. Through these initiatives, the GoI is helping to build climate resilience and enhance rural development in the region.

2. ICAR Institutions: KVK Banaganepalle 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.

Banaganapalli Mango

Banaganapalli Mango is considered one of the finest dessert mangoes, known for its unique aroma and appearance, which have remained constant for over 100 years since its introduction by the Nawabs of Banganapalli. Native to Banganapalli, Andhra Pradesh, these mangoes are widely used as table fruit around the world due to their fibreless, sweet, meaty pulp.

Uniqueness of Banaganapalli Mango:

- Contains 80% water, making it juicier than other mangoes.
- Higher pulp content of 80% with a small-sized seed.
- Fiber-free sweet meaty pulp with a large size and oblique shape.
- Thin skin with light spots enhances its appeal.

Allagadda Stone Carving

Allagadda, a significant stone carving center in Andhra Pradesh, has been issued a Geographical Indication (GI) registration certificate by the GI Registry in Chennai. The stone carving tradition in the region dates back to the 2nd century BC when Amaravati was an important Buddhist center under the Satavahanas. The stone carvings in Allagadda, which include Buddhist, Hindu, and Islamic architectural elements, reflect this ancient craft.

The sculptors in Allagadda predominantly use two types of stone: Isula Rai (a local sandstone) and Krishna Shila Stone (a black stone called Pesara Rai). These artisans strictly follow the ancient Shilpa Sastras, which are texts that guide the art of sculpture and were developed during the Vijayanagara period. The carvings, often large (ranging from 3 feet to 40 feet), are created using a variety of chisels, making them highly detailed and aesthetically pleasing. Today, the demand for stone carvings typically ranges from 3 feet to 7 feet in height. These ancient techniques continue to be promoted by institutions such as the Tirumala Tirupathi Devasthanams (TTD).

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Allagadda	Atmakur	Dhona Alias Dronachalam	Koillakuntla	Nandikotkur	Nandyal	District Total
I. Agriculture											
A. Farm Credit											
A.1 Crop Production, Maintenance, Marketing											
1	Castor/ Aeranda/ Randee/ Ricinus_Irrigated	100	Acre	20000	Phy 250.00	100.00	10000.00	500.00	100.00	100.00	11050.00
2	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	100	Acre	34000	Phy 15000.00	10000.00	20000.00	30000.00	15000.00	5000.00	2210.00
3	Chilli/ Mirch_Irrigated	100	Acre	125000	Phy 2500.00	3400.00	6800.00	10200.00	5100.00	1700.00	95000.00
4	Cotton/ Kapas_Irrigated	100	Acre	50000	Phy 3125.00	3125.00	1875.00	18750.00	6250.00	11250.00	32500.00
5	Fodder	100	Acre	33000	Phy 500.00	500.00	500.00	500.00	500.00	1000.00	44375.00
6	Groundnut/ Moongfali-Unirrigated/ Rainfed	100	Acre	19000	Phy 100.00	100.00	5000.00	500.00	500.00	1000.00	74000.00
7	Maize/ Makka_Irrigated	100	Acre	35000	Phy 1000.00	100.00	950.00	95.00	95.00	190.00	37000.00
8	Mango/ Aam	100	Acre	45000	Phy 15000.00	45000.00	12250.00	8750.00	175.00	87.50	13772.50
9	Onion/ Piyaz/ Kanda	100	Acre	50000	Phy 500.00	500.00	5000.00	7500.00	250.00	1000.00	132000.00
10	Other Vegetables	100	Acre	60000	Phy 1000.00	500.00	10000.00	2500.00	125.00	500.00	59400.00
11	Pearl Millet/ Bajra/ Cumbu-Unirrigated/ Rainfed	100	Acre	185000	Phy 100.00	300.00	6000.00	1500.00	2100.00	300.00	14750.00
12	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Unirrigated/ Rainfed	100	Acre	22000	Phy 500.00	1000.00	2000.00	2500.00	500.00	5000.00	108000.00
13	Pulses	100	Acre	22000	Phy 925.00	1850.00	3700.00	4625.00	925.00	9250.00	21275.00
14	Rice/ Chaval/ Dhan_Irrigated	100	Acre	46000	Phy 50000.00	20000.00	2000.00	30000.00	10000.00	50.00	7950.00
15	Safflower/ Kusum_Irrigated	100	Acre	13000	Phy 500.00	100.00	1000.00	1000.00	100.00	500.00	1510.50
16	Sericulture_Mulberry	100	Acre	110000	Phy 20.00	30.00	10.00	20.00	10.00	20.00	110.00
17	Sorghum/ Jowar_Unirrigated/ Rainfed	100	Acre	22000	Phy 3000.00	200.00	1500.00	3500.00	500.00	2500.00	121.00
18	Soybean/ Soyabean_Irrigated	100	Acre	15000	Phy 1000.00	2500.00	500.00	1000.00	1000.00	4500.00	112000.00
19	Sugarcane/ Ganna_Ratoon	100	Acre	75000	Phy 50.00	375.00	75.00	200.00	50.00	1000.00	2464.00
20	Sunflower/ Sunajmukhi_Irrigated	100	Acre	26000	Phy 50.00	20.00	1000.00	500.00	20.00	20.00	1575.00
21	Tobacco/ Thambaku	100	Acre	42000	Phy 21.00	42.00	42.00	84.00	1050.00	84.00	1323.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoP / Unit Cost (Rs)	Allagadda	Atmakur	Dhone Alias Dronachalam	Koilakuntla	Nandikotkur	Nandyal	District Total
23	Tomato/ Tamatar	100	Acre	60000	Phy BL	50.00 30.00	10000.00 6000.00	100.00 60.00	150.00 90.00	50.00 30.00	10400.00 6240.00
24	Turneric/ Haladi_Irrigated	100	Acre	110000	Phy	750.00	10.00	200.00	100.00	2500.00	3810.00
25	Urdbean/ Ucid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	220000	Phy BL	825.00 10000.00	11.00 500.00	220.00 3500.00	110.00 1350.00	2750.00 3000.00	4191.00 19550.00
					BL	2200.00	110.00	770.00	297.00	660.00	4301.00
						52596.50	74054.00	67315.00	55817.70	80468.20	374943.10
	Post-harvest/HH Consumption (10%)					5259.65	7405.40	6731.50	5581.77	8046.82	37494.31
	Repairs & maintenance of farm assets (20%)					10519.30	14810.80	13463.00	11163.54	16093.64	74988.62
	Sub Total					68375.45	96270.20	87509.50	72563.01	104608.66	487426.03
A.2 Water Resources											
1	Artificial Recharge Structure-For Bore Well	85	No.	52700	Phy	10.00	20.00	10.00	5.00	10.00	65.00
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy	20.00	50.00	50.00	10.00	50.00	29.12
3	Diesel Pump Sets-New-5 HP	90	No.	41600	Phy	13.03	32.58	32.58	6.52	32.58	130.32
					BL	20.00	20.00	20.00	20.00	50.00	150.00
4	Drip Irrigation-New-12mm, 1.2 m x 0.60 m	85	ha	105000	Phy	7.49	7.49	7.49	7.49	18.72	56.17
					BL	300.00	500.00	500.00	500.00	500.00	2550.00
5	Electric Pump Sets--Submersible - 10 HP	85	No.	101400	Phy	267.75	446.25	446.25	446.25	446.25	2275.88
					BL	10.00	10.00	10.00	10.00	10.00	60.00
6	Solar PV Pump Sets (AC)-New-5 HP	85	No.	550000	Phy	8.62	8.62	8.62	8.62	8.62	51.72
					BL	50.00	20.00	50.00	20.00	50.00	210.00
					BL	233.75	93.50	233.75	93.50	233.75	981.75
	Sub Total					535.12	597.40	733.17	564.62	744.40	3524.96
A.3 Farm Mechanisation											
1	Combine harvester-Self propelled belt type	80	No.	2900000	Phy	30.00	30.00	30.00	30.00	30.00	180.00
2	Drones-For Spraying	80	No.	950000	Phy	696.00	696.00	696.00	696.00	696.00	4176.00
					BL	2.00	5.00	5.00	2.00	5.00	21.00
3	Implement-TRACTOR drawn/ driven/mounted-Cultivator	80	No.	50000	Phy	15.20	38.00	38.00	15.20	38.00	159.60
4	Leveller-Laser Guided	80	No.	470000	Phy	400.00	400.00	400.00	400.00	500.00	2500.00
					BL	160.00	160.00	160.00	160.00	200.00	1000.00
5	Other machinery-Other Machinery & Equipments-MB Plough	80	No.	70000	Phy	5.00	10.00	5.00	5.00	5.00	35.00
6	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	460000	Phy	18.80	37.60	18.80	18.80	18.80	131.60
					BL	100.00	100.00	100.00	100.00	100.00	600.00
7	Paddy Transplanter-Powertiller Drawn-	80	No.	160000	Phy	56.00	56.00	56.00	56.00	56.00	336.00
8	Power Tiller--12 HP	80	No.	280000	Phy	250.00	250.00	250.00	250.00	250.00	1500.00
					BL	320.00	320.00	320.00	320.00	320.00	1920.00
9	Reapers, Binders and Balers-Powertiller attached-Paddy Reaper	80	No.	200000	Phy	2.00	1.00	1.00	2.00	2.00	10.00
					BL	7.36	3.68	3.68	7.36	7.36	36.80
					Phy	5.00	5.00	5.00	2.00	5.00	24.00
					BL	11.20	11.20	11.20	4.48	11.20	53.76
					Phy	10.00	5.00	10.00	10.00	10.00	50.00
					BL	16.00	8.00	16.00	16.00	16.00	80.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Soft / Unit Cost (Rs)	Allagadda	Atmakur	Dhone Alias Dronachalam	Koalakuntla	Nandikotkur	Nandyal	District Total
10	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Round) – Tractor Operated	80	No.	1350000	Phy	5.00	5.00	5.00	5.00	5.00	27.00
11	Seed Drill-Seed cum Fertilizer Drill	80	No.	150000	Phy	54.00	21.60	54.00	54.00	54.00	291.60
12	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy	480.00	480.00	600.00	480.00	600.00	2600.00
13	Tractor-With Implements & Trailer -26 to 35 HP	80	No.	650000	Phy	128.00	128.00	128.00	128.00	153.60	793.60
14	Weeder-Cono/ Rotary Weeder-Mini power weeder (2 HP)	80	No.	24000	Phy	1040.00	1040.00	1040.00	1040.00	1560.00	13000.00
	Sub Total				BL	3012.16	2997.44	3009.68	3151.28	3740.56	18916.56
A.4 Plantation & Horticulture											
1	Bee Keeping-Boxes	90	No.	2000	Phy	50.00	20.00	20.00	10.00	50.00	200.00
2	Bee Keeping-Indian Bee Colony-Apis	90	No.	151900	Phy	0.90	0.36	0.36	0.18	0.90	3.60
3	Cerana 25+25	80	Acre	118000	Phy	2.73	2.73	1.37	1.37	2.73	12.30
4	High density plantation-Banana	80	Acre	89500	Phy	100.00	100.00	100.00	100.00	500.00	850.00
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-7.5m x 7.5m	80	Acre	2500000	Phy	47.20	47.20	94.40	47.20	472.00	802.40
6	Nursery -Horticulture Nursery	90	No.	77400	Phy	71.60	71.60	358.00	71.60	358.00	2050.00
7	Other Plantation Crops-Cocunut-Dwarf hybrid	80	Acre	108350	Phy	1.00	2.00	1.00	1.00	2.00	8.00
8	Other Plantation Crops-Oil Palm	80	Acre	2452000	Phy	22.50	45.00	22.50	22.50	45.00	180.00
9	Sericulture-Chawki Rearing-5000 DFLs per batch -1200 sq. ft Shed	80	No.	1674800	Phy	50.00	50.00	50.00	50.00	50.00	300.00
10	Sericulture-Reeling Unit-Multi end reeling Unit- 10	80	No.	974400	Phy	30.96	30.96	30.96	30.96	30.96	185.76
	Sub Total				BL	86.68	86.68	86.68	43.34	86.68	476.74
					BL	5.00	10.00	10.00	10.00	20.00	65.00
					BL	98.08	196.16	196.16	196.16	392.32	1275.04
					BL	10.00	10.00	5.00	5.00	10.00	30.00
					BL	133.98	66.99	66.99	66.99	133.98	401.94
					BL	10.00	5.00	10.00	10.00	10.00	35.00
					BL	77.95	38.98	77.95	77.95	77.95	272.83
	Sub Total					360.65	717.86	944.73	558.25	1600.52	5078.41
A.5 Forestry											
1	Plantation-Bamboo-5 m * 5m	80	ha	92000	Phy	10.00	50.00	10.00	50.00	50.00	170.00
	Sub Total				BL	7.36	36.80	7.36	36.80	36.80	125.12
						7.36	36.80	7.36	36.80	36.80	125.12
A.6 Animal Husbandry - Dairy											
1	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy	5.00	5.00	5.00	5.00	5.00	30.00
2	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy	4.57	4.57	4.57	4.57	4.57	27.42
					BL	1.00	1.00	1.00	1.00	2.00	7.00
					BL	12.75	12.75	12.75	12.75	25.50	89.25

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoP / Unit Cost (Rs)	Allagadda	Atmakur	Dhone Alias Dronachalam	Koilkuntla	Nandikotkur	Nandyal	District Total
3	Crossbred Cattle Farming--Cross Bred (CB)Cows	90	1+1	165000	Phy	100.00	100.00	100.00	100.00	200.00	650.00
4	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	BL	149.04	149.04	149.04	149.04	298.08	968.76
5	Dairy Marketing Outlet/ Parlour	90	No.	400000	Phy	1.00	1.00	1.00	1.00	2.00	7.00
6	Fodder Cultivation-1 Acre	90	No.	360000	Phy	1.00	1.00	1.00	1.00	2.00	8.00
7	Graded Buffalo Farming--Graded Murrah Buffaloes(GMB)	90	1+1	202800	Phy	100.00	100.00	100.00	100.00	200.00	600.00
8	Graded Buffalo Farming--Mini dairy	90	3+2	591100	Phy	3650.40	3650.40	3650.40	3650.40	7300.80	21902.40
9	ZENF unit with Indigenous cattle	90	2	121200	Phy	5.00	5.00	5.00	5.00	10.00	30.00
	Sub Total					3873.08	3889.28	3889.28	3873.08	4998.35	25254.03
A.7 Working Capital - AH - Dairy/Drought animal											
1	Buffalo Farming	100	Per Animal	490000	Phy	500.00	500.00	500.00	500.00	500.00	4000.00
2	Indigenous Cattle Farming	100	Per Animal	380000	Phy	100.00	100.00	100.00	100.00	200.00	1600.00
	Sub Total					283.00	283.00	283.00	283.00	321.00	2302.00
A.8 Animal Husbandry - Poultry											
1	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy	100.00	100.00	100.00	100.00	50.00	500.00
2	Poultry transportation vehicle	90	No.	1000000	Phy	70.20	70.20	70.20	70.20	35.10	351.00
3	Retail Poultry dressing/products outlet	90	No.	300000	Phy	18.00	18.00	18.00	18.00	9.00	15.00
	Sub Total					93.60	93.60	93.60	93.60	58.50	518.40
A.9 Working Capital - AH - Poultry											
1	Broiler Farming_Others	100	Per Bird	130	Phy	10000.00	10000.00	10000.00	10000.00	20000.00	90000.00
	Sub Total					13.00	13.00	13.00	13.00	26.00	117.00
A.10 Animal Husbandry - SGP											
1	Abattoir/Slaughter Unit-Fixed-20 animals per day	90	No.	3500000	Phy	2.00	2.00	2.00	2.00	5.00	18.00
2	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy	63.00	63.00	63.00	63.00	157.50	567.00
3	Retail Market outlet for Meat	90	No.	300000	Phy	20.43	20.43	20.43	20.43	40.86	183.87
4	Sheep - Rearing Unit-New Shed-Deccani Breed	90	20+1	197200	Phy	2.70	2.70	2.70	2.70	5.40	24.30
	Sub Total					121.63	103.88	144.76	103.88	292.50	1059.15

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Allagadda	Atmakur	Dhone Alias Dronachalam	Kolakuntla	Nandikotkur	Nandyal	District Total
A.11 Working Capital - AH - Others/SR											
1	Goat Farming_Rearing Unit - Semi-intensive	100	20+1	46000	Phy	50.00	100.00	100.00	10.00	20.00	330.00
					BL	23.00	46.00	46.00	4.60	9.20	151.80
	Sub Total					23.00	46.00	46.00	4.60	9.20	151.80
A.12 Fisheries											
1	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900	Phy	2.00	2.00	2.00	2.00	5.00	15.00
					BL	12.86	12.86	12.86	12.86	32.16	96.46
2	Fish marketing-Fish Sale Unit	85	No.	400000	Phy	2.00	2.00	2.00	2.00	5.00	15.00
					BL	6.80	6.80	6.80	6.80	17.00	51.00
3	Fish processing-Solar Fish Dryer	80	No.	426000	Phy	1.00	1.00	1.00	1.00	2.00	7.00
					BL	3.41	3.41	3.41	3.41	6.82	23.87
4	Fishing craft-Mechanised-10-20 HP	80	No.	3100000	Phy	5.00			2.00	2.00	9.00
					BL	124.00			49.60	49.60	223.20
5	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000	Phy	5.00		2.00	5.00	2.00	14.00
					BL	4.00		1.60	4.00	1.60	11.20
6	Pond construction-Pond Renovation & Desilting-	80	ha	648900	Phy	2.00	2.00	2.00	5.00	5.00	21.00
					BL	10.38	10.38	10.38	25.96	25.96	109.02
	Sub Total					33.45	33.45	35.05	102.63	133.14	514.75
A.13 Working Capital - Fisheries											
1	Fish Culture in Pond_Monoculture - Pangasius	100	Acre	600000	Phy	5.00	5.00	5.00	5.00	10.00	40.00
					BL	30.00	30.00	30.00	30.00	60.00	240.00
	Sub Total					30.00	30.00	30.00	30.00	60.00	240.00
A.14 Farm Credit											
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy	50.00	50.00	50.00	50.00	50.00	300.00
					BL	22.50	22.50	22.50	22.50	22.50	135.00
2	Finance to FPOs/FPGs	90	No.	3000000	Phy	2.00	5.00	2.00	2.00	5.00	18.00
					BL	54.00	135.00	54.00	54.00	135.00	486.00
3	Integrated Farming--Dry Land System	85	No.	365000	Phy	5.00	10.00	10.00	5.00	5.00	40.00
					BL	15.51	31.03	31.03	15.51	15.51	124.10
4	Pledge Loans	90	No.	300000	Phy	10.00	5.00	10.00	5.00	5.00	85.00
					BL	27.00	13.50	27.00	13.50	13.50	229.50
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	90	No.	80000	Phy	20.00	20.00	20.00	20.00	30.00	130.00
					BL	14.40	14.40	14.40	14.40	21.60	93.60
	Sub Total					133.41	216.43	148.93	119.91	329.61	1068.20
	Total Farm Credit (sum of A.1 to A.14)					76894.91	106856.95	97277.33	81316.72	116986.24	546296.41
B. Agriculture Infrastructure											
B.1 Storage Facilities											
1	Cold Storage-For Horticulture Produce-50.00 MT - Basic	75	No.	4000000	Phy	1.00	1.00	1.00	1.00	2.00	7.00
					BL	300.00	300.00	300.00	300.00	600.00	2100.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Allagadda	Atmakur	Dhone Alias Dronachalam	Koalakuntla	Nandikotkur	Nandyal	District Total
2	Gold Storage-Mini Unit-Gold Room - 30 MT	75	No.	1500000	Phy	1.00	2.00	2.00	2.00	2.00	11.00
					BL	11.25	22.50	22.50	22.50	22.50	123.75
3	Godown-Galvanized Sheets-1000 MT	75	No.	3500000	Phy	2.00	2.00	2.00	2.00	2.00	12.00
					BL	52.50	52.50	52.50	52.50	52.50	315.00
4	Godown-Renovation/ Expansion	75	No.	500000	Phy	2.00	2.00	2.00	2.00	5.00	15.00
					BL	7.50	7.50	7.50	7.50	18.75	56.25
5	Low Cost Storage-Fruit/ Vegetable	85	No.	1500000	Phy	5.00	10.00	20.00	10.00	30.00	95.00
					BL	63.75	127.50	255.00	127.50	382.50	1211.25
6	Market Yard-Collection Centre	85	No.	1500000	Phy	2.00	2.00	5.00	2.00	5.00	21.00
					BL	25.50	25.50	63.75	25.50	63.75	267.75
	Sub Total					460.50	535.50	701.25	535.50	1140.00	4074.00
B.2 Land Development											
1	Farm Ponds/ Water Harvesting Structures	80	No.	20700	Phy	10.00	10.00	20.00	10.00	30.00	100.00
	Dugout Pond -10m x 10m x 2m				BL	1.66	1.66	3.31	1.66	4.97	16.57
2	Tank Silt Application	80	ha	72130	Phy	100.00	100.00	100.00	100.00	200.00	700.00
					BL	57.70	57.70	57.70	57.70	115.41	403.91
	Sub Total					59.36	59.36	61.01	59.36	120.38	420.48
B.3 Agriculture Infrastructure - Others											
1	Compost/ Vermi Compost-Compost -	80	No.	20300	Phy	10.00	10.00	10.00	10.00	10.00	60.00
	NADEP Compost-10' x 6' x 3'				BL	1.62	1.62	1.62	1.62	1.62	9.72
2	Compost/ Vermi Compost-Vermi	80	No.	1641700	Phy	10.00	10.00	10.00	10.00	10.00	60.00
	Hatchery-260 TPA				BL	131.34	131.34	131.34	131.34	131.34	788.04
	Sub Total					132.96	132.96	132.96	132.96	132.96	797.76
	Total (B.1+B.2+B.3)					652.82	727.82	895.22	727.82	1393.34	5292.24
C. Ancillary Activities											
C.1 Food & Agro Processing											
1	Fruit Processing -Ripening-Ripening Chamber Medium	75	No.	3000000	Phy	1.00	1.00	2.00	1.00	5.00	12.00
					BL	22.50	22.50	45.00	22.50	112.50	270.00
2	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	400000	Phy	2.00	2.00	5.00	2.00	5.00	21.00
					BL	6.80	6.80	17.00	6.80	17.00	71.40
3	Meat & Poultry Processing	75	No.	3000000	Phy			1.00	1.00	2.00	5.00
					BL			22.50	22.50	45.00	112.50
4	Rice Processing --Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	300000	Phy	1.00	1.00	2.00	2.00	2.00	9.00
					BL	2.55	2.55	5.10	5.10	5.10	22.95
	Sub Total					31.85	31.85	89.60	56.90	179.60	476.85
C.2 Ancillary Activities											
1	Agri Clinic & Agri Business Centers-- Medium	85	No.	1500000	Phy	5.00	5.00	5.00	5.00	20.00	45.00
					BL	63.75	63.75	63.75	63.75	255.00	573.75
2	Custom Service Units/ Custom Hiring Centers	85	No.	2000000	Phy	2.00	2.00	5.00	2.00	5.00	18.00
					BL	34.00	34.00	85.00	34.00	85.00	306.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Allagadda	Atmakur	Dhone Alias Dronachalam	Koilkuntla	Nandikotkur	Nandyal	District Total
3	Loan to MFIs for Onlending to for Agri. Purposes	85	No.	20000000	Phy 5.00	5.00	5.00	5.00	5.00	5.00	30.00
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	85	No.	50000000	Phy 5.00	5.00	5.00	5.00	5.00	5.00	5100.00
5	Loan to PACS/ FSS/ LAMPS-Purchase of Produce	85	No.	30000000	Phy 2.00	2.00	2.00	2.00	2.00	2.00	12.00
	Sub Total				BL 51.00	51.00	51.00	51.00	51.00	51.00	306.00
	Total (C.1+C2)				3123.75	3123.75	3123.75	3174.75	3123.75	3366.00	19035.75
	Total (A+B+C)				3155.60	3155.60	3210.80	3264.35	3180.65	3545.60	19512.60
					80703.33	70847.68	110962.97	101436.90	85225.19	121925.18	571101.25
II. Micro, Small and Medium Enterprises (MSME)											
1	Co-operatives of Artisans, Village Industries	85	No.	500000	Phy 100.00	250.00	750.00	200.00	250.00	1000.00	2550.00
2	KVIC Units	85	No.	2000000	Phy 425.00	1062.50	3187.50	850.00	1062.50	4250.00	10837.50
3	Manufacturing Sector - Term Loan-Medium	85	No.	300000000	Phy 340.00	340.00	850.00	510.00	510.00	1700.00	4250.00
2	Manufacturing Sector - Term Loan-Micro	85	No.	6000000	Phy 5.00	5.00	10.00	5.00	5.00	25.00	51.00
4	Manufacturing Sector - Term Loan-Small	85	No.	60000000	Phy 1275.00	255.00	2550.00	1275.00	1275.00	6375.00	13005.00
5	Manufacturing Sector - Working Capital - Medium	85	No.	250000000	Phy 50.00	50.00	250.00	50.00	50.00	500.00	950.00
3	Manufacturing Sector - Working Capital - Micro	85	No.	2000000	Phy 255.00	255.00	1275.00	255.00	255.00	2550.00	4845.00
6	Service Sector - Term Loan-Micro	85	No.	60000000	Phy 10.00	10.00	50.00	10.00	10.00	100.00	190.00
7	Service Sector - Term Loan-Small	85	No.	75000000	Phy 510.00	510.00	2550.00	510.00	510.00	5100.00	9690.00
4	Service Sector - Working Capital-Micro	85	No.	3000000	Phy 5.00	5.00	10.00	5.00	5.00	100.00	130.00
8	Service Sector - Working Capital-Small	85	No.	30000000	Phy 1062.50	1062.50	2125.00	1062.50	1062.50	21250.00	27625.00
9	Service Sector - Working Capital-Small	85	No.	12000000	Phy 200.00	300.00	500.00	300.00	200.00	1000.00	2500.00
	Total MSME				BL 680.00	1020.00	1700.00	1020.00	680.00	3400.00	8500.00
					200.00	200.00	500.00	200.00	100.00	1000.00	2200.00
					BL 340.00	340.00	850.00	340.00	170.00	1700.00	3740.00
					Phy 2.00	1.00	20.00	10.00	10.00	100.00	143.00
					BL 127.50	63.75	1275.00	637.50	637.50	6375.00	9116.25
					Phy 50.00	50.00	200.00	50.00	50.00	500.00	900.00
					BL 127.50	127.50	510.00	127.50	127.50	1275.00	2295.00
					Phy 20.00	10.00	50.00	50.00	20.00	100.00	250.00
					BL 510.00	255.00	1275.00	1275.00	510.00	2550.00	6375.00
					Phy 20.00	20.00	100.00	20.00	20.00	100.00	280.00
	Total MSME				2040.00	2040.00	10200.00	2040.00	2040.00	10200.00	28560.00
					7692.50	7331.25	28347.50	9902.50	8840.00	66725.00	128838.75
III. Export Credit											
1	Export Credit -Pre Shipment Export Credit-	85	No.	20000000	Phy 0.00	0.00	0.00	0.00	0.00	2.00	2.00
	Total Export Credit				BL 0.00	0.00	0.00	0.00	0.00	340.00	340.00
IV. Education											
1	Education Loans-Graduation & Post Graduation	85	No.	800000	Phy 20.00	20.00	30.00	20.00	20.00	20.00	130.00
2	Education Loans-Overseas Education	90	No.	2000000	Phy 136.00	136.00	204.00	136.00	136.00	136.00	884.00
					BL 10.00	5.00	10.00	20.00	20.00	50.00	115.00
					BL 180.00	90.00	180.00	360.00	360.00	900.00	2070.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Allagadda	Atmakur	Dhone Alias Dronachalam	Koilkuntla	Nandikotkur	Nandyal	District Total
3	Education Loans-Professional Courses	90	No.	2000000	Phy 20.00 350.00	20.00 360.00	20.00 360.00	20.00 360.00	20.00 360.00	50.00 900.00	150.00 2700.00
4	Education Loans-Technical Courses	85	No.	1000000	Phy 20.00 170.00	10.00 85.00	10.00 85.00	20.00 170.00	10.00 85.00	50.00 425.00	120.00 1020.00
	Total Education				846.00	671.00	829.00	1026.00	941.00	2361.00	6674.00
	V. Housing										
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2500000	Phy 150.00 3375.00	50.00 1125.00	1000.00 22500.00	200.00 4500.00	100.00 2250.00	1500.00 33750.00	3000.00 67500.00
	Total Housing				3375.00	1125.00	22500.00	4500.00	2250.00	33750.00	67500.00
	VI. Social Infrastructure										
1	Drinking Water-RO Plant	80	No.	2000000	Phy 5.00 80.00	5.00 80.00	5.00 80.00	5.00 80.00	5.00 80.00	10.00 160.00	35.00 560.00
2	Education-Colleges	80	No.	10000000	Phy 1.00 80.00	1.00 80.00	1.00 80.00	1.00 80.00	1.00 80.00	2.00 160.00	5.00 400.00
3	Healthcare-Hospital	80	No.	20000000	Phy 1.00 150.00	1.00 160.00	1.00 160.00	1.00 160.00	1.00 160.00	2.00 320.00	7.00 1120.00
	Total Social Infrastructure				320.00	240.00	320.00	320.00	240.00	640.00	2080.00
	VII. Renewable Energy										
1	Biomass Energy-Community Bio Gas Plant	80	No.	500000	Phy 5.00 20.00	5.00 20.00	5.00 20.00	5.00 20.00	5.00 20.00	10.00 40.00	35.00 140.00
2	Solar Energy--EV Charging Stations	80	No.	1200000	Phy 2.00 19.20	1.00 9.60	2.00 19.20	2.00 19.20	2.00 19.20	5.00 48.00	14.00 134.40
4	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	240000	Phy 100.00 192.00	50.00 96.00	250.00 480.00	100.00 192.00	100.00 192.00	1000.00 1920.00	1600.00 3072.00
3	Solar Energy--Solar Dryer	80	No.	300000	Phy 10.00 24.00	10.00 24.00	25.00 60.00	20.00 48.00	20.00 48.00	50.00 120.00	135.00 324.00
	Total Renewable Energy				255.20	149.60	579.20	279.20	279.20	2128.00	3670.40
	VIII. Others										
1	Individuals/ Individual members of SHGs - 3rd Dose of Credit	100	No.	200000	Phy 25000.00 50000.00	25000.00 50000.00	30000.00 60000.00	25000.00 50000.00	25000.00 50000.00	75000.00 150000.00	205000.00 410000.00
2	Individuals/ Individual members of SHGs - New Loans	100	No.	200000	Phy 500.00 1000.00	500.00 1000.00	500.00 1000.00	500.00 1000.00	500.00 1000.00	1000.00 2000.00	3500.00 7000.00
	Total Others				51000.00	51000.00	61000.00	51000.00	51000.00	152000.00	417000.00
	Total Priority Sector (I+ II+ III+ IV + V + VI+ VII+ VIII)				144192.03	131364.53	224538.67	168464.60	148775.39	379869.18	1197204.40

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	2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target
CBs	265731.23	346749.57	350436.77	395180.00	400207.48
RCBs	45029.71	60351.30	43061.65	66732.06	45870.71
SCARDBs	0.00	0.00	0.00	0.00	0.00
RRBs	71969.68	76888.92	99087.16	76465.05	88971.30
Others	0.00	0.00	1141.34	0.00	1602.55
Sub total (A)	382730.62	483989.79	493726.92	538377.11	536652.04

Table 2: Term Loan (MT+LT)

Particulars	2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target
CBs	104295.98	190771.90	204776.21	179551.12	190460.19
RCBs	7402.02	8936.77	23976.83	2018.30	21830.03
SCARDBs	0.00	0.00	0.00	0.00	0.00
RRBs	23681.52	62718.30	45519.50	75831.51	42341.76
Others	0.00	1669.90	635.50	2369.55	762.66
Sub total (B)	135379.52	264096.87	274908.04	259770.48	255394.64

Table 3: Total Agri. Credit

Particulars	2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target
CBs	370027.21	537521.47	555212.98	574731.12	590667.67
RCBs	52431.73	69288.07	67038.48	68750.36	67700.74
SCARDBs	0.00	0.00	0.00	0.00	0.00
RRBs	95651.20	139607.22	144606.66	152296.56	131313.06
Others	0.00	1669.90	1776.84	2369.55	2365.21
Sub total (C = A+B)	518110.14	748086.66	768634.96	798147.59	792046.68

Table 4: MSME

Particulars	2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target
CBs	99728.22	83232.37	67038.48	114854.32	115210.61
RCBs	116.24	0.00	0.00	1752.00	1868.92
SCARDBs	0.00	0.00	0.00	0.00	0.00
RRBs	18373.64	15534.44	144606.66	13186.12	13317.42
Others	0.00	1959.44	1776.84	3757.39	2501.86
Sub total (D)	118218.10	100726.25	213421.98	133549.83	132898.81

Table 5: Other Priority Sector

Particulars	2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target
CBs	37631.43	6955.61	33924.47	9932.09	29918.22
RCBs	888.53	29625.49	60000.00	65616.03	61220.97
SCARDBs	0.00	0.00	0.00	0.00	0.00
RRBs	11189.05	17376.87	2839.18	17854.91	19129.00
Others	0.00	1741.08	1375.96	1208.39	2797.19
Sub total (E)	49709.01	55699.05	98139.61	94611.42	113065.38

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

Particulars	2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target
CBs	507386.86	627709.45	656175.93	699517.53	735796.50
RCBs	53436.50	98913.56	127038.48	136118.39	130790.63
SCARDBs	0.00	0.00	0.00	0.00	0.00
RRBs	125213.89	172518.53	292052.50	183337.59	163759.48
Others	0.00	5370.42	4929.64	7335.33	7664.26
Grand Total	686037.25	904511.96	1080196.55	1026308.84	1038010.87

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

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



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

(Rs. lakh)

Particulars	2022-23					2023-24					2024-25 (Target)				
	CBs	RCEs	RRBs	Others	Total	CBs	RCEs	RRBs	Others	Total	CBs	RCEs	RRBs	Others	Total
Crp Loan	346749.57	60351.30	76888.92	0.00	483989.79	395480.00	66732.06	76465.05	0.00	538377.11	400207.48	45870.71	88971.30	1602.55	526652.04

Table 2: Term Loan

Particulars	2022-23				2023-24				2024-25 (Targt.)				
	CBs		Others		Total	CBs		RCBs		RRBs	Others	Total	
	RCBs	CBs	RCBs	Others		RCBs	CBs	RCBs	Others				
Water Resources	27026.52	4912.6	16286.01	0.00	43803.79	29010.50	3396.78	6418.71	90.03	29010.50	3396.78	6448.71	90.03
Land Development	22868.59	415.69	13780.47	0.00	37064.75	24547.34	2874.20	5456.60	76.18	24547.34	2874.20	5456.60	76.18
Farm Mechanization	3184.44	566.84	18791.55	0.00	50542.83	33473.05	3919.36	7440.82	103.88	33573.05	3929.36	7440.82	103.88
Plantation & Horticulture including Sericulture	22868.59	415.69	13780.47	0.00	37064.75	24547.34	2874.20	5456.60	76.18	24547.34	2874.20	5456.60	76.17
AH - Dairy Development	19540.63	372.36	43.88	0.00	19956.87	20975.08	2455.93	4602.53	65.09	20975.08	2455.93	4662.53	66.09
AH - Poultry Development	7460.97	142.47	16.76	1669.90	9289.80	8008.67	937.72	1780.24	24.85	8018.66	957.72	1780.24	23.85
AH - Sheep / Goat / Piggery Devt.	3908.13	74.47	8.78	0.00	3991.38	4195.02	491.19	932.51	14.01	4212.51	491.19	932.51	14.01
Fisheries Development	4618.69	88.01	10.37	0.00	4717.07	4957.75	580.49	1102.05	15.39	4967.74	580.49	1212.05	15.39
Forestry & Wasteland Dev.	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	5393.95	6370.27	0.00	0.00	11674.22	5693.31	666.82	1205.56	17.67	7643.16	666.62	1275.55	17.66
Agro and Food Processing	45991.39	0.00	0.00	0.00	45991.39	49367.56	5780.35	10973.87	153.21	49367.56	5780.35	10993.86	163.20
Others	115603.37	5957.26	61516.20	0.00	182176.83	204776.32	23976.84	45519.49	635.50	205016.19	24006.84	45660.47	660.46
Sub total	306375.27	13994.02	124234.49	1669.90	446273.68	424776.32	23976.84	45519.49	635.50	205016.19	24006.84	45660.47	660.46
Grand Total (I + II)	653124.84	74345.32	201123.41	1669.90	930263.47	599956.22	90708.90	121984.54	635.50	603223.67	69877.55	134631.77	2263.01

RCBs include StCBs, 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	20 animals per day	No.	3500000
2	Agri Clinic & Agri Business Centers		Medium	No.	1500000
3	Animal Driven Carts	Conventional Bullock Cart	1 Pair	No.	50000
4	Artificial Recharge Structure	For Bore Well		No.	52700
5	Bee Keeping	Boxes		No.	2000
6	Bee Keeping	Indian Bee Colony	Apis Cerana 25+25	No.	151900
7	Biomass Energy	Community Bio Gas Plant		No.	500000
8	Bore Well	New	Well Depth_100m, Dia_180mm	No.	76650
9	Buffalo Farming		Female calf rearing	1+1	101600
10	Bulk Milk Cooling Unit		2000 liter	No.	1500000
11	Cooperatives of Artisans, Village Industries		—	No.	500000
12	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000
13	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
14	Combine harvester	Self propelled belt type		No.	2900000
15	Compost/ Vermi Compost	Compost	NADEP Compost_10' x 6'x 3'	No.	20300
16	Compost/ Vermi Compost	Vermi Hatchery	260 TPA	No.	1641700
17	Crossbred Cattle Farming		Cross Bred (CB)Cows	1+1	165600
18	Crossbred Cattle Farming		Mini dairy	3+2	497000
19	Custom Service Units/ Custom Hiring Centers			No.	2000000
20	Dairy Marketing Outlet/ Parlour			No.	400000
21	Diesel Pump Sets	New	5 HP	No.	41600
22	Drinking Water	RO Plant		No.	2000000
23	Drip Irrigation	New	12mm, 1.2 m x 0.60 m	ha	105000
24	Drones	For Spraying		No.	950000
25	Education	Colleges		No.	10000000
26	Education Loans	Graduation & Post Graduation		No.	800000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
27	Education Loans	Overseas Education		No.	2000000
28	Education Loans	Professional Courses		No.	2000000
29	Education Loans	Technical Courses		No.	1000000
30	Electric Pump Sets		Submersible _ 10 HP	No.	101400
31	Export Credit	Pre-Shipment Export Credit		No.	20000000
32	Farm Ponds/ Water Harvesting Structures	Dugout Pond	10m x 10m x 2m	No.	20700
33	Finance to FPOs/FPCs			No.	3000000
34	Fish Culture	Leased Pond	Intensive Fish Culture	ha	803900
35	Fish marketing	Fish Sale Unit		No.	400000
36	Fish processing	Solar Fish Dryer		No.	426000
37	Fishing craft	Mechanised	_10_20 HP	No.	3100000
38	Fishing gear and equipment	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
39	Fodder Cultivation	1 Acre		Acre	36000
40	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000
41	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
42	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
43	Godown	Galvanized Sheets	1000 MT	No.	3500000
44	Godown	Renovation/ Expansion		No.	500000
45	Graded Buffalo Farming		Graded Murrah Buffaloes (GMB)	1+1	202800
46	Graded Buffalo Farming		Mini dairy	3+2	591100
47	Healthcare	Hospital		No.	20000000
48	High density plantation	Banana		Acre	118000
49	Implements	Tractor drawn/ driven/ mounted	Cultivator	No.	50000
50	Indigenous Poultry Farming		Backyard poultry	100	78000
51	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
52	Individuals/ Individual members of SHGs	New Loans		No.	200000
53	Integrated Farming		Dry Land System	No.	365000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
54	KVIC Units			No.	200000
55	Leveller	Laser Guided		No.	470000
56	Loan to MFIs for On lending to for Agri. Purposes			No.	20000000
57	Loan to NBFCs (Other than MFIs) for On lending for Agri. Purposes			No.	50000000
58	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
59	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
60	Manufacturing Sector	Term Loan	Medium_	No.	30000000
61	Manufacturing Sector	Term Loan	Micro_	No.	600000
62	Manufacturing Sector	Term Loan	Small_	No.	6000000
63	Manufacturing Sector	Working Capital	Medium_	No.	25000000
64	Manufacturing Sector	Working Capital	Micro_	No.	400000
65	Market Yard	Collection Centre		No.	1500000
66	Meat & Poultry Processing			No.	3000000
67	New Orchard	Tropical/ Sub Tropical Fruits	Mango_7.5m x 7.5m	Acre	89500
68	Nursery	Horticulture Nursery		No.	2500000
69	Other machinery	Other Machinery & Equipment	MB Plough	No.	70000
70	Other machinery	Other Machinery & Equipment	Rotavator	No.	160000
71	Other Plantation Crops	Coconut	Dwarf hybrid	Acre	77400
72	Other Plantation Crops	Oil Palm		Acre	108350
73	Paddy Transplanter	Power tiller Drawn		No.	460000
74	Plantation	Bamboo	5 m *5 m	ha	92000
75	Pledge Loans			No.	300000
76	Pond construction	Pond Renovation & Desilting		ha	648900
77	Poultry transportation vehicle			No.	1000000
78	Power Tiller		12 HP	No.	280000
79	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
80	Reapers, Binders and Balers	Power tiller attached	Paddy Reaper	No.	200000
81	Reapers, Binders and Balers	Tractor attached	Paddy straw Baler(Round) -Tractor Operated	No.	1350000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
82	Retail Market outlet for Meat			No.	300000
83	Retail Poultry dressing/ products outlet			No.	300000
84	Rice Processing		Rice Mill _ Small Scale (500 Kg/ Hour) Automatic	No.	300000
85	Seed Drill	Seed cum Fertilizer Drill		No.	150000
86	Sericulture	Chawki Rearing	5000 DFLs per batch 1200 sq. ft Shed	Acre	2452000
87	Sericulture	Reeling Unit	Multi end reeling Unit_ 10	No.	1674800
88	Sericulture	Reeling Unit	Twisting Unit	No.	974400
89	Service Sector	Term Loan	Micro_	No.	200000
90	Service Sector	Term Loan	Small_	No.	7500000
91	Service Sector	Working Capital	Micro_	No.	300000
92	Service Sector	Working Capital	Small_	No.	12000000
93	Service Sector	Working Capital	Small_	No.	3000000
94	Sheep	Rearing Unit	New Shed Deccani Breed	20+1	197200
95	Solar Energy		EV Charging Stations	No.	1200000
96	Solar Energy		Solar Dryer	No.	300000
97	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
98	Solar PV Pump Sets (AC)	New	5 HP	No.	550000
99	Tank Silt Application			ha	72130
100	Thresher	Multicrop Power Threshers	30 to 45 HP	No.	320000
101	Tractor	With Implements & Trailer	26 to 35 HP	No.	650000
102	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
103	Weeder	Cono/ Rotary Weeder	Mini power weeder (2HP)	No.	24000
104	ZBNF unit with Indigenous cattle			2	121200

Annexure V

Scale of Finance for major crops fixed by the State Level Technical Committee

Sr. No.	Crop	Type	Unit	SoF (₹)
1	Broiler Farming	Others__	Per Bird	130
2	Buffalo Farming	—	Per Animal	49000
3	Castor/ Aeranda/ Randee/ Ricinus	Irrigated	Acre	20000
4	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Irrigated	Acre	34000
5	Chilli/ Mirch	Irrigated	Acre	125000
6	Cotton/ Kapaas	Irrigated	Acre	50000
7	Fish Culture in Pond	Monoculture _ Pangassius__	Acre	600000
8	Fodder		Acre	33000
9	Foxtail Millet/ Korralu/ Thenai/ Navane		Acre	19000
10	Goat Farming	Rearing Unit _ Semi intensive	20+1	46000
11	Groundnut/ Moongfali	Unirrigated/ Rainfed	Acre	35000
12	Indigenous Cattle Farming	—	Per Animal	38000
13	Maize/ Makka	Irrigated	Acre	45000
14	Mango/ Aam		Acre	50000
15	Onion/ Piyaz/ Kanda		Acre	60000
16	Other Vegetables		Acre	185000
17	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed	Acre	19000
18	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed	Acre	22000
19	Pulses		Acre	22000
20	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
21	Safflower/ Kusum	Irrigated	Acre	13000
22	Sericulture	Mulberry	Acre	110000
23	Sorghum/ Jowar	Unirrigated/ Rainfed	Acre	22000
24	Soybean/ Soyabean	Irrigated	Acre	15000
25	Sugarcane/ Ganna	Ratoon	Acre	75000
26	Sunflower/ Surajmukhi	Irrigated	Acre	26000
27	Tobacco/ Thambaku		Acre	42000
28	Tomato/ Tamatar		Acre	60000
29	Turmeric/ Haldi	Irrigated	Acre	110000
30	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
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

List of Abbreviations

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

List of Abbreviations

JLG	Joint Liability Group	NGO	Non-Governmental Organisation
JNNSM	Jawaharlal Nehru National Solar Mission	NHM	National Horticulture Mission
KCC	Kisan Credit Card	NLM	National Livelihood Mission
KSK	Krishi Sahayak Kendra	NMFP	National Mission on Food Processing
KVI	Khadi and Village Industries	NPBD	National Project on Bio-Gas Development
KVK	Krishi Vigyan Kendra	NRLM	National Rural Livelihood Mission
LAC	Livestock Aid Centre	NWDPA	National Watershed Development Project for Rainfed Areas
LAMPS	Large Area Multipurpose Society	PAIS	Personal Accident Insurance Scheme
LDM	Lead District Manager	PACS	Primary Agricultural Cooperative Society
LI	Lift Irrigation	PHC	Primary Health Centre
MEDP	Micro Enterprises Development Programme	PKVY	Paramparagat Krishi Vikas Yojana
MF	Marginal Farmer	PLP	Potential Linked Credit Plan
MI	Micro Irrigation	PMEGP	Prime Minister's Employment Generation Programme
MIDH	Mission for Integrated Development of Horticulture	PMJDY	Pradhan Mantri Jan Dhan Yojana
MNRE	Ministry of New and Renewable Energy	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
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

List of Abbreviations

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
NWDPA	National Watershed Development Project for Rainfed Areas	SBM	Swachha Bharat Mission
PAIS	Personal Accident Insurance Scheme	SCC	Swarojgar Credit Card
PACS	Primary Agricultural Cooperative Society	SCS	Service Cooperative Society
PHC	Primary Health Centre	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Promoting Institution
PLP	Potential Linked Credit Plan	SLBC	State Level Bankers' Committee
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	M Subba Reddy
Designation	AGM (DD), NABARD
Address	Flat No: 102, Venkata Sai Enclave
Pincode	518003
Post Office	New Postal Colony, Venkata Ramana Colony
District	Kurnool
State	Andhra Pradesh
Mobile No.	8184970404
Email ID	kurnool@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐 : www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉ : ho@nabfins.org 🌐 : www.nabfins.org	



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**
Pan India Presence
with offices in 31
State/UTs

- | | |
|--|--|
| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
|--|--|

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051
☎: 022-26539419 ✉ : headoffice@nabcons.in
Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125
☎: 011-41538678/25745103 🌐 : www.nabcons.com

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎ : 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- 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

☎ : 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



NAB FOUNDATION

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.

Registered Office: NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ : 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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