



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



एन टी आर जिला
NTR 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 : एन टी आर

District : NTR

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

आंध्रा प्रदेश क्षेत्रीय कार्यालय
Andhra Pradesh Regional Office



PLP 2025-26
NTR District

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

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

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

Index

Sr. No.	Particulars	Page No.
1	Foreword	1
2	Executive Summary	5
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)	8
Part A		
4	District Map	11
5	Broad Sector wise PLP projection for the year 2025-26	12
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26	13
7	District profile	14
8	Banking Profile	27
Part B		
Chapter 1	Important Policies and Developments	31
Chapter 2	Credit Potential for Agriculture	
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance & Marketing	43
2.1.2	Water Resources	43
2.1.3	Farm Mechanization	44
2.1.4	Plantation & Horticulture, including Sericulture	45
2.1.5	Forestry & Waste Land Development	46
2.1.6	Animal Husbandry – Dairy	47
2.1.7	Animal Husbandry – Poultry	47
2.1.8	Animal Husbandry - Sheep, Goat, Piggery	48
2.1.9	Fisheries	49
2.1.10	Farm Credit – Others	49
2.1.11	Sustainable Agricultural Practices	50
2.2	Agriculture Infrastructure	
2.2.1	Construction of Storage and Marketing Infrastructure	50
2.2.2	Land Development, Soil Conservation and Watershed Development	51
2.2.3	Agri. Infrastructure – Others	51

Index

Sr. No.	Particulars	Page No.
2.3	Agriculture - Ancillary Activities	
2.3.1	Food & Agro Processing	52
2.3.2	Agri Ancillary Activities – Others	53
Chapter 3	Credit potential for MSMEs	54
Chapter 4	Credit Potential for Export Credit, Education & Housing	56
Chapter 5	Credit Potential for Infrastructure	
5.1	Infrastructure - Public Investments	59
5.2	Social Infrastructure involving Bank Credit	60
5.3	Renewable Energy	60
Chapter 6	Informal Credit Delivery System	64
Chapter 7	Critical Interventions Required for Creating a Definitive Impact	66
Chapter 8	Status and prospects of Cooperatives	72
Chapter 9	NABARD's Projects and Interventions in the District	75
	Success Stories	76
Appendix 1a	Climate Action - Scenario at Global & National Level	78
Appendix 1b	Climate Change Scenario - At the State Level	80
Appendix 1c	Climate Change Scenario - At the District Level	83
Appendix 2	Potential for Geographical Indication (GI) in the district	85
Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	86
Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	94
Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied Activities	95
Annexure 4	Unit costs for major activities fixed by NABARD	96
Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	100
	Abbreviations	102
	Name and address of DDM	107

Executive Summary

1. Introduction

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

2. District characteristics

i.	Location	NTR district is a district in coastal Andhra Region of Andhra Pradesh. The district headquarters is Vijayawada. The district is named after former Chief Minister of Andhra Pradesh N. T. Rama Rao. The district shares boundaries with Guntur, Palnadu, Krishna, Eluru, Khammam and Suryapet districts.
ii.	Type of soil	District is having mainly three types of soils viz., 1. Black soil which constitute 57.6% of the villages 2. Sandy Clay-loams with 22.3% and 3. Red loamy with 19.4% of the villages, while small sandy soils constitute 0.7%.
iii.	Primary occupation	Primary occupation of the population in the NTR district is agriculture and allied activities as more than 50% of the population lives in rural areas and cultivate their lands. Non farm activities like handlooms, handicrafts like Kondapalli toys have brought fame to the district.
iv.	Land holding structure	More than 2.2 lakh farmers own 2.05 lakh hectares of land holding. Thus 88% of land holdings are of small and marginal nature. In terms of area, 53% of the land is owned by Small and marginal farmers whereas 47% of the land is owned by farmers having land holding of more than 2 ha.

3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	ACP disbursement for the FY 2023-24 for Priority sector was ₹ 25837.86 Cr against target of ₹ 19000 Cr. ACP target for the year 2024-25 is ₹ 26688.75Cr.
ii.	CD Ratio	166.70
iii.	Investment credit in Agriculture	₹3886.73Cr
iv.	Credit flow to MSMEs	₹11233.80Cr
v.	Other significant credit flow, if any	-

4. Sector/Sub-sector wise PLP projections

i.	Projection for the year	₹ 30048.42 crore for FY 2025-26
ii.	Projection for agriculture and its components	₹ 12239.86 crore for FY 2025-26
iii.	Projection for MSMEs	₹ 12251.84 crore for FY 2025-26
iv.	Projection for other purposes	₹ 5556.72 crore for FY 2025-26

5. Development Initiatives

- The Government is committed to ensuring the coverage of all households in the district under the Jal Jeevan Mission by the conclusion of 2025.
- Under the Rural Infrastructure Development Fund (RIDF), Agricultural and Horticultural (AH) institutions have been sanctioned many projects to strengthen extension services. However, several projects remain incomplete. It is proposed that these projects be finalized, and additional institutions be established to address any existing gaps.
- The District Administration has set a goal to extend the Suryaghar Muft Bijli Yojana to 100,000 households, thereby supporting green energy initiatives.
- Primary Health Centres (PHCs) in NTR district are slated for substantial upgrades to improve healthcare services for residents. Furthermore, in a recent meeting, the district administration outlined plans for the construction of new buildings with clean kitchens for all Anganwadi centers.

6. Thrust Areas

- Supporting watershed development for preserving the moisture in the soil through NABARD's Watershed Development Fund and forming Community Based Organisations for overall development of the rural areas in and around the watershed.
- Promoting a sustainable farm sector through various farm sector promotion schemes of NABARD like providing assistance for promotion of FPOs under CSS for FPOs and providing technical support through ICAR and its institutions such as AUs, KVKs etc.
- Promoting Drone technology in the overall development of economy in the unreached areas is also one of the thrust areas of the Andhra Pradesh in general and NTR district in particular.
- The thrust areas have been identified in tune with "Amritkaal", a 25-year blueprint for the vision of India@100 years and the "Swarnandhra 2047" plan of Andhra Pradesh complementing the growth focus at macro-level and the state level respectively with an all-inclusive welfare focus on micro level.

7. Major Constraints and Suggested Action Points

- The absence of an organized value chain has resulted in significant price fluctuations at the farm gate, leading to substantial losses for farmers on their investments.
- It is essential to promote the establishment of Farmer Producer Organizations (FPOs) and encourage private investment in post-harvest infrastructure, food processing, and the agricultural value chain. This should be aligned with government schemes such as AIF, PMFME, MIDH, and other relevant state government initiatives.

- The handloom and handicraft sector remains largely unorganized, causing artisans to receive less than the full price paid by customers due to the involvement of middlemen. Direct marketing of these products through Off-Farm Sector Producer Organizations should be promoted to enhance the income of artisans.

8. Way Forward

- Taking forward the encouragement to technology based agri start-ups to provide advanced weather forecast services, prescription of optimum mixture of natural pesticides and bio-fertilizers would be most approach for improving the life of environment as well as farmers.
- Encouraging FPOs to take their business to higher levels of value chain viz., primary processing, construction of need based infrastructure, so as to ensure enhanced income to the farmer members with the help of schemes available from GoI, GoAP, NABARD and credit guarantee provided through NABSANRAKSHAN.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

2. Objectives

The objectives of PLP are:

- To enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation,
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channelling the same into sectors with growth potential, and
- To assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

3. Methodology

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavouring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of:

- Assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level,
- Identification of infrastructure facilities required to support the exploitation of the potential,
- Identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure,
- Examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and
- Estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays. The broad methodology of arriving at the potential for major sectors is given below.

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
i.	Crop loans	<ul style="list-style-type: none"> Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings. Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers. Study the cropping pattern. Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue, and Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
ii.	Water Resources	<ul style="list-style-type: none"> MI potential is the area that can be brought under irrigation by ground and surface water. Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district. While clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get. Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is considered. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler, and drip systems.
iii.	Farm Mechanisation	<ul style="list-style-type: none"> The potential estimate for farm mechanization considers irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors. Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively. Adjustment of tractor potential with land holdings; and Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
iv.	Plantation and Horticulture	<ul style="list-style-type: none"> Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops.

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

5. Agency wise use utility

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

i. Bankers

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

ii. Government Agencies/Departments

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

iii. Individual/Business entities

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

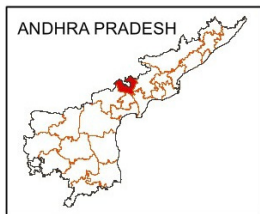
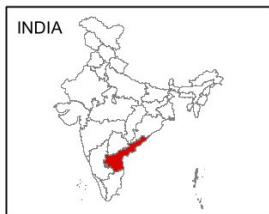
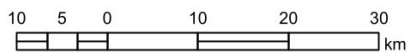
6. Limitations and Constraints

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

District Map



Block Map - Ntr



Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	1165149.17
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	576735.63
2	Term Loan for agriculture and allied activities	588413.54
B	Agriculture Infrastructure	35079.39
C	Ancillary activities	23757.50
I	Credit Potential for Agriculture (A+B+C)	1223986.06
II	Micro, Small and Medium Enterprises	1225184.90
III	Export Credit	10370.00
IV	Education	50544.00
V	Housing	186513.30
VI	Social Infrastructure	13156.80
VII	Renewable energy	3739.04
VIII	Others	291348.70
	Total Priority Sector	3004842.80

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	492818.13
2	Water Resources	37006.62
3	Farm Mechanisation	58119.68
4	Plantation & Horticulture with Sericulture	46703.42
5	Forestry & Waste Land Development	9750.26
6	Animal Husbandry – Dairy	114098.02
7	Animal Husbandry – Poultry	65636.30
8	Animal Husbandry - Sheep, Goat, Piggery	40330.85
9	Fisheries	7535.20
10	Farm Credit- Others	293150.69
	Sub total	1165149.17
B	Agriculture Infrastructure	
1	Construction of storage	15958.43
2	Land development, Soil conservation, Wasteland	9230.96
3	Agriculture Infrastructure – Others	9890.00
	Sub total	35079.39
C	Ancillary activities	
1	Food & Agro. Processing	16562.25
2	Ancillary activities – Others	7195.25
	Sub Total	23757.50
	Credit Potential for Agriculture (A+B+C)	1223986.06
II	Micro, Small and Medium Enterprises	
	Total MSME	1225184.90
III	Export Credit	10370.00
IV	Education	50544.00
V	Housing	186513.30
VI	Social Infrastructure	13156.80
VII	Renewable energy	3739.04
VIII	Others	291348.70
	Total Priority Sector	3004842.80

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)	3315.00
ii.	No. of Sub Divisions	3
iii.	No. of Blocks	20
iv.	No. of revenue villages	321
v.	No. of Gram Panchayats	288

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	N.T.R
iii.	Agro-climatic Zone 1	SAZ1 - Krishna Zone
iv.	Climate	Tropical with extreme hot summer and cold winter
v.	Soil Type	Black Cotton soil (58%); Sandy Clay Loams (22%), Red Loamy soils (19.3%) and Sandy soils (0.7%)

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	1122760
ii.	Forest Land	403690
iii.	Area not available for cultivation	332000
iv.	Barren and Unculturable land	38519
v.	Permanent Pasture and Grazing Land	14441
vi.	Land under Miscellaneous Tree Crops	
vii.	Cultivable Wasteland	5607
viii.	Current Fallow	3115
ix.	Other Fallow	5116

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	17
ii.	Total	17

5. Distribution of Land Holding

Sr. No.	Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	193202	88	107752	53
ii.	>1 to <=2 ha	0	0	0	0
iii.	>2 to <=4 ha	26892	12	96989	47
iv.	>4 to <=10 ha	0	0	0	0
v.	>10 ha	0	0	0	0
	Total	220094	100	204741	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	57.00
ii.	Of the above, Small/ Marginal Farmers	46.00
iii.	Agricultural Labourers	376.00
iv.	Workers engaged in Household Industries	25.00
v.	Workers engaged in Allied agro activities	270.00
vi.	Other workers	1253.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	2218.00	1114.00	1104.00	1306.00	916.00
ii.	Scheduled Caste	406.00	206.00	200.00	264.00	83.00
iii.	Scheduled Tribe	82.00	19.00	18.00	19.00	18.00
iv.	Literate	1409.00	750.00	659.00	NA	NA
v.	BPL	NA	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	598.00
ii.	Rural Households	498.00
iii.	BPL Households	NA

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	486
ii.	Villages having Agriculture Power Supply	NA

Sr. No.	Particulars	Nos.
iii.	Villages having Post Offices	410
iv.	Villages having Banking Facilities	326
v.	Villages having Primary Schools	486
vi.	Villages having Primary Health Centres	185
vii.	Villages having Potable Water Supply	486
viii.	Villages connected with Paved Approach Roads	287

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	1475
ii.	Primary Health Centres	64
iii.	Primary Health Sub-Centres	NA
iv.	Dispensaries	0
v.	Hospitals (incl Ayurvedic, Homeopathy, Unani & Naturopathy)	23
vi.	Hospital Beds	1432

Sources

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

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Fertiliser/Seed/Pesticide Outlets	NA
ii.	Registered FPOs	14
iii.	Agro Service Centres	NA
iv.	Soil Testing Centres	NA
v.	Approved nurseries	NA
vi.	Agriculture Pumpsets	NA
vii.	Pumpsets Energised	NA
viii.	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	114653.00
ii.	Irrigation Potential Created	92987.00
iii.	Net Irrigated Area (Total area irrigated at least once)	72357.00
iv.	Area irrigated by Canals/ Channels	21251.00
v.	Area irrigated by Wells	23642.00
vi.	Area irrigated by Tanks	16997.00
vii.	Area irrigated by Other Sources	10467.00
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	72357.00

13. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	560.67
ii.	Railway Line [km]	297.49
iii.	Public Transport Vehicle [Nos]{approx.}	94937
iv.	Goods Transport Vehicles [Nos.] {approx.}	30494

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

Sr. No.	Category of animal	Total	Male	Female
i.	Cattle - Cross bred	10267	1584	8683
ii.	Cattle - Indigenous	68579	18060	50519
iii.	Buffaloes	669773	47395	622378
iv.	Sheep - Cross bred	27816	6726	21090
v.	Sheep - Indigenous	565191	92539	472652
vi.	Goat	356570	159584	196986
vii.	Pig - Cross bred	3586	1599	1987
viii.	Pig - Indigenous	8850	3476	5374
ix.	Horse/Donkey/Camel	8	4	4

Sr. No.	Category of animal	Total	Male	Female
x.	Rabbit	NA	NA	NA
xi.	Poultry - Improved	NA	NA	NA
xii.	Poultry - Indigenous	11558538	1234860	10323678

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	25
ii.	Veterinary Dispensaries	126
iii.	Disease Diagnostic Centres	14
iv.	Artificial Insemination Centers	497
v.	Animal Breeding Farms	1
vi.	Animal feed manufacturing units	10
vii.	Fodder Farms	0
viii.	Dairy Cooperative Societies	1
ix.	Milk Collection Centres	800
x.	Fishermen Societies	80
xi.	Animal Husbandry Training Centres	1
xii.	Animal Markets	NA
xiii.	Fish Markets	NA
xiv.	Livestock Aid Centers (No.)	NA
xv.	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
i.	Fish	20239.00	MT	25	gm/day
ii.	Egg	43036.00	Lakh Nos.	95	nos/p.a.
iii.	Milk	13.25	MT	444	gm/day
iv.	Meat	110998.00	MT	7	gm/day

Sources

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

District Profile 3

Key Insights into Agriculture and Allied Sectors

CROP PRODUCTION, MAINTENANCE AND MARKETING - AGRICULTURE

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Share of GDP agri to district	1422	1390	1487
ii.	Land Holdings - SF (%)	42034	42034	42034
iii.	Land Holdings - MF (%)	155055	155055	155055
iv.	Rainfall -Normal (mm)	1025	1025	1025
v.	Rainfall - Actual (mm)	987.5	1018.3	874.7
vi.	Cropping Pattern	Paddy – Paddy Cotton - Fallow Pulse – Maize, Jowar Maize – Pulse Chilli - Fallow	Paddy – Paddy Cotton - Fallow Pulse – Maize, Jowar Maize – Pulse Chilli - Fallow	Paddy – Paddy Cotton - Fallow Pulse – Maize, Jowar Maize – Pulse Chilli - Fallow

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	1693560.00	1053702.00	1349818.00

Table 3: Major Crops

Sr. No	Crop	31-03-2022			31-03-2023			31-03-2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)
i.	Paddy	65790	417365	6344	63804	436321	6838	5063	290793	5743
ii.	Jowar	711	2666	3750	751	3380	4500	1122	3645	3249
iii.	Maize	10203	82042	8041	12446	95076	7639	8603	82017	9534
iv.	Bengalgram	4500	5625	1250	3697	6655	1800	2993	5256	1756
v.	Redgram	913	676	740	257	206	800	349	210	601
vi.	Greengram	4869	5161	1060	2869	1750	610	3268	2852	873
vii.	Blackgram	3010	3973	1320	2155	1724	800	3149	985	3102
iii.	Groundnut	60	229	3810	53	133	2500	82	284	3462
ix.	Cotton	35334	62895	1780	39209	70576	1800	29296	58621	2001
x.	Sugarcane	418	41767	99920	641	60895	95000	639	63920	100032

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	1.613	1.869	1.636
ii.	Net sown area (lakh ha)	1.601	1.534	1.433
iii.	Cropping intensity (%)	100	122	114

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)		506237	409462
ii.	GLC through KCC (Rs. lakh)		594851.21	658365.52

Table 6: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	PM Kisan Coverage (No.)`	120163	121711	122113
ii.	State Govt Sponsored Schemes Coverage (No.)	154405	163717	174306

Table 7: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Soil Testing Laboratories (No.)	2	2	2
ii.	Soil Health Cards Issued (No.)	691	10606	11230

Table 8: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Crop Insurance Coverage (No.)	217644	229123	149052
ii.	Crop Loss Compensation, if any (Rs. lakh)	13969.00	392.20	0

Sources

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

WATER RESOURCES

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)		114	114
ii.	Net Irrigated Area ('000 ha)		123	69
iii.	Gross Irrigated Area ('000 ha)		131	84

Table 2: Water exploitation status in NTR District, Andhra Pradesh

Sr. No.	Mandal Name	31-03-2022	31-03-2023	31-03-2024
i.	All mandals	Safe	Safe	Safe

Sources

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

PLANTATION & HORTICULTURE INCLUDING SERICULTURE

Table 1: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
i.	Banana			0.125	5.265		
ii.	Mango			22.10	221.0		
iii.	Limes/Lemons			0.351	6.9		
iv.	Guava			0.24	5.28		
v.	Oil Palm			2.21	33.18		
vi.	Bhendi (Okra)			0.193	4.325		
vii.	Tomato			0.165	4.32		
viii.	Brinjal			0.110	2.075		
ix.	Other vegetables			0.600	4.32		

Table 2: Crop Identified for One District-One Product

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

Sources

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Forest Cover ('000 ha)	39	39	39
ii.	Waste Land ('000 ha)	5	5	5
iii.	Degraded Land ('000 ha)	14	14	14

Sources : DHB 2022

District Profile 4

Key Insights into Livestock, Fisheries and Land Development

ANIMAL HUSBANDRY - DAIRY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	NA	NA	NA
ii.	KCC for working capital (No.)	NA	7197	NA

Sources

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

ANIMAL HUSBANDRY - POULTRY

Table 1: GLC

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

Table 2 – Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird population (No.)	-	-	338282

Sources : DHB 2024

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

ANIMAL HUSBANDRY – SGP

Table 1: Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	Department of Animal Husbandry

AGRI.INFRASTRUCTURE

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)			5273.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Cold Storages (No.)	8	8	8
ii.	Storage Godowns (Capacity - 'ooo T)	55.34	55.34	55.34

Sources

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

LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT

Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Wadi Projects (No.)		1	
ii.	Wadi Projects - Area of plantation ('ooo ha)		0.202	

AGRI ANCILLIARY ACTIVITIES - FOOD & AGRO PROCESSING & OTHERS

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC (Rs.Lakh)	NA	NA	261863.00

Sources

Table Name	Source(s) and reference year of data
GLC	LDM, NTR district

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 (Rs. lakh)	469347.33	751774.00	1124309.00
ii.	No. of units financed	NA	NA	57002
iii.	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.)	NA	NA	NA
ii.	Micro Units (No.)	359	NA	NA
iii.	Small Units (No.)	715	NA	NA
iv.	Medium Units (No.)	NA	NA	NA
v.	Udyog Aadhar Registrations (No.)	NA	NA	NA

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

EXPORT/ EDUCATION/ HOUSING

Progress under PMAY

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

Sources

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

Public Infrastructure Investments

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

*Source: NABARD

INFORMAL CREDIT DELIVERY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	SHG Bank Linkage (₹ lakh)	450189.93	112248.62	181380.32

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	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 (No.)	NA	51	51
ii.	AH Sector - Fisheries (No.)	NA	80	80
iii.	Other agri allied coop societies (No.)	NA	79	79
iv.	Consumer Stores (No.)	NA	10	10
v.	Housing Societies (No.)	NA	79	79
vi.	FPOs (No.)	NA	14	14
vii.	Marketing Societies (No.)	NA	5	5
viii.	Labour Societies (No.)	NA	101	101
ix.	Education & training coop societies (No.)	NA	1	1
x.	Other Coop Societies (No.)	NA	127	127
xi.	Total (No)	NA	547	547

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	Primary Agriculture Credit Societies (No.)	131	131
ii.	Employees' Credit Cooperative Societies (No)	89	89
iii.	Urban Cooperative Banks (No)	5	5
	Total	225	225

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/ BFIs	Villages	Households
Commercial Banks	32	445	56	91	298	0	9898	307	1	1339
Regional Rural Bank	1	52	29	18	5	0	10748	19	7	11461
District Central Coop. Bank	1	32	5	10	17	0	1429		10	18625
Primary Agr. Coop. Society	131	131	131	0	0	-	-		3	1465
Others	4	9	0	3	6	-	-	1696		NA
All Agencies	169	669	221	122	326	0	22075	2022	21	32,890

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	7554965	NA	NA	0.0	4187403.00	4372926.00	5475406.00	79.7
Regional Rural Bank	444341	NA	NA	0.0	284332.00	254522.00	236534.00	3.4
Cooperative Banks	425817	NA	NA	0.0	299424.00	979545.00	1107092.00	13.0
Others	664652	NA	NA	0.0	1397746.00	25571.00	47625.00	86.2
All Agencies	9089775	0	0	0.0	6168905.00	5632564.00	6866657.00	21.9

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	4187403	449394	568721	26.6	67.0	8876139.00	9643458.00	10667163.00	10.6	93.2
Regional Rural Bank	284332	101070	114695	13.5	13.6	256225.00	171265.00	223912.00	30.7	2.0
Cooperative Banks	299424	37606	150481	300.2	17.7	574164.00	499193.00	529866.00	6.10	4.6
Others	1397746	9981	14563	45.9	1.7	1955168.00	16282.00	25310.00	55.4	0.2
All Agencies	6168905	598051	848460	41.9	100.0	11661696.00	10330198.00	11446251.00	10.8	100.0

4. CD Ratio				5. Ratio Performance under Financial Inclusion (No. of A/cs)				
Agency	CD Ratio %			31/3/2024				
	31/03/2022	31/03/2023	31/03/2024	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	212.0	220.5	194.8	535892	1051748	359750	125889	
Regional Rural Bank	90.1	67.3	94.7	72215	94491	62771	18511	
Cooperative Banks	191.8	51.0	47.9	104600	0	0	0	
Others	139.9	63.7	53.1	0	131	223	0	
All Agencies	189.0	183.4	166.7	712707	1146370	422744	144400	

6. Performance on National Goals

Agency	31/03/2024 [Loans to]									
	Priority Sector		Agr. Sector		Weaker Sections		Loans under DRI		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	2110120.00	81.57	980574.00	72.64	1085959.00	71.96	172872.00	96.93	168911.00	92.04
Regional Rural Bank	251388.00	9.71	231217.00	17.12	284539.00	18.85	4541.00	2.54	96742.00	5.27
Cooperative Banks	213626.00	8.25	134328.00	9.95	134056.00	8.88	0.00	0	42480.00	2.31
Others	11748.00	0.47	3699.00	0.29	4377.00	0.34	920.00	0.53	6670.00	0.38
All Agencies	2586882.00	100	1349818.00	100	1508931.00	100	178333.00	100	1835003.00	100

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach'mt [%]	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach'mt [%]	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach'mt [%]	
Commercial Banks	2340117.00	1803353.85	77.1	1377856.42	1546330.00	112.2	1586520.00	2110120.00	133.0	107.4
Regional Rural Bank	192064.00	279517.00	145.5	177790.59	201512.00	113.3	178400.00	251388.00	140.9	133.2
Cooperative Banks	200519.00	350409.99	174.8	107167.86	213718.00	199.4	133100.00	213626.00	160.5	178.2
Others	0.00	0.00	0.0	0.00	0.00	0.0	1980.00	11748.00	593.3	197.8
All Agencies	2732700.00	2433280.84	89.0	1662814.87	1961560.00	118.0	1900000.00	2586882.00	136.2	114.4

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 [Rs. lakh]	Ach'mt [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach't [%]
Crop Loan	1200000.00	1308351.00	109.0	711944.66	545988.00	76.7	600000.00	115.4	600000.00	692301.00	115.4	600000.00	100.4
Term Loan (Agri.)	452700.00	385209.00	85.1	262977.40	507714.00	193.1	250000.00	263.0	250000.00	657517.00	263.0	250000.00	180.4
Total Agri. Credit	1652700.00	1693560.00	102.5	974922.06	1053702.00	108.1	850000.00	158.8	850000.00	1349818.00	158.8	850000.00	123.1
MSME	750000.00	469347.33	62.6	477002.78	751774.00	157.6	780000.00	144.1	780000.00	1124309.00	144.1	780000.00	121.4
Other Priority Sectors*	330000.00	270373.51	81.9	210890.03	156084.00	74.0	270000.00	41.8	270000.00	112753.00	41.8	270000.00	65.9
Total Priority Sector	2732700.00	2433280.84	89.0	1662814.87	1961560.00	118.0	1900000.00	136.2	1900000.00	2586880.00	136.2	1900000.00	114.4

9. NPA Position (Outstanding)

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. NPA [%] in Last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA %
Commercial Banks	8876139.00	-	0.0	9643458.00	265839.00	2.8	106671.59	0.3	106671.59	3272.04	0.3	106671.59	1.0
Regional Rural Bank	256225.00	-	0.0	171265.00	257.00	0.2	2239.12	0.2	2239.12	4.48	0.2	2239.12	0.1
Cooperative Banks	574164.00	-	0.0	499193.00	19860.00	4.0	5298.66	3.8	5298.66	200.26	3.8	5298.66	2.6
Others	1955168.00	-	0.0	16282.00	647.00	4.0	253.10	4.1	253.10	10.28	4.1	253.10	2.7
All Agencies	11661696.00	-	-	10330198.00	286603.00	2.8	114462.47	3.1	114462.47	3487.06	3.1	114462.47	0.0

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

Source(s)

1	SLBC PORTAL
2	ACP of NTR District 2024-25

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

Digital Agriculture Mission

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

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

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

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

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

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

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

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

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

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

2.2. Highlights Related to Agriculture & Farm Sector

Priorities Identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

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

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

- **Micro Credit Intervention**

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

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

- **Financial Inclusion**

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

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

- **Farm Sector Development**

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

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

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

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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

Policy Initiatives - State Govt.

1. Important policies of State Government

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

- The budget for the financial year 2024-25 has been proposed with a total expenditure of ₹2.94 lakh crore. Of this, revenue expenditure is estimated at ₹2.35 lakh crore, and

capital expenditure is set at ₹32,712.84 crore. The revenue deficit stands at ₹34,743.38 crore, which is 2.12% of GSDP, while the fiscal deficit is projected at ₹68,742.65 crore, accounting for 4.19% of GSDP.

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

2.2 Budget - Highlights related to Agriculture & Farm Sector

- The Government of Andhra Pradesh presented the exclusive Agriculture and Allied Sectors Budget for the financial year 2024-25 with a total outlay of ₹43,402 crore.
- GoAP introduced the Annadata Sukhibhava Scheme under Budget 2024-25 to support and enhance the welfare of farmers in the state. It aims to provide financial assistance of ₹20,000 per year to farmers, disbursed in three equal instalments towards investment support. This support consists of ₹6,000 from the central government and

₹14,000 from the state government. An amount of ₹4500 crore has been allocated for FY2024-25 towards this scheme.

- Programmes like Polam Pilusthondi, Vaddi Leni Runalu (interest-free loans), Soil Health Cards, and Polambadi (field schools) aim to enhance productivity and ensure comprehensive support to farmers.
- **Vaddi Lenu Runalu:** The State Government provides interest relief/ subvention of 4% on loans upto ₹ 1 Lakh under Vaddi Leni Runalu Scheme.
- **Polam 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 enrolment model from Rabi 2024-25, allowing farmers greater flexibility to choose participation based on individual needs."
- Andhra Pradesh continues to lead in livestock production, ranking 1st in egg production, 4th in meat production, and 5th in milk production. Measures like the Livestock Insurance Scheme, along with provisions for fodder, shelter, and medical care, are expected to boost rural livelihoods and incomes for communities dependent on livestock.
- Subsidized diesel will benefit 23,000 fishing boats, providing cost relief and supporting the marine and inland fishing industries.

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

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

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

3. Govt. Sponsored Programmes linked with Bank Credit

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

Chapter 2

Credit potentials for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The NTR district lies in Godavari Western Delta and Krishna Eastern delta with geographical area of 3.32 lakh ha. There are nine farming zones based on agro - climatic situations and three major types of soils in the district viz. red loams (19.4) sandy clay loams (22.3) and black cotton soil (57.6). The district occupies an important place in agriculture scenario of the state which is the main occupation in the district. The cropping pattern in NTR district is paddy-paddy paddy-pulses sugarcane in delta region mandals and sugarcane in delta region mandals and pulses-maize pulses-tobacco, red gram, cotton, chillies in upland regions mandals with a cropping intensity of 124.8. Recently there has been a shift in cropping pattern towards commercial crops like maize, turmeric, vegetables and flower crops in irrigated-dry upland regions. Crop production during kharif and rabi seasons during 2022-23 was 13,92,632 tonnes. The GLC flow for crop loans by all agencies was ₹ 73,318 lakh in the district.

Data source : Department of Agriculture

2.1.1.2 Infrastructure and linkage support available, planned and gaps

GoI continued modified interest subvention @ 1.5 to all SCBs, RCBs and RRBs for financing crop loans, first year of converted crop loans on account of natural calamities and post-harvest loans against NWRs. Refinance from NABARD is available @ 4 % p.a. to RCBs and RRBs to enable them finance crop loans @ 7% p.a. and to SCBs for financing crop loans through PACS ceded to it. NABARD also provides Additional SAO to the extent of 20 % of GLC flow during the year to RCBs in addition to 40 % of GLC support under ST-SAO. For RRBs, 30% of crop loans will be available as additional refinance support under ASAO in addition to 20% of GLC support under ST-SAO.

There is one KVK and an ARS in the district. Apart from this 1 integrated agriculture lab has been established in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The total Geographical area is 3.31 lakh ha. Average rainfall is 1035.1 mm. The district is naturally divided into Delta and the Upland Zones. The delta part is irrigated by canals. Main sources of Irrigation in upland areas of the district are tanks, lift Irrigation projects and Nagarjuna Sagar water. An area of 1.73 lakh ha is sown out of which 0.72 lakh ha is irrigated and the balance is rain fed. Of the net irrigated area, areas irrigated through canals, tanks, tubewells, dug wells and other sources are 0.21 lakh ha, 0.17 lakh ha, 0.22 lakh ha and 0.02 lakh ha respectively. Lift Irrigation sources contribute to 0.10 lakh ha. All 20 mandals in the districts are safe in terms of ground water availability. Rice and Sugarcane are the major water consuming crops grown in the delta area of the district. State Government has embarked on two ambitious projects viz. Polavaram Irrigation project and Pattiseema Lift irrigation scheme

which are river water linking schemes envisaged to protect an ayacut of 13.08 lakh acres of Krishna Delta System.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- a) As part of monitoring of water levels, 26 piezometers are constructed in district under World Bank assisted Hydrology Project by State Groundwater Department.
- b) There are 108 water level recording stations in the district.
- c) State Ground Water Department is monitoring position with 156 general observation wells in different parts of district for recording of water levels to avoid over exploitation of ground water.
- d) 169141 agricultural pump-sets have been energized in the district as on 31 March 2014.

2.1.3 Farm Mechanisation

2.1.3.1 Status of the Sector in the District

NTR district has 2.20 lakh farm holdings with an area of 2.05 lakh ha. The small and marginal farmers in the district are about 88% operating only 53% of area whereas semi medium to large farmers who have 12% holdings operate 47% of the area. The level of farm mechanisation among small and marginal farmers is very low.

The government is providing subsidy for farm mechanization under Rashtriya Krishi Vikas Yojana (RKVY) and Sub-Mission on Agricultural Mechanization (SMAM). GoAP has established 10641 Rythu Seva Kendras (RSK) as one stop shop for farmers. Farmers can order farming equipment & machinery through RSKs which are networked in a hub-and-spoke model with major towns connected for all the supplies required by farmers in small villages. GoAP is providing financial assistance to groups of small & marginal farmers for establishing Farm Machinery Banks (FMBs) where RSKs are located.

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

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- All major farm machinery dealers for Tractor and Power tiller manufacturers/makes like Mahindra & Mahindra, Escorts, Eicher, Massey Ferguson and HMT have presence in the district.
- In Gudivada region, there are several units which are fabricating quality agricultural implements like MB plough (light as well as heavy), levelling blades (tractor drawn), double action/offset disc harrow, 11 Type cultivator, 9 row seed cum fertilizer drill, winnowing fan etc.
- As against the potential for tractors and power tillers at 35000 tractors, the existing traction power i.e. tractor population power tillers (3 Power Tillers = 1 tractor) plough animals (75 animals = 1 tractor) are 15000. Hence gap between demand and supply of tractors and power tillers including replacement demand (10% of the existing tractor population) is 20000.
- About 30% to 40% of the tractors are used for transportation. There are about 1200 power tillers in the district, and it is estimated that about 20% of the power tillers are not registered as the power tillers without trailers need not be registered. The National Commission on

Agriculture has recommended the use of power tillers in rice growing areas and tractors for other crops. In view of the average sales of tractors in the district and GOAP priority for farm mechanisation through Rythu Seva Kendras (RSK), there is huge potential for tractors and paddy transplanters.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Andhra Pradesh stands first in the country with a strong foundation in Horticulture. The State ranks first in productivity of Oil Palm, Papaya, Lime, Cocoa, Tomato, Coconut and Chillies. The total area under Horticulture crops is 18.08 Lakh Hectares with a production of 369.07 Lakh MTs (Source: Department of Horticulture, GoAP).

The Government of Andhra Pradesh is providing a big boost to the horticultural crops as the state is one of the leading producers of banana, mango, papaya, musk melon, watermelon, sweet lemon, guava and a wide variety of vegetables like tomato, okra, green chillies, brinjal etc. The wide and varied nature of horticulture sector covering fruits, vegetables, root and tuber crops, flowers, aromatic and medicinal crops, spices, and plantation crops, facilitates better returns per unit of area besides opportunities for diversification in agriculture. The sector also facilitates opportunities for diversification particularly for high value crops generating employment ensuring nutritional security and ecological sustainability; and enhancing the export earnings.

The total area and production in the district were 68664 ha and 969391 lakh ha. during 2023-24. Horticulture crops were cultivated in an extent of 1.02 lakh Ha in 2021-22 as against 1.25 lakh Ha in 2020-21. Mango, Chilli and to some extent Oil-palm are the major Horticulture crops identified as growth engines in NTR district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Area Expansion scheme for Mango, Guava, Acid Lime, Tissue Culture Banana and Papaya with support of subsidy
- Mango Rejuvenation Scheme – For rejuvenation of old and senile orchards a subsidy of ₹20000/- per Ha is provided by Horticulture Department.
- Fruit covers for Mango & Guava for protecting the fruits from external factors and improving the quality.
- Distribution of hybrid vegetable seeds on subsidy.
- Mango identified as One District One Focused Product to boost the exports.
- State Govt has announced MSP for horticulture crops at Chillies – ₹ 7000 per quintal, Turmeric- ₹6850 per quintal, Onion - ₹ 770 per quintal, Minor Millets - ₹ 2500 per quintal, Banana - ₹ 800 per quintal, Sweet Orange – ₹ 1400 per quintal.
- Under the Horticulture sector, Mango and Vegetables have been identified for Krishna district-specific Growth Engines to achieve the envisaged growth rate.
- 75% assistance is provided to the FPOs for solar cold room of 10 MT unit on the unit cost of ₹ 12.50 lakh to keep the produce fresh and increase the shelf life
- Credit linked back-end subsidy is available for integrated pack house with facilities for conveyer belt sorting grading units washing drying and weighing.

- Vegetable FPOs/FPCs are provided with Mobile Vending Carts at 75% subsidy under Farm Fresh Vegetable Scheme
- Oil-palm area expansion under NMOOP
- MIDH to promote holistic growth of horticulture sector towards development of micro-irrigation and protected cultivation.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The various programs of the State Govt. to improve the green cover are National Mission for Sustainable Agriculture-Rainfed Area Development (NMSA-RAD) to promote Integrated Farming System (IFS).

Bund Plantation is taken up through Timber Tree Plantation like Teak, Red Sanders, Malabar neem to be raised as boundary crop for horticulture plantation & also on field bunds.

The cost of pitting, planting, maintenance charges for 2 years are paid from MGNREGS funds and plant material is procured from nurseries of Forest dept. During 2020-21, 2.05 Lakh plants were planted for 1327 farmers with an expenditure of ₹ 0.16 Cr.

Block Plantation in Community Lands: Planting of shade, ornamental and fruit plants in vacant govt./community lands like burial grounds, Tank foreshore areas, endowment lands to improve green cover and productive utilisation of fallow lands. The cost of pitting, planting, maintenance charges are paid from MGNREGS funds and plant material is procured from Forest dept Nurseries. Project duration is 3 Years including maintenance. During 2020-21, 4.78 lakh plants were planted in 2707 locations with an expenditure of ₹ 6.20 Cr.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The capacity of various forest-based industries under organised sector and their raw material requirement vis-a-vis supply from government sources is reducing every year and at present industries are mostly dependent on private supplies for meeting hardwood demand. On the other hand, the industries like ITC-Paper Boards and Speciality Papers Division (PSPD), have increased their capacity and many paper mills from outside the state are sourcing raw material from Andhra Pradesh.

ITC is promoting farm forestry by encouraging clonal plantation of Eucalyptus, Casuarina and Subabul among farmers in upland areas of Krishna District. Effective extension services and competent technical guidance is provided by ITC Managers to growers from planting till harvest. Laboratory and research assistance is provided to needy farmers. Regular meetings are conducted to address problems faced by farmers. Farmers are happy that they have an assured market with ITC which provides buy back of plantation wood at prevailing market prices.

Farmers in upland areas like Nandigama, Mylavaram, Kanchikacherla and Jaggaiahpetta mandals are raising forestry plantations. Mainly farmers are raising Subabul plantations and some farmers have shown interest for Casuarina species.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District

Dairy is one of the most important economic activities which provides alternative and continuous source of income besides easing distress during lean season of agriculture and helps in diversifying as a source of supplementary income for crop cultivators. Milk and milk products are the primary source of protein to the vegetarian segment of the population. Erstwhile Krishna district stood second in milk production in the state. Buffaloes accounted for nearly 81% in the district for milk production. Milk is produced by 2.40 lakh households and 100 big dairy farmers. Around 12 lakh people are depending on milch animals and other related allied activities in the district and mainly women in the family play active role in this sector. Livestock Sector provides employment avenues to landless, small and marginal farmers and most of the rural women folk are actively engaged in taking care of Livestock. As per the livestock census 2019 in erstwhile Krishna district, there were 0.69 lakh indigenous cattle, 0.10 lakh crossbred cattle and 6.69 lakh buffaloes. Total breedable female milch animal population is 2.12 lakh comprising of 1.96 lakh buffaloes and 0.16 lakh cattle. The total estimates for production of milk, meat and eggs during 2023-24 are 4.06 lakh MT, 0.37 lakh MT and 12321.58 lakh respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The district is having 155 veterinary institutions (1 Super specialty VH, 1 Vet Polyclinic, 1 VHS, 1 Vet. disp., 25 Mobile Vet clinics and 126 RLU), 168 AI centers in the district. Still there is a gap of 44 AI centres based on the requirement of 1 per 1000 breedable female cattle.
- Fodder: Surplus production in 10669 Ha. (1.22 % of total geographical area).
- “VIJAYA” Dairy Milk Union has 450+ affiliated Milk Societies, 1200 Collection Points, 15 Milk Chilling Centres in the erstwhile Krishna district. The dairies operating in the district are Model Dairy located in Nidamanuru Jersey Dairy located near Hanuman Junction Sangam Dairy located in Vadlamudi (Guntur District).

2.1.7 AH – Poultry

2.1.7.1 Status of the Sector in the District

Poultry sector is divided into organised and unorganised Sector. The unorganized sector plays a key role in supplementary income generation and family nutrition to the poorest of the poor. Poultry farming has been taken up on a large scale in Andhra Pradesh and contributes as an important source of livelihood besides providing additional income to people in rural areas due to availability of good veterinary services. It has also helped in increasing production levels significantly due to the welfare schemes implemented by the Government of Andhra Pradesh. The sector also boosts for Entrepreneurship Development and provides self-employment and wage employment round the year besides helping the rural areas in bridging the income gap. The district has good infrastructure for both layer and broiler farming including availability of inputs like good quality chicks, equipment, and medicines/ vaccines. Major ingredients required for the development of sector feed like maize, broken rice, rice bran and de oiled rice bran etc. are locally available. Agro-climatic conditions of the district are suitable for commercial farming. The poultry population as per 2012 livestock census is 117.52 lakh (88.23 lakh layers, 16.93 lakh broilers).

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Veterinary college in Gannavaram, affiliated to Sri Venkateshwara Veterinary University is providing capacity building to poultry entrepreneurs.
- Frequent price fluctuation of Maize & Soya is resulting in availability issues of poultry feed at reasonable prices.
- Lack of infrastructure facilities for value addition such as Poultry processing warehousing Cold storage refrigerated vehicles is hampering the growth.
- Setting up of poultry processing and hygienic mini dressing units play crucial role in sustainable development of the poultry sector.

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

2.1.8 AH – SGP**2.1.8.1 Status of the Sector in the District**

Sheep and goats contribute greatly to the agrarian economy especially in areas where crop and dairy farming are not economical and play an important role in the livelihood of a large proportion of small and marginal farmers and landless labourers. Sheep and goat play a significant role in providing supplementary income and livelihood to farmers and landless labourers and acts as cushion in distress conditions like drought and famine. Sheep/Goat rearing has become integral part in the livelihood of a large percentage of small and marginal farmers and landless labourers. The population of sheep, goat and pig in the district as per the data obtained from AH department is 2.34 lakh, 0.92 lakh and 1686 respectively. The consumption pattern of meat in the district suggests that there is huge demand for mutton with ready market.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

One Pig Breeding Station has been established at Jaggayyapeta under private sector in the district. There is one APEDA approved abattoir and seven recognized slaughterhouses in the district. Lack of training and awareness coupled with illiteracy among butchers and least attention paid by the Municipalities and Gram panchayats for hygiene and sanitation in the slaughterhouses and the absence of coordination between the livestock producers and meat industry are hindering the growth of meat industry.

The main activities implemented are:

- a) Breeding Rams production, distribution, and exchange to sensitize the sheep/goat rearers on improved breeding practices
- b) Sheep Shelters
- c) Feeding support to pregnant ewes
- d) Establishment of Meat Market Outlets/ Meat Processing Unit/ Mobile Sheep Health Care Units on PPP basis

Screening of Breeding Rams & Bucks for Brucellosis: Every 3rd Saturday will be observed as a sheep husbandry day. Department staff shall visit small ruminants and interact with the sheep

& goat rearers. Necessary advice shall be provided to solve the issues focused during the interaction. Samples shall be collected from the breeding Rams/Bucks and aborted Ewes/Does if any in that village.

Meat Market outlets/ Meat Processing Unit/ Mobile Sheep Health Care Units: Meat Processing Units may be established in rural areas to cater to the ever-increasing demand for hygienic meat in the urban areas, towns, and cities.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries and aquaculture remain an important source of food nutrition employment and income for many people especially the rural populations. Fish is a vital source of protein and essential amino acids. The sector provides employment opportunities to huge number of people directly and indirectly. Sustainable fisheries can generate lasting benefits for nutritional security and economic growth. The total fish production during 2021-22 in the district was 257.5 MT. The available inland water sources in the district show the way for development and production of fishery and providing continuous livelihood to the inhabiting inland fishermen throughout the year.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- 120 small units are planned in the district.
- There is a need for development of pre- processing, fish handling, storage, establishment of market chain for small fishermen.
- There are 106 Village Fisheries Assistants (VFAs) sanctioned to the district to be manned at RSKs for serving the fishers and fish farmers in the district.
- Integrated District Lab at Vijayawada was sanctioned under RIDF-XV.
- Planned infrastructure development in aquaculture areas are required with road connectivity, properly deepened intake canal, Electricity connection, water inlet/ outlet to facilitate farming in small holding.
- Continuous capacity building of fishermen and awareness programmes may be organised to impart latest technological changes.
- Cold chain to be developed in the district with facilities of refrigerated vans, ice plants, retail kiosks etc.
- Improvement in connectivity to fishing villages is needed. Fisheries department/ State Government may formulate proposals for construction of roads and bridges to fishermen villages fishing jetties etc. through RIDF.

Infrastructure gaps :

- Captive seed nurseries for quality seed supply.
- Outlets for fish markets in rural villages.

2.1.10 Farm Credit – Others including Two Wheelers for farmers

2.1.10.1 Status of the Sector in the District

There are 193202 small and marginal farmers in the district with an area of less than 2 ha with a cumulative 107752 ha of landholding. These farmers depend on the traditional bullocks and bullock carts for their agricultural operations. These farmers mostly take loans for bullocks

and carts from the PACS affiliated to Krishna DCCB. Further small and marginal farmers are taking up bee keeping activity also in and around tribal mandals. Most of the banks are providing kisan bikes upto an amount of Rs.1.00 lakh.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- The interest rate charged for the purchase of two-wheelers by the farmers is still on a high side (>10.5). The same may be reduced.
- Ongole breed bullocks are most popular in the State. Further there is no problem in availability of the animals as these are purchased from the nearby districts of Prakasam and Guntur.
- The AH Department through its field institutions is providing the requisite health cover to the animals.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District

Andhra Pradesh has emerged as a frontrunner in promoting organic farming practices. The state government has implemented several programs and initiatives to encourage farmers to adopt organic agriculture methods. The Zero Budget Natural Farming (ZBNF) program, introduced in 2015, promotes chemical-free and organic farming practices. This program emphasizes the use of natural fertilizers, bio-pesticides, and crop diversification, reducing farmers' dependence on synthetic inputs. Through training programs, financial support, and certification processes, the government has successfully encouraged farmers to shift to organic farming methods.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Farmers have to embrace technology and innovation to enhance sustainable agriculture practices. Use of modern agricultural techniques, such as precision farming, remote sensing, and weather forecasting, should be encouraged to optimize resource utilization and minimize environmental impacts. The government promotes the adoption of advanced machinery and equipment for efficient land preparation, seed treatment, and crop management. By leveraging technology and innovation, the district ensures the sustainable use of resources and supports farmers in making informed decisions.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The cropping pattern in the district is mainly paddy followed by chillies, pulses and maize. The agricultural production of paddy and pulses in the district is about 18-20 lakh MTs and even if 50% marketable surplus is assumed, a potential for creating storage capacity of about 3 to 4 lakh MT may be required in the next 8-10 years period. The Fisheries Department envisages the total capacity of ice plants required to meet the needs of the fishery industry in the district at 140 tonne/day and ice & fish storage capacity of 280 tonnes.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 13 warehouses and 8 cold storages with a storage capacity of 55.34 lakh MT and 557.55 MT respectively. Common infrastructure facilities through FPOs formed in the district may be encouraged.

AMI such as market yards, ripening chambers, sortex machines, packhouses, dehydration machines, solar dryers etc. may be promoted.

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

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

Under the NABARD scheme for providing refinance for converting PACS into MSC PACS have an opportunity to create need-based agriculture infrastructure like custom hiring centres godowns silos cold storage sorting/packing infrastructure. For this PACS would be entitled to avail subsidy available under schemes like AIF AMI PMKSY etc. on these projects from GoI/State Government. Krishna DCCB can identify the potential PACS out of 131 available in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development**2.2.2.1 Status of the Sector in the District**

Land Development comprises of On Farm Development (OFD) works including land levelling, bunding and forming field channels, watershed development, reclamation of problem soils and soil improvement by tank silt application and water harvesting structures such as farm ponds. Presently the district consists of 3.32 lakh ha total geographic land. Net sown area is 1.73 lakh ha., 0.39 lakh ha. is fallow and other fallow lands; 0.05 lakh ha area is under cultivable waste. Thus, there is a large scope for taking up land development activities in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district has two distinct zones viz. delta and upland zones. Wells are the most important source of irrigation in the district. They have a share of 32.6% in the total irrigated area followed by canals/channels at 29.4%, tanks 23%, LIS (Lift irrigation system) and other sources 14.5%. Two TDF projects have been promoted and 4 soil testing labs have been established with NABARD funds. Advisory services on use of soil test-based application of nutrients/micronutrients are provided by KVKs and ARS. Natural farming is being implemented in 10 identified clusters in 8 mandals of the district.

Agriculture and horticulture department may identify the lands that can be developed into fertile ones so as to increase the productivity of the farmers in the district. There is one active soil testing lab at Gollapudi and one inactive soil testing lab in Nandigama.

2.2.3 Agri. Infrastructure - Others**2.2.3.1 Status of the Sector in the District**

The availability of quality inputs - seed material, bio-fertilizers and bio-pesticides is critical for enhancing the productivity of crops which also calls for increasing the flow of credit for bankable activities identified viz. plant tissue culture, agri-biotechnology, seed production,

production of bio-pesticides, bio-fertilizer, vermi-composting and e-NAM. There is one e-mandi at Jaggayyapet of NTR district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

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

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food processing industry has gained prominence in recent years. This sector serves as a vital link between the agriculture and industrial segments of the economy. Strengthening this link is of critical importance to reduce wastage of agricultural raw material improve the value of agriculture produce fortify the nutritive capacity of the food products and ensure remunerative prices to farmers as well as affordable prices to consumers. The agro-based industry in Andhra Pradesh employs around 65% of its total population. It is the first state in the country to have enacted the Industrial Single Window Clearance. To convert the crisis faced by the primary sector in Andhra Pradesh into an opportunity, the Government of Andhra Pradesh has committed to transform the primary sector into an equitable, scientific, and climate-smart sector. Major incentives include Grant in aid to an extent of 50% of the project cost for establishment of Mega Food Parks with a grant ceiling of ₹50 crore.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

A new agro processing cluster for processing of mango and vegetables is likely to come up at Pathapadu Village near Vijayawada with a financial outlay of ₹2846.96 lakh. GoI Policy Initiatives such as:

- (a) exempting all the processed food items from licensing
- (b) Automatic approval for foreign equity up to 100% for most of the processed food items
- (c) 100% FDI in respect of food products
- (d) Developing a strong supply chain
- (e) Incentivizing creation of infrastructure to convert such produce into value-added products
- (f) reducing Excise Duty on food processing and packaging machinery from 10 to 6
- (g) Reducing basic Customs Duty/Excise Duty on Refrigerated Container;
- (h) Setting up of a Special Fund of ₹2000 Crore in NABARD to make available affordable credit to Designated Food Parks (DFPs) and agro-processing units in the DFPs
- (i) Simplifying Application Forms of all the schemes
- (j) Uploading Food Maps identifying surplus raw material on the website
- (k) Assisting Skill Development Initiatives through the Sectoral Skill Council [i.e. FICSI on Food Processing working in FICCI)

(l) Classifying loan to food & agro-based processing units and Cold Chain under agriculture activities for PSL

(m) Exempting pre-cold storage services of preconditioning, pre-cooling, ripening, waxing, retail packing, labelling of fruits & vegetables from Service Tax. Incentives are also available under Govt schemes such as Operation Greens, PMFME, PLISFPI (Production Linked Incentive Scheme for Food Processing Industries).

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

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

2.3.2.2 Infrastructure and linkage support available, planned and gaps

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

Chapter 3

Credit Potential for MSMEs

3.1 Status of the Sector in the District

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

(i) Definition:

In accordance with the provision of MSME Development Act 2006, the MSMEs are classified as below depending on investment in plant and machinery or equipment :

- a) a micro enterprise : investment does not exceed Rs.1 crore and turnover does not exceed ₹5 crore.
- b) a small enterprise : the investment does not exceed ₹10 crore and turnover does not exceed ₹ 50 crore; and
- c) a medium enterprise where the investment does not exceed ₹50 crore and turnover does not exceed ₹ 250 crore.

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

The entrepreneurs can access the benefits available under MSME using a web-based application module namely MyMSME on mobile. Also, they can use MSME SAMPARK app for establishing communication amongst entrepreneurs. CHAMPIONS, an ICT based portal is there for small entrepreneurs to upgrade to bigger units by providing handholding support to them.

MSME got a major boost in Union Budget 2024 for easier loans, wider market access by introducing a new Credit Guarantee Scheme proposed for manufacturing MSMEs to secure term loans up to ₹100 crore for the purchase of equipment and machinery without collateral or third-party guarantee credit support for MSMEs under distress to prevent conversion of SMA status into NPAs. 1074 MSMEs are registered under Udyam and 55% of workforce is in this sector.

3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri MUDRA Yojana (PMMY) :

During 2023-24, banks in the district had disbursed an amount of Rs.1,30,690.00 lakh in 92572 accounts under Pradhan Mantri MUDRA Yojana

Stand Up India

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

PM SVANidhi

Under PM SVANidhi, Rs.11295.00 lakh were disbursed under PM SVANidhi announced, as a special microcredit facility scheme for providing affordable credit to street vendors who were adversely impacted by the COVID-19 pandemic in three stages as on 31.3.2024

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

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District

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

4.1.2 Infrastructure and linkage support available, planned and gaps

GOAP has notified an export promotion policy viz. Andhra Pradesh Export Promotion Policy 2022-27 vide GO Ms.No.24 dated 17 May 2022. As per the policy, a dedicated State Level Facilitation Cell has been established to provide guidance and support services to the manufacturer and exporters in the entire project cycle and also guide District Level Facilitation Cells formed for each district. The detailed policy can be accessed by following the link <https://www.ysrapone.ap.gov.in/APOne/Data/ExistingPolicy/9.-AP-Export-Promotion-Policy-2022-27.pdf>.

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

District as export hub: State Action plans for exports of identified products from each district have been prepared. The identified Products and Services under "District as Export Hubs" Scheme in the NTR district are Motive Power Batteries, Herbal Products, Fish and Fish Products, Mango, and Kondapalli Toys.

Trade News Letter: Published to disseminate trade statistics related to the State, markets for products, global news on export trends and procedures of export trade. The strategy to promote the export of agri produce involves the following:

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

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The literacy rate in the district is 73.74. Supporting higher education depends on various factors among which finance plays a major role. According to revised RBI guidelines Priority Sector Lending includes educational loans upto ₹20 lakh including vocational courses. The Government of India has launched a scheme to provide full interest subsidy during the moratorium period of Education Loan i.e. Course Period plus one year or six months after getting job whichever is earlier on loans taken by students belonging to Economically Weaker

Sections from Scheduled Banks under the Educational Loan scheme of the Indian Banks' Association for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India.

4.2.2 Infrastructure and linkage support available, planned and gaps

The Government has initiated several schemes for bringing out both quantitative and qualitative improvement in the education system in Andhra Pradesh. The government has earmarked ₹29690.71 crore for education in the annual budget for FY 2023-24.

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

Schemes being implemented in the State for Children,

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

An amount of Rs.29,909 crore has been allotted for Education Department in the budget for FY 2024-25 by GoAP.

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

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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

4.3.2 Infrastructure and linkage support available, planned and gaps

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

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

NTR district has been allocated 10904 houses. As per the District Hand Book, there are 2.04 lakh concrete houses. Still there is potential for 2.89 lakh pucca houses in the district. Under Rural Housing Interest Subsidy Scheme (RHSS), Interest subsidy would be available to every rural household who is not covered under the Pradhan Mantri Awas Yojana (Grameen) PMAY(G). The scheme would enable people in rural areas to construct new houses or add to their existing pucca houses to improve their dwelling units. The beneficiary who takes a loan under the scheme would be provided interest subsidy for loan amount upto ₹2.00 lakhs. The scheme is expected to improve housing stock in the rural areas as well as create employment opportunities in rural housing sector. Further GoAP is implementing TIDCO Housing loans for Urban areas through SHG groups.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The district is having a reasonably good infrastructure in the form of all weather roads, bridges, major railway junction connecting North, South, East and West at Vijayawada. Highway projects are also there connecting major cities of neighbouring states like Tamil Nadu, Telangana, Odisha, Karnataka etc. An international airport is also available in nearby at Gannavaram in Krishna district. Machilipatnam port under construction is also in the adjacent district of Krishna. Irrigation projects are available in the form of Prakasam barrage, Pattiseema and Munneru vagu and various canals which provide irrigation facilities to most parts of the district. Telecommunication services are also available in the district. Power situation is also adequate and can be converted to renewable energy given the huge sources of sunlight. Though cold storages and storage godowns are available, still there is a scope for more godowns in view of the increasing productivity in the district. There is no industrial park or special economic zone worth naming in the district. There are also not many projects involving agro-processing and supply of inputs to agriculture as well as testing facilities for the horticultural produce. Social infrastructure such as construction of educational institutions and hospitals needs to be improved.

5.1.2 Infrastructure and linkage support available, planned and gaps

Rural Infrastructure Development Fund: With the objective of assisting State Governments in the completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the Rural Infrastructure Development Fund (RIDF) was set up with NABARD in 1995-96. As on 31 March 2024, ₹26,170 crore was sanctioned against which disbursement was ₹ 19554 crore to Government of Andhra Pradesh for 34,431 different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. At present 39 activities are eligible for sanction under RIDF which broadly covers rural connectivity, social sector projects and agriculture and allied activities.

Apart from RIDF, loan can be availed by State Government under NIDA for infrastructure development. To complete the long pending irrigation projects, GoI created a dedicated fund called Long Term Irrigation Fund (LTIF) to complete the long pending irrigation projects for want of funds under PMKSY. Apart from this, NABARD also sanctions loans for infrastructure development of micro irrigation and fisheries and aquaculture through MIF and FIDF.

Apart from RIDF, NABARD, keeping in view the constraints of State Government and its Corporations in availing assistance under RIDF, NABARD launched NABARD Infrastructure Development Assistance (NIDA) details of which are available on the website www.nabard.org.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

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

- **Education :** Primary and Secondary Education: The district has numerous government aided and private schools. Higher Education: Notable institutions include NTR University of Health Sciences, School of Planning and Architecture Prasad V., Potluri Siddhartha Institute of Technology and Andhra Loyola College.
- **Healthcare:** Hospitals: The district is home to several hospitals and healthcare centres including government hospitals and private clinics. Specialized Medical Facilities: NTR University of Health Sciences also contributes to healthcare education and services.
- **Transportation:** Road: Major national highways such as NH-65, NH-16 and NH-30 pass through the district. Rail: Vijayawada Junction is one of the busiest railway stations in India, serving as a major hub.
- **Air:** Vijayawada Airport located in the nearby Krishna district serves the air travel needs of the residents.
- **Public Services:** Municipal Services: The district has one municipal corporation (Vijayawada), two municipalities and two Nagar panchayats, providing essential services like water supply sanitation and waste management. Public Grievance System: A public grievance lodging and monitoring system is available for residents to report and resolve issues.
- **Tourism and Recreation:** Tourist Attractions: Key attractions include Kondapalli Fort, Bhavani Island, and various temples like Kanaka Durga Temple. Recreational Facilities: Parks, cultural centres and sports facilities are available for leisure and community activities.

5.2.2 Infrastructure and linkage support available, planned and gaps

Adequate technically qualified manpower is available for designing and execution of building for schools, colleges, hospitals, clinics etc. in the district. Adequate building materials like cement, sand, bricks, reinforcement, pre-engineered structures wood etc. are locally available. Adequate land is available in the district for construction of the social infrastructure. There is a scope for increasing the bank credit to projects which will contribute to the social infrastructure of the district.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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

Solar Energy

Rooftop Solar: The Andhra Pradesh State Road Transport Corporation (APSRTC) has installed a 499 kW rooftop solar plant at the NTR administrative block in Vijayawada¹.

Solar Capacity: The district has a substantial solar capacity contributing to the state's total renewable energy mix.

Hydropower

Small Hydro Projects: These projects are part of the district's renewable energy targets contributing to the overall energy mix with a thermal power station at Ibrahimpatnam.
Government Initiatives.

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

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

Future Plans

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

Sustainability Goals: Andhra Pradesh is working towards achieving its renewable energy targets contributing to India's overall goal of 500 GW of renewable energy capacity by 20302. NTR district along with the rest of Andhra Pradesh is making significant strides in renewable energy focusing on sustainability and reducing reliance on fossil fuels.

5.3.2 Infrastructure and linkage support available, planned and gaps

The district has strong industrial base excellent, transport links and vast potential in solar pumped storage and green hydrogen. There is a need to adopt global best practices in renewable energy focusing on research and development, policy support and removing obstacles to emerging technologies.

The State has set renewable energy capacity targets of 40 GW solar energy 20 GW wind energy 12 GW pumped storage 25 GW battery energy storage 1 MTPA (million tonnes per annum) green hydrogen and derivatives 2500 KLPD biofuels and 500 public charging stations for electric vehicles. The State has the infrastructure to generate 4335.28 MW of solar power 4083.57 MW of wind power, 106MW small hydro, 443 MW of bioenergy and 36 MW of waste to-energy currently. Solar parks to generate around 4000 MW of power were established in Anantapur Kurnool and Kadapa districts. Parks will soon come up in Sri Sathya Sai and Prakasam districts to generate another 2700 MW of solar power.

The district is taking up the task of providing solar roof tops under the PM Surya Ghar Muft Bijili Yojana with a target to install rooftop solar panels in maximum number of households by 2026-27 besides creating 26 model solar villages (one in each district).

The State has implemented feeder-level solarisation of agricultural feeders with an aggregate capacity of 3725 MW and also installed 31275 off-grid solar pumpsets as part of PM KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan). The State has also taken a lead to promote pumped storage projects at 39 locations with an estimated potential of 43.89 GW to balance its variable renewable energy (VRE) generation and minimise the grid imbalances.

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

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
6	XXX	0	0.00	0.00

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	1416	69655.26	82417.11
B	Ongoing tranches	245	80235.81	46400.54
C	Total (A + B)	1661	149891.07	128817.65

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	4	868.00	636.68
B	Rural roads & bridges	3	792.00	633.60
C	Social Sector	132	21449.88	14006.22
	Total (A + B + C)	139	23109.88	15276.50

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	0	Irrigation potential	ha	0
B	Rural roads	3	Road length	km	17
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	65	1625	Number of children benefitted	65
2	Agri. and Allied	4	1.73	Non-recurring employment in lakh mandays	4
3	Drinking Water	1	29259	No. of households benefitted	1
4	Fisheries	62	106495	No. of students benefitted	62
5	Health	4	1.29623	Lakh of population benefitted.	4

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG movement took a firm root in the State with the implementation of World Bank assisted poverty reduction project Velugu in the year 2000. Further to fast pace the programme an independent support institution called Society for Elimination of Rural Poverty (SERP) was established. To give a further thrust to the SHG – BLP and to ensure that the group functions effectively, MORD GoI launched the NRLM wef 01 April 2013.

Andhra Pradesh is the pioneering state in the SHG – BLP Program. During the FY 2023-24, a total of 673378 SHGs have been credit linked with a total loan amount of ₹ 59777 crore and loan outstanding is ₹ 82364.57 crore. The average per SHG bank loan increased from ₹ 0.45 lakh in 2004-05 to ₹ 8.87 lakh in 2023-24 and NPA as percentage to SHG bank loan outstanding has declined to 0.34% only as on 31.03.2024.

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

GoAP enacted 'Andhra Pradesh Crop Cultivator Rights Act 2019' which seeks to preserve the rights of the crop cultivators without affecting the rights the owner of the land.

Augmenting credit to landless tenant farmers/sharecroppers is critical for the inclusive rural development.

6.2 Infrastructure and linkage support available, planned and gaps

- a) There is a scope for consolidating the commercial activities of the SHGs in order to ensure emergence of vibrant activity-based clusters.
- b) Lack of in-house capacity especially for Book Keeping and overdependence on animators.
- c) Internal lending among the groups is on a declining trend.
- d) Group dynamics are not sound and awareness about group objectives beyond thrift and credit at member level is limited.
- e) Discrepancy between Micro Credit Plan (MCP) and end use of loan post disbursement by banks.
- f) With no rotation of leadership, dependence of groups on same leader continues to be high and there is no clear understanding of rights and responsibilities of leaders/members.
- g) Groups are unaware of the benefit of financial products like CC limits over TL, insurance etc.

h) Sector specific Announcements, Schemes and Interventions:

- PM Formalisation of Micro Food Processing Enterprises Scheme
- Streenidhi Mahila Bank
- YSR Aasra
- YSR Sunna Vadi
- Capacity Building through Micro Enterprise Development Programme (MEDPs) & Livelihood and Enterprise Development Programmes (LEDPs)
- Financing through Joint Liability Groups (JLGs)
- Capacity Building of Bankers/BCs
- RBIs Regulatory Framework for Microfinance Loans

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

Sr. No.	Sector	Critical intervention required for creating definitive impact
i.	Farm Credit	<ul style="list-style-type: none"> Custom Hiring Centres to be established at village levels to make available high-cost machinery within reach to the small, marginal and tenant farmers. Large investments in warehousing and cold chains to prevent post-harvest crop losses. Procurement centres may be started well in advance. Gunny bags, Tarpaulins, Pheromone traps may be made available to all farmers. Strengthening extension services for achieving better crop productivity Quality Control Labs
ii.	Water Resources	<ul style="list-style-type: none"> Modernisation and lining of important canals. Renovation and Restoration works of Minor Irrigation Structures power and energisation of borewells are the critical factors. create new water bodies
iii.	Farm Mechanisation	<ul style="list-style-type: none"> Custom Hiring Centres may be promoted at village level. Farm machinery training centre Agriculture Drones
iv.	Plantation & Horticulture	<ul style="list-style-type: none"> Post-harvest handling, transport & storage infrastructure with emphasis on cleaning, sorting, grading, and packing Establishment of a Mango Jelly and Aamchur Processing Unit in Vijayawada Establishment of Food Processing Clusters at strategic nodes
v.	Forestry & Wasteland	<ul style="list-style-type: none"> Increasing the tree cover in the upland areas Kitchen gardens need to be promoted. Plantation on hills need to be undertaken just before onset of monsoon. Skill development programmes for raising nurseries by KVK and RSETI.
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> New veterinary institutions (Hospitals/Dispensaries) Community fodder plots should be encouraged in potential villages. Strengthening the infrastructural facilities towards development of Value-Added Dairy Products.

Sr. No.	Sector	Critical intervention required for creating definitive impact
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> • Setter • Hatcher • Compressed air system • Emergency standby electric plants • Hatchery automation equipment
viii.	Animal Husbandry – Sheep/Goat/Piggery	<ul style="list-style-type: none"> • Capacity building/exposure visits of borrowers may be planned to adopt best practices. • Deworming to be taken up on campaign mode for creating awareness • Filling up all vacant posts, bridging the gap in the requirement of veterinary institutions • Infusion of latest technology for promotion of by-products or value addition.
ix.	Fisheries	<ul style="list-style-type: none"> • Since no scope for fisheries in the district, no critical interventions suggested.
x.	Construction of Storage	<ul style="list-style-type: none"> • Creation of village level storage structure (temporary) • Cold storages for mirchi product • Approach roads for the MPFC godowns constructed
xi.	Land Development	<ul style="list-style-type: none"> • There is scope for financing of On-Farm Development Works for the potential created under RIDF projects. • Establish seed processing centres. • The mandals bordering Khamman district of Telangana State, particularly lands allotted to tribals in Mylavaram and A Konduru mandals have alkalinity and require treatment. These soils could be reclaimed by application of Gypsum (sodic soils), Pyrites (alkaline soils) and by providing drainage in the field. • The Department of Agriculture may identify the areas requiring land levelling, saline and alkaline soil reclamation, areas requiring tank silt application and areas having potential for rainwater harvesting on individual holdings and sites feasible for such activity may be identified to facilitate formation of bankable schemes. • Awareness among farmers on availability of bank credit for OFD works may be created and bankable schemes may be formulated for flow of higher bank credit to the sector.
xii.	Agriculture infrastructure – Others	<ul style="list-style-type: none"> • APSMD has initiated the e-NAM and e- Permit system 2018. • Promotion of ZBNF throughout the state. • Promotion of Tissue culture banana cultivation in the state.

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

Sr. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Provision of post processing logistics – warehouse, transport, export facilitation. Adequate and timely availability of long-term Investment credit & working capital. Government may facilitate creation of a brand name for products of new generation entrepreneurial units after introduction of quality checks/quality assurance.
xv.	Micro, Small and Medium Enterprises	<ul style="list-style-type: none"> Term Loans Working Capital
xvi.	Export Credit	<ul style="list-style-type: none"> A stable long term export policy should be put in place by the Government and all the stakeholders should work in coordination for increasing of agri-exports. Availability of logistics, power and government support like tax incentives are essential for exploitation of potential under this sector. Policy initiatives such as Farmers Producers Organisation and Contract Farming should be strengthened for creating genuine agriculture surplus to boost agri-exports. The banks should put in place a control and reporting mechanism for export credit. Effort should be made to make Indian agriculture exports globally competitive and meet the stringent quality control parameters of the foreign countries.
xvii.	Education	<ul style="list-style-type: none"> There is a need to set up new degree colleges, Vocational Institutes, Polytechnics, and Professional Colleges by the Government in Mandals which have only Junior Colleges. Government to support in recovery of mounting overdue under education loans. A new Agri-business school - Indian Institute of Plantation Management would be set-up in Krishna District. Even if 15% of enrolled students require finance the banks have to gear up to finance nearly 7500 students. Banks may implement Central Scheme to provide Interest Subsidy (CSIS), applicable to all eligible students who pursue technical and professional education studies in India.
xviii.	Housing	<ul style="list-style-type: none"> APSHCL may coordinate with Banks for identification and financing rural housing loans.

Sr. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> • Long gestation period of housing projects with various approvals from multiple authorities/agencies takes almost 2-3 years' time. Simplification is needed. • Residential housing loans do not create additional income to borrower and leads to cut in monthly take home income, recovery sometimes becomes difficult even though the loan is adequately secured. Legal hurdles also delay sanction of housing loans. • Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds. • The twin problems of affordability and accessibility that impede the progress of housing need to be addressed on a sustainable basis. For this, it would be desirable for the governments to withdraw from direct participation in the housing and housing finance sector and instead they need to take on the role as facilitators to create the enabling environment to encourage greater private sector participation. • Further efforts of the government are required to strengthen foreclosure laws, land records need to be computerised and archaic land laws, especially rental laws, need a complete overhaul. • Government bodies may consider single window clearance mechanism for the purpose of further simplifying the approval processes for low-cost affordable housing along with reconsideration of the taxation policies.
xix.	Social Infrastructure	<ul style="list-style-type: none"> • Government line departments should provide necessary technical knowledge, capacity building for creation of these infrastructure through private investment. • Majority of the rural households lack toilets, which need to be financed, if possible, under DRI. • Wherever possible toilet constructions may be linked to financing for hospital and new house building construction. • Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower. • Participation of the beneficiaries, especially women SHGs, in water supply schemes or management of water plants may be helpful for successful management.

Sr. No.	Sector	Critical intervention required for creating definitive impact
xx.	Renewable Energy	<ul style="list-style-type: none"> Loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps. Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer. The bank loans for solar rooftop systems are being treated as part of home loans with eligible tax benefits. Bank loans up to a limit of ₹30 crores to the borrowers for purposes like solar based power generators, biomass-based power generators, windmills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., and for individual households. Other opportunities for financing include <ol style="list-style-type: none"> Solar Mini Cold rooms / Stores Solar Aerators in Fishery projects Solar fencing and solar power-based farm implements Windmills Biomass Gasification, pellets, and briquettes
xxi.	Informal Credit Delivery	<ul style="list-style-type: none"> Training to SHG members for taking up bringing out micro and small enterprises with the help of enhanced credit support

Chapter 8

Status and Prospects of Cooperatives

Background

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

'Cooperatives' as an institutional entity are defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

There are seven major principles that govern working of cooperatives i.e., voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

Formation of Ministry of Cooperation (MoC) by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

Initiatives of Ministry of Cooperation (MoC), GoI

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

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

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

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

- The cooperative sector in Andhra Pradesh comprises a total of 17,803 cooperatives, including approximately 14,904 non-credit cooperative societies (such as those focused on milk, fishery, poultry, housing, labour, consumer goods, weaving, marketing, and industrial activities) and 2,047 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies serve nearly 9.597 million members across more than 17,000 villages. Currently, there is no long-term rural cooperative credit institution, as the Andhra Pradesh State Cooperative Bank manages both short-term and long-term structures in the state.
- Additionally, there are 11 Multi-State Cooperative Societies (MSCS) with registered offices in the state, as well as approximately two district-level federations and nine state-level federations operating within the region.
- Computerization of Primary Agricultural Cooperative Societies: This initiative aims to computerize 2,037 functional PACS, enhancing efficiency, profitability, transparency, and accountability in their operations. The PACS also provide additional services, including Jan Aushadhi Kendras, petrol outlets, consumer outlets, Common Service Centres (CSCs), and fertilizer/pesticide businesses.
- Ten(10) PACS have been identified for the "World's Largest Grain Storage under Cooperatives" scheme.
- **PM Kisan Samriddhi Kendras:** A total of 1,224 PACS are functioning as PMKSK. Six hundred eighteen PACS are currently undergoing CCINM certification training to obtain fertilizer licenses, while 206 PACS that have already completed training are in the process of acquiring licenses from the Agriculture Department. These PACS will provide agricultural inputs such as fertilizers, seeds, and pesticides at reasonable

prices, all under one roof. Additionally, they will create awareness of good agricultural practices and offer information about various government schemes.

- Furthermore, 147 PACS have applied for membership in the National Cooperative Export Society, and 133 PACS have already obtained membership. Additionally, 1,743 PACS have applied for membership in the Bharatiya Beej Sahakari Samiti, of which 924 PACS have successfully received membership.

Status of Cooperatives in the District

The cooperative sector in Krishna District is diverse and plays a significant role in supporting both rural livelihoods and urban financial services. Among the non-credit cooperative societies, 146 labor cooperatives are noteworthy, reflecting the prominence of the fishing industry in the district. Additionally, there are 51 dairy cooperative societies and 36 handloom, textile, and weaver cooperatives, which support traditional agricultural and artisanal activities. The district also has a strong presence of 80 fishery cooperative societies, 79 primary housing cooperative societies, and 55 agriculture and allied cooperative societies, highlighting the cooperative model's role in organizing agriculture, allied activities, housing societies, and promoting local industries.

Furthermore, 14 Farmer Producer Organizations (FPOs), promoted by NABARD, assist small farmers with collective marketing and resource pooling. The credit cooperative societies in the district play a critical role in financial inclusion, with 131 Primary Agriculture Credit Societies (PACS) providing essential credit to farmers. In addition, 89 Employees' Credit Cooperative Societies (ECCS) and 5 Urban Cooperative Banks (UCB) cater to the financial needs of employees and urban residents, respectively. The district also houses 127 other cooperative societies, likely serving a range of smaller, niche sectors. With a total of 772 cooperative societies, the cooperative sector in Krishna District is well-developed, supporting a broad spectrum of sectors from agriculture and fisheries to industry and financial services.

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	Collectivisation	CSS-FPO	Entire district	Training, Minimum infrastructure for setting office	None	4000	Collective marketing thereby resulting in increased income to the farming community.
2	Financial Inclusion	Digital and Financial Literacy Camps	Entire district	Awareness creation regarding digital banking and financial inclusion	None	25000	Linking of families to the banking sector
3	Infrastructure Development	Construction of CHCs	Nandigama	Financial assistance under RIDF	None	100000	Medical services shall be available in the vicinity for the population in and around the hospital area.
4	Tribal Development	Orchard development, skill development	A.Konduru, Reddygudem	Financial assistance under TDF	Convergence with Government schemes	2500	Livelihood opportunities for 500 tribal families and enhanced income for their produce.
5	Institution Development	PACS Computerisation	Entire district	Financial assistance	Govt of India and Govt of AP	1700000	Hassle-free services from PACS to members and the villagers and reduction in drudgery for PACS functioning.
6.	Banking Technology	Demo Mobile Van cum ATM	Entire District	Financial assistance for purchase of Demo Van	None	1000000	Providing banking services at the doorstep of the rural and unbanked areas.

Success Story

Sr. No.	Topic	Details
1	Title	Tribal Development Programme
2	Scheme	Integrated Tribal Development encompassing livelihood and non-livelihood interventions
3	Project Implementing Agency	Vasavya Mahila Mandali, Vijayawada
4	Duration of the project	September 2021 to September 2027
5	Beneficiary:	
	i. No. of beneficiaries	500 tribal families
	ii. Community	Scheduled Tribe
	iii. State	Andhra Pradesh
	iv. District	NTR
	v. Block	A.Konduru and Reddygudem Mandals
	vi. Village	10 hamlets

1.1 Support Provided

The support provided under the program includes various components aimed at improving livelihoods and development. Key areas include horticulture plantation and maintenance (₹ 155.900 Lakhs), soil conservation (₹ 6.877 Lakhs), and water resource development (₹ 58.050 Lakhs), along with other livelihood interventions (₹ 4.900 Lakhs), health (₹ 1.600 Lakhs), and women development (₹ 5.342 Lakhs).

1.2 Pre-implementation Status

Prior to implementation, the selected tribal families faced several challenges, including acute poverty and small, marginal land holdings, which severely limited their ability to sustain productive agricultural activities. Additionally, these families struggled with a lack of access to adequate water resources, further exacerbating their agricultural difficulties. The absence of sufficient manure and chemical fertilizers hindered soil fertility and crop yields, compounding the challenges faced in their farming practices. Moreover, there was a significant lack of market orientation, which prevented these families from effectively engaging in and benefiting from local and external markets, limiting their opportunities for economic growth and self-sufficiency.

1.3 Challenges faced

- Upland area, rainfed cultivation & non availability of water resources.
- Seasonal migration.
- Cultivation of commercial crops.

1.4 Impact

- Increased income of minimum ₹30,000/- for the tribal families due to inter-cropping of vegetables, pulses, cotton and mirchi.
- Likely increase in income after fruition of the horticulture crops of guava and mango.
- Increased water resources due to borewell digging.
- Additional income on account of skill development among women.
- Improved health due to health-related interventions.
- Improvement in soil fertility due to use of natural manure.



Borewell dug in a farm of tribal farmer



Inter-cropping in a tribal farm

Appendix 1A

Climate Action & Sustainability

1.1 Climate Action - Scenario at Global & National Level

Climate Change and its Impact

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

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

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

References

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of the Government of India

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

mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

1.4 Initiatives of the RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

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

1.6 Way Forward

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

Appendix 1B

Climate Action & Sustainability

2. Climate Change Scenario - At the State Level

2.1 State Action Plan for Climate Change

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

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

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

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

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

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

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

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

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

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

ICAR Institutions

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

State Government

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

NABARD

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

Other Agencies

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

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

Appendix 1C

Climate Action & Sustainability

Climate Change Scenario - At the District Level

Prospects of Climate Action in the District

The prospects for climate action in the NTR District are promising, particularly in areas such as agriculture, water management, and renewable energy. The district's agriculture, which includes key crops like rice, maize, and horticultural produce, faces challenges from irregular rainfall and water scarcity, which directly impact productivity. Efficient water management is a critical area for intervention. With the district's dependence on traditional irrigation methods, adopting climate-resilient practices such as drip irrigation and rainwater harvesting could improve water use efficiency, reducing consumption by 30-40% across approximately 1.08 lakh hectares of irrigated land.

Additionally, the district's farmers primarily rely on conventional farming techniques and chemical fertilizers. Transitioning to climate-resilient crops and promoting organic farming practices can reduce chemical inputs, improve soil health, and increase crop yields, potentially boosting farmer incomes by 20% while enhancing environmental sustainability. Renewable energy, particularly solar power, holds significant potential in the district, which enjoys over 300 sunny days annually. Implementing solar-powered irrigation systems and cold storage facilities could cut electricity costs for farmers and reduce carbon emissions in agriculture by 15-20%.

National climate action schemes, such as the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), which has allocated ₹50,000 crore for water conservation, and the National Adaptation Fund for Climate Change (NAFCC), offer financial support for climate-resilient initiatives. The NTR District is eligible for these funding opportunities, which could enhance water management infrastructure and promote sustainable agricultural practices. Furthermore, community engagement through awareness programs and capacity-building for farmers and local residents can drive the adoption of sustainable practices, such as crop diversification and water conservation. This could potentially benefit over 50,000 households in rural areas.

Extreme climatic conditions and erosion of hills due to cutting of mountains for construction purpose are adversely affecting the climate conditions. There is a need for increasing the vegetation on the mountains which would and stop quarrying activity.

Any specific Climate Change initiative in the District by

- 1. Govt. of India:** The Government of India has introduced various subsidy schemes aimed at promoting the adoption of renewable energy sources to support sustainable development and mitigate climate change impacts. One such initiative is the Suryagarh Bijli Yojana, which provides financial assistance for the installation of rooftop solar systems. This initiative encourages households, businesses, and institutions to switch to solar power, reducing their dependency on thermal electricity, which is a major source of carbon emissions. By incentivizing the installation of rooftop solar panels, the government aims to not only decrease the carbon footprint but also ensure a reliable and affordable source of energy for all.

- 2. ICAR Institutions:** Krishi Vigyan Kendra (KVK) is actively engaged in conducting research and experiments on natural farming in collaboration with select farmers. The aim of these experiments is to explore sustainable agricultural practices that minimize the use of chemical inputs, such as synthetic fertilizers and pesticides, while promoting the use of organic alternatives.
- 3. State Government:** Zero Budget Natural Farming (ZBNF) is being actively promoted in the region with the support of Rythu Sadhikarita Samstha, a farmer's organization committed to enhancing sustainable agricultural practices. ZBNF is an innovative approach to farming that eliminates the need for expensive chemical inputs, such as fertilizers and pesticides, by focusing on natural farming techniques that rely on organic materials and traditional farming knowledge. Through this initiative, Rythu Sadhikarita Samstha is playing a crucial role in educating and supporting farmers, particularly small and marginal landholders, in adopting ZBNF practices. The Samstha provides training, technical assistance, and guidance to farmers, enabling them to transition to a more cost-effective and environmentally friendly farming model.
- 4. NABARD:** Tribal Development Projects have been successfully implemented by NABARD in the A. Konduru and Reddygudem mandals, focusing on enhancing the livelihoods and welfare of tribal communities in these areas. These projects aim to improve agricultural practices, increase income opportunities, and address key socio-economic challenges faced by the tribal populations. NABARD's interventions in these mandals have been tailored to the specific needs of the tribal communities, providing them with the necessary support in terms of infrastructure, training, and access to financial resources.

Appendix 2

Potential for Geographical Indication (GI) in the district

Geographical Indication (GI) is a form of Intellectual Property Right (IPR) that designates products originating from a specific geographical area, where the goods possess unique qualities, characteristics, or reputation closely tied to that region. GIs play a significant role in rural development by promoting local economies and empowering communities. They serve as product differentiators in the market, supporting brand building and establishing a regional identity. Additionally, GIs contribute to local employment generation, helping to curb rural migration. The recognition of GIs also creates spin-off effects in tourism and gastronomy, highlighting the cultural significance of the products. Furthermore, GIs help preserve traditional knowledge and cultural expressions while contributing to biodiversity conservation by promoting the sustainable use of local resources.

NABARD's intervention in Geographical Indications includes comprehensive support throughout both the pre-registration and post-registration phases. This support is aimed at enhancing product quality, improving market access, and raising awareness about the importance of GIs. NABARD also focuses on strengthening the capacity of producers to enforce their rights, facilitating the registration process, and subsidizing the costs associated with registration, enforcement, and marketing. Such efforts ensure that local communities benefit from the protection and promotion of their unique products, thereby improving their livelihoods and fostering economic development.

One notable product that has been recognized as a Geographical Indication in the NTR district is Kondapalli Toys. These traditional wooden toys are a significant cultural heritage of the region. However, there is a growing concern about the dwindling number of skilled artisans who are involved in making Kondapalli toys. This decline poses a threat to the sustainability and cultural preservation of this craft, making it imperative to invest in initiatives that support skill development, promote market access, and ensure the continuation of this unique artisanal tradition.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggayyapeta	Kanchikache rla	Mylavaram	Nandigama	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
I. Agriculture												
A. Farm Credit												
A.1 Crop Production, Maintenance, Marketing												
1	Chilli/ Mirch_ Irrigated	100	Acre	125000 Phy	40872.00	22719.00	38465.00	11563.00	13259.00		2557.00	129435.00
				BL	51090.00	28398.75	48081.25	14453.75	16573.75		3196.25	161793.75
2	Cotton/Kapaas_ Irrigated	100	Acre	50000 Phy	57343.00	5208.00	4535.00	11332.00	2736.00	141.00		81823.00
				BL	28671.50	2604.00	2267.50	5666.00	1368.00	70.50	264.00	40911.50
3	Groundnut/ Moongfall_ Irrigated	100	Acre	38000 Phy	315.00	195.00	211.00	11.00	255.00	26.00	98.00	121.00
				BL	119.70	74.10	80.18	42.18	96.90	9.88	37.24	460.18
4	Maize/ Makka_ Irrigated	100	Acre	45000 Phy	13315.00	5408.00		4690.00	34579.00		6992.00	64084.00
				BL	5991.75	2433.60	2325.00	2110.50	15506.55	3146.40		29242.80
5	Other Flowers	100	Acre	50000 Phy	1729.00	1068.00		1223.00	2805.00	174.00	541.00	9865.00
				BL	864.50	534.00	1162.50	611.50	1402.50	87.00	270.50	4932.50
6	Other Vegetables	100	Acre	385000 Phy	1449.00	895.00	1947.00	512.00	940.00	243.00	272.00	6258.00
				BL	2680.65	1655.75	3601.95	947.20	1739.00	449.55	503.20	11577.30
7	Pulses	100	Acre	22000 Phy	10050.00	1862.00	27024.00	10622.00	48905.00	1599.00	1887.00	118709.00
				BL	2211.00	4096.84	5945.28	2336.84	10759.10	351.78	415.14	26115.98
8	Rice/ Chaval/ Dhan_ Irrigated	100	Acre	46000 Phy	17845.00	14496.00	46256.00	10685.00	92685.00	7715.00		212172.00
				BL	8208.70	6668.16	21277.76	4915.10	42635.10	3548.90		97599.12
9	Sesame/ Til/ Sansamum/ Gingelly_ Irrigated	100	Acre	14000 Phy	2389.00	369.00		845.00				3603.00
				BL	334.46	51.66		118.30				504.42
10	Sugarcane/ Gamma_ Irrigated	100	Acre	100000 Phy	682.00	422.00	917.00	241.00	1106.00	228.00	214.00	3810.00
				BL	682.00	422.00	917.00	241.00	1106.00	228.00	214.00	3810.00
11	Tobacco/ Thambaku	100	Acre	42000 Phy	812.00	168.00	728.00	192.00	439.00	38.00	169.00	2526.00
				BL	341.04	70.56	305.76	80.64	184.38	7.56	70.98	1060.92
12	Turmeric/ Haldi_ Irrigated	100	Acre	110000 Phy						172.00	812.00	984.00
				BL						189.20	893.20	1082.40
Sub Total					101195.30	47009.42	83639.18	31523.01	91425.28	4942.37	19356.31	379090.87
Post-harvest / HH Consumption (10%)					10119.53	4700.94	8363.92	3152.30	9142.53	494.24	1935.63	37909.09
Repairs & maintenance of farm assets (20%)					20239.06	9401.88	16727.84	6304.60	18285.06	988.47	3871.26	75818.17
Sub Total					131553.89	61112.24	108730.94	40979.91	118852.87	6425.08	25163.20	492818.13
A.2 Water Resources												
1	Artificial Recharge Structure-For Bore Well	85	No.	52700 Phy	356.00	356.00	356.00	356.00	356.00	356.00	356.00	2492.00
				BL	159.47	159.47	159.47	159.47	159.47	159.47	159.47	1116.29
2	Diesel Pump Sets-New-8 HP	90	No.	57600 Phy	2087.00	174.00	1740.00	1392.00	870.00	1740.00	104.00	9047.00
				BL	1081.90	90.20	902.02	721.61	451.01	902.02	54.12	4689.97
3	Drip Irrigation-New-12mm, 4 m x 4 m	85	ha	36500 Phy	2426.00	809.00	1617.00	2426.00	809.00	2426.00	809.00	11222.00
				BL	752.67	250.99	501.67	752.67	250.99	752.67	250.99	352.65
4	Drip Irrigation-New-16mm, 2.5 m x 2.5 m	85	ha	68000 Phy	1080.00	1061.00	1061.00	1061.00	1061.00	1061.00	1061.00	6385.00
				BL	624.24	613.26	613.26	613.26	613.26	613.26	613.26	3690.54
5	Dug Well-New-OD-5.9m, ID-5m, Depth: 14m	85	No.	123900 Phy	1869.00	934.00	1401.00	1869.00	934.00	1869.00	934.00	9810.00
				BL	1968.34	983.64	1475.46	1968.34	983.64	1968.34	983.64	10331.40
6	Dug Well-New-OD-5.9m, ID-5m, Depth: 16m	85	No.	145950 Phy	2100	1100	1100	2100	1100	4700	1100	13300
				BL	26.05	13.65	13.65	26.05	13.65	58.31	13.65	16.501
7	Electric Pump Sets-Submersible - 10 HP	85	No.	101400 Phy	1668.00	556.00	1112.00	1668.00	556.00	1668.00	556.00	7784.00
				BL	1437.65	479.22	958.43	1437.65	479.22	1437.65	479.22	6709.04
8	Electric Pump Sets-Submersible - 7.5 HP	85	No.	82200 Phy	1975.00	658.00	1317.00	1975.00	658.00	1975.00	658.00	9216.00
				BL	1379.93	459.74	920.39	1379.93	459.74	1379.93	459.74	6439.20

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggayapeta	Kanchikache Pla	Mylavaram	Nandigama	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
9	Sprinkler Irrigation -Micro-90 mm 1 to 2	85	ha	36800 Ply	161.00 50.36	161.00 50.36	161.00 50.36	161.00 50.36	161.00 50.36	161.00 50.36	161.00 50.36	1127.00 332.52
	Sub Total				7480.61	3100.53	5594.51	7109.34	3461.34	6708.75	3551.54	37006.62
A.3 Farm Mechanisation												
1	Combine harvester-Self propelled belt type	80	No.	2900000 Ply	50.00	26.00	50.00	26.00	50.00	26.00	26.00	254.00
2	Drones-For Spraying	80	No.	950000 Ply	1160.00 4.00	603.20 4.00	1160.00 4.00	603.20 4.00	1160.00 4.00	603.20 4.00	603.20 4.00	5802.80
3	Leveler-Laser Guided	80	No.	470000 Ply	30.40 11.00	30.40 11.00	30.40 11.00	30.40 11.00	30.40 11.00	30.40 11.00	30.40 11.00	190.00
4	Other machinery-Other Machinery & Equipments-MB Plough	80	No.	70000 Ply	41.36 9532.00	41.36 9532.00	41.36 9532.00	41.36 9532.00	41.36 9532.00	41.36 9532.00	41.36 9532.00	124.08
5	Other machinery-Other Machinery & Equipments-Mini Feed Mixing Plant	80	No.	150000 Ply	5337.92	2747.92	5337.92	2747.92	5337.92	2747.92	2747.92	57899.00
6	Other machinery-Other Machinery & Equipments-Shredder	80	No.	210000 Ply	9.00	9.00	9.00	9.00	9.00	9.00	9.00	32423.44
7	Paddy Transplanter-Powertiller Drawn	80	No.	460000 Ply	15.12	15.12	15.12	15.12	15.12	15.12	15.12	44.00
8	Power Tiller--12 HP	80	No.	280000 Ply	908.96 140.00	908.96 140.00	908.96 140.00	908.96 140.00	908.96 140.00	908.96 140.00	908.96 140.00	52.80
9	Seed Drill-Seed cum Fertilizer Drill	80	No.	150000 Ply	13.00	13.00	13.00	13.00	13.00	13.00	13.00	50.00
10	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000 Ply	15.60 91.00	15.60 91.00	15.60 91.00	15.60 91.00	15.60 91.00	15.60 91.00	15.60 91.00	84.00
11	Tractor-With Implements & Trailer-26 to 35 HP	80	No.	650000 Ply	232.96 5.00	194.56 3.00	258.56 5.00	207.36 6.00	207.36 6.00	258.56 5.00	194.56 4.00	1799.00
12	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000 Ply	176.00 1520.54	53.00 457.92	26.00 380.16	31.20 388.80	26.00 380.16	15.60 457.92	20.80 311.04	6392.72
	Sub Total				9602.56	5172.64	5772.24	5178.08	5602.64	21678.16	513.36	58119.68
A.4 Plantation & Horticulture												
2	Floriculture-Jasmine - Jasminum grandiflorum	80	Acre	82300 Ply		15.00	52.00	52.00		27.00		146.00
1	Floriculture-Orchids	80	Acre	172000 Ply		9.88	34.24	34.24	261.00	17.78	261.00	914.00
3	High density plantation-Banana	80	Acre	118000 Ply			539.39		359.14	2562.00	359.14	1257.67
4	High density plantation-Guava-3 x 3	80	Acre	154300 Ply			445.00		445.00	2418.53		2418.53
5	High density plantation-Mango-2.5 x 2.5	80	Acre	251900 Ply	276.00	211.00	1266.00	445.00	445.00	549.31	549.31	1780.00
6	High density plantation-Mango-4 x 3	80	Acre	191000 Ply	556.20	425.21	2551.24	422.00	850.41	5233.47	422.00	2597.00
7	New Orchard - Tropical/Sub Tropical Fruits-Acid Lime /Lemon-Citrus: 6 x 6	80	Acre	92300 Ply			1604.40			525.00	802.20	1575.00
8	New Orchard - Tropical/Sub Tropical Fruits-Mango-7.5m x 7.5m	80	Acre	89500 Ply			83.44		113.00	113.00	113.00	2406.60
9	New Orchard - Tropical/Sub Tropical Fruits-Sapota-8 x 8	80	Acre	62800 Ply			219.00		83.44	83.44	83.44	452.00
10	Nursery -Horticulture Nursery	90	No.	2500000 Ply	11.00	6.00	205.98	17.00	19.00	205.98	205.98	511.00
					247.50	135.00	382.50	382.50	427.50	382.50	382.50	365.88
												1640.00
												823.92
												101.00
												2272.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggyayapeta	Kanchikacherla	Mylavaram	Nandigam	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
11	Nursery - Small Nursery	90	No.	1000000 Phy		5.00	5.00	5.00	3.00	5.00	3.00	26.00
12	Other Plantation Crops-Oil Palm	80	Acre	108750 Phy		45.00	45.00	45.00	27.00	45.00	27.00	234.00
13	Pandalas-Creeper Vegetable Cultivation	80	Acre	359700 Phy		874.00 757.58	1028.02	757.58	1186.00 1028.02	874.00 757.58	312.00 270.44	4744.00 4112.08
14	Sericulture-Chawki Rearing-5000 DFLs per batch -1200 sq. ft Shed	80	Acre	2452000 Phy	1224.00 3522.18	850.00 2445.96	1147.00 3300.61	1147.00 3300.61	1521.00 4376.83	1140.00 3280.46	965.00 2776.88	7994.00 23003.53
15	Sericulture-Mulberry Plantation-1000 Sq Ft	80	Acre	1500000 Phy			3.00	5.00	3.00			11.00
16	Sericulture-Mulberry Plantation-600 Sq Ft	80	Acre	935000 Phy			58.85	98.08	58.85			215.78
							23.00	23.00	23.00	23.00		92.00
							276.00	276.00	276.00	276.00		1104.00
							21.00	21.00	21.00	21.00		84.00
							157.08	157.08	157.08	157.08		628.32
	Sub Total				4325.88	3818.63	10972.86	5051.09	8504.40	7086.52	6344.34	46703.42

A.5 Working Capital - Bee Keeping

A.6 Forestry												
1	Plantation-Bamboo-5 m *5 m	80	ha	92000	Phy	105.00	105.00	105.00	211.00	211.00	211.00	1054.00
					BL	77.28	77.28	77.28	155.30	155.30	155.30	775.76
2	Plantation-Cassia-5 m *5 m	80	ha	85000	Phy	141.00	422.00	422.00	423.00	423.00	422.00	1972.00
					BL	95.88	286.96	286.96	287.64	287.64	286.96	1340.96
3	Plantation-Bucalyptus-5 m *5 m	80	ha	95000	Phy	355.00	1063.00	1063.00	355.00	355.00	355.00	2128.00
					BL	269.80	807.88	807.88	269.80	269.80	269.80	1617.28
4	Plantation-Meliadubia 5 m*5 m	80	ha	105000	Phy	61.00			61.00			122.00
					BL	51.24			51.24			102.48
5	Plantation-Subabul 5 m*5 m	80	ha	78000	Phy	428.00	1283.00	1283.00	428.00	1283.00	1283.00	5988.00
					BL	267.07	800.59	800.59	267.07	800.59	800.59	3736.50
6	Plantation-Teak-5 m *5 m	80	ha	120000	Phy	378.00	1134.00	1134.00	378.00	378.00	378.00	2268.00
					BL	362.88	1088.64	1088.64	362.88	362.88	362.88	2177.28
Sub Total						1124.15	1164.83	1164.83	414.19	1876.21	155.30	9750.26

[illegible]

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggaipapeta rla	Kanchikache rla	Mylavaram	Nandigama	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
11	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5+5	3373500 Ply	259.00	115.00	172.00	259.00	115.00	660.00	115.00	1605.00
				BL	3201.63	1421.57	2126.18	3201.63	1421.57	8158.59	1421.57	20952.74
	Sub Total				10139.93	7508.33	8558.83	9508.42	7932.14	23507.42	7521.47	74676.54
A.8 Working Capital - AH - Dairy/Drought animal												
1	Buffalo Farming	100	Per Animal	49000 Ply	12436.00	12436.00	12436.00	12436.00	12436.00	5836.00	12436.00	80452.00
				BL	6093.64	6093.64	6093.64	6093.64	6093.64	2850.64	6093.64	39421.48
	Sub Total				6093.64	6093.64	6093.64	6093.64	6093.64	2859.64	6093.64	39421.48
A.9 Animal Husbandry - Poultry												
1	Commercial Broiler Farming--Deep Litter	90	5000	1700000 Ply	51.00	22.00	35.00	37.00	48.00	357.00	49.00	599.00
				BL	780.30	336.60	535.50	506.10	734.40	5462.10	749.70	9104.70
2	Commercial Layer Farming--Manual/Automated	80	10000	6800000 Ply	44.00	34.00	39.00	43.00	47.00	122.00	43.00	372.00
				BL	2393.60	1849.60	2121.60	2339.20	2556.80	6636.80	2339.20	20236.80
3	Poultry Hatchery--Layer	90	7500	12000000 Ply	15.00							15.00
				BL	1620.00							1620.00
4	Poultry transportation vehicle	90	No.	1000000 Ply		3.00	3.00			6.00		12.00
				BL		27.00	27.00			54.00		108.00
5	Retail Poultry dressing/products outlet	90	No.	300000 Ply	44.00	44.00	44.00	44.00	44.00	70.00	44.00	334.00
				BL	118.80	118.80	118.80	118.80	118.80	180.00	118.80	901.80
	Sub Total				4912.70	2332.00	2802.90	3024.10	3410.00	12341.90	3207.70	32031.30
A.10 Working Capital - AH - Poultry												
1	Broiler Farming_ Others	100	Per Bird	130 Ply	3630000.00	1815000.00	1815000.00	1815000.00		9075000.00		18150000.00
				BL	4719.00	2359.50	2359.50	2359.50		11797.50		23595.00
2	Layer Farming_ Others	100	Per Bird	240 Ply	595833.00	595833.00	595833.00	595833.00	595833.00	595833.00	595833.00	4170831.00
				BL	1430.00	1430.00	1430.00	1430.00	1430.00	1430.00	1430.00	10010.00
	Sub Total				6149.00	3789.50	3789.50	3789.50	1430.00	13227.50	1430.00	33605.00
A.11 Animal Husbandry - SGP												
1	Goat - Rearing Unit-New Shed - Osmanbad Breed	90	20+1	227000 Ply	1586.00	564.00	841.00	564.00	1396.00	1492.00	1396.00	7839.00
				BL	3240.20	1152.25	1718.16	1152.25	2852.03	3048.16	2852.03	16015.08
2	Lamb Fattening Unit-New Shed	90	20	120000 Ply	252.00	252.00	252.00	252.00	252.00	315.00	252.00	1827.00
				BL	272.16	272.16	272.16	272.16	272.16	340.20	272.16	1973.16
3	Pig Rearing Unit-New Shed	90	3+1	144100 Ply	752.00							752.00
				BL	975.27							975.27
	Pig Rearing Unit-New Shed	90	10+1	497500 Ply	428.00							428.00
				BL	1916.37							1916.37
4	Piglet Fattening Unit-New Shed	90	10	35800 Ply	88.00	9.00						97.00
				BL	28.35	2.90						31.25
5	Retail Market outlet for Meat	90	No.	300000 Ply	17.00	6.00	6.00	18.00	6.00	180.00	12.00	254.00
				BL	45.90	16.20	16.20	48.60	16.20	510.30	32.40	685.80
6	Sheep - Rearing Unit-New Shed-Deccani Breed	90	20+1	197200 Ply	1321.00	331.00	661.00	331.00	1321.00	1321.00	1321.00	6607.00
				BL	2344.51	587.46	1173.14	587.46	2344.51	2344.51	2344.51	11726.10
7	Sheep - Rearing Unit-New Shed-Nellore Breed	90	10+5	1300000 Ply		2.00	4.00	2.00	8.00	2.00	8.00	40.00
				BL	93.60	23.40	46.80	23.40	93.60	93.60	93.60	468.00
	Sub Total				8916.36	2054.37	3226.46	2083.87	5578.50	6336.77	5594.70	33791.03
A.12 Working Capital - AH - Others/SR												
1	Goat Farming_ Rearing Unit - Semi-Intensive	100	20+1	46000 Ply	2031.00	2031.00	2031.00	2031.00	2031.00	2031.00	2031.00	14217.00
				BL	934.26	934.26	934.26	934.26	934.26	934.26	934.26	6539.82
	Sub Total				934.26	934.26	934.26	934.26	934.26	934.26	934.26	6539.82

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggayyapeta	Kanchikache rla	Mylavaram	Nandigama	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
A.13 Fisheries												
1	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000	Phy	796.00	0.00	796.00	0.00	1592.00	0.00	3980.00
				BL	636.80	636.80	0.00	636.80	0.00	1273.60	0.00	3184.00
	Sub Total					636.80	0.00	636.80	0.00	1273.60	0.00	3184.00
A.14 Working Capital - Fisheries												
1	Brackish water - Others	100	Acre	370000	Phy	168.00	168.00	168.00	168.00	168.00	168.00	1176.00
				BL	621.60	621.60	621.60	621.60	621.60	621.60	621.60	4351.20
	Sub Total					621.60	621.60	621.60	621.60	621.60	621.60	4351.20
A.15 Farm Credit												
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy				391.00		869.00	1260.00
				BL					175.95		391.05	567.00
2	Animal Driven Carts-Conventional Bullock Cart-Plough Bullocks-Hallikar	90	No.	80000	Phy				612.00		612.00	612.00
				BL					440.64		440.64	440.64
3	Integrated Farming--Irrigated System	85	No.	980000	Phy	13.00	13.00	13.00	13.00	13.00	13.00	91.00
				BL	108.29	108.29	108.29	108.29	108.29	108.29	108.29	758.03
4	Integrated Farming--Rainfed cropping	85	No.	610000	Phy	19.00	19.00	19.00	19.00	19.00	19.00	131.00
				BL	98.52	98.52	98.52	98.52	98.52	98.52	98.52	679.26
5	Pledge Loans	90	No.	300000	Phy	13310.00	13310.00	13310.00	13310.00	13310.00	13310.00	107360.00
				BL	35937.00	35937.00	35937.00	35937.00	35937.00	35937.00	35937.00	289872.00
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/Milk/ Vegetable Vendors	90	No.	80000	Phy	245.00	117.00	118.00	117.00	279.00	118.00	1158.00
				BL	178.56	84.24	84.96	115.92	84.24	200.88	84.96	833.76
	Sub Total					36322.37	36228.05	36228.77	36254.54	74632.50	36619.82	293150.69
	Total Farm Credit (sum of A.1 to A.15)					228813.75	134567.42	106466.56	121679.34	178409.00	104071.16	1165149.17
B. Agriculture Infrastructure												
B.1 Storage Facilities												
1	Cold Storage-For Horticulture Produce-5000 MT - Basic	75	No.	40000000	Phy	5.00		6.00				11.00
				BL	1500.00			1800.00				3300.00
2	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	15000000	Phy	10.00	10.00	10.00	10.00	16.00	10.00	76.00
				BL	112.50	112.50	112.50	112.50	112.50	180.00	112.50	855.00
3	Cold Storage-Refrigerated Van	75	No.	25000000	Phy	3.00	3.00	3.00	3.00	7.00	3.00	25.00
				BL	56.25	56.25	56.25	56.25	56.25	131.25	56.25	468.75
5	Godown-Galvanized Sheets-1000 MT	75	No.	35000000	Phy	17.00	8.00	8.00	8.00	25.00	8.00	91.00
				BL	446.25	210.00	446.25	210.00	210.00	656.25	210.00	2388.75
6	Godown-Galvanized Sheets-500 MT	75	No.	17500000	Phy	29.00	29.00	29.00	29.00	89.00	29.00	293.00
				BL	380.63	380.63	380.63	380.63	380.63	1168.13	380.63	3451.91
7	Godown-Medium -RCG - 1000 MT	75	No.	70000000	Phy					32.00		32.00
				BL						1680.00		1680.00
4	Godown--RCG - 500 MT	75	No.	40000000	Phy	7.00	4.00	4.00	4.00	11.00	4.00	41.00
				BL	210.00	120.00	210.00	120.00	120.00	330.00	120.00	1230.00
8	Low Cost Storage--Coconut pack house	85	No.	7500000	Phy	4.00	4.00	5.00	5.00	9.00	4.00	36.00
				BL	25.50	25.50	31.88	31.88	31.88	57.28	25.50	229.52
9	Low Cost Storage-Fruit/ Vegetable	85	No.	15000000	Phy	3.00	1.00	2.00	3.00	2.00	2.00	14.00
				BL	38.25	12.75	38.25	25.50	38.25	25.50	25.50	178.50
10	Market Yard-Collection Centre	85	No.	15000000	Phy	22.00	20.00	22.00	20.00	20.00	20.00	144.00
				BL	280.50	255.00	255.00	280.50	255.00	255.00	255.00	1836.00
11	Market Yard-Drying Yard	85	No.	10000000	Phy	16.00	16.00	19.00	5.00	5.00	40.00	40.00
				BL		136.00		16.150		42.50		340.00
	Sub Total					3049.88	1308.63	1505.26	1204.51	4526.01	1185.38	15958.43

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggyayapeta	Kanchikacherla	Mylavaram	Nandigam	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
B.2 Land Development												
1	Farm Ponds/ Water Harvesting Structures- Dugout Pond -14m x 14m x 2m	80	No.	63500	Phy		22.00	59.00	59.00	77.00	48.00	324.00
					BL		11.18	29.97	29.97	39.12	24.38	164.59
2	Farm Ponds/ Water Harvesting Structures- Dugout Pond -14m x 14m x 3m	80	No.	90100	Phy	7.00	7.00	7.00	7.00	37.00	7.00	79.00
					BL	5.05	5.05	5.05	5.05	26.67	5.05	56.97
3	Fencing-Cement Poles with Barbed Wire	80	m.	400	Phy	7637.00	7637.00	7637.00	7637.00	42450.00	7637.00	88272.00
					BL	24.44	24.44	24.44	24.44	135.84	24.44	282.48
4	On Farm development (OPD) Works - Field Channels-Acre	80	m.	41300	Phy	6479.00	3240.00	4859.00	1620.00	1620.00	650.00	20412.00
					BL	2140.66	642.30	1070.50	535.25	535.25	214.76	6744.13
5	Reclamation of Problem Soils-	80	ha	50162	Phy	549.00	549.00	1098.00	549.00	1098.00	549.00	4941.00
	Reclamation of Saline Soils				BL	220.31	220.31	440.62	220.31	440.62	220.31	1982.79
	Sub Total					2390.46	903.28	2105.49	815.02	1177.50	488.94	9230.96
B.3 Agriculture Infrastructure - Others												
1	Compost/ Vermi Compost-Compost - NADIP Compost-10' x 6' x 3'	80	No.	20300	Phy	194.00	194.00	194.00	194.00	1086.00	194.00	2249.00
					BL	31.51	31.51	31.51	31.51	176.20	31.51	365.26
2	Compost/ Vermi Compost-Vermi Compost- 2 TPA	80	No.	33800	Phy	5076.00						5076.00
					BL	1372.55						1372.55
3	Compost/ Vermi Compost-Vermi Compost- 20 TPA	80	No.	376100	Phy	36.00	36.00	36.00	36.00	204.00	36.00	420.00
					BL	108.32	108.32	108.32	108.32	613.80	108.32	1263.72
4	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1641700	Phy	33.00	18.00	34.00	34.00	6.00	13.00	142.00
					BL	433.41	236.40	446.54	249.54	78.80	170.74	1864.97
5	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy	26.00	2.00	25.00	3.00	25.00	25.00	108.00
					BL	1105.00	85.00	1062.50	127.50	1062.50	1062.50	4590.00
6	Tissue Culture-Tissue Culture Plant Production and Sale-Small Scale	85	No.	3000000	Phy					17.00		17.00
					BL					433.50		433.50
	Sub Total					3050.79	461.23	1648.87	516.87	2364.80	1373.07	9890.00
	Total (B.1+B.2+B.3)					8491.13	2673.14	6933.12	2536.40	8068.31	3047.39	35079.39
C. Ancillary Activities												
C.1 Food & Agro Processing												
1	Agro Processing Unit—Others	85	No.	1500000	Phy	340.00	40.00	150.00	300.00	375.00	74.00	1299.00
					BL	4335.00	510.00	1912.50	3825.00	4781.25	943.50	16502.25
	Sub Total					4335.00	510.00	1912.50	3825.00	4781.25	943.50	16502.25
C.2 Ancillary Activities												
1	Agri Clinic & Agri Business Centers-- Medium	85	No.	1500000	Phy	35.00	35.00	35.00	35.00	165.00	35.00	375.00
					BL	446.25	446.25	446.25	446.25	2103.75	446.25	4781.25
2	Custom Service Units/Custom Hiring Centers	85	No.	2000000	Phy	18.00	18.00	34.00	18.00	18.00	18.00	142.00
					BL	306.00	306.00	578.00	306.00	306.00	306.00	2414.00
	Sub Total					752.25	752.25	1024.25	752.25	2409.75	752.25	7195.25
	Total (C.1+C.2)					5087.25	1262.25	2936.75	4577.25	7191.00	1695.75	23757.50
	Total (A+B+C)					242392.13	138502.81	131549.21	208255.59	193668.31	108814.30	1223986.06
II. Micro, Small and Medium Enterprises (MSME)												
1	KVIC Units	85	No.	200000	Phy	424.00	311.00	297.00	291.00	615.00	291.00	2655.00
					BL	720.80	528.70	504.90	494.70	1045.50	494.70	4535.50
2	Manufacturing Sector - Term Loan- Medium	85	No.	22000000	Phy	250.00				752.00		1002.00
					BL	46750.00				140624.00		187374.00
3	Manufacturing Sector - Term Loan-Micro	85	No.	400000	Phy	9081.00	6243.00	6243.00	9081.00	6243.00	6243.00	4334.00
					BL	30875.40	21226.20	21226.20	30875.40	21226.20	21226.20	146055.60

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggaayyapeta	Kanchikache rla	Mylavaram	Nandigama	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
4	Manufacturing Sector - Term Loan-Small	85	No.	85000000	Phy BL	712.00 51442.00				2138.00 154470.50		2850.00 205912.50
5	Manufacturing Sector - Working Capital-Medium	85	No.	180000000	Phy	2100	15.00	30.00	15.00		35.00	111.00
6	Manufacturing Sector - Working Capital-Micro	85	No.	8000000	Phy	3213.00 962.00 6541.60	2295.00 721.00 4902.80	4590.00 721.00 9798.80	2295.00 721.00 4902.80		2295.00 721.00 4902.80	16983.00 5287.00 35951.60
7	Manufacturing Sector - Working Capital-Small	85	No.	75000000	Phy	233.00	175.00	175.00	88.00	2055.00	175.00	3032.00
8	Service Sector - Term Loan-Medium	85	No.	250000000	Phy	14863.75 68.00	11156.25 40.00	83512.5 41.00	5610.00 38.00	131006.25 23.00	11156.25 41.00	193290.00 319.00
9	Service Sector - Term Loan-Micro	85	No.	4000000	Phy	14450.00	8500.00	8712.50	8075.00	4887.50	8712.50	67787.50
10	Service Sector - Term Loan-Small	85	No.	4000000	Phy	15865.00 53934.20	7891.00 26829.40	15865.00 53934.20	7891.00 26829.40		7891.00 26829.40	63290.00 215186.00
11	Service Sector - Working Capital-Medium	85	No.	225000000	Phy	15.00	11.00	25.00	13.00			90.00
12	Service Sector - Working Capital-Micro	85	No.	3000000	Phy	2868.75 1538.00	2103.75 1850.00	4781.25 2309.00	2486.25 1850.00	7689.00	2486.25 2309.00	17212.50 19854.00
13	Service Sector - Working Capital-Small	85	No.	60000000	Phy	3921.90 231.00	4717.50 173.00	5887.95 346.00	4717.50 173.00	19606.95	5887.95 173.00	50627.70 1269.00
	Total MSME				BL	11781.00	8823.00	8823.00	8823.00	451610.70	95228.05	1225184.90
	Total Export Credit					246010.40	93496.60	924332.5	148852.85	97523.05		
	III. Export Credit											
1	Export Credit -Pre Shipment Export Credit	85	No.	100000000	Phy	13.00	0.00	0.00	0.00	49.00	0.00	62.00
2	Export Credit -Post Shipment Export Credit	85	No.	200000000	Phy	1105.00	0.00	0.00	0.00	4155.00	0.00	5270.00
	Total Export Credit				BL	13.00	0.00	0.00	0.00	30.00	0.00	43.00
	IV. Education											
1	Education Loans-Professional Courses	90	No.	20000000	Phy	350.00	265.00	265.00	350.00	963.00	350.00	2808.00
	Total Education				BL	6300.00	4770.00	4770.00	6300.00	17334.00	6300.00	50544.00
	V. Housing											
1	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	15000000	Phy	1684.00	1263.00	1263.00	1684.00	4634.00	1684.00	13475.00
2	Repair of Dwelling Units-Other Centre	90	No.	6000000	Phy	22734.00 107.00	17050.50 80.00	17050.50 80.00	22734.00 107.00	62559.00 291.00	22734.00 107.00	181912.50 832.00
	Total Housing				BL	577.80	432.00	432.00	577.80	1571.40	577.80	4600.80
	Total Social Infrastructure					23311.80	17482.50	17482.50	23311.80	64130.40	23311.80	180513.30
	VI. Social Infrastructure											
1	Sanitation-Pay & Use Toilets	80	No.	1000000	Phy	1218.00	914.00	914.00	1218.00	3350.00	1218.00	9746.00
2	Education-Colleges	80	No.	100000000	Phy	974.40 2.00	731.20 2.00	731.20 2.00	974.40 2.00	2680.00 3.00	974.40 2.00	7796.80 15.00
3	Education-Schools	80	No.	50000000	Phy	160.00	160.00	160.00	160.00	240.00	160.00	1200.00
	Total Social Infrastructure				BL	26.00 1040.00	26.00 1040.00	26.00 1040.00	26.00 1040.00	26.00 1040.00	26.00 1040.00	104.00 4160.00
	VII. Renewable Energy											
1	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	2400000	Phy	410.00	49.00	30.00	30.00	930.00	30.00	1562.00
	Total Renewable Energy				BL	787.20	94.08	57.60	57.60	1785.60	57.60	2999.04

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jaggaayyapeta	Kanchikache rla	Mylavaram	Nandigama	Tiruvuru	Vijayawada Rural	Vissannapet	District Total
2	Biomass Energy-Community Bio Gas Plant	80	No.	500000	Phy	11.00	30.00	11.00	30.00	108.00	30.00	231.00
					BL	44.00		44.00		432.00		564.00
3	Solar Energy-Solar Pump Sets-5 HP	80	No.	550000	Phy	4.00	5.00	6.00	6.00	9.00	5.00	40.00
					BL	17.60	22.00	26.40	26.40	39.60	22.00	176.00
	Total Renewable Energy				853.20	155.68	79.60	229.76	84.00	2257.20	79.60	3739.04
VIII. Others												
1	Loans to Distressed Persons--PMJDY - OD	100	No.	10000	Phy	11391.00	11391.00	11391.00	11391.00	11391.00	11391.00	79737.00
					BL	1139.10	1139.10	1139.10	1139.10	1139.10	1139.10	7973.70
2	Loans to Distressed Persons-To Repay	100	No.	100000	Phy	769.00	769.00	769.00	769.00	769.00	769.00	5383.00
					BL	769.00	769.00	769.00	769.00	769.00	769.00	5383.00
3	Non Institutional borrowings	100	No.	200000	Phy	19586.00	17646.00	19586.00	17646.00	29240.00	17646.00	138996.00
					BL	39172.00	35292.00	39172.00	35292.00	58480.00	35292.00	277992.00
	Total Others				41086.10	37200.10	37200.10	41086.10	37200.10	60388.10	37200.10	291348.70
	Total Priority Sector				563227.03	292498.89	354700.36	345895.62	373808.94	801603.71	273108.25	3004842.80
	(I+II+III+IV+V+VI+VII+VIII)											

ANNEXURE II
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for last three years and Target for current FY
Table 1: Crop Loan

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	941479.00	957176.00	545989.06	365396.00	425000.00	439529.00	590784.57
RCBs	145541.00	188263.00	88518.23	77110.00	60000.00	89098.00	86226.15
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	112980.00	162912.00	107437.37	103482.00	115000.00	163674.00	155643.76
Others	0.00	0.00	0.00	0.00	0.00	0.00	2636.38
Sub total (A)	1200000.00	1308351.00	711944.66	545988.00	600000.00	692301.00	835290.86

Table 2: Term Loan (MT+LT)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	374928.00	235955.62	202528.77	377320.00	165000.00	544744.00	378317.81
RCBs	51496.00	142153.38	14550.71	51783.00	40000.00	45230.00	50904.60
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	26276.00	7100.00	45897.92	78611.00	45000.00	67543.00	62344.70
Others	0.00	0.00	0.00	0.00	0.00	0.00	1556.41
Sub total (B)	452700.00	385209.00	262977.40	507714.00	250000.00	657517.00	493123.52

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1316407.00	1193131.62	718517.83	742716.00	590000.00	984273.00	969102.38
RCBs	197037.00	330416.38	103068.94	128893.00	100000.00	134328.00	137130.75
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	139256.00	170012.00	153335.29	182093.00	160000.00	231217.00	217988.46
Others	0.00	0.00	0.00	0.00	0.00	0.00	4192.79
Sub total (C = A+B)	1652700.00	1693560.00	974922.06	1053702.00	850000.00	1349818.00	1328414.38

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	741172.00	466887.33	468299.99	735694.00	766700.00	1070558.00	1055512.57
RCBs	0.00	0.00	474.21	14.00	300.00	35273.00	37626.44
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	8828.00	2460.00	8228.58	16066.00	13000.00	18478.00	19324.16
Others	0.00	0.00	0.00	0.00	0.00	0.00	6338.76
Sub total (D)	750000.00	469347.33	477002.78	751774.00	780000.00	1124309.00	1118801.93

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	282538.00	143334.90	191038.60	67920.00	232800.00	67037.00	135390.70
RCBs	3482.00	19993.61	3624.71	84811.00	31800.00	44025.00	67396.10
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	43980.00	107045.00	16226.72	3353.00	5400.00	1693.00	3114.75
Others	0.00	0.00	0.00	0.00	0.00	0.00	16170.27
Sub total (E)	330000.00	270373.51	210890.03	156084.00	270000.00	112755.00	222071.82

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

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2340117.00	1803353.85	1377856.42	1546330.00	1589500.00	2121868.00	2160005.65
RCBs	200519.00	350409.99	107167.86	213718.00	132100.00	213626.00	242153.29
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	192064.00	279517.00	177790.59	201512.00	178400.00	251388.00	240427.37
Others	0.00	0.00	0.00	0.00	0.00	0.00	26701.82
Grand Total	2732700.00	2433280.84	1662814.87	1961560.00	1900000.00	2586882.00	2669288.13

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

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



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

Discussion Issues

Table 2: Term Loan

Destination: _____

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	Agri Clinic & Agri Business Centres		Medium	No.	1500000
2	Agro Processing Unit		Others	No.	1500000
3	Animal Driven Carts	Conventional Bullock Cart	1 Pair	No.	50000
4	Animal Driven Carts	Conventional Bullock Cart	Plough Bullocks_Halli kar	No.	80000
5	Artificial Recharge Structure	For Bore Well		No.	52700
6	Biomass Energy	Community Bio Gas Plant		No.	500000
7	Buffalo Farming		Female calf rearing	1+1	101600
8	Bulk Milk Cooling Unit		2000 liter	No.	1500000
9	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000
10	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
11	Cold Storage	Refrigerated Van		No.	2500000
12	Combine harvester	Self-propelled belt type		No.	2900000
13	Commercial Broiler Farming		Deep Litter	5000	1700000
14	Commercial Layer Farming		Manual/Auto mated	10000	6800000
15	Compost/ Vermi Compost	Compost	NADEP Compost_10' x 6'x 3'	No.	20300
16	Compost/ Vermi Compost	Vermi Compost	2 TPA	No.	33800
17	Compost/ Vermi Compost	Vermi Compost	20 TPA	No.	376100
18	Compost/ Vermi Compost	Vermi Hatchery	260 TPA	No.	1641700
19	Crossbred Cattle Farming		Cross Bred (CB)Cows	1+1	165600
20	Crossbred Cattle Farming		Mini dairy	3+2	497000
21	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400
22	Custom Service Units/ Custom Hiring Centers			No.	2000000
23	Dairy Cow and Heifer rearing		Female calf rearing	2	87600

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
24	Diesel Pump Sets	New	8 HP	No.	57600
25	Drip Irrigation	New	12mm, 4 m x 4 m	ha	36500
26	Drip Irrigation	New	16mm, 2.5 m x 2.5 m	ha	68000
27	Drones	For Spraying		No.	950000
28	Dug Well	New	OD_5.9m, ID_5m, Depth: 14m	No.	123900
29	Dug Well	New	OD_5.9m, ID_5m, Depth: 16m	No.	145950
30	Education	Colleges		No.	10000000
31	Education	Schools		No.	5000000
32	Education Loans	Professional Courses		No.	2000000
33	Electric Pump Sets		Submersible _ 10 HP	No.	101400
34	Electric Pump Sets		Submersible _ 7.5 HP	No.	82200
35	Export Credit	Post Shipment Export Credit		No.	20000000
36	Export Credit	Pre Shipment Export Credit		No.	10000000
37	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 2m	No.	63500
38	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 3m	No.	90100
39	Fencing	Cement Poles with Barbed Wire		m.	400
40	Fishing gear and equipment	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
41	Floriculture		Orchids	Acre	172000
42	Floriculture	Jasmine	Jasminum grandiflorum	Acre	82300
43	Fodder Cultivation	1 Acre		Acre	36000
44	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
45	Godown		RCC _ 500 MT	No.	4000000
46	Godown	Galvanized Sheets	1000 MT	No.	3500000
47	Godown	Galvanized Sheets	500 MT	No.	1750000
48	Godown	Medium	RCC _ 1000 MT	No.	7000000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
49	Graded Buffalo Farming		Graded Murrah Buffaloes (GMB)	1+1	202800
50	Graded Buffalo Farming		High yield variety	1+1	228900
51	Graded Buffalo Farming		Mini dairy	3+2	591100
52	Graded Buffalo Farming		Mini Dairy (High Yield CB Cows)	5+5	1373500
53	High density plantation	Banana		Acre	118000
54	High density plantation	Guava	3 x 3	Acre	154300
55	High density plantation	Mango	2.5 x 2.5	Acre	251900
56	High density plantation	Mango	4 x 3	Acre	191000
57	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
58	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
59	Individuals/ Individual members of SHGs	New Loans		No.	200000
60	Integrated Farming		Irrigated System	No.	980000
61	Integrated Farming		Rainfed cropping	No.	610000
62	KVIC Units			No.	200000
63	Lamb Fattening Unit	New Shed		20	120000
64	Leveller	Laser Guided		No.	470000
65	Loans to Distressed Persons		PMJDY _ OD	No.	10000
66	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
67	Low-Cost Storage		Coconut pack house	No.	750000
68	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
69	Manufacturing Sector	Term Loan	Medium_	No.	22000000
70	Manufacturing Sector	Term Loan	Micro_	No.	400000
71	Manufacturing Sector	Term Loan	Small_	No.	8500000
72	Manufacturing Sector	Working Capital	Medium_	No.	18000000
73	Manufacturing Sector	Working Capital	Micro_	No.	800000
74	Manufacturing Sector	Working Capital	Small_	No.	7500000
75	Market Yard	Collection Centre		No.	1500000
76	Market Yard	Drying Yard		No.	1000000
77	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/ Lemon Citrus: 6 x 6	Acre	92300

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
78	New Orchard	Tropical/ Sub Tropical Fruits	Mango_7.5m x 7.5m	Acre	89500
79	New Orchard	Tropical/ Sub Tropical Fruits	Sapota_8 x 8	Acre	62800
80	Nursery	Horticulture Nursery		No.	2500000
81	Nursery	Small Nursery		No.	1000000
82	On Farm development (OFD) Works	Field Channels	Acre	m.	41300
83	Other machinery	Other Machinery & Equipment	MB Plough	No.	70000
84	Other machinery	Other Machinery & Equipment	Mini Feed Mixing Plant	No.	150000
85	Other machinery	Other Machinery & Equipment	Shredder	No.	210000
86	Other Plantation Crops	Oil Palm		Acre	108350
87	Paddy Transplanter	Power tiller Drawn		No.	460000
88	Pandals	Creeper Vegetable Cultivation		Acre	359700
89	Pig Rearing Unit	New Shed		10+1	497500
90	Pig Rearing Unit	New Shed		3+1	144100
91	Piglet Fattening Unit	New Shed		10	35800
92	Plantation		Meliadubia 5 m*5 m	ha	105000
93	Plantation		Subabul 5 m * 5 m	ha	78000
94	Plantation	Bamboo	5 m *5 m	ha	92000
95	Plantation	Casuarina	5 m *5 m	ha	85000
96	Plantation	Eucalyptus	5 m *5 m	ha	95000
97	Plantation	Teak	5 m *5 m	ha	120000
98	Pledge Loans			No.	300000
99	Poultry Hatchery		Layer	7500	12000000
100	Poultry transportation vehicle			No.	1000000
101	Power Tiller		12 HP	No.	280000
102	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
103	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
104	Repair of Dwelling Units	Other Centre		No.	600000
105	Retail Market outlet for Meat			No.	300000
106	Retail Poultry dressing/ products outlet			No.	300000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
107	Sanitation	Pay & Use Toilets		No.	100000
108	Seed Drill	Seed cum Fertilizer Drill		No.	150000
109	Sericulture	Chawki Rearing	5000 DFLs per batch _1200 sq. ft Shed	Acre	2452000
110	Sericulture	Mulberry Plantation	1000 Sq. Ft	Acre	1500000
111	Sericulture	Mulberry Plantation	600 Sq. Ft	Acre	935000
112	Service Sector	Term Loan	Medium_	No.	25000000
113	Service Sector	Term Loan	Micro_	No.	400000
114	Service Sector	Term Loan	Small_	No.	4000000
115	Service Sector	Working Capital	Medium_	No.	22500000
116	Service Sector	Working Capital	Micro_	No.	300000
117	Service Sector	Working Capital	Small_	No.	6000000
118	Sheep	Rearing Unit	New Shed Deccani Breed	20+1	197200
119	Sheep	Rearing Unit	New Shed Nellor Breed	100+5	1300000
120	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
121	Solar Energy	Solar Pump Sets	5 HP	No.	550000
122	Sprinkler Irrigation	Micro	90 mm 1 to 2	ha	36800
123	Thresher	Multicrop Power Threshers	30 to 45 HP	No.	320000
124	Tissue Culture	Tissue Culture Plant Production and Sale	Medium scale	No.	5000000
125	Tissue Culture	Tissue Culture Plant Production and Sale	Small Scale	No.	3000000
126	Tractor	With Implements & Trailer	26 to 35 HP	No.	650000
127	Tractor	With Implements & Trailer	56 to 60 HP	No.	1080000
128	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000

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

Sr. No.	Crop	Type	Unit	SoF (₹)
1	Brackish water	Others__	Acre	370000
2	Broiler Farming	Others__	Per Bird	130
3	Buffalo Farming	—	Per Animal	49000
4	Chilli/ Mirch	Irrigated	Acre	125000
5	Cotton/ Kapaas	Irrigated	Acre	50000
6	Goat Farming	Rearing Unit __ Semi intensive__	20+1	46000
7	Groundnut/ Moongfali	Irrigated	Acre	38000
8	Layer Farming	Others__	Per Bird	240
9	Maize/ Makka	Irrigated	Acre	45000
10	Other Flowers		Acre	50000
11	Other Vegetables		Acre	185000
12	Pulses		Acre	22000
13	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
14	Sesame/ Til/ Seasamum/ Gingelly	Irrigated	Acre	14000
15	Sugarcane/ Ganna	Irrigated	Acre	100000
16	Tobacco/ Thambaku		Acre	42000
17	Turmeric/ Haldi	Irrigated	Acre	110000

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

List of Abbreviations

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

List of Abbreviations

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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
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	RKVV	Rashtriya Krishi Vikash Yojana
NFSM	National Food Security Mission	RLTAP	Revised Long Term Action Plan
NGO	Non-Governmental Organisation	RNFS	Rural Non-Farm Sector
NHM	National Horticulture Mission	RRB	Regional Rural Bank
NLM	National Livelihood Mission	RSETI	Rural Self Employment Training Institute
NMFP	National Mission on Food Processing	RWHS	Rainwater Harvesting Structure
NPBD	National Project on Bio-Gas Development	SAP	Service Area Plan
NRLM	National Rural Livelihood Mission	SAO	Seasonal Agricultural Operations
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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
PMEGP	Prime Minister's Employment Generation Programme	STCCS	Short Term Co-operative Credit Structure
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMPB	State Medicinal Plant Board
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	TBO	Tree Borne 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	Milind Chousalkar
Designation	AGM, DDM(R) NABARD
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- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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