



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



पलनाडु जिला

Palnadu 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 : पलनाडु**  
**District : Palnadu**

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

**आंध्र प्रदेश क्षेत्रीय कार्यालय**  
**Andhra Pradesh Regional Office**



## Foreword

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

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

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

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

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

**M R Gopal**  
Chief General Manager  
12 October 2024

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

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

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

## Index

Sr. No.	Particulars	Page No.
1	Foreword	1
2	Executive Summary	5
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)	8
<b>Part A</b>		
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	26
<b>Part B</b>		
Chapter 1	Important Policies and Developments	30
Chapter 2	Credit Potential for Agriculture	
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance & Marketing	42
2.1.2	Water Resources	42
2.1.3	Farm Mechanization	43
2.1.4	Plantation & Horticulture, including Sericulture	44
2.1.5	Forestry & Waste Land Development	45
2.1.6	Animal Husbandry – Dairy	45
2.1.7	Animal Husbandry – Poultry	46
2.1.8	Animal Husbandry - Sheep, Goat, Piggery	47
2.1.9	Fisheries	47
2.1.10	Farm Credit – Others	48
2.1.11	Sustainable Agricultural Practices	48
2.2	Agriculture Infrastructure	
2.2.1	Construction of Storage and Marketing Infrastructure	49
2.2.2	Land Development, Soil Conservation and Watershed Development	50
2.2.3	Agri. Infrastructure – Others	51

## Index

Sr. No.	Particulars	Page No.
2.3	Agriculture - Ancillary Activities	
2.3.1	Food & Agro Processing	51
2.3.2	Agri Ancillary Activities – Others	52
Chapter 3	Credit potential for MSMEs	54
Chapter 4	Credit Potential for Export Credit, Education & Housing	55
Chapter 5	Credit Potential for Infrastructure	
5.1	Infrastructure - Public Investments	58
5.2	Social Infrastructure involving Bank Credit	60
5.3	Renewable Energy	61
Chapter 6	Informal Credit Delivery System	62
Chapter 7	Critical Interventions Required for Creating a Definitive Impact	64
Chapter 8	Status and prospects of Cooperatives	72
Chapter 9	NABARD's Projects and Interventions in the District	75
	Success Stories	78
Appendix 1a	Climate Action - Scenario at Global & National Level	82
Appendix 1b	Climate Change Scenario - At the State Level	84
Appendix 1c	Climate Change Scenario - At the District Level	87
Appendix 2	Potential for Geographical Indication (GI) in the district	89
Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	90
Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	96
Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied Activities	97
Annexure 4	Unit costs for major activities fixed by NABARD	98
Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	104
	Abbreviations	105
	Name and address of DDM	110

## Executive Summary

### 1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year, taking into account national priorities, government policies (both at the national and state levels), infrastructure and linkage support, and the available physical potential in various primary, secondary, and tertiary sectors.

### 2. District Characteristics

i.	Location	The geographical area of the district is 7300 sq.kms and it is divided into 3 revenue divisions viz. Gurazala, Sattenapalli and Narsaraopet. The population of the district as per the 2011 census is 20.42 lakh. The economy of the district is primarily agrarian.
ii.	Type of soil	The soils in the district are predominantly of the Alluvial, red and black cotton types.
iii.	Primary occupation	Agriculture
iv.	Land holding structure	The average size of land holding is 0.93 ha. Of the 4.04 lakh farm holdings, small and marginal farmers constitute 90% in terms of number of landholding and 64.5% in terms of area.

### 3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	Total(priority +non-priority)- <b>₹ 19,408.60 Cr</b> Priority sector-₹ 15,938.47 Cr
ii.	CD Ratio	During 2022-23, CD ratio stood at 217% and during 2023-24, CD ratio stood at 315.7%.
iii.	Investment credit in Agriculture	<b>₹ 3,400.60 Cr</b> (Term Loan)
iv.	Credit flow to MSMEs	<b>₹2233.75</b>
v.	Other significant credit flow, if any	-

### 4. Sector/ sub-sector wise PLP projections

i.	Projection for the year	The potential for the year 2025-26 is assessed at <b>₹17821.39 crore</b>
ii.	Projection for agriculture and its components	<b>₹11092.89 Crore</b>
iii.	Projection for MSMEs	<b>₹3662.57 Crore</b>
iv.	Projection for other purposes	<b>₹3065.93 Crore</b>

## 5. Developmental Initiatives

NABARD has introduced a concessional refinance scheme aimed at the transformation of Primary Agricultural Credit Societies (PACS) into Multi-Service Centres (MSC) over a phased period of three years. This initiative is designed with the objective of enabling PACS to play a pivotal role in achieving the national goal of doubling farmers' income. Additionally, NABARD has been actively involved in strengthening Farmer Producer Organizations (FPOs) through specialized campaigns, which include capacity building for the staff of POPI and FPOs, as well as for farmers at the village level. These initiatives are complemented by efforts to facilitate credit linkage for both FPO members and the FPOs themselves. Financial support is being extended to FPOs through NABARD's subsidiary, NABKISAN. In the district, 23 FPOs were promoted by NABARD under various schemes/ funds viz. Central Sector Scheme, PODF-ID, PRODUCE Fund involving around 12000 farmers. The promotion of Joint Liability Groups (JLGs) has also been encouraged, particularly for landless farmers, with a focus on credit linkage through banks and NGOs acting as facilitating agencies. NABARD further contributes to the empowerment of Self-Help Group (SHG) women and unemployed youth by offering training through various programs such as the Micro Enterprise Development Programme (MEDP), Livelihood Enterprise Development Programme (LEDP), and other skill development initiatives. These programs aim to equip individuals with the necessary skills to establish their own enterprises or secure employment. During the year 2023-24, 250 women members of mature SHGs were trained in various activities viz. advanced tailoring, Jute bag making, etc. Upon completion, more than 70% of them availed loans from financial institutions and established their own units. In addition, NABARD organizes exposure visits for the directors of District Central Cooperative Banks (DCCBs) and senior officers to successful DCCBs, providing an opportunity to learn from successful models with the support of the Cooperative Development Fund (CDF). 01 such exposure visit was undertaken during the F.Y. 2023-24 to South Canara DCCB, Karnataka. Further, to provide sustainable income to the tribals, orchard development activities under Tribal Development Fund of NABARD are being taken by the tribals in the barren land which are otherwise unfit for cultivation or left barren by the tribals. Currently, 02 TDF projects are being implemented in the district with 1000 tribal families. In the district, a total of 32 watershed projects have been implemented in the district in 08 mandals covering 32000 ha addressing the soil and water conservation problems in the project area. To address the marketing issues, Rural Haat project was sanctioned and completed successfully in Vittamrajupalli village of Vinukonda Mandal with the grant assistance of NABARD. In addition to the developmental activities, 02 no. of training and capacity building programmes was conducted during the F.Y. 2023-24 involving bank controllers of all the banks in the district where sensitization was given on various Credit linked subsidy schemes as well as refinance facility of NABARD.

## 6. Thrust areas

- The district possesses substantial potential for area expansion in millets cultivation due to its sub-tropical climate, which is conducive to the growth of these crops.
- The processing and value addition sector within the district shows considerable promise, particularly under the MSME sector, offering opportunities for economic growth and job creation.
- The adoption of drones in agriculture and horticulture is gradually gaining importance, which is expected to alleviate the current shortage of agricultural labour, particularly in the district's labour-intensive farming practices.

- Ensuring access to credit for FPOs and OFPOs, both for forward and backward linkages, will enable these organizations to develop into sustainable business entities.
- The district holds significant potential for export activities, particularly in the chili sector. Farmers can explore direct export opportunities through Farmer Producer Organizations (FPOs), with support and training provided by the Spices Board in Guntur to facilitate these endeavours.
- Varikapudisela lift irrigation scheme which covers villages viz. Veldurthi, Uppalapadu, Gottipalla, Sirigiripadu, Bodilaveedu, Gangalakunda, Kandlakunda have the potential to provide drinking water facility to more than 1.2 lakh people and irrigation to more than 1.25 lakh Ha. The project can be implemented under RIDF. If grounded, the project can turn the Palnadu region fertile and green.

### **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.

### **8. Way Forward**

- Strengthening the existing Farmer Producer Organizations (FPOs) through capacity building initiatives and ensuring access to credit for these organizations.
- Promoting the Micro Food Processing sector under the PMFME scheme to encourage entrepreneurs, particularly FPOs and SHGs, in establishing food processing units.
- NABARD has introduced a concessional refinance scheme to support the financing of micro food processing units.
- Promoting the formation of new Off-Farm Producer Organizations (OFPOs) and strengthening existing ones to facilitate direct marketing of their produce.
- Federating Farmer Producer Organizations (FPOs) can enhance market reach by consolidating produce from multiple FPOs. This federation approach will enable a focus on value addition and marketing, utilizing common branding and packaging to improve visibility and market appeal.

## 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"> <li>• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings.</li> <li>• 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.</li> <li>• Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers.</li> <li>• Study the cropping pattern.</li> <li>• Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue, and</li> <li>• Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
ii.	Water Resources	<ul style="list-style-type: none"> <li>• MI potential is the area that can be brought under irrigation by ground and surface water.</li> <li>• Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district.</li> <li>• While clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get.</li> <li>• 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.</li> <li>• Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is considered.</li> <li>• 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.</li> </ul>
iii.	Farm Mechanisation	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively.</li> <li>• Adjustment of tractor potential with land holdings; and</li> <li>• Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
iv.	Plantation and Horticulture	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

Sr. No.	Sector	Methodology
		<ul style="list-style-type: none"> <li>• Feasibility and possibility of shifting from food crops to plantation crops.</li> <li>• Estimation of replanting by considering approximate economic life of a few plantation crops, and</li> <li>• Estimation of potential for rejuvenation of existing plantations.</li> </ul>
v.	Animal Husbandry– Dairy	<ul style="list-style-type: none"> <li>• Collection of data on number of milch animals as per the latest census.</li> <li>• 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</li> <li>• 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.</li> <li>• 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

## 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.

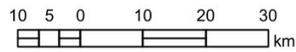
## 6. Limitations and Constraints

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 - Palnadu



**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**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Amount (₹ Lakhs)</b>
A	Farm Credit	1027177.69
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	888625.95
2	Term Loan for agriculture and allied activities	138551.74
B	Agriculture Infrastructure	75923.68
C	Ancillary activities	6188.25
I	Credit Potential for Agriculture (A+B+C)	1109289.62
II	Micro, Small and Medium Enterprises	366256.50
III	Export Credit	54230.00
IV	Education	16830.00
V	Housing	60030.00
VI	Social Infrastructure	7068.00
VII	Renewable energy	1583.26
VIII	Others	166852.50
	<b>Total Priority Sector</b>	<b>1782139.88</b>

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

<b>Sr. No.</b>	<b>Particulars</b>	<b>Amount (₹ Lakhs)</b>
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	863265.65
2	Water Resources	6265.06
3	Farm Mechanisation	22733.60
4	Plantation & Horticulture with Sericulture	8583.95
5	Forestry & Waste Land Development	1722.52
6	Animal Husbandry – Dairy	77704.71
7	Animal Husbandry – Poultry	8679.83
8	Animal Husbandry - Sheep, Goat, Piggery	18213.62
9	Fisheries	7958.42
10	Farm Credit- Others	12050.33
	<b>Sub total</b>	<b>1027177.69</b>
B	Agriculture Infrastructure	
1	Construction of storage	69037.50
2	Land development, Soil conservation, Wasteland Development	5577.88
3	Agriculture Infrastructure – Others	1308.30
	<b>Sub total</b>	<b>75923.68</b>
C	Ancillary activities	
1	Food & Agro. Processing	531.50
2	Ancillary activities – Others	5656.75
	<b>Sub Total</b>	<b>6188.25</b>
	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>1109289.62</b>
II	Micro, Small and Medium Enterprises	
	<b>Total MSME</b>	<b>366256.50</b>
III	Export Credit	54230.00
IV	Education	16830.00
V	Housing	60030.00
VI	Social Infrastructure	7068.00
VII	Renewable energy	1583.26
VIII	Others	166852.50
	<b>Total Priority Sector</b>	<b>1782139.88</b>

## 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)	7301.00
ii.	No. of Sub Divisions	3
iii.	No. of Blocks	28
iv.	No. of revenue villages	366
v.	No. of Gram Panchayats	527

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	Palnadu
iii.	Agro-climatic Zone 1	AZ120 - Krishna Godavari
iv.	Climate	Sub-tropical
v.	Soil Type	Black cotton, Alluvial and Red soil

#### 3. Land Utilization [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	730123
ii.	Forest Land	150759
iii.	Area not available for cultivation	88889
iv.	Barren and Unculturable land	24864
v.	Permanent Pasture and Grazing Land	10659
vi.	Land under Miscellaneous Tree Crops	22877
vii.	Cultivable Wasteland	24582
viii.	Current Fallow	51958
ix.	Other Fallow	39692

#### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	26
ii.	Critical	1
iii.	Semi Critical	0
iv.	Over Exploited	1
v.	Saline	0
vi.	Not Assessed	0
	Total	28

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	281559	70	129180	34
ii.	>1 to <=2 ha	82569	20	115693	30
iii.	>2 to <=4 ha	32414	8	85924	23
iv.	>4 to <=10 ha	7747	2	40375	11
v.	>10 ha	310	0	8270	2
	Total	404599	100	379442	100

#### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	179.00
ii.	Of the above, Small/ Marginal Farmers	-
iii.	Agricultural Labourers	631.00
iv.	Workers engaged in Household Industries	13.00
v.	Workers engaged in Allied agro activities	25.00
vi.	Other workers	229.00

#### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	2042.00	1024.00	1018.00	1583.00	459.00
ii.	Scheduled Caste	376.00	188.00	188.00	-	-
iii.	Scheduled Tribe	142.00	72.00	70.00	-	-
iv.	Literate	1086.00	629.00	457.00	-	-
v.	BPL	-	-	-	-	-

#### 8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	522.00
ii.	Rural Households	282.00
iii.	BPL Households	-

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

Sr. No.	Particulars	Nos.
i.	Having brick/stone/concrete houses	712.00
ii.	Having source of drinking water	852.00
iii.	Having electricity supply	890.00
iv.	Having independent toilets	460.00

**10. Village-Level Infrastructure [Nos.]**

Sr. No.	Particulars	Nos.
i.	Villages Electrified	266
ii.	Villages having Agriculture Power Supply	-
iii.	Villages having Post Offices	424
iv.	Villages having Banking Facilities	-
v.	Villages having Primary Schools	259
vi.	Villages having Primary Health Centres	43
vii.	Villages having Potable Water Supply	266
viii.	Villages connected with Paved Approach Roads	266

**Sources**

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Handbook
1.a Additional Information	District Handbook
2. Soil & Climate	District Handbook
3. Land Utilization [Ha]	District Handbook
4. Ground Water Scenario (No. of blocks)	District Handbook
5. Distribution of Land Holding	District Handbook
6. Workers Profile [In '000]	District Handbook
7. Demographic Profile [In '000]	District Handbook
8. Households [In '000]	District Handbook and Statistical Abstract Andhra Pradesh 2023
9. Household Amenities [Nos. in '000 Households]	District Handbook and Statistical Abstract Andhra Pradesh 2023
10. Village-Level Infrastructure [Nos.]	District Handbook and Statistical Abstract Andhra Pradesh 2023

## District Profile 2

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	2031
ii.	Primary Health Centres	39
iii.	Primary Health Sub-Centres	-
iv.	Dispensaries	16
v.	Hospitals	17
vi.	Hospital Beds	564

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

Sr. No.	Particulars	Nos.
i.	Fertilizer/Seed/Pesticide Outlets	5096
ii.	Registered FPOs	32
iii.	Agro Service Centres	03
iv.	Soil Testing Centres	07
v.	Approved nurseries	01
vi.	Agriculture Pump sets	-
vii.	Pump sets Energized	-
viii.	Krishi Vigyan Kendras	0

#### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	268.721
ii.	Irrigation Potential Created	-
iii.	Net Irrigated Area (Total area irrigated at least once)	177.071
iv.	Area irrigated by Canals/ Channels	128.386
v.	Area irrigated by Wells	61.55
vi.	Area irrigated by Tanks	2.11
vii.	Area irrigated by Other Sources	6.072
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	198.118

#### 14. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	6170
ii.	Railway Line [km]	618
iii.	Public Transport Vehicle [Nos]	-
iv.	Goods Transport Vehicles [Nos.]	13722

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

Sr. No.	Category of animal	Total	Male	Female
i.	Cattle - Cross bred	61005	38463	22542
ii.	Cattle – Indigenous		-	-
iii.	Buffaloes	484145	-	-
iv.	Sheep - Cross bred	481004	-	-
v.	Sheep – Indigenous		-	-
vi.	Goat	223011	-	-
vii.	Pig - Cross bred	4790	-	-
viii.	Pig – Indigenous		-	-
ix.	Horse/Donkey/Camel	3310	-	-
x.	Rabbit	2443	-	-
xi.	Poultry – Improved	3476102	-	-
xii.	Poultry – Indigenous		-	-

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	14
ii.	Veterinary Dispensaries	77
iii.	Disease Diagnostic Centres	-
iv.	Artificial Insemination Centers	495
v.	Animal Breeding Farms	-
vi.	Animal feed manufacturing units	-
vii.	Fodder Farms	-
viii.	Dairy Cooperative Societies	148
ix.	Milk Collection Centres	643
x.	Fishermen Societies	33
xi.	Animal Husbandry Training Centres	-
xii.	Animal Markets	-
xiii.	Fish Markets	-
xiv.	Livestock Aid Centers (No.)	-
xv.	Licensed Slaughterhouses [Nos.]	4

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
i.	Fish	46091.00	MT	13	gm/day
ii.	Egg	9829.00	Lakh Nos.	473	nos/p.a.
iii.	Milk	3030.00	MT	295	gm/day
iv.	Meat	43841.00	MT	43	gm/day

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>11. Infrastructure Relating To Health &amp; Sanitation [Nos.]</i>	<i>District Handbook</i>
<i>12. Infrastructure &amp; Support Services For Agriculture[Nos.]</i>	<i>District Handbook</i>
<i>13. Irrigation Coverage ['000 Ha]</i>	<i>District Handbook</i>
<i>14. Infrastructure For Storage, Transport &amp; Marketing</i>	<i>District Handbook</i>
<i>15. Animal Population as per Census [Nos.]</i>	<i>District Handbook</i>
<i>16. Infrastructure for Development of Allied Activities [Nos.]</i>	<i>District Handbook and Statistical Abstract Andhra Pradesh 2023</i>
<i>17. Milk, Fish, Egg Production &amp; Per Capita Availability - Year-2</i>	<i>District Handbook</i>

### 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	-	-	-
ii.	Land Holdings - SF (%)	-	34.00	-
iii.	Land Holdings - MF (%)	-	30.49	-
iv.	Rainfall 853	-	585	684
v.	Rainfall 880	-	684	495
vi.	Cropping	-	Chilli/cotton during Kharif and pulses in the rabi season. In Zaid, the extent of cultivation is negligible (85.34 acres).	Bengal gram Black gram Cotton Paddy Jowar Bajra Maize

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	-	1242610.93	1341101.80

**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.	Rice	-	-	-	55.48	331.60	5976.93	15.93	95.30	55.48
ii.	Maize	-	-	-	14.49	143.07	9873.71	10.45	103.40	14.49
iii.	Cotton	-	-	-	2.50	3.20	1280.00	65.30	82.30	2.50

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	-	-	3.47
ii.	Net sown area (lakh ha)	-	-	3.16
iii.	Cropping intensity (%)	-	-	109.81

**Table 5: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	-	170399	181040
ii.	GLC through KCC (Rs. lakh)	-	927018.91	912434.07

**Table 6: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Soil Testing Laboratories (No.)	-	7	7

**Sources**

Table	Source(s) and reference year of data
Table 1: Status	District Handbook
Table 2: GLC under Agriculture	SLBC portal
Table 3: Major Crops, Area, Production, Productivity	District Handbook and Dept. of Agriculture
Table 4: Irrigated Area, Cropping Intensity	District Handbook and Dept. of Agriculture
Table 5: KCC Coverage	SLBC portal
Table 6: Soil testing facilities	District Handbook

**WATER RESOURCES**
**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	-	-	-
ii.	Net Irrigated Area ('000 ha)	-	-	1.77
iii.	Gross Irrigated Area ('000 ha)	-	-	1.98

**Table 2: Water exploitation status in Palnadu District, Andhra Pradesh**

Sr. No.	Mandal Name	31-03-2022	31-03-2023	31-03-2024
i.	Bollapalle	-	Critical	Critical
ii.	Veldurthy	-	Over-exploited	Over-exploited

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	District Handbook
Table 2: Block level water exploitation status	National compilation on Dynamic Ground Water Resources of India, 2023.

**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.	Chilli	-	-	-	-	52.01	234.07
ii.	Turmeric	-	-	-	-	0.33	1.99

**Sources**

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>Table 2: Production and Productivity</i>	<i>Dept. of Horticulture</i>

**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)	-	-	150.7
ii.	Waste Land ('000 ha)	-	-	24.58
iii.	Degraded Land ('000 ha)	-	-	24.86

**Sources**

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>Table 1: Area under Forest Cover &amp; Waste Land</i>	<i>District Handbook</i>

## District Profile 4

### Key Insights into Livestock, Fisheries and Land Development

#### FISHERIES

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	-	-
ii.	Finance under group mode (₹ lakh)	-	-	-
iii.	KCC for working capital (No.)	-	658	165
iv.	KCC for working capital (₹ lakh)	-	234.29	194.83

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal

#### AGRI. INFRASTRUCTURE

**Table 1: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Cold Storages (No.)			31
ii.	Storage Godowns ( Capacity - '000 MT)			169700

#### Sources

Table Name	Source(s) and reference year of data
Table 1: Agri Storage Infrastructure	District Handbook

#### LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT

**Table 1: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Watershed Projects (No.)	-	32	32
ii.	Watershed Projects - Area treated ('000 ha)	-	30	30
iii.	Wadi Projects (No.)	-	4	4
iv.	Wadi Projects - Area of plantation ('000 ha)	-	0	0

## District Profile 5

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	153831.51	223375.04
ii.	No. of units financed	-	-	-
iii.	Loans understand Up India Scheme (₹ lakh)	-	-	-
iv.	Loans to Weavers' Coop. Societies (₹ lakh)	-	-	-

**Table 2: Traditional activities:**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Handloom Clusters (No.)	-	-	-
ii.	Handicrafts Clusters (No.)	-	-	-
iii.	Weavers' Coop. Societies (No.)	-	10	10

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Traditional Activities	DCO office, Palnadu

#### EXPORT/ EDUCATION/ HOUSING

##### Public Infrastructure Investments

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow under PPP projects (₹ lakh)			
ii.	Amt of RIDF assistance (₹ lakh)*		41134.25	61433.01

**\*Source: NABARD**

#### INFORMAL CREDIT DELIVERY

**Table 1: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of intensive blocks	-	-	-
ii.	No. of SHGs formed	-	-	36637

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>Table 1: Status of SHGs</i>	<i>Nrlm.gov.in</i>

**STATUS AND PROSPECTS OF COOPERATIVES**

**Table 1: Details of non-credit cooperative societies**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2024</b>
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	181
ii.	Consumer Stores (No.)	3
iii.	Housing Societies (No.)	11
iv.	Weavers (No.)	10
v.	Marketing Societies (No.)	13
vi.	Labour Societies (No.)	72
vii.	Industrial Societies (No.)	2
viii.	Sugar Societies (No.)	-
ix.	Agro Processing Societies (No.)	-
x.	Others (No.)	275
xi.	Total (No)	567

**Table 2: Details of credit cooperative societies**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	Primary Agriculture Credit Societies (No.)	-	-	59

**Sources**

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

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies Associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLG s	BCs/BFs	Villages
Commercial Banks	26	213	53	105	55	-	519	-	-
Regional Rural Bank	1	70	44	24	2	-	105	-	-
District Central Coop. Bank	1	13	6	6	1	-	-	-	-
Coop. Agr. & Rural Dev. Bank	-	0	-	-	-	-	-	-	-
Primary Agr. Coop. Society	60	60	60	-	-	-	-	-	-
Others	3	2	0	0	2	34011	2069	-	-
All Agencies	91	358	163	135	60	34011	2693	41	24630

### 2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	-	-	-	-	789922	824618.18	4.4	75.0
Regional Rural Bank	-	-	-	-	182825	48516.06	-73.5	4.4
Cooperative Banks	-	-	-	-	42857	224129.46	423.0	20.4
Others	-	-	-	-	1306	2238.79	71.4	0.2
All Agencies	-	-	-	-	1016910.00	1099502.49	8.1	100.0

**3. Loans & Advances Outstanding**

Agency	No. of accounts				Amount of Deposit [₹ lakh]						
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	-	669237	1296033	1296033	93.7	78.5	-	1649045	2629940.56	59.5	75.8
Regional Rural Bank	-	239983	281341	281341	17.2	17.0	-	381060	631232.68	65.7	18.2
Cooperative Banks	-	25455	74175	74175	191.4	4.5	-	176147	208524.46	18.4	6.0
Others	-	130	236	236	81.5	0.0	-	577	1378.60	138.9	0.0
All Agencies	0	934805	1651785	1651785	76.7	100.0	0.00	2206829.00	3471076.30	57.3	100.0

**4. CD Ratio**

Agency	CD Ratio %	
	31/03/2022	31/03/2023
Commercial Banks	-	208.8
Regional Rural Bank	-	208.4
Cooperative Banks	-	411.0
Others	-	44.2
All Agencies	-	217.0

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

Agency	Cumulative up to		
	31/03/2024		
	PMJDY	PMSBY	PMJJBY
Commercial Banks	419871	806558	250402
Regional Rural Bank	61203	235514	127736
Cooperative Banks	192025	-	-
Others	-	-	790
All Agencies	673099	1042072	378928

**6. Performance on National Goals**

Agency	31/03/2024													
	Priority Sector Loans			Loans to Agr. Sector			Loans to Weaker Sections			Loans under DRI Scheme			Loans to Women	
	Amount [₹ lakh]	% of Total Loans	% of Total Loans	Amount [₹ lakh]	% of Total Loans	% of Total Loans	Amount [₹ lakh]	% of Total Loans	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	
Commercial Banks	2629940.56	75.77	66.23	1259560.16	66.23	1307938.02	64.75	NA	NA	498971.68	78.73			
Regional Rural Bank	631232.68	18.19	27.67	526216.47	27.67	596536.01	29.53	NA	NA	127091.23	20.05			
Cooperative Banks	208524.46	6.01	6.09	115898.96	6.09	115635.14	5.72	NA	NA	7528.96	1.19			
Others	1378.60	0.04	0.01	198.12	0.01	9.80	0.00	NA	NA	162.59	0.03			
All Agencies	<b>3471076.30</b>	<b>100</b>	<b>100</b>	<b>1901873.71</b>	<b>100</b>	<b>2020118.97</b>	<b>100</b>	<b>NA</b>	<b>NA</b>	<b>633754.46</b>	<b>100</b>			

**7. Agency-wise Performance under Annual Credit Plans**

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	NA	NA	NA	679714.50	975878.77	143.6	1042657.51	1111318.45	106.6	125.1
Regional Rural Bank	NA	NA	NA	103813.02	305111.06	293.9	302620.29	370549.02	122.4	208.2
Cooperative Banks	NA	NA	NA	68431.27	147791.86	216.0	145641.88	110870.50	76.1	146.0
Others	NA	NA	NA	5950.98	269.87	4.5	332.66	1103.49	331.7	168.1
All Agencies	NA	NA	NA	857909.77	1429051.56	166.6	1491252.34	1593841.46	106.9	136.7

**8. Sector-wise Performance under Annual Credit Plans**

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	NA	NA	NA	465267.34	927018.91	199.2	-	912434.07	-	199.2
Term Loan (Agri.)	NA	NA	NA	154445.92	315592.02	204.3	1265227.78	428667.73	33.9	119.1
Total Agri. Credit	NA	NA	NA	619713.26	1242610.93	200.5	1265227.78	1341101.80	106.0	153.3
MSME	NA	NA	NA	174429.75	153831.51	88.2	168577.14	223375.04	132.5	110.3
Other Priority Sector	NA	NA	NA	63766.75	32609.12	51.1	57447.41	29364.62	51.1	51.1
Total Priority Sector	NA	NA	NA	857909.76	1429051.56	166.6	1491252.33	1593841.46	106.9	136.7

**9. NPA Position (Outstanding)**

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 year
	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	NA	NA	NA	NA	NA	NA	3166065.92	71772.10	2.3	2.3
Regional Rural Banks	NA	NA	NA	NA	NA	NA	658364.62	5618.73	0.9	0.9
Cooperative Banks	NA	NA	NA	NA	NA	NA	278245.32	11402.52	4.1	4.1
Others	NA	NA	NA	NA	NA	NA	1536.37	54.45	3.5	3.5
All Agencies	NA	NA	NA	NA	NA	NA	4104212.23	88847.80	2.2	2.2

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

**Source(s)**

1	SLBC PORTAL
2	Data from Lead Bank

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives - GoI (including Cooperatives)

##### Cooperative Development

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

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

## Digital Agriculture Mission

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

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

## Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

## Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

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

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

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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

## 2.2. Highlights Related to Agriculture & Farm Sector

### Priorities Identified for Agricultural Sector

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

### Focus Areas

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

## 3. Policy Initiatives - RBI

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

#### 4. Policy Initiatives - NABARD

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

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

### • **Micro Credit Intervention**

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

- Scheme for grant support to SHGs/JLGs/POs/Microentrepreneurs for training on onboarding onto E-Commerce platforms/ONDC/social media platforms.
- Scheme for Grant Support to SHGs/JLGs/POs for Physical Marketing of Products.
- NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-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 2024-25 include:

- Support for the Deployment of micro-ATMs to Chaitanya Godavari Grameena Bank with a grant support of 54.60 lakh for deploying 275 microATM devices at BC points (245) and new branches (30).
- Financial Inclusion: Chaitanya Godavari Grameena Bank and Guntur DCCB with the support of NABARD conducted 1500 Financial Literacy Camps(CGGB-1000 FLCs and GDCCB – 500 FLCs) during the F.Y. 2023-24 & 2024-25.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT, Dual LTE, and SD WAN technologies.

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

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

## 2. State Budget

### 2.1. Important Announcements

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

## 2.2 Budget - Highlights related to Agriculture & Farm Sector

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

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

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

### **3. Govt. Sponsored Programmes linked with Bank Credit**

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

## Chapter -2

### Credit 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

Paddy is the major food crop in the district with cotton chilli and tobacco being taken up as commercial crops. Over the year's new challenges have emerged viz. fragmentation of agricultural land holdings, excessive use of chemical inputs, depletion of water resources and decline in productivity making farming non-viable.

- Palnadu District is known for its commercial agriculture. Farmers are progressive and are growing both food and cash crops on commercial scale. The district falls under Krishna Agro Climatic Zone with gross cropped area of 3.47 lakh ha, net sown area of 3.16 lakh ha, average rainfall of 775.2 mm and cropping intensity of 140.57%. The percentage of working population to total population is 52.80% of which 75% is under Agriculture sector. The district has two major irrigation sources viz. i.e. Nagarjuna Sagar and Old Krishna Ayacut. It has 74% black cotton soils 26% red soils.

- The average size of land holding is 0.93 ha. Of the 4.04 lakh farm holdings small and marginal farmers constitute 90% in terms of number of landholding and 64.5% in terms of area.

*Source: Dept. of Agriculture and Dept. of Horticulture.*

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The Agriculture Department is providing farm equipment's like tillers, paddy transplanters, harvesters, threshers, chaff cutters, sprayers etc. to the farmers on subsidy.
- The Department of Agriculture is headed by Joint Director. There are offices at Division level headed by Assistant Directors assisted by Agricultural Officers, AEOs, MPEOs etc.
- To ensure availability of quality inputs to farmers Agri Testing Labs had been established by Government of Andhra Pradesh to test the Agri inputs like seeds, fertilizers and pesticides. NABARD had sanctioned 07 such labs in the district.
- Establishment of Rythu Bharosa Kendralu (Farmers' One Stop Shops): 421 RBKs have been established and functioning across the district to supply the quality inputs like seeds fertilizer and pesticides to farmers at right price and right time and to disseminate best practices and updated technical knowledge of Agri & Allied sectors for the farmers. The RBKs enable the landless cultivators to get Crop Cultivator Rights Cards (CCRCs) and enable them to avail all facilities including crop loans insurance and other Govt. benefits without affecting the rights of the owner of the land.

#### 2.1.2 Water Resources

##### 2.1.2.1 Status of the Sector in the District

Total geographical area of the district is 7.3 lakh Ha. Of the 3.16 lakh Ha, net sown area 1.98 lakh Ha i.e. 62.65% is under ayacut of irrigation sources. The important rivers and rivulets in the district are Krishna, Naguleru, Chandravanka, and Gundlakamma. Palnadu district has canal network of Krishna Western Delta System and Nagarjuna Sagar Right canal for assured irrigation. Palnadu district has consolidated formations which are suitable for dug wells Dug

cum bore wells and bore- wells. There is an increased awareness amongst the farming community on the need to use efficient irrigation systems alongside the traditional methods of irrigation. There is an increased awareness amongst the farming community on the need to use efficient irrigation systems alongside the traditional methods of irrigation. The total ayacut under the management of WUAs is about 1.98 lakh ha under various irrigation sources. The district is classified as high usage district with respect to ground water. The groundwater exploitation in the district is mainly through tube wells dug wells bore wells filter point wells and shallow tube wells.

#### **2.1.2.2 Infrastructure and linkage support available, planned and gaps**

- There are 1248 dug wells, 15409 tube wells (S M D) under Ground Water category while we have 260 number of sources for surface water irrigation including lift irrigation systems in the erstwhile district.
- Blasting and drilling machines are available with private organizations in adequate number.
- The major infrastructural constraint is non-availability of electricity supply for pump sets.

#### **2.1.3 Farm Mechanization**

##### **2.1.3.1 Status of the Sector in the District**

Palnadu is one of the crop intensive districts of Andhra Pradesh as most of the food and non-food commercial crops are grown here. Farm operations are undertaken on a large scale with mechanized devices such as tractors power tillers threshers and sprayers. The demand for farm mechanization arises from fresh investment as well as replacement of the existing machinery.

The main objective of farm mechanization is to increase the efficiency and timeliness of farm operations, reduction in cost of cultivation, improvement in the quality of produce for better marketability, efficient utilization of inputs etc. Although there has been considerable progress in mechanization in agriculture, its spread has however been most uneven. The need and demand for mechanization is emerging due to unavailability of affordable labour in time. The average farm power availability in the State of Andhra Pradesh before the implementation of Sub-Mission on Agricultural Mechanization (SMAM) was 1.880 kW/ha (2014) and it increased to 2.138 kW/ha by the end of 2016-17 thus registering a 13.6% increase in FPA in three years. The FPA in Andhra Pradesh is 5.4 more than the national average i.e. 2.025 kW/ha at the end of 2016-17 and it must be increased to 4kW/ha by 2030 in order to achieve the desired crop production and productivity levels.

##### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

Out of the total land holdings area of 3.79 lakh ha, nearly 30.49% of land is held by small and marginal farmers which offer scope for power tillers. With good rains expected and various interventions of Government to create additional irrigation, potential gross cropped area of the district is expected to increase which in turn creates potential for mechanization of farm operations.

The district is having good network of dealers for sale of tractors and power tillers as well as for supply of spare parts, lubricants etc. Adequate facilities are available for repairs and maintenance of the tractors even at the mandal level. Further such infrastructure facilities are

growing constantly in tune with growth in demand. There have been no specific problems in infrastructural facilities and marketing arrangements. While the existing infrastructure and support services available in the district are adequate, the predominance of smaller land holdings necessitates establishment of Agri-business Centres and other such custom hiring services for farm machinery to exploit the full potential.

The Department of Agriculture has taken initiative in setting up Custom Hiring Centres (CHCs) as a package of machinery for different crops viz. paddy cotton Bengal gram etc."

## **2.1.4 Plantation & Horticulture, including Sericulture**

### **2.1.4.1 Status of the Sector in the District**

Plantation and horticulture crops occupy 17.15% of the net cultivated area in the district. Important crops such as mango, guava, chilli, turmeric etc. are commercially grown in the district. Total area under plantation and horticultural crops in the district is 55238 ha as on March 2024. Chilli, which is the dominant crop in the district was cultivated in 52016 Ha with an estimated yield of 2.34 lakh MT. Considering the pre-eminent position of Palnadu in chilly, Spice Board is implementing several schemes programmes in production quality management and export of chillies. Turmeric is cultivated in few pockets of the district viz. Atchampet, Krosuru, Amaravati, Pedakurapadu, Sattenapalle, Mupalla and Piduguralla. Besides, vegetable cultivation is gaining popularity and is expected to grow further.

Part of the district is identified as the State Capital region. This will trigger very high demand for agri produce especially fruits and vegetables in the next 2-3 years. It is therefore necessary to strategize for increasing area and production under horticulture crops especially fruits (seasonal) and vegetables to meet the demand. The strategies include intensive cultivation of vegetables including poly house production, area expansion, productivity enhancement etc.

### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

Spices Board during the current F.Y. unveiled Comprehensive scheme to boost Spices Export during the remaining period of the 15th Finance Commission cycle till F.Y. 2025-26. Under the scheme, assistance will be given to FPO/FPC/SPS (Spice producer's societies) for post-harvest machine/ Equipment bank. There are 2 Technical Service Centers at Tenali and Guntur imparting technical guidance and also training new entrepreneurs. There is one model seed farm located at Kantheru in Tadikonda mandal extended over an area of 5 acres which produces seed cocoons. There is one Horticulture Farm under the Department of Horticulture located at Kantheru (Tadikonda Mandal) and a number of private nurseries are also existing. The farm at Kantheru produces 16000 grafts of Acid lime. The Department of Horticulture in the district is headed by a Deputy Director supported by two Assistant Directors (Horticulture) and 10 Horticulture Officers and other technical staff. Spices Board is having a regional office at Palnadu for promoting chilly and other spices. There are around 31 cold storages in the district with a capacity to handle about 1.69 lakh MT of chili. The Agriculture Marketing Committees (AMC) at Palnadu and Duggirala facilitate marketing of horticulture crops (spices) like chilly and turmeric. Spices Board set up a Spices Park at Edlapadu which is designated as Food Park by MoFPI and is expected to stimulate investment.

## **2.1.5 Forestry & Waste Land Development**

### **2.1.5.1 Status of the Sector in the District**

Out of the district's total geographical area of 7.30 lakh ha, an area of 1.51 lakh ha is covered by forest which is around 20.68% of the total area. Forests are both an environmental resource and an economic resource for sustaining natural systems and promoting economic development. Forests contribute to biological diversity and play a key role in the maintenance of air water and soil quality. Forests influence biogeochemical processes, regulate runoff and groundwater, control soil erosion and reduce downstream sedimentation and flooding. Forests also have aesthetic value and offer recreational opportunities. The loss of "environmental services" can amount to considerable costs in economic terms (especially when the effect is irreversible) but these costs are difficult to quantify.

Forests also contribute to the economy by providing timber products (saw logs, veneer logs and logs for pulp) as well as non-timber products (nuts, fruits, gums, fibers, latex, bush meat and palms). Moreover, forests are an important source of food fiber and energy for indigenous populations and local communities. The economic benefits arising from the use of non-timber products on a sustainable basis can be substantial. In recent years environmental and economic issues relating to forest use have moved from a local to a global scale and from simple to complex dimensions. Perceptions of these environmental concerns have also shifted towards higher level of awareness.

### **2.1.5.2 Infrastructure and linkage support available, planned and gaps**

- The district has 0.25 lakh ha of uncultivable/barren lands which could be developed into cultivable lands through credit. The forest waste land can be developed only by Forest Department.
- There is a tremendous demand for Bamboo plantation from industrial segment and farmers may be encouraged to take up the activity.
- The social forestry wing of the forest department, Govt. of Andhra Pradesh is the extension and promotion agency for social and farm forestry in the district. The Forest Department has been producing and supplying nursery plant material at nominal prices.
- The credit flow for this activity in the district is minimal. Due to long gestation period of the produce, the sector is getting least credit through formal financial institutes.
- Lack of awareness about the economic viability /bankability of agro forestry/ farm forestry schemes amongst the public & banks. Agri. Universities/ KVKs may give vide publicity to encourage the sector.
- About 50 lakh seedlings of different tree species including fruit bearing ones are raised each year for distribution by 19 nursery centers maintained in the erstwhile district. The Forest Department is encouraging private individuals to take-up farm forestry and block plantations by supplying seedlings at nominal rates depending on the quantum of requirement.

## **2.1.6 AH – Dairy**

### **2.1.6.1 Status of the Sector in the District**

Dairy activity is the second most important economic activity in the district after agriculture and is undertaken by all categories of farmers. As per the latest livestock census 2019, there are 0.88 lakh cattle and 4.84 lakh buffaloes in the district. The average yield based on animals

in milk is 5.521 kgs/ day as against state average of 5.133 kg/day. The per capita availability works out to 338 gm per day. It is one of the promising sectors which provide gainful employment and income generating activity to a large number of SF/MF/ALs etc. in drought prone districts. During 2023-24, milk production in the district was 6.9 lakh MTs.

### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

- The Department of Animal Husbandry provides veterinary health services through one Veterinary Polyclinic at Palnadu, 142 veterinary dispensaries, 114 rural livestock units and two mobile clinics. Sangam Dairy has about 50 veterinary aid centers. The number of AI centres is 283 with AH Dept. and in addition 193 Gopal Mitras and 120 centres of APDDCF are operating in the field for taking care of AI activity. There are 151 Veterinary Asst. Surgeons in the district.
- The Sangam Milk Producer Company Ltd (earlier called Palnadu District milk producers Co-operative Union Limited or Sangam dairy) has milk plant with a capacity of handling 8 lakh litres for processing and 5.52 lakh litres for chilling per day. Besides it has also facilities for making Skimmed milk powder, Ghee White and Table butter, U.H.T. Milk and other biproducts. The dairy operates through 78 milk routes with over 792 milk collection centers. There are 648 milk producers' cooperative societies functioning with a membership of 1.495 lakh. Besides Sangam dairy, there are 43 private dairy units with milk handling capacity of nearly 3.50 lakh liters per day. Sangam dairy also has a Cattle Feed mixing plant of 5 MT capacity and a Mineral Mixing plant.
- The area under permanent pastures and other grazing lands is 10659 ha.
- NABARD sanctioned loan of ₹1311.9 lakh towards 118 veterinary institutions till date.

### **2.1.7 AH – Poultry**

#### **2.1.7.1 Status of the Sector in the District**

Palnadu is one of the developed districts in poultry farming in the state. Eggs & cull birds are supplied to Chennai, eastern and northeastern parts of the country. The poultry population was 45.69 lakh as per 20th Livestock Census. The egg production in the district is estimated at 6343.80 lakh numbers. The estimated per capita availability of eggs is 310/year. Although there is a lot of further scope for layer farming it has not gained importance in the district. Keeping in view the climatic conditions there is a good potential for establishment of commercial broiler and layer units in Palnadu district.

#### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

- The two main problems confronting poultry industry in the state are unremunerated egg price and the soaring feed cost.
- Infrastructure support like water, power, technical assistance, feed manufacturing etc. are considered adequate in the district.
- Generally, units with improved layer/broiler birds depend on poultry hatcheries / private veterinarians for animal health care which are reasonably good.
- Animal Husbandry Department is undertaking vaccination and deworming programme for entire backyard poultry population and ducks as per Health Calendar.
- There is a need to promoted hatchery units in the district as there are very few hatchery units.

- There is a lot of demand for broiler meat in the district. The Department along with poultry hatcheries may identify entrepreneurs to start broiler farms under contract farming.
- As broiler rearing is taken up in few pockets there is scope for financing chicken meat outlets in towns.
- With Proactive Government Poultry policy and support from banks there is a scope for growth in the sector in the district in coming years.

## **2.1.8 AH – SGP**

### **2.1.8.1 Status of the Sector in the District**

The population of sheep, goat and pigs as per the livestock census (2019) is 4.81 lakh, 2.23 lakh and 0.04 lakh respectively. The estimated meat production in Palnadu dist. as on 2022-23 is 44276 MT. Macherla in Palnadu dist. is home tract for Macherla breed of sheep, which recently goat registered by National Bureau of Animal Genetic Resources (NBAGR). Sheep and goat accounted for 25% of total meat production in the district. The upland areas of the district offer the agro-climatic conditions suitable for sheep rearing and grazing land is also available.

### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

The livestock markets for sheep/goat have been set up near Macherla and also Chilakaluripeta. The butchers and the traders purchase sheep and goat directly from farmers. Vaccination and other health care facilities are available from veterinary institutions the details of which are given in Animal Husbandry – Dairy chapter. 139 veterinary hospitals/ Dispensary are available in the district. The District Branch of the A.P. Sheep & Goat Development Co-operative Federation is giving training to the educated youth from shepherd community in First-Aid Deworming and Vaccination of small ruminants. 2 Animal breeding farms are available in the district. 4 registered slaughterhouses are present in the district. The Animal Husbandry department is undertaking vaccination and deworming exercises as per the Annual Health Calendar. Pig population in the district is 4790 only and there is huge scope of piggery in the district considering its resistance for diseases. However, issue arises with marketing with respect to Piggery.

## **2.1.9 Fisheries**

### **2.1.9.1 Status of the Sector in the District**

River Krishna, encircling three sides of the district flows from Macherla of palnadu district to Repalle of Bapatla district for about 250 km. There are two reservoirs viz. Nagarjuna Sagar Project and Buggavagu pick up reservoir with a water spread area of 29732 ha. In addition, this district is endowed with 206 perennials and 738 long seasonal tanks with a water spread area of 15578 ha and 8918 ha respectively which are suitable for fish culture. There are 2745 ha of area under short seasonal tanks for fish culture. The district has a coast line of 43 km and continental shelf area of 1373 sq.km. Capture fisheries is taken up in reservoirs and in irrigation tanks. Culture of fish is also taken up in tanks and ponds owned by private individuals. The predominant varieties of fish cultured are rohu, catla, mrigal and vannamei.

There are 490 fishermen spread over 120 villages in the district. Fish and Prawn culture in the district is restricted to 193 ha. Total inland fish production of the district is 0.265 lakh MT amounting to ₹22211 lakh. There is no Marine fish production in the district. Fisheries activities are being undertaken in all the mandals/ blocks but in a limited extent. Total fish production in the district stood at 46091 MT.

### **2.1.9.2 Infrastructure and linkage support available, planned and gaps**

Under RIDF tranche XXV, 01 Aquaculture lab was setup in Vinukonda. The Govt. of AP has established Rythu Bharosa Kendralu (RBKs) for supply of quality and certified inputs. The RBKs is the one stop shop for the requirements of all aqua inputs by the farmers. The RBKs will also have a Demo centre and a Training hall. The RBKs are manned by Village Fisheries Assistants (VFAs). A Farm Field School is conducted for on farm extension services.

There are 31 cold storages in the district with a capacity of 1.69 lakh MT. The no. of registered hatcheries of vannamei brood stock for seed production are 289 and the list of Farms registered under Palnadu district are 2382.

### **2.1.10 Farm Credit – Others including Two Wheelers for farmers**

#### **2.1.10.1 Status of the Sector in the District**

Palnadu district is known for commercial agriculture. Most of the farmers are using farm machinery for cultivation. In the mechanized era, bullocks still play a vital part in the rural economy of the district with majority of the small and marginal farmers depending on animal power to till their lands and for transporting agricultural produce. There is one sugar factory in the district which creates good demand for bullock carts for 120 to 150 days in a year. Of the total 4.04 lakh farmers in the district, marginal farmers constitute 2.81 lakh in number and small farmers constitute 0.82 lakh i.e. 90% of the total farmers in the district are Small and Marginal farmers. Further, there is huge demand for 2 wheelers in the district since the vehicles are being used for transporting the produce (Small and Marginal farmers) to the nearest market place.

#### **2.1.10.2 Infrastructure and linkage support available, planned and gaps**

Traditional carpenters in the rural areas possess the requisite skill for manufacturing wooden carts. Since 90% of the farmers are small and marginal farmers, there is a growing demand for two wheelers from farmers for their day-to-day farming operations.

The AH Department through their field level institutions is providing the requisite health cover to the animals. Trained carpenters are available in the district for manufacturing quality carts. Tyres and rims are supplied through dealers for tyre carts. Declining wood resources, lack of awareness about the tyre carts among the farmers are major constraints.

### **2.1.11 Sustainable Agriculture Practices**

#### **2.1.11.1 Status of the Sector in the District**

Sustainable agriculture is a critical approach to farming that aims to meet the present needs of farmers and consumers without compromising the ability of future generations to meet their own needs. Andhra Pradesh has a predominantly agrarian economy with agriculture being a significant contributor to its GDP and employment. However traditional agricultural

practices have often led to environmental degradation resource depletion and socio-economic inequalities. By promoting environmentally friendly methods, maximizing resource efficiency and ensuring economic viability, the state has embraced sustainable agriculture to improve food security, conserve natural resources and support rural livelihoods. Sustainable agriculture practices act as risk mitigation tools for the farmers especially risks arising out of Climate Change.

The Scientifically designed IFS with minimum competition and maximum complementarity is essential to achieve multiple goals. Integrated Farming System (IFS) is a farming system that combines different inter-dependent, inter-related and often interlinking production systems on a single farm. It is considered to be a powerful mechanism to maximize the income of the farmer by emphasizing sustainable agricultural production. It plays an instrumental role in stabilizing income employment livelihood and nutritional security in a sustainable mode for small and marginal farmers.

#### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

- Polambadi Program which was introduced in 2009 uses farmer field schools to encourage the use of economical and environmentally friendly cropping systems. This includes integrated crop management such as crop rotation.
- Half- Acre Annapurna Model - It is a flexible and intensive integrated farming model that incorporates Organic Horticulture intercropping farm ponds and poultry.
- State Nutrition Mission
- IFS systems are encouraged for risk mitigation. Kitchen garden in Aanganwadi centres to improve the availability of locally available fruits and vegetables.

### **2.2 Agriculture Infrastructure**

#### **2.2.1 Construction of storage and Marketing Infrastructure**

##### **2.2.1.1 Status of the Sector in the District**

Agriculture Infrastructure is the most essential input which contributes to agriculture growth rate. Agricultural output growth is determined largely by technology and prices in combination with agricultural infrastructure such as roads, irrigation, market, post-harvest infrastructure supported by credit facilities. Given the critical role of infrastructural facilities in agricultural growth, the government of India has accorded high priority to its development since the beginning of planning in the country. In this chapter on agriculture infrastructure, an attempt is made to assess credit potential in respect of few private investments such as storage facilities. Paddy is the major food crop in the district with cotton, chilli and tobacco being taken up as commercial crops. Most of the farmers store their agricultural produce in their houses and these are susceptible to losses. There are 68 warehouses with 0.73 lakh MT capacity and 31 cold storages with 1.69 lakh MT capacity.

##### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

- Taking into account the production of food grains and pulses and storage requirement for fertilizer, considerable scope exists for establishment of rural godowns.
- Sangam Dairy has a milk plant with a capacity of handling 6 lakh litres per day and has 4 chilling centres with handling capacity of 1.45 lakh litres per day. There are 43 private dairy plants with a milk chilling capacity of 3.50 lakh litres per day.

- Govt. of India provides subsidy to farmers, private individuals, NGOs, SHGs etc. for construction of Rural Godowns Cold Storages and Agri. Marketing Infrastructure under Integrated Scheme for Agriculture Marketing (ISAM) wherein subsidy ranging from 25% to 33.33% is available for godowns constructed as per the specifications.
- NABARD provides financial assistance to the State Govt., State-Owned Agencies, PACS & Producers Organizations for construction of Rural Godowns, Cold Storages and Agricultural Marketing infrastructure in the State. Co-operative societies and Voluntary Agencies can play a vital role in aggregation of farmers produce for transport/storage in order to reduce costs. These agencies can also facilitate primary processing of commodities for increasing the shelf life.

## **2.2.2 Land Development, Soil Conservation and Watershed Development**

### **2.2.2.1 Status of the Sector in the District**

The soils in the district in general are fertile and are broadly classified as Black cotton 40% Red loamy 60%. The district has 0.9165 lakh ha of fallow lands and 0.245 lakh ha of cultivable wastelands which can be transformed into productive lands with appropriate land development works. There are 421 Rythu Bharosa Kendra's in the district The major activities that are being taken up are as given below.

- Conducting awareness programmes on government agriculture schemes.
- Supply of seeds fertilizers and pesticides to farmers
- Village level crop booking
- Establish custom hiring centers.
- Technical support to farmers in Agri, Horti, Seri, Fishery and Animal Husbandry sectors.
- Provide marketing facilities and information on price stabilization.

### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

The following national-level/state-level programmes are under implementation in the district:

- Seed Production & Processing activities: Seed is the primary & basic input for Agriculture. AP is considered as seed capital of India and about 70% of certified seed of the country is being produced in the State. The State has good seed infrastructure with more than 440 seed producing companies/firms and 288 registered seed processing plants with a processing capacity of more than 25 lakh quintals. Despite these facts it is estimated that the total seed production in the State is only 40% of the total requirement of all crops. This offers excellent scope for establishing seed production and processing units in the State particularly in private sector with the help of bank credit.
- Soil Health Card Scheme: The scheme was launched by the Government of India on 19 February 2015. Under the scheme the Government issues soil cards to farmers which will carry crop-wise recommendations of nutrients and fertilizers required for the individual farms to help farmers to improve productivity through judicious use of inputs. The soil samples will be tested in various soil testing labs across the country. Thereafter the experts will analyze the strength and weaknesses (micro-nutrients deficiency) of the soil and suggest measures to deal with it. The result and suggestion will be displayed in the cards. Palnadu has 7 soil testing laboratories. During the last financial year, a total of 16,466 samples were collected, and Soil Health Cards were generated for 15,315 of those samples.

## **2.2.3 Agri. Infrastructure - Others**

### **2.2.3.1 Status of the Sector in the District**

This chapters covers investment opportunities such as organic inputs (vermi-compost bio fertilizer and bio-pesticide units), agri biotechnology, investments such as tissue culture, seed production and seed processing etc. Investment in agricultural practices such as vermi-compost, bio-fertilizer, bio-pesticide, agri-biotechnology interventions such as tissue culture, seed production and processing are of paramount importance in the present owing to food security and environmental concerns.

Palnadu is a hub of commercial crops such as chilli, turmeric, cotton, besides pulses, paddy and maize. The Govt. of AP is dedicated to developing the State as a leading player in seed technology, innovations and business. To ensure that the quality seeds reach every small farmer in AP, the state government in collaboration with Seeds Science Centre of Iowa State University has proposed to establish a Mega Seed Park at Kurnool District. Quality of seed and produce is an area of concern. The escalating dependence on chemical fertilizers and pesticides has positioned Guntur, Bapatla and Palnadu among the leading districts with elevated chemical input usage. Seed processing is gaining popularity with the introduction of Agriculture Marketing and Infrastructure Grading scheme (now called Integrated Scheme of Agri Marketing) wherein 25-33% subsidy will be made available by DMI, GoI through NABARD.

### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

Several Government programmes also support these interventions. For instance, tissue culture banana is supported under Mission for Integrated Development of Horticulture and Normal State Plan of Horticulture Department. Similarly, Vermi-compost is supported by Agriculture Department under RKVY. The Seed Village programme of Agriculture Department aims to supply certified seeds of notified varieties to the farmers at affordable prices besides ensuring quick multiplication of new seed varieties based on the crop situation. The seed village programme can be taken up with bank credit for quick scale up thereby supplementing the government's efforts. The action plans of District Agriculture and Horticulture Departments reflect considerable budget allocations towards these interventions.

## **2.3 Agriculture – Ancillary Activities**

### **2.3.1 Food & Agro Processing**

#### **2.3.1.1 Status of the Sector in the District**

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

The lack of adequate agro-processing facilities leads to post-harvest losses (estimated at 25% to 30%) and uncertainty of income realization. Besides horticulture crops the processing and value addition in dairy and meat is negligible. Agro Food Processing Industry in the State Andhra Pradesh Food Processing Society (APFPS) has been established by the Government of Andhra Pradesh under The Andhra Pradesh Societies Act in November 2012 to act as a nodal agency for the development of Food Processing Sector in the State.

### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

- GoAP has released Food Processing Policy 2020-25 with a thrust on agro-processing clusters, secondary food processing units, micro food processing units, food testing labs, skilling meat/dairy/aqua processing etc.
- GoAP enacted the Industrial Single Window clearance for Food Processing Units under Industrial Development Policy 2023-27.
- GoAP has released AP Logistics Policy 2022-27 to address infrastructure gaps in logistics and supply chain in the State. Developing Cold Chain and other logistic networks would facilitate the Food Processing Industry.
- Processing centres are situated around cities and towns which entails the transportation of raw material from distance centres resulting in higher transportation costs.
- Marketing of the products and raw materials is still through traders.
- GoI is supporting the sector through various schemes such as Operation Greens and PMFME. Further, ANGRAU at Lam is providing training assistance to farmers on value addition.

### **2.3.2 Agri Ancillary Activities – Others**

#### **2.3.2.1 Status of the Sector in the District**

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

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

**Agri Clinics and Agri Business Centres:** Agri-Clinics provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals. Agri-Business Centres are commercial units of agri-ventures which provide agri-extension services. Primary Agricultural Credit Societies (PACS) and Farmers' Service Societies (FSS) are an integral part of the cooperative credit structure. PACS undertake activities under credit and non-credit business. The non-credit business undertaken by the PACS in the district is very limited.

As per the revised Priority Sector Lending guidelines, loans to individuals and their SHGs/JLGs distressed persons to pre-pay non-institutional lenders (other than farmers).

### **2.3.2.2 Infrastructure and linkage support available, planned and gaps**

- For guiding agripreneurs line department officials and College of Agriculture (Lam farm) are available.
- Proactive policies of government giving priority in allocating CHC equipment and a part of work of ATMA to agripreneurs.
- SHGs are being promoted and hand held by in rural and urban areas promoted by SERP and MEMPA respectively in the district of which more than 50 of groups require credit for establishment of units for improving their livelihoods. "

## **Chapter 3**

### **Credit potential for MSMEs**

#### **3. Credit Potential for MSMEs**

##### **3.1 Status of the Sector in the District**

Out of the total population of 15.87 lakh, the total workforce is 7.97 lakh. The district has 330 Micro and Small Enterprises and 82822 Udyam registered enterprises. There are 33 large and medium scale enterprises in the district.

Micro, Small and Medium Enterprises popularly called as MSMEs are key contributors to the country's economic activity as an important source of employment growth and innovation. Around 75 million MSMEs contribute to about a third of the GDP and 45% of the manufacturing output of the country. These enterprises also provide employment to more than 110 million Indians. The sector's sustained growth and health are important to achieve India's GDP growth targets. MSMEs today are exposed to higher level of integration with global value and supply chains and are playing critical role in global trade systems.

##### **3.2 Infrastructure and linkage support available, planned and gaps**

- In Guntur district, there are 33 large and medium sized industrial units functioning with an investment of ₹412814.00 lakh providing employment to 22562 persons. Large number of spinning mills have come up in the district. These large and medium sized units fall under the category of mineral, food, textile, engineering, chemical, tobacco and agro-based industries. The working capital requirements of these units will be of high order.
- There are 6561 micro and small-scale industrial units functioning with an aggregate investment of ₹540700 lakh providing employment to 83500 persons. These units are engaged in food products, metal and non-metal products, textiles, limestone, kilns, engineering and other activities. These industries in small scale category need the working capital to carry on their production activities. The quantum of working capital requirement would depend on the production cycle nature of the industry and their specific requirements.
- The working capital needs of the SSI units are generally met by the commercial banks while the working capital needs for handloom activity are being met by Guntur DCCB in the form of cash credit limits to the weavers' societies.

## Chapter 4

### Credit potentials for Export Credit, Education and Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

"Exports play an important role in accelerating the economic growth of the country. Of the several factors influencing export growth, credit is a very important factor that enables exporters to efficiently execute their export orders. Export credit is granted in INR as well as in foreign currency. India is one of the largest agricultural products exporters in the world.

Under export financing, banks provide loans to the exporters at two stages. The first one is Packing Credit (PC) for working capital to purchase raw materials, processing, packing, transporting and warehousing of goods meant for export. The second stage namely Post Shipment (PS) finance is provided by banks against the shipping documents after liquidating the PC advances.

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

Guntur district is well known for export of agriculture commodities such as Maize, Paddy, cotton, yarn, Chilli and granite. Various banks such as SBI, BOI, Indian Bank, IOB, KVB, TMB, UBI and UCO bank are actively engaged in export credit. Knowledge of export quality standards and quality testing facilities are the need of the hour.

For export of agricultural products, factors such as domestic as well as international demand and supply situation, price competitiveness, quality concerns, sanitary & phytosanitary requirements and relevant rules & regulations of the importing countries need to be duly taken into consideration. Temporary restrictive measures sometimes adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit. A.P. Export Promotion Policy (APEX) 2022-27 has been formulated with cluster development programme and various incentives such as subsidy for reefer vehicles, participation in Trade Fairs, ZED Scheme awards/recognition for exporters etc. Further to promote exports, Mango, Banana and Vegetable farmers are being registered in APEDA Hortinet website.

#### 4.2 Credit Potential for Education

##### 4.2.1 Status of the Sector in the District

Education is a significant factor in India for its economic development. Since its independence India has always focused on improving the literacy rate in our country. The Government of India runs many programmes to improve the Primary and Higher Education in India. Total Literacy rate of the district is 74.15% literacy rate with respect to male is 80.24% and in respect of females, literacy rate is 68.14%.

The quality of education determines the quality of human capital and a lot more effort needs to be made to improve the spread of education through enrolment and by improving the quality of education in both Government and Private Schools. Education loans are considered to be one of the best performing assets for the banks. With the inclusion of such credit under Priority Sector Lending norms by RBI it will not only encourage the banks to lend in education sector but also fulfil their PSL obligations.

#### **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 new market-oriented courses have inbuilt features like online learning, project work, hands-on experience, internship and teaching by industrial experts. They prepare students in the latest domain knowledge and skills in the work areas.

Enrolment in Government / Government aided schools had considerably increased when compared to previous years due to the improvement of infrastructure under Mana Badi-Mana Bavishyattu which is being implemented in a phased manner.

Welfare Schemes being implemented in the State for Children are as under:

- Mid-day meal Scheme
- Digital Classroom Projects
- Virtual Classrooms
- Sarvepalli Radhakrishnan Vidyarthi Mitra
- Inclusive Education for Disabled at Secondary Stage (IEDSS) – DBT
- Model Schools and Hostels
- Dokka Seethamma mid-day meal
- Learning Enhancement Program
- Kasturba Gandhi Balika Vidyalaya – drop-outs & orphans.
- Jawahar Knowledge Centres – Employability enhancement
- AP Fibre Grid Connectivity to Colleges
- Fee reimbursement under Navarathnalu to students pursuing technical education.
- Skill Development
- Mana Badi-Mana Bavishyattu Program.

### **4.3 Credit Potential for Housing**

#### **4.3.1 Status of the Sector in the District**

Housing has been recognized as a basic human need. Several Initiatives at the Central Government & State Govt. levels have focused on “housing” as an integral part of the growth process. Housing is known to have multiple linkages with the rest of the economy and investments in housing have orchestrated impact in the region and on the broader economy. Housing initiatives must be viewed in the background of the overall economic development and the needs of the people.

As per 2011 census the GoI has estimated the housing shortage around 10.00 lakhs in urban areas and 30.85 lakh in rural areas in newly formed Andhra Pradesh.

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

The level of urbanization with a good network of roads, rail and other host of public sector undertakings industrial estates etc offers an excellent demand for housing. The good number of professional colleges and universities and the rapid urbanization etc. also add to the ever-growing housing demand.



Under Rural Housing Interest Subsidy Scheme (RHSS) under the scheme Interest subsidy would be available to every rural household who is not covered under the Pradhan Mantri Aawas 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 up to ₹2.00 lakh. 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**

Infrastructure Development in rural areas is crucial for inclusive growth of the economy and for bridging the rural-urban divide. Economic infrastructure like transport, communication and power facilitates the growth of economic activities and enables production and distribution of goods and services for human welfare. Social infrastructure such as education, health care, water supply, sanitation, housing, integrated child development services etc. help in human capital formation and human development. High rates of human development indicators will help in economic growth of a country. Provision of adequate and quality infrastructure in rural areas is necessary for increasing the productivity and efficiency of agriculture, improving the credit absorption capacity, enhancing the productivity of crops and livestock, generating employment and increasing farmers' income thereby minimizing the incidence of rural poverty. While infrastructure has been recognized as crucial input for economic development, there is no clear definition of infrastructure according to the current usage of the term in India. The Income Tax Department, Government agencies, Commissions/Committees of GoI, Economic Survey cover different segments under the 'infrastructure' sector. The definition of Reserve Bank of India covers a wide range of sectors under 'Infrastructure facility' viz.,

- road, bridge, rail system
- highway project
- port, airport, inland waterway or inland port
- irrigation, sanitation, sewerage or solid waste management system
- telecommunication services • industrial park or special economic zones
- generation, distribution and transmission of power
- projects involving agro-processing and supply of inputs to agriculture
- construction for preservation and storage of processed agro-products, perishable goods such as fruits, vegetables and flowers including testing facilities for quality.
- construction of educational institutions and hospitals.

##### **5.1.2 Infrastructure and linkage support available, planned and gaps**

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. NABARD provides assistance to the State Govt. for creation of infrastructure in rural areas in the field of Agriculture and related sectors, Rural connectivity and Social sector. As on 31 March 2024, ₹26259 crore was sanctioned 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. As on 31 March 2024, a total of 242 projects are ongoing with sanctioned amount ₹727.42 crore and are being implemented by various departments in the district.

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

NABARD's support for creation of Rural Infrastructure through RIDF has resulted in considerable benefits such as:

- Commitment of funds under RIDF sanctioned projects has enabled State Governments to take up the implementation more expeditiously
- Financing incomplete projects has resulted in unlocking of investments already made by the State Governments, thus, realising the full benefits of the projects
- Generation of non-recurring employment and creation of jobs has contributed to the economic prosperity in the rural areas
- Monitoring of the projects has resulted in timely implementation of majority of the projects and has reduced the time and cost overrun Completion of projects through RIDF assistance from NABARD has helped in growth of core sectors in rural areas by spurring the demand for credit from Banks.

### RIDF

#### Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	35	3650.90	2993.30
2	XXVI	61	9029.00	7606.67
3	XXVII	32	10154.68	5438.96
4	XXVIII	2	18271.26	11185.56
5	XXIX	20	23304.25	19182.26

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

Sr. No.	Particulars	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches	-	-	-
B	Ongoing tranches	150	64410.09	46406.75
<b>C</b>	<b>Total (A + B)</b>	<b>150</b>	<b>64410.09</b>	<b>46406.75</b>

#### 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	20	5793.70	4843.25
B	Rural roads & bridges	16	21539.99	15341.37
C	Social Sector	206	45409.05	33831.36
	<b>Total (A + B + C)</b>	<b>242</b>	<b>72742.74</b>	<b>54015.98</b>

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely Benefit	Unit	Value
A	Irrigation	-	Irrigation potential	ha	-
B	Rural roads	22	Road length	km	220
C	Bridges	-	Bridge Length	m	-

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	-	-	-	-
2	Agri. and Allied	7	farmers	No's	112000
3	Drinking Water	1	population	No's	56614
4	Education	111	students	No's	201098
5	Fisheries	1	fishermen	No's	5000
6	Health	8	population	No's	630000

## **5.2 Social Infrastructure involving Bank Credit**

### **5.2.1 Status of the Sector in the District**

Besides strong economic growth, the state of Andhra Pradesh requires holistic development in social sector viz. education, healthcare, nutrition, water supply, housing, social security and other basic minimum social services that results in a healthy ambience and happy living.

The state needs to yoke the strength of the vast Self-Help Groups network and generate employment, create awareness, improve water-use efficiency and inculcate cleanliness among citizens. The focus areas of the current government include providing quality education to children, improving service delivery in public health, ensuring nutrition for all and ensuring safety of women and citizens.

Bank loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities (including loans for construction/ refurbishment of toilets and improvement in water facilities in the household) in Tier II to Tier VI centres are eligible for classification under priority sector.

Bank credit to Micro Finance Institutions (MFI) extended for on-lending to individuals/ members of SHGs/ JLGs for water and sanitation facilities is also eligible for classification as priority sector loans under 'Social Infrastructure' subject to certain criteria.

### **5.2.2 Infrastructure and linkage support available, planned and gaps**

- Swatchh Bharat Mission (SBM-G): To achieve 100% rural sanitation in the State, Government have taken up construction of Individual Household Latrines (IHHLs), School and Aanganwadi toilets as units.
- Education: The Govt. school infrastructure is being uplifted through the GoAP's flagship scheme Mana Badi-Mana Bhavishyattu. However, most of the private schools are running either in rented buildings or in houses converted to schools. Therefore, there is a need to develop suitable infrastructure in schools owned by private management with all amenities which required financial assistance from banking.
- The infrastructure facilities are concentrated around urban centres only and therefore emphasis may be given to setting up facilities in remote mandals.
- Quality testing facilities for RO water plants need to be put in place.
- Awareness programmes at various levels including bankers may be taken up by concerned Government departments on the modalities and incentives available under government programmes.

## **5.3 Renewable Energy**

### **5.3.1 Status of the Sector in the District**

Striving for Affordable and Clean Energy for all its' Citizen through harnessing Renewable energy" is a part of India's Sustainable Development Goal (SDG No. 7). With the initiatives of GOI and the State Govt., renewable energy has been witnessing substantial growth in the last five years. The share of renewable energy in total generation has increased from 6% in 2014-15 to 23.6% in 2019-20. The year 2019 has seen a significant leap forward for renewable energy with India undertaking one of the world's largest renewable energy expansion programmes in the world. Further, at the UN Climate Action Summit in September 2019, it was announced that "India's renewable energy capacity would be increased much beyond 175 GW and later till 450 GW".

Out of the total installed power capacity of 450.74 GW as of August 2024, 199.58 GW is derived from renewable sources. This includes 89.43 GW of solar, 47.19 GW of wind, 10.95 GW of bio-power, 46.93 GW of Hydro, 4.74 GW of Pumped storage and 5.07 GW of small hydro capacity. As per the Priority Sector guidelines issued by RBI, Bank loans up to a limit of ₹30.00 crore to 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 are eligible to be classified under priority sector loans under 'Renewable Energy'. For individual households, the loan limit is ₹10.00 lakh per borrower.

### **5.3.2 Infrastructure and linkage support available, planned and gaps**

New & Renewable Energy Development Corporation of Andhra Pradesh Ltd., (NREDCAP) is operating in Palnadu with a Project Director and supporting staff and functions through a network of service providers for supply of solar panels. Service providers are available at district level for laying out bio gas plants. Four grid connected solar power projects have been commissioned in the district. However, solar panel manufacturing units are not available.

## 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.
- NABARD has been striving for inclusive development by bringing the vulnerable, marginalized and the distressed population, especially women, into the formal banking system by addressing both demand and supply side constraints mainly through the Self Help Group Bank Linkage Programme (SHG-BLP) and Joint Liability Groups (JLGs). The SHG -bank linkage programme, pioneered and nurtured by NABARD is the biggest micro finance programme in the world, touching more 12 crore households thereby linking 112 lakh SHGs to formal banking channel, making available credit to more than 57 lakh SHGs.
- 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. The state adopted social mobilisation and inclusiveness to address poverty alleviation and today Andhra Pradesh is an example of Participatory Poverty Alleviation in action. To give a further thrust to the SHG – BLP and to ensure that the group functions effectively and graduates to micro entrepreneurs at large scale through skill and entrepreneurship development training, MORD, GoI, launched the National Rural Livelihood Mission (NRLM) by restructuring the existing Swarna Jayanti Gram Swarozgar Yojana (SGSY) with effect from 01 April 2013. In Palnadu, 36637 SHGs have been formed and more than 95% of the SHGs are credit linked.

#### 6.2 Infrastructure and linkage support available, planned and gaps

##### PM Formalization of Micro Food Processing Enterprises Scheme

This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation and formalization of these enterprises. The Scheme would support clusters and groups such as FPOs/SHGs/ producer cooperatives along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of agri-produce, and testing laboratories.

##### Streenidhi Mahila Bank

Stree Nidhi credit cooperative Federation Ltd., was promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhyas to provide Livelihood Finance to SHG women. Stree Nidhi is a flagship programme of the Government of AP. Stree Nidhi provides timely and affordable credit to the poor SHG women as a part of the overall strategy of SERP for poverty alleviation. The JLG mode of financing serves as collateral substitute for loans provided to tenant farmers, oral lessees, share croppers, marginal/small farmers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitate peer education and credit discipline. Considering that more than 80% of the farmers are marginal and small in the district, there is a good potential for financing of JLGs in the district.



Andhra Pradesh being a pioneer state in SHG-BLP, had initiated this process of digitisation in the year 2007 itself. Over the years, SERP's database has been refined and is currently being used by different stakeholders like SLBC, State Government and bankers.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical intervention required for creating definitive impact
i.	Farm Credit	<ul style="list-style-type: none"> <li>• The Agriculture Department in the district need to be strengthened so as to guide the farmers about improved package of practices for different crops.</li> <li>• Research should be done for evolving short duration crops and climate resilient varieties.</li> <li>• Insurance claims to be settled within a stipulated timeframe to create confidence among the farming community.</li> <li>• The Automatic Weather Stations are to be established for actual recordings of all the weather parameters so as to benefit all the villages under WBCIS.</li> <li>• The dealers/ Co-operatives though doing input supply service are lacking knowledge of the quality of inputs they are supplying. They should be thoroughly trained technically about the seeds, fertilisers and pesticides usage.</li> <li>• There is a need to focus more on crop diversification especially in the areas of irrigation projects. The Agriculture Department may motivate farmers to change their cropping pattern depending upon water availability.</li> <li>• Seed Village programme has to be popularized so as to motivate the farmers to go for seed production of major crops grown and preservation of best quality seeds.</li> <li>• Participatory Guarantee System of India (PGS)/ Internal Control System (ICS) Certification for farmers practicing organic/natural farming may be undertaken by RySS/APCNF in a big way which would ensure better price realization. There is a need for creation of an NPOP accredited agency for undertaking third party certification of organic farming to enable exports through APEDA.</li> </ul>
ii.	Water Resources	<ul style="list-style-type: none"> <li>• Harnessing of groundwater for irrigation purposes through drip and sprinkler system would improve the production and productivity under horticulture and plantation crops. Drip and sprinkler irrigation needs to be encouraged for banana papaya cotton and vegetables besides fruit crops.</li> <li>• WUAs are existing in many areas but are not active. Their functioning needs to be comprehensively revamped through training and capacity building on functional governance aspects and also conduct of elections wherever due.</li> <li>• There is a large gap between the potential created and utilized due to incomplete coverage of command area works poor operation and maintenance of irrigation structures due to fund constraint non-availability of adequate water etc. There is a need for community participation in planning and management of these irrigation structures for successful utilization.</li> <li>• Adoption of solar pump sets as well as replacement of inefficient old pump sets.</li> <li>• Intensive rainwater harvesting measures and efficient use of water is suggested for over exploited and critical i.e. water stressed mandals.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
iii.	Farm Mechanization	<ul style="list-style-type: none"> <li>• The large number of small land holdings is the main constraint for farm mechanization in the district. Catering to the farm machinery services through Custom Hiring Centres at RBKs, PACS and also FPOs would meet the demand at peak seasons.</li> <li>• Lack of awareness about latest technology /machinery and its usage among farmers Demonstrations and training may be arranged to farmers on latest available machinery and its uses.</li> <li>• Authorized dealers are to be identified for all the major companies supplying various popular agricultural implements under the scheme.</li> <li>• More number of service centres required undertaking repairs of agricultural pump sets tractors and domestic appliances due to increase in the income levels of general public and consequent high demand for consumer goods.</li> <li>• As horticulture is gaining significance in the district special thrust on horticulture mechanization in the form of special purpose tractors planters/seed drills intercultural equipment and post hole diggers post-harvest equipment etc. is required.</li> <li>• Use of drones would help in optimal use of fertilisers/pesticides reduction in labour cost reduction in drudgery and reduction in health hazard to farmer thereby improves productivity.</li> </ul>
iv.	Plantation and Horticulture	<ul style="list-style-type: none"> <li>• Agri-Value chains may be developed by integrating FPOs and banks may be encouraged to finance these Value Chains.</li> <li>• Integrated post-harvest management infrastructure including cold chain infrastructure and processing units are required for establishing value chain. Awareness among the farmers required for post-harvest handling.</li> <li>• Key interventions include Post Harvest Management, Horticulture Mechanisation, permanent pandals for vegetable cultivation, drip irrigation, farm ponds, plastic mulching and development of Horticulture Hubs in selected potential mandals.</li> <li>• Mechanization of horticulture production system is critical for overcoming the shortage of labour in rural areas and also to rationalize the cost of production. Small tractors with boom sprayers, rotovators and power saws may be promoted by Government through Agro-Service Centres with 50 subsidy support.</li> <li>• Empowering FPOs to take up technology transfer to their members through setting up of production/distribution/demonstration facilities for ultra-high-density orchards/ organic inputs/bio-control/soil testing facilities and linking them to Technology providers on a PPP mode.</li> <li>• Establishment of mega and ancillary food processing units for tomato to curtail the erratic fluctuations in the prices.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Processing and storage facilities for cocoons and post-harvest handling losses and processing of cocoons (reeling and twisting facilities).</li> </ul>
v.	Forestry/ Waste Land Development	<ul style="list-style-type: none"> <li>Availability of planting material of required species in required quantities is immediate requirement.</li> <li>Institutional credit flow to the forestry and wasteland development is very low. This may be due to lack of awareness/demand from the farmers for financial support and also due to implementation of government sponsored programmes.</li> <li>Marketing arrangements for forest produce need to be strengthened.</li> <li>Further the Vana Samrakshna Samithis need to be revitalized by building their capacities. Awareness about the economics / bankability of agro forestry/ farm forestry schemes among the farmers/ bankers needs to be created.</li> </ul>
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>The GoI has introduced KCC for animal husbandry activities which helps the farmers to meet the working capital requirement. Awareness has been created in JMLBC /DCC and other training programmes on coverage of eligible farmers.</li> <li>Availability of good quality calves/animals is a big problem in the district. Therefore, promotion of calf rearing scheme by Government is very much required besides promotion of fodder cultivation.</li> <li>The Govt. may strengthen the Animal Husbandry Department with adequate manpower for better reach of their services to the AH farmers.</li> <li>Interest subvention for Animal Husbandry activities could be considered to facilitate increased term loan credit and the same may be extended to FPOs for all loans availed by them.</li> </ul>
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> <li>Self Help Groups may be encouraged to take up Broiler Farming under contract farming with hatcheries as well as to take up marketing of broiler meat in their areas.</li> <li>A breeding farm and hatchery for supply of chicks for rearing Backyard birds will help the farmers to take up this activity on a large scale.</li> <li>Encourage farmers to take up maize cultivation by assuring minimum support price for their produce and check diversification to other uses.</li> <li>Small sized back yard poultry units with improved desi birds may also be encouraged under Government sponsored programmes.</li> <li>Contract farming in Broilers should be encouraged to reduce the middlemen and reduce market risk since poultry provides cheap source of animal protein subsidized supply of maize is recommended for sustenance of broiler and layer industry.</li> </ul>
viii.	Animal Husbandry – Sheep, Goat, Piggery	<ul style="list-style-type: none"> <li>Promoting silage production on cluster basis through farmers so as to overcome the shortage of fodder/feed.</li> <li>Small loans can be offered without security, but financing banks are not encouraging the scheme due to mis-utilisation of the earlier units sanctioned by them. Banks should</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>encourage the scheme and finance the deserving poor people through proper selection in coordination with AH department and Sheep &amp; Goat Development Federation.</p> <ul style="list-style-type: none"> <li>• Financing of ram/lamb rearing units may be encouraged.</li> <li>• Sheep cooperatives should educate the sheep rearers on the importance of exchange of breeding ram at least once in two years.</li> <li>•</li> </ul>
ix.	Fisheries	<ul style="list-style-type: none"> <li>• There is no organised fish marketing in the district. Hence Promotion of Domestic Marketing on large scale is required.</li> <li>• Credit support for Domestic market promotion through retail outlets modern fish markets and kiosks.</li> <li>• Fisheries Department may conduct exposure programmes for branch managers so as to create awareness on fisheries activities. Cage culture may be promoted by the department by way of creating awareness among the local farmers and ensuring access to quality fish species.</li> <li>• The VFAs who are providing Extension and other technical services at RBKs needs to be regularly trained for enhancing the capacities. Awareness programmes to be created among the farmers about the KCC Fisheries so that the farmers can avail credit from formal financial institutions at less interest rate.</li> </ul>
x.	Construction of Storage and Marketing Infrastructure	<ul style="list-style-type: none"> <li>• GoAP may consider on-boarding FPOs and PACS on eFARMARKET, electronic platform for aggregation of produce and marketing. Around 45% of the gross cropped area is under horticulture. The fruits produced in the district are sold in the field itself. Therefore, construction of at least 2 to 3 cold storages with latest technology will help the farmers to fetch good price. There are only few WDRA registered scientific godowns in the district. Private warehouses are required to be encouraged to get accredited and registered with WDRA.</li> </ul>
xi.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> <li>• Development of demonstrable models of bankable investments in soil and water conservation are critical for promoting credit linkage in the areas of soil and water conservation viz. farm ponds land levelling etc. Organic input production is low capital based whose popularity hinges on local production and distribution through FPOs PACS as it is not attractive for distribution through dealer networks.</li> </ul>
xii.	Agriculture Infrastructure: Others	<ul style="list-style-type: none"> <li>• The Department of Agriculture Horticulture Sericulture and NREDCAP should promote vermin and NADEP compost units in a big way by conducting awareness campaigns on the benefits of organic farming.</li> <li>• Department of Horticulture may conduct an awareness meeting with prospective entrepreneurs and banks on tissue culture infrastructure for proactive financing.</li> <li>• Departments may arrange for buy-back facility for compost produced by entrepreneurs</li> <li>• SHGs/VSSs/RMGs may be encouraged for taking up establishment of bio fertilizers/ pesticides/compost units on group mode by availing bank credit.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>• Creation of awareness among the farmers about good quality seeds &amp; plant materials of high yielding crop varieties have to be done through awareness camps and field demonstrations.</li> <li>• The bio input manufacturing units are presently small scale and given the increasing demand it is necessary to scale up in size. Also, there is need for quality control and price regulation of these inputs.</li> <li>• Research and development efforts need to be stepped up to standardize the formulations of bio inputs</li> </ul>
xiii.	Food and Agro. Processing	<ul style="list-style-type: none"> <li>• Capacity Building of micro-entrepreneurs especially SHGs through greater participation of Skill Development Centres, RSETI and NGOs with support from line departments.</li> <li>• Marketing is the major problem especially for unregistered units as they lack standards and standardization in product. A mother unit supplying material technology and brand name for identical activities in a cluster needs to be explored. For such units there is a need to address the issues like capacity utilization availability of quality raw materials throughout the year cold chain and marketing linkages. Pesticide content in the raw material is also an important factor keeping in view the export potential.</li> <li>• Multiple departments such as agriculture horticulture Spices Board DMI and DIC are functioning in the district. Effective coordination will certainly help the sector exploit its potential.</li> <li>• Training and capacity building of all stakeholders including bankers is necessary</li> </ul>
xiv.	Agri. Ancillary Activities: Others	<ul style="list-style-type: none"> <li>• The Government institutions like MANAGE may address the lukewarm response to the ACABC Scheme by taking lead in identifying potential agri-preneurs in collaboration with State Governments and other related agencies and guiding them in setting up own unit.</li> <li>• The Government should encourage FPOs with interest subvention and working capital based on the grading and business.</li> <li>• There is a need to sensitize banks including RRBs and Cooperative Banks as there are potential FPOs for absorbing credit for their short term and long-term credit needs. Branch managers/staff are required to be apprised of the FPO concept and the modalities of their financing.</li> <li>• Strengthening of equity base and membership of FPOs are of paramount importance which would enable these entities to leverage the benefits offered by the Equity Grant and Credit Guarantee Schemes of SFAC and NABSANRAKSHAN.</li> <li>• Banks may cooperate in extending financial assistance to ACABCs and FPOs promoted in the district.</li> </ul>
xv.	Micro, Small and Medium Enterprises (MSME)	<ul style="list-style-type: none"> <li>• An apex marketing organisation for marketing the products of rural artisan's village and cottage industries may have to be developed and existing network for procurement of raw materials should be strengthened.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>• Credit limits to SSI units should be expeditiously sanctioned by bank after making scientific assessment of their working capital requirement.</li> <li>• Establishment of RSETI/RUDSETI in the district.</li> <li>• Government may launch information-cum-sales based portal for weavers showcasing district specific products. The portal may also capture details of individual weavers along with the product.</li> <li>• Technology driven e-commerce to help small town communities and micro business clusters based on traditional skills.</li> <li>• Tourism sector is having huge potential in the district which is untapped and can create employment. Tourism department may popularise heritage and adventure tourism and impart capacity building in hospitality sector.</li> <li>• Lack of dynamism/strategy in banks in utilization of CGTMSE scheme and extension of credit facilities to Industries. Consorted efforts required for credit flow under Stand-Up India Scheme.</li> </ul>
xvi.	Export Credit	<ul style="list-style-type: none"> <li>• Stable export policy to meet the demand of the international market on a continuous basis and to sustain the units in the district.</li> <li>• Tie-up with export firms is required for effective fruit care and export of fresh fruits so as to provide additional income to the farmers.</li> <li>• For export of agricultural products factors such as domestic as well as international demand and supply situation price competitiveness quality concerns sanitary and phytosanitary requirements and relevant rules &amp; regulations of the importing countries need to be duly taken into consideration. Temporary restrictive measures sometimes adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit.</li> <li>• Opening of forex branches in the district will have an impact on Export Companies.</li> <li>• Incentives to be offered to farmers for obtaining Organic Certification for the produce.</li> <li>• There is a potential for setting up an Export Facilitation Centre in the district as there are a considerable number of products such as minerals fresh fruits handicrafts silk sarees etc. are exported from the district.</li> <li>• Incentives may be extended for organic certification for potential exportable.</li> <li>• The banks should put in place a control and reporting mechanism to report export credit dispersed for products from the institutions.</li> </ul>
xvii.	Education	<ul style="list-style-type: none"> <li>• Banks may implement Central Scheme to provide Interest Subsidy (CSIS) which is applicable to all eligible students who pursue technical and professional education studies in India. As per IBA guidelines banks should not insist for surety/collateral security for educational loans up to ₹7.50 lakh.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Professional Colleges and Vocational Institutes may create help desk for arranging funds for aspirant students who want to pursue the courses. Institutes/colleges offering professional courses may guide the students for availing educational loans from banks. Banks may conduct awareness camps in educational institutes offering professional courses regarding educational loans for the benefit of students &amp; parents. Banks to improve the loan sanctions in tie up mode with reputed colleges/educational institutions. The Financing Institutes to view the education loans as business prospective as credit guarantee scheme is available to obviate the default rate.</li> <li>The sector has been hampered by large number of defaults primarily arising out of frequent change of address by the students. Parents can be taken as co-guarantor to bring down incidences of defaults.</li> </ul>
xviii.	Housing	<ul style="list-style-type: none"> <li>There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments.</li> <li>Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds.</li> </ul>
xix.	Social Infrastructure	<ul style="list-style-type: none"> <li>Young Doctors may be encouraged for setting up of Nursing Homes/Clinics with latest equipment by extending concessions in taxes.</li> <li>The Government may prefer entrepreneurs who can establish RO plants in mandal headquarters under various subsidy schemes so as to create quality infrastructure at village level.</li> <li>Areas requiring safe drinking water (RO plants) through private participation need to be financed by banks. To start with the interested SHGs/VOs may be financed for RO plants.</li> <li>Bankers may proactively take up financing of these activities to achieve their priority sector obligations. Banks may utilize CGTMSE/PMEGP scheme where ever applicable/ available.</li> </ul>
xx.	Renewable Energy	<ul style="list-style-type: none"> <li>The line department has an important role to play in facilitating grounding of more units by organizing workshops for bankers and other government departments. State Government should encourage establishment of PV cell manufacturing units by extending tax concessions.</li> <li>There is a huge demand from village panchayats and farmers for solar street lighting and solar fending. A suitable additional subsidy may be introduced by State Government for these activities.</li> <li>Electric Vehicle Charging Stations may be established in through Public/Private Investment to encourage use of electric vehicles.</li> </ul>
xxi.	Informal Credit Delivery System	<ul style="list-style-type: none"> <li>Encouraging cashless transactions among the SHG groups thereby improving digital transactions.</li> <li>Need to revisit loan appraisal and follow-up strategies to ensure productive end use of credit of SHGs.</li> </ul>

S. No.	Sector	<b>Critical intervention required for creating definitive impact</b>
		<ul style="list-style-type: none"><li>• In order to graduate the SHGs into an enterprising entity there is a need to ensure suitable income generating opportunities during the credit linkage. Bankers need to ensure that the lending to an individual in a group should be based on merit and need.</li><li>• Free flow of data among stakeholders for quick identification of problems/gaps and timely interventions through coordinated efforts.</li><li>• Continued focus on insistence on 'SHG Pancha-Sutras'.</li><li>• A body and field cadre on lines of SERP can help the bankers in formation and promotion of JLGs which in turn will boost the confidence in the JLG lending models. However, it is suggested that instead of having a rigid structure a flexible structure may be adopted. State Government in association with NABARD may come up with a scheme to identify train and support lead agencies in the district on the lines of CBBOs for FPOs.</li></ul>

## **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 realization. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalize 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**

Recognizing 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.

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 data on cooperative societies indicates a total of 617 organizations, categorized into non-credit and credit societies. Among the non-credit cooperative societies, there are 148 dairy cooperatives, 33 fishery cooperatives, and 34 washermen cooperatives, alongside 71 labour cooperatives and 32 farmer producer organizations. Additionally, 10 handloom, textile, and weaver cooperatives and 11 primary housing cooperative societies contribute to the diverse landscape, while sheep breeding and stone crusher cooperatives remain inactive. Notably, there are 202 other cooperative societies that further diversify the sector. In the credit cooperative category, there are 60 primary agriculture credit societies, 7 employees' credit cooperative societies, and 1 urban cooperative bank, highlighting a significant focus on agricultural financing. This comprehensive distribution illustrates the varied interests and strengths of cooperative societies in the region.

### **Potential for formation of cooperatives**

There is fair potential for cooperative activity in the agriculture credit sector. The distribution is uniform in that, and all blocks are covered by some society or the other. There is a potential for creation of cooperative societies in food processing sector in the district, as dryland horticulture is predominant in the district. This can have immense multiplayer effect in giving a fillip to economic activities in these areas.

Under Sahkar Se Samriddhi Scheme (Making Primary Cooperatives Transparent and Economically Viable), based on the viability mPACS can be formed in each GP.

**Chapter 9**  
**NABARD's Projects and Interventions in the District**

<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name of the Project/ Activity</b>	<b>Project Area</b>	<b>Nature of support provided</b>	<b>CSR collaboration/ Convergence etc.</b>	<b>No. of beneficiaries</b>	<b>Likely impact/ Outcome</b>
i.	Awareness Creation	Bankers Meet under MCID	Guntur	Training and Capacity building to the controllers of various banks on Credit linked subsidy schemes		200	Awareness and methodology to be followed for applying various credit linked subsidy schemes were created.
ii.	Collectivisation	Farmer Producer Organization	Throughout the district	Support to FPOs under PRODUCE PODF-ID and CSS	Convergence with Horticulture and Agriculture departments viz. Collection centres Nurseries GAP trainings etc.	12000	The FPOs are providing wide range of services to the farmers including sale of quality seeds inputs renting out farm machinery formation of JLGs encouraging organic farming PGS certification marketing of produce capacity building of farmers etc.
iii.	Financial Inclusion	Financial Inclusion Fund	Throughout the district	Support under FIF for conducting FDLCs for creating awareness on various banking products through Chaitanya Godavari Grammeena Bank and Guntur DCCB.		50000	Awareness created on various social security schemes of GoI. Enrollment of Jan Suraksha Schemes increased Incidents of frauds reduced upon creating awareness Enrolment under various schemes of GoI viz. PMFME PMEGP etc. increased.

<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name of the Project/ Activity</b>	<b>Project Area</b>	<b>Nature of support provided</b>	<b>CSR collaboration/ Convergence etc.</b>	<b>No. of beneficiaries</b>	<b>Likely impact/ Outcome</b>
iv.	Banking Technology	Financial Inclusion Fund	Throughout the district	Support to RRBs and Cooperatives for Micro-ATMs Mobile ATMs etc. under FIF		20000	Hassle free financial inclusion and access of ATM facilities in the remote areas.
v.	Institution Development	Cooperative Development Fund	Need based project	Support to enhance the skills of Board of Directors of DCCB		10	Strengthening the subject knowledge of Board of Directors of Guntur DCCB through exposure visits.
vi.	Awareness Creation	Capacity Building programmes for NGOs	Throughout the district	Capacity Building Programme		25	Awareness creation on implementation of projects sanctioned by NABARD to the NGOs. Training on submission of proposals/ Reports etc.
vii.	Women Empowerment	MEDP and LEDP under MCID	Vinukonda Savalyapuram Dachepalli Narsaraopeta.	Training programmes to Women under WSHG fund		250	Training imparted on advanced tailoring to 250 women members of matured SHGs. Units have been established by more than 70 of the trainees by availing loan from Financial Institutions.
viii.	Infrastructure Development	RIDF DDF FIDF etc.	Throughout the district	Support for creation of infrastructure in the district by way of financial assistance to State governments		1200000	Financing incomplete projects increase in rural connectivity generation of employment etc.

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
ix.	Climate Change	ZBNF project under FSPF	Pamidimarru Gonepudi Guravayapalem and Kandlakunta	Support to the farmers to cultivate crops under ZBNF.		100	Upscaling was done by the farmers after seeing the results. Replication of ZBNF done by 50 farmers. Though the productivity was less the cost of cultivation was reduced due to use of natural fertilizers.
x.	Tribal Development	Tribal Development Projects	Nakarikallu and Veldurthy	Orchard establishment for creation of sustainable income to the tribals.		1000	2 projects are being implemented one each in Nekarikallu and Veldurthy blocks of the district. Barren lands are being used for orchard development.
xi.	Watershed Development	Watershed Development Fund	Various blocks of the district	Soil and Water conservation through various activities.		25000	32 watershed projects were implemented in 8 mandals of the district covering 22000ha 45 habitations.
xii.	Promotional Activity	Rural Haat under OFDD	Vittamrajupalli	Development of Rural Haat for marketing the farm produce	Convergence with Gram Panchayat	500	1 Rural Haat project was constructed in Vittamrajupalli village of Vinukonda mandal benefiting more than 500 farmers.

## Success Stories

### Success Story 1:

#### **Enhancement of Income of women SHGs through Maggam work**

- 1. Scheme:** Livelihood Enterprise Development Programme
- 2. Project Implementing Agency:** Association for Welfare Active Rural Development (AWARD)
- 3. Duration of the Project:** 02 years
- 4. Beneficiary:**
  - No. of beneficiaries : 90
  - Community : SHG members
  - State : Andhra Pradesh
  - District : Palnadu
  - Block : Narsaraopeta
  - Village : Pamidimpadu, V.R.Reddypalem and Vengalareddy nagar

#### **5. Support Provided:**

- Training and capacity building provided to the SHG members on Maggam work.
- Marketing support extended by linking them with 10 local shops.
- Assistance provided in grounding the units by availing loan from formal financial institutions. More than 80% of the members are credit linked.
- ₹5.85 lakh sanctioned to the agency AWARD for providing training to the members on Maggam work activity.

#### **6. Pre-implementation Status:**

Before the implementation of the program, the beneficiaries earned around ₹3000 per month, with their income being inconsistent throughout the year. Their primary source of livelihood came from working as labourers in agricultural fields, where work availability varied with seasons, leading to fluctuations in their earnings. This lack of steady income often made it difficult for them to meet their basic needs and plan for the future.

#### **7. Challenges Faced:**

- **Mobilization of SHG members to Work Together:** One of the primary challenges was the difficulty in mobilizing SHG members to collaborate and work together effectively.
- **Procurement of raw materials:** Procurement of raw materials has become a significant challenge for the beneficiaries, as they reside in rural areas where access to quality materials is limited. The lack of nearby suppliers or reliable transportation infrastructure makes it difficult to obtain the necessary resources at affordable prices. This issue not only impacts their ability to maintain consistent production but also affects the quality of the final products, hindering their potential for growth and sustainability in their businesses.
- **Market Accessibility:** Marketing the items prepared by the SHG members has become increasingly difficult due to several factors. Limited access to larger markets, lack of marketing skills, and the absence of a strong brand presence have made it challenging for the members to promote their products effectively. Furthermore, the competition from established businesses and the inability to reach potential customers outside their

immediate locality has hindered their sales. As a result, the members struggle to find consistent buyers, which impacts their income and the sustainability of their efforts.

- **Reluctance of the SHG members to go to the cities to market their products:** The reluctance of SHG members to travel to cities for marketing their products stem from a variety of factors. Many members feel uncomfortable venturing far from their rural communities due to unfamiliarity with urban environments, lack of confidence in dealing with city markets, or fear of potential risks. Additionally, the responsibilities at home, particularly for women, make it difficult for them to leave for extended periods. The cost and logistics of travel, combined with a lack of proper support systems, further discourage them from seeking out broader market opportunities in urban areas. This reluctance limits their ability to expand their customer base and grow their businesses.

### 8. Impact:

There has been a positive change in the behavioural patterns of the SHG members, as they are now confidently visiting cities to sell their products to boutiques. This shift has been made possible by the increasing awareness of the benefits of expanding their market reach. Currently, 82 women members are actively participating in this effort, with the Maggam Work activity generating an additional income of ₹ 6,000 per woman every month. This extra income has significantly improved the quality of life for the members, allowing them to provide better education and opportunities for their children, contributing to a positive ripple effect on their families and communities.



*SHG members engaged in Maggam work*



*DDM interacting with SHG members*

## **Success Story 2:**

### **Rejuvenating Agriculture and Empowering Communities: A Success Story of Watershed Development**

**1.Scheme:** Watershed Development Fund

**2.Project Implementing Agency:** MYRADA

**3.Duration of the Project:** 04 years

#### **4.Beneficiary:**

- No. of beneficiaries : -
- Community : -
- State : Andhra Pradesh
- District : Palnadu
- Block : Vinukonda
- Village : Hasanayapalem

#### **5. Support Provided:**

- An amount of Rs. 1.31 crore has been sanctioned for the facilitation of the watershed project, aimed at improving water management and agricultural practices. Out of the sanctioned amount, Rs. 1.28 crore has been released so far, and the agency has effectively utilized Rs. 1.21 crore for the project activities. Assistance provided in grounding the units by availing loan from formal financial institutions. More than 80% of the members are credit linked.
- Training and capacity building provided to the VWC (Village Watershed Development Committee) members and Project Facilitating Agency(PFA).

#### **6. Pre-implementation Status:**

Before the implementation of the watershed development project, horticultural yield was almost non-existent. However, after the development, there was a remarkable improvement in productivity, with the yield increasing to 13 tons per hectare. At a rate of Rs. 4,800 per ton, this has led to substantial earnings for the farmers per hectare, significantly improving their livelihoods.

In terms of water availability, prior to the watershed development, the average depth of water in the upper, middle, and lower reaches was relatively shallow, at 2.6 meters, 3.0 meters, and 1.26 meters, respectively. This limited water availability often hindered agricultural activities. Post-watershed development, however, has likely led to better water conservation and management, resulting in improved agricultural outcomes.

#### **7. Challenges Faced:**

- One of the key challenges faced during the implementation of the watershed development project was the initial reluctance and lack of acceptance of the watershed concept by the farmers. Many farmers were unfamiliar with the benefits of the approach, and some were sceptical about its effectiveness in improving agricultural productivity and water management.
- Another significant challenge was the mobilization of farmers to actively participate in the program. Coordinating and getting farmers to come together, especially in rural areas, proved difficult due to their diverse priorities, traditional practices, and limited understanding of the collective benefits of the watershed approach.

## 8. Impact:

- Post-watershed development, both Jowar and Bajra have experienced significant improvements in yield per hectare. Jowar's yield saw an increase of 5.71%, while Bajra's yield rose by about 10%. The price of Jowar also saw a remarkable 86.67% increase, which led to a substantial rise in total earnings per hectare for the farmers, contributing positively to their livelihoods.
- Regarding water availability, after watershed development, the average depth of available water in the upper, middle, and lower reaches increased to 3.0, 3.2, and 1.10 meters, respectively. Despite a consistent decrease in groundwater levels, the overall water depth either increased or remained stable in certain areas, indicating improvements in water management and availability due to the watershed interventions.
- In areas with wasteland, which often suffers from soil degradation, erosion, and nutrient depletion, techniques like rainwater harvesting, drip irrigation, and micro-irrigation systems were implemented. These methods helped optimize water usage, reduce runoff, and mitigate soil erosion, making the land more suitable for cultivation.
- While the district experienced a drastic reduction in the net sown area in 2023-24 (more than 50%) due to water scarcity, there has been a slight increase in the net sown area within the project area, from 707.75 hectares to 708.15 hectares. This small but significant increase demonstrates the positive impact of the watershed development efforts, even in the face of challenging weather conditions and resource limitations.



*Farm Pond*



*Check Dam*

## **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 Andhra Pradesh State Action Plan on Climate Change (SAPCC) outlines 11 key sectors for climate action, including agriculture, coastal zone management, forestry and biodiversity, energy, industries, transportation, health, urban development, tourism, rural development, and research. The primary goal of SAPCC is to build a climate-resilient Andhra Pradesh by protecting vulnerable sectors and promoting sustainable development. Within this framework, Palnadu, an upland region, heavily depends on water inflows from the Nagarjuna Sagar Project. However, these inflows have been diminishing each season, leading to severe water shortages for both irrigation and drinking. Palnadu is considered a dryland area, with annual rainfall far below what is required for sustainable farming, making agriculture increasingly unviable. Additionally, the excessive use of fertilizers and pesticides has resulted in soil fertility degradation across several parts of the district.

Despite these challenges, Palnadu holds significant potential for climate action initiatives across various sectors. In agriculture, projects could focus on promoting climate-resilient crop varieties, water-efficient irrigation systems, and soil conservation practices, all of which would help farmers adapt to changing climatic conditions. The district's climate resilience could be further strengthened through nature-based mitigation and adaptation interventions. These include prioritizing specific areas within the district for adaptation efforts, forming a multi-disciplinary group to develop concept notes and Detailed Project Reports (DPRs) in collaboration with stakeholders, and securing financial support from funding agencies like NAFCC and GCF. Other proposed actions include encouraging the adoption of alternate crops, shifting cropping patterns from paddy followed by maize to paddy followed by pulses, and adopting improved agricultural practices such as the System of Rice Intensification (SRI) or modified SRI. Additionally, precision farming, especially for vegetable cultivation, the promotion of micro-irrigation systems, and the use of alternative energy sources like solar pumps and biogas are being emphasized.

In the energy sector, strategies are being developed to promote solar rooftops and energy-efficient appliances in urban and industrial areas, with an estimated budget of Rs. 200 crore. This initiative is expected to be supported by schemes like KUSUM and UJALA, which aim to accelerate the adoption of renewable energy solutions across the district.

##### Any specific Climate Change initiative in the District by

- 1. Govt. of India:** The Government of India has undertaken several climate change initiatives in Palnadu through various ministries and departments. These include the Smart City Mission, which focuses on sustainable urban development, and the National Clean Air Programme, aimed at improving air quality. The Ministry of Environment, Forest and Climate Change has also supported afforestation efforts and solid waste management projects in collaboration with corporate social responsibility (CSR) agencies. Furthermore, the Solar City Program is promoting renewable energy adoption across Palnadu.

- 2. State Government: Hydrology project:** The Andhra Pradesh State Government has implemented several initiatives in Palnadu as part of its State Action Plan on Climate Change. These initiatives focus on promoting renewable energy through solar and wind power projects, implementing water conservation measures, and developing climate-resilient agricultural practices. The state government is also prioritizing improvements in urban green cover and solid waste management in the district.
- 3. ICAR Institutions:** Although there are no ICAR institutions within the district, their involvement in climate change efforts is significant. ICAR institutions have been conducting research on climate-resilient agriculture for the district. Acharya NG Ranga Agricultural University (ANGRAU) in Guntur is conducting research to improve climate-resilient crop varieties suited to the region. The Indian Institute of Horticultural Research (IIHR) in Bangalore is playing a key role by conducting training programs for farmers in Palnadu, aimed at improving agricultural practices and fostering more sustainable approaches.
- 4. NABARD:** NABARD has played an instrumental role in Palnadu's climate action initiatives. The organization has implemented 4 Tribal Development Fund projects, 32 watershed projects, and 52 Farmer Producer Organizations (FPOs) in the district, benefitting approximately 4,000 tribal families and 35,000 farming households. These projects focus on sustainable farming practices that enhance climate change adaptation and mitigation. NABARD also supports initiatives promoting water conservation, sustainable agriculture, and livelihood diversification. Additionally, the District Development Manager (DDM) of NABARD works closely with various government bodies, ICAR institutions, NGOs, and other stakeholders to promote awareness of climate change adaptation and mitigation practices among the district's population.
- 5. Other Agencies:** Several NGOs and international organizations have been involved in climate change initiatives in Palnadu. The World Bank has supported urban development projects aimed at enhancing climate resilience. Local environmental organizations have conducted awareness programs on climate change and promoted sustainable practices. Private sector companies, such as ITC, are also actively involved in climate change initiatives, particularly in managing solid waste in the district through various developmental projects in collaboration with NGOs.

## Appendix 2

### Potential for Geographical Indication (GI) in the district

Geographical Indication (GI) is a form of Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location, with distinct nature, quality, and characteristics inherent to that location. GIs can significantly contribute to rural development by empowering communities, differentiating products, supporting brand building, creating local employment, reducing rural migration, and establishing regional brands. Moreover, GIs can generate positive spillover effects in tourism and gastronomy, preserve traditional knowledge and cultural expressions, and conserve biodiversity.

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

Chili, a globally recognized spice, is extensively cultivated in Palnadu district, which spans over 52,016 hectares—more than three times the area devoted to chili cultivation in Guntur district. It constitutes 75% of the total horticultural area in the district. The Guntur Market Yard, located 40 kilometers from Palnadu's district headquarters, is the largest chili market in Asia, influencing both domestic and international chili prices. In 2010, Guntur Sannam Chili was granted Geographical Indication (GI) status by the Government of India (GI Number 122).

However, there are no current GI products within Palnadu district, and no Authorized Users (AUs) actively using GI tags within its boundaries. The district's urban and industrial nature limits the potential for traditional or location-specific products that are eligible for GI registration. Despite these challenges, the District Development Manager (DDM) of NABARD is actively working to identify potential products for GI status, focusing on areas with geographical uniqueness. Efforts are currently centred on raising awareness of GI concepts, exploring potential products in peripheral areas of the district, and collaborating with local institutions to identify overlooked products that may qualify for GI registration. Post-GI activities are not yet applicable, but the focus remains on preparatory work and identifying future opportunities.

### Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopete	Piduguralla	Sattenapalle	Vinukonda	District Total
<b>I. Agriculture</b>													
<b>A. Farm Credit</b>													
<b>A.1 Crop Production, Maintenance, Marketing</b>													
1	Chilli/ Mirch_Irrigated	100	Acre	125000	Phy	31000	25000	37500	31000	25000	31000	25000	205500
					BL	38750	31250	46875	38750	31250	38750	31250	256875
2	Cotton/ Kapas_Irrigated	100	Acre	50000	Phy	62000	55000	55000	55000	55000	55000	38000	375000
					BL	31000	27500	27500	27500	27500	27500	19000	187500
3	Groundnut/ Moongfali_Irrigated	100	Acre	38000	Phy	550	150	300	300	300	300	200	2100
					BL	209	57	114	114	114	114	76	798
4	Groundnut/ Moongfali_Unirrigated/ Rainfed	100	Acre	35000	Phy	300	300	500	300	300	300	300	2300
					BL	105	105	175	105	105	105	105	805
5	Maize/ Makka_Irrigated	100	Acre	45000	Phy	2500	1250	2500	1250	1250	1250	1250	11250
					BL	1125	562.5	1125	562.5	562.5	562.5	562.5	5062.5
6	Mango/ Aam__	100	Acre	50000	Phy	1000	1250	2500	700	1000	1800	2500	10750
					BL	500	625	1250	350	500	900	1250	5375
7	Other Vegetables__	100	Acre	185000	Phy	8000	4000	4000	4000	4000	8000	4000	36000
					BL	14800	7400	7400	7400	7400	14800	7400	66600
8	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	24000	Phy	12500	10000	12500	12500	10000	12500	12500	82500
					BL	3000	2400	3000	3000	2400	3000	3000	19800
9	Rice/ Chaval/ Dhan_Irrigated	100	Acre	46000	Phy	18500	18000	25000	28000	38000	28000	38000	193500
					BL	8510	8280	11500	12880	17480	12880	17480	89010
10	Rice/ Chaval/ Dhan_SRI	100	Acre	35000	Phy	5000	900	1300	1500	800	5000	1300	15800
					BL	1750	345	455	525	280	1750	455	5530
11	Sugarcane/ Ganna_Irrigated	100	Acre	100000	Phy	40							40
					BL	40							40
12	Tobacco/ Thambaku__	100	Acre	42000	Phy	1250	2500	10000	1250	2500	1250	12500	31250
					BL	525	1050	4200	525	1050	525	5250	13125
13	Turmeric/ Haldi_Irrigated	100	Acre	110000	Phy	1250				500	2500		5500
					BL	1375			1375	550	2750		6050
14	Urdbean/ Udidi/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	22000	Phy	5000	5000	5000	5000	4000	5000	5000	34000
					BL	1100	1100	1100	1100	880	1100	1100	7480
						102789	80644.5	104694	94186.5	90071.5	104736.5	86928.5	664050.5
Post-harvest/HH Consumption (10%)						10278.9	8064.45	10469.4	9418.65	9007.15	10473.65	8692.85	66405.05
Repairs & maintenance of farm assets (20%)						20557.8	16128.9	20938.8	18837.3	18014.3	20947.3	17385.7	132810.1
Sub Total													863265.65
<b>A.2 Water Resources</b>													
1	Artificial Recharge Structure-For Bore Well-	85	No.	52700	Phy	20	10	80	30	20	10	40	210
					BL	8.96	4.48	35.84	13.44	8.96	4.48	17.92	94.08
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy	150	140	150	150	150	150	150	1040
					BL	97.73	91.21	97.73	97.73	97.73	97.73	97.73	677.59
3	Diesel Pump Sets-New-5 HP	90	No.	41600	Phy	250	250	250	250	250	250	250	1750
					BL	93.6	93.6	93.6	93.6	93.6	93.6	93.6	655.2
4	Diesel Pump Sets-New-8 HP	90	No.	57600	Phy	200	200	200	200	200	200	200	1400
					BL	103.68	103.68	103.68	103.68	103.68	103.68	103.68	725.76
5	Drip Irrigation-New-12mm, 1.2 m x 0.60 m	85	ha	105000	Phy	600	500		450	500	500	500	3050
					BL	535.5	446.25		401.63	446.25	446.25	446.25	2722.13
6	Dug Well-New-OD-5.9m, ID-5m, Depth: 16m	85	No.	145950	Phy	50	30	20	40	50	50	30	270
					BL	62.03	37.22	24.81	49.62	62.03	62.03	37.22	334.96
7	Sprinkler Irrigation -Rain Gun-90 mm	85	ha	73034	Phy	220	250	300	180	280	220	250	1700
					BL	136.57	155.2	186.24	111.74	173.82	136.57	155.2	1055.34
Sub Total													6265.06
<b>A.3 Farm Mechanisation</b>													
1	Combine harvester-Self propelled belt type-	80	No.	2900000	Phy	15	15	20	15	15	15	15	110
					BL	348	348	464	348	348	348	348	2552
2	Drones-For Spraying-	80	No.	950000	Phy	12	12	22	12	12	12	12	94
					BL	91.2	91.2	167.2	91.2	91.2	91.2	91.2	714.4
3	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000	Phy	15	15	15	15	15	15	15	105
					BL	19.2	19.2	19.2	19.2	19.2	19.2	19.2	134.4
4	Other machinery-Other Machinery & Equipments-Turmeric cooking machine	80	No.	525000	Phy	2					2		4
					BL	8.4					8.4		16.8
5	Power Tiller--12 HP	80	No.	280000	Phy	60	50	50	50	50	60	60	380
					BL	134.4	112	112	112	112	134.4	134.4	851.2
6	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Round) - Tractor Operated	80	No.	1350000	Phy	10	20	20	20	10	10	20	110
					BL	108	216	216	216	108	108	216	1188
7	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy	200	150	150	150	200	200	200	1200
					BL	512	384	384	384	384	512	512	3072
8	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	580000	Phy	60	40	40	40	40	120	40	380
					BL	278.4	185.6	185.6	185.6	185.6	556.8	185.6	1763.2
9	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	Phy	220	170	220	220	220	220	170	1440
					BL	1900.8	1468.8	1900.8	1900.8	1900.8	1900.8	1468.8	12441.6
Sub Total													22733.6
<b>A.4 Plantation &amp; Horticulture</b>													
1	Floriculture-Jasmine - Jasminum grandiflorum-	80	Acre	82300	Phy	50			25			25	100
					BL	32.92			16.46			16.46	
2	High density plantation-Aonla-	80	Acre	57600	Phy		10					25	35
					BL		4.61						11.52

### Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Macherla	Narasaraopete	Piduguralla	Sattenapalle	Vinukonda	District Total			
3	High density plantation-Banana-	80	Acre	118000	Phy	50	100	15	15	15	50	50	295		
					BL	47.2	94.4	14.16	14.16	14.16	47.2	47.2	278.48		
4	High density plantation-Guava-3 x 3	80	Acre	154300	Phy	35	30	120	50		30	30	295		
					BL	43.2	37.03	148.13	61.72		37.03	37.03	364.14		
5	High density plantation-Mango-5 x 5	80	Acre	147800	Phy	250	30	130			280	350	1040		
					BL	295.6	35.47	153.71			331.07	413.84	1229.69		
6	High density plantation-Pomegranate-3.6 x 3.6	80	Acre	106000	Phy	75		130			50	250	635		
					BL	63.6		110.24	110.24		42.4	212	538.48		
7	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-Citrus: 6 x 6	80	Acre	92300	Phy	400	250	300	260	280	350	500	2340		
					BL	295.36	184.6	221.52	191.98	206.75	258.44	369.2	1727.85		
8	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-8 x 8	80	Acre	62800	Phy	200	55				55	55	420		
					BL	100.48	27.63		27.63		27.63	27.63	211		
9	Nursery -Horticulture Nursery-	90	No.	2500000	Phy	7		2	2	3	7	2	23		
					BL	157.5		45	45	67.5	157.5	45	517.5		
10	Nursery -Small Nursery-	90	No.	1000000	Phy	2	1	1	3	2	1	1	11		
					BL	18	9	9	27	18	9	9	99		
11	Other Plantation Crops-Coconut-Coconut - East Coast Tall	80	Acre	66900	Phy				30				30		
					BL				16.06				16.06		
12	Pandals-Creeper Vegetable Cultivation-	80	Acre	359700	Phy	20	20	20			10	10	88		
					BL	57.55	57.55	57.55	23.02		28.78	28.78	253.23		
13	Sericulture-Chawki Rearing-5000 DFLs per batch -1200 sq. ft Shed	80	Acre	2452000	Phy	10	2	4	5	2	10	2	35		
					BL	196.16	39.23	78.46	98.08	39.23	196.16	39.23	686.55		
14	Sericulture-Mulberry Plantation-1000 Sq Ft	80	Acre	1500000	Phy	70			15	25	65	40	215		
					BL	840			180	300	780	480	2580		
Sub Total												8583.95			
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)									District Total		
A.5 Working Capital - Bee Keeping															
Sub Total															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total			
A.6 Forestry															
2	Plantation-Casuarina-5 m *5 m	80	ha	85000	Phy	15	35	25	25	25	15	35	175		
					BL	10.2	23.8	17	17	17	10.2	23.8	119		
3	Plantation-Eucalyptus-5 m *5 m	80	ha	95000	Phy	150	250	200	100	200	200	1100			
					BL	114		190	152	76	152	152	836		
1	Plantation-Subabul 5 m*5 m	80	ha	78000	Phy	120	120	350	120	100	300	1230			
					BL	74.88	74.88	218.4	74.88	74.88	62.4	187.2	767.52		
Sub Total												1722.52			
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Machavaram	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total		
A.7 Animal Husbandry - Dairy															
1	Breed Multiplication Farm--	85	200	40100000	Phy	1	1		1	1	1	1	7		
					BL	340.85	340.85		340.85	340.85	340.85	340.85	340.85	2385.95	
2	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy	250	250	360	250	250	250	250	1860		
					BL	228.6	228.6	329.18	228.6	228.6	228.6	228.6	1700.78		
3	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy	2	2		2	2	2	2	14		
					BL	25.5	25.5		25.5	25.5	25.5	25.5	178.5		
4	Bulk Milk Cooling Unit--5000 liter	85	No.	2500000	Phy	2	2	1	1	1	1	2	10		
					BL	42.5	42.5	21.25		21.25	21.25	21.25	42.5	312.5	
5	Crossbred Cattle Farming--Cross Bred (CB)Cows	90	1+1	165600	Phy	25	45		35	45	45	25	130		
					BL	37.26	22.36		52.16	22.36	22.36	37.26		193.76	
6	Dairy Cow and Heifer rearing--Female calf rearing	90	2	87600	Phy	45	20		45	45	45	45	110		
					BL	11.83	15.77		11.83	11.83	11.83	11.83	86.75		
7	Fodder Cultivation-1 Acre-	90	Acre	36000	Phy	1000	750		750	750	750	900	5650		
					BL	324	243		243	243	243	243	291.6		
8	Graded Buffalo Farming--Graded Murrah Buffaloes(GMB)	90	1+1	202800	Phy	2600	2600		3400	3100	2600	2600	19500		
					BL	4745.52	4745.52		6205.68	5658.12	4745.52	4745.52	4745.52	35591.4	
9	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1373500	Phy	125	155		220	160	150	160	1130		
					BL	1545.19	1916.03		2719.53	1977.84	1977.84	1854.23	1977.84	13968.5	
10	Refrigerated Tanker Van--	90	No.	4000000	Phy	5	1		1	2	1	1	12		
					BL	180	36		36	72	36	36	36	432	
11	Veterinary Clinic--	90	No.	2500000	Phy	1	1		1	1	1	1	7		
					BL	22.5	22.5		22.5	22.5	22.5	22.5	22.5	157.5	
12	ZBNF unit with Indigenous cattle--	90	2	112100	Phy	6	6		6	6	6	12	54		
					BL	6.05	6.05		6.05	6.05	12.11	6.05	12.11	54.47	
Sub Total												56792.71			
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Macherla	Muppalla	Narasaraopeta	Nekarikalhu	Piduguralla	Rajupalem	Sattenapalle	Vinukonda	District Total
A.8 Working Capital - AH - Dairy/Drought animal															
1	Buffalo Farming	100	Per Animal	49000	Phy	5000	5000	5000		5000		5000		5000	35000
					BL	2450	2450	2450		2450		2450		2450	2450
2	Indigenous Cattle Farming	100	Per Animal	38000	Phy	2000	1000		2000		1500	800	600	2000	9900
					BL	760	380		760		570		304	228	760
Sub Total															20912

### Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Macherla	Muppalla	Narasaraopeta	Nekarikalhu	Piduguralla	Rajupalem	Sattenapalle	Vinukonda	District Total
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>															
1	Buffalo Farming	100	Per Animal	49000	Phy	5000	5000	5000	5000		5000		5000	5000	35000
					BL	2450	2450	2450	2450		2450		2450	2450	17150
2	Indigenous Cattle Farming	100	Per Animal	38000	Phy	2000	1000		2000	1500		800	600	2000	9900
					BL	760	380		760	570		304	228	760	3762
Sub Total															20912
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Machavaram	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total		
<b>A.9 Animal Husbandry - Poultry</b>															
1	Commercial Broiler Farming-Contract Farming-Deep litter-All-in-All out system	80	1000	250000	Phy	200	50		30	60	20	60	25	445	
					BL	400	100		60	120	40	120	30	890	
2	Commercial Broiler Farming-Deep Litter	90	5000	1700000	Phy	20	45		15	10	10	20	100		
					BL	306	229.5		229.5	153	153	306	1530		
3	Commercial Layer Farming--Manual/Automated	80	10000	6800000	Phy	25	10		10	10	8	10	8	81	
					BL	1360	544		544	435.2	544	435.2	4406.4		
4	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy	20	20	25		20	30	20	30	165	
					BL	14.04	14.04	17.55		14.04	21.06	14.04	21.06	115.8	
5	Poultry Hatchery--Broiler	80	7500	12000000	Phy	1	1		1	1	1	1	1	6	
					BL	96	96		96	96	96	96	576		
6	Poultry Hatchery--Layer	90	7500	12000000	Phy	1	1			1	1	1	1	6	
					BL	108	108		108	108	108	108	648		
7	Poultry transportation vehicle--	90	No.	1000000	Phy	2	1		1	2	2	2	2	12	
					BL	18	9		9	18	18	18	108		
8	Retail Poultry dressing/products outlet--	90	No.	300000	Phy	5	1				5	2	13		
					BL	13.5	2.7				13.5	5.4	35.1		
Sub Total															8309.33
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Bollapalle	Gurazala	Krosuru	Muppalla	Sattenapalle	Vinukonda	District Total			
<b>A.10 Working Capital - AH - Poultry</b>															
1	Broiler Farming_Others	100	Per Bird	130	Phy	35000	60000	20000	60000	30000	50000	30000	285000		
					BL	45.5	78	26	78	39	65	39	370.5		
Sub Total															370.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total			
<b>A.11 Animal Husbandry - SGP</b>															
1	Abattoir/Slaughter Unit-Fixed-20 animals per day	90	No.	3500000	Phy	2	1	1	2	1	2	10			
					BL	63	31.5	31.5	63	31.5	63	315			
2	Goat -Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy	320	360	500	320	470	320	360	2650		
					BL	653.76	735.48	1021.5	653.76	960.21	653.76	735.48	5413.95		
3	Lamb Fattening Unit-New Shed-	90	20	120000	Phy	10	22	35	40	40	25	35	207		
					BL	10.8	23.76	37.8	43.2	43.2	27	37.8	223.56		
4	Pig Rearing Unit-New Shed-	90	3+1	497500	Phy	10	25	25	10	10	10	15	80		
					BL	44.78	111.94	44.78	44.78	44.78	44.78	67.16	358.22		
5	Retail Market outlet for Meat--	90	No.	300000	Phy	5	8	10	8	4	3	8	46		
					BL	13.5	21.6	27	21.6	10.8	8.1	21.6	124.2		
6	Sheep - Rearing Unit-New Shed-Deccani Breed	90	20+1	197200	Phy	350	400	500	350	450	350	420	2820		
					BL	621.18	709.92	887.4	621.18	798.66	621.18	745.42	5094.94		
7	Sheep - Rearing Unit-New Shed-Nellore Breed	90	20+1	255000	Phy	60	50						110		
					BL	137.7	114.75					252.45			
7	Sheep - Rearing Unit-New Shed-Nellore Breed	90	100+5	1300000	Phy	60	50	105	35	35	30	80	395		
					BL	702	585	1228.5	409.5	409.5	351	936	4621.5		
Sub Total															16313.82
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Bollapalle	Edlapadu	Machavaram	Macherla	Rompicherla	District Total				
<b>A.12 Working Capital - AH - Others/SR</b>															
1	Goat Farming_Rearing Unit - Semi-intensive	100	20+1	46000	Phy	660	620	770	620	800	660	4130			
					BL	303.6	285.2	354.2	285.2	368	303.6	1899.8			
Sub Total															1899.8
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total			
<b>A.13 Fisheries</b>															
1	Brackishwater/ Coastal Aquaculture-Shrimp Farming-Construction of Biofloc ponds	80	No.	1539700	Phy	3	3	5	3	3	3	3	23		
					BL	36.95	36.95	61.59	36.95	36.95	36.95	36.95	283.29		
2	Fish Culture --RAS Large	80	No.	5754900	Phy	6	6	12	6	6	6	6	48		
					BL	276.24	276.24	552.47	276.24	276.24	276.24	276.24	2209.91		
3	Fish Culture --RAS Medium	80	No.	2877500	Phy	2	1	2	1	1	1	2	10		
					BL	46.04	23.02	46.04	23.02	23.02	23.02	46.04	230.2		
4	Fish marketing-Fish Sale Unit-	85	No.	400000	Phy	8	8	8	8	8	8	12	60		
					BL	27.2	27.2	27.2	27.2	27.2	27.2	40.8	204		
5	Fish processing-Solar Fish Dryer-	80	No.	426000	Phy	10	10	15	10	10	10	10	75		
					BL	34.08	34.08	51.12	34.08	34.08	34.08	34.08	255.6		
6	Fish processing-Solar Fish Dryer-Small	80	No.	150000	Phy	20	15	25	10	15	10	15	110		
					BL	24	18	30	12	18	12	18	132		
7	Fishing craft-Mechanised-- mobile Aqua labs	80	No.	4100000	Phy	12	6	12	18	6	6	12	72		
					BL	393.6	196.8	393.6	590.4	196.8	196.8	393.6	2361.6		
8	Pond construction-Pond Renovation & Desilting-	80	ha	648900	Phy							20	20		
					BL								103.82	103.82	
Sub Total															5780.42

### Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Bellamkonda	Machavaram	Macherla	Vinukonda	District Total		
<b>A.14 Working Capital - Fisheries</b>													
1	Prawn Culture - Scampi	100	Acre	360000	Phy	300	85	60	60	100	605		
					BL	1080	306	216	216	360	2178		
	Sub Total										2178		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total
<b>A.15 Farm Credit</b>													
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy	150	150	180	150	180	150	150	1110
					BL	67.5	67.5	81	67.5	81	67.5	67.5	499.5
2	Finance to FPOs/FPCs--	90	No.	3000000	Phy	3	3	5	3	5	3	5	27
					BL	81	81	135	81	135	81	135	729
3	Integrated Farming-Dry Land System	85	No.	365000	Phy	20	15	25	20	20	20	25	145
					BL	62.05	46.54	77.56	62.05	62.05	62.05	77.56	449.86
4	Integrated Farming-Irrigated System	85	No.	980000	Phy	20	10	15	10	10	10	20	95
					BL	166.6	83.3	124.95	83.3	83.3	83.3	166.6	791.35
5	Integrated Farming-Rainfed cropping	85	No.	610000	Phy	10	5	10	10	10	10	15	70
					BL	51.85	25.93	51.85	51.85	51.85	51.85	77.78	362.96
6	Integrated Farming-Wetland System	85	No.	1255000	Phy	30	30	30	30	30	30	30	210
					BL	320.03	320.03	320.03	320.03	320.03	320.03	320.03	2240.21
7	Organic Inputs Manufacturing Unit-Medium	85	No.	4000000	Phy	10	5	10	10	10	10	10	65
					BL	340	170	340	340	340	340	340	2210
8	Pledge Loans--	90	No.	300000	Phy	250	200	350		100	150	250	1300
					BL	675	540	945		270	405	675	3510
9	Poly House-Tubular Structure-	85	No.	3500000	Phy	10	2	5	10	10		2	39
					BL	297.5	59.5	148.75	297.5	297.5		59.5	1160.25
10	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	20	15	20	15	20	20	25	135
					BL	14.4	10.8	14.4	10.8	14.4	14.4	18	97.2
	Sub Total					2075.93	1404.6	2238.54	1314.03	1655.13	1425.13	1936.97	12050.33
	Total Farm Credit (sum of A.1 to A.15)												102717.69
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total
<b>B. Agriculture Infrastructure</b>													
<b>B.1 Storage Facilities</b>													
1	Cold Storage-For Horticulture Produce-5000 MT - Basic	75	No.	40000000	Phy	20	15	15	15	15	15	20	115
					BL	6000	4500	4500	4500	4500	4500	6000	34500
2	Cold Storage-For Horticulture Produce-5000 MT - PEB	75	No.	50000000	Phy	10	10	10	5	10	5	10	60
					BL	3750	3750	3750	1875	3750	1875	3750	22500
3	Cold Storage-Mini Unit-Cold Room -30 MT	75	No.	1500000	Phy	15	15	15	15		15	15	90
					BL	168.75	168.75	168.75	168.75		168.75	168.75	1012.5
4	Cold Storage-Refrigerated Van-	75	No.	2500000	Phy	10	10	10	10	10	10	10	70
					BL	187.5	187.5	187.5	187.5	187.5	187.5	187.5	1312.5
5	Godown-Medium -RCC - 1000 MT	75	No.	7000000	Phy	25	25	25	25	25	25	25	175
					BL	1312.5	1312.5	1312.5	1312.5	1312.5	1312.5	1312.5	9187.5
6	Godown-Renovation/ Expansion-	75	No.	500000	Phy	20	20	20	20	20	20	20	140
					BL	75	75	75	75	75	75	75	525
	Sub Total												69037.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total
<b>B.2 Land Development</b>													
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x 2m	80	No.	20700	Phy	25	25	40	30	55	25	110	310
					BL	4.14	4.14	6.62	4.97	9.11	4.14	18.22	51.34
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -14m x 14m x 3m	80	No.	90100	Phy	65	65	100	65	100	65	100	560
					BL	46.85	46.85	72.08	46.85	72.08	46.85	72.08	403.64
3	Fencing-Cement Poles with Barbed Wire-	80	m.	400	Phy	80000	50000	70000	45000	50000	25000	80000	400000
					BL	256	160	224	144	160	80	256	1280
4	On Farm development (OFD) Works -Field Channels-	80	m.	7100	Phy	5000	5000	4000	5000	7000	5000	10000	41000
					BL	284	284	227.2	284	397.6	284	568	2328.8
5	On Farm development (OFD) Works -Field Channels-Acre	80	m.	41300	Phy	700	650	250	380	250	450	750	3430
					BL	231.28	214.76	82.6	125.55	82.6	148.68	247.8	1133.27
6	Tank Silt Application--	80	ha	72130	Phy	80	80	180	80	80	80	80	660
					BL	46.16	46.16	103.87	46.16	46.16	46.16	46.16	380.83
	Sub Total												5577.88
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total
<b>B.3 Agriculture Infrastructure - Others</b>													
1	Compost/ Vermi Compost-Compost - NADEP Compost-10' x 6' x 3'	80	No.	20300	Phy	100	100	100	80	100	100	100	680
					BL	16.24	16.24	16.24	12.99	16.24	16.24	16.24	110.43
2	Compost/ Vermi Compost-Vermi Compost-2 TPA	80	No.	33800	Phy	120	180	180	80	120	90	140	910
					BL	32.45	48.67	48.67	21.63	32.45	24.34	37.86	246.07
3	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1641700	Phy	12	6	12	6	6	18	6	66
					BL	157.6	78.8	157.6	78.8	78.8	236.4	78.8	866.8
4	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy		1	1					2
					BL		42.5	42.5					85
	Sub Total												1308.3
	Total (B.1+B.2+B.3)												75923.68

### Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total									
<b>C. Ancillary Activities</b>																						
<b>C.1 Food &amp; Agro Processing</b>																						
1	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	400000	Phy	5	5	5	5	5	5	5	35									
					BL	17	17	17	17	17	17	17	119									
2	Fruit Processing -Sorting, grading & Packing-Integrated Pack House 16MT/day	75	No.	5000000	Phy	2	2	1	2	1	1	2	11									
					BL	75	75	37.5	75	37.5	37.5	75	412.5									
	<b>Sub Total</b>												531.5									
<b>C.2 Ancillary Activities -</b>																						
1	Agri Clinic & Agri Business Centers--Large operations	85	No.	3000000	Phy	1	2	1	1	1	1	2	9									
					BL	25.5	51	25.5	25.5	25.5	25.5	51	229.5									
2	Agri Clinic & Agri Business Centers--Medium	85	No.	1500000	Phy	1	1	1	1	1	1	1	7									
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	89.25									
3	Custom Service Units/ Custom Hiring Centers--	85	No.	2000000	Phy	20	20	50	50	40	30	30	240									
					BL	340	340	850	850	680	510	510	4080									
4	Loan to MFIs for Onlending to for Agri. Purposes--	85	No.	20000000	Phy		1			1			2									
					BL		170			170			340									
5	Loan to PACS/ FSS/ LAMPS-Purchase of Produce--	85	No.	3000000	Phy	6	6	6	5	5	3	5	36									
					BL	153	153	153	127.5	127.5	76.5	127.5	918									
	<b>Sub Total</b>												5656.75									
	<b>Total (C.1+C2)</b>												6188.25									
	<b>Total (A+B+C)</b>												1109289.62									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Atchempet	Bolapalle	Chilakaluripet	Edlapadu	Guznala	Krossuru	Machavaram	Macherla	Muppalla	Nadendla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total	
<b>II. Micro, Small and Medium Enterprises (MSME)</b>																						
<b>Co-operatives of Artisans, Village Industries--</b>																						
85	No.	5000000	Phy	200		120			200					200			120	120	120		250	1250
			BL	200		200			200					200			200	200	200		200	2000
85	No.	5000000	Phy	200		200			200					200			200	200	200		200	2000
			BL	200		200			200					200			200	200	200		200	2000
85	No.	15000000	Phy	15		15			15					15			15	15	15		15	115
			BL	1512.5		1512.5			1512.5					1512.5			1512.5	1512.5	1512.5		1512.5	11612.5
85	No.	22000000	Phy	15		15			15					15			15	15	15		15	115
			BL	2802		2802			2802					2802			2802	2802	2802		2802	22402
85	No.	30000000	Phy	10		10			10					10			10	10	10		10	68
			BL	2350		2350			2350					2350			2350	2350	2350		2350	17350
85	No.	4000000	Phy	300		300			300					300			300	300	300		300	1800
			BL	1000		1000			1000					1000			1000	1000	1000		1000	6000
85	No.	6000000	Phy	300		300			300					300			300	300	300		300	1800
			BL	1000		1000			1000					1000			1000	1000	1000		1000	6000
85	No.	8000000	Phy	30		30			30					30			30	30	30		30	210
			BL	204		204			204					204			204	204	204		204	1224
85	No.	85000000	Phy	150		150			150					150			150	150	150		150	830
			BL	1037.4		1037.4			1037.4					1037.4			1037.4	1037.4	1037.4		1037.4	6667.4
85	No.	18000000	Phy	15		15			15					15			15	15	15		15	105
			BL	2302		2302			2302					2302			2302	2302	2302		2302	14012
85	No.	15000000	Phy	20		20			20					20			20	20	20		20	140
			BL	4250		4250			4250					4250			4250	4250	4250		4250	26250
85	No.	6000000	Phy	25		25			25					25			25	25	25		25	150
			BL	1000		1000			1000					1000			1000	1000	1000		1000	6000
85	No.	8000000	Phy	450		450			450					450			450	450	450		450	3150
			BL	1050		1050			1050					1050			1050	1050	1050		1050	6750
85	No.	75000000	Phy	100		100			100					100			100	100	100		100	660
			BL	6272		6272			6272					6272			6272	6272	6272		6272	43072
85	No.	14000000	Phy	45		45			45					45			45	45	45		45	290
			BL	2355		2355			2355					2355			2355	2355	2355		2355	14350
85	No.	18500000	Phy	30		30			30					30			30	30	30		30	210
			BL	7862.5		7862.5			7862.5					7862.5			7862.5	7862.5	7862.5		7862.5	44712.5
85	No.	4000000	Phy	30		30			30					30			30	30	30		30	210
			BL	200		200			200					200			200	200	200		200	1400
85	No.	13500000	Phy	2		2			2					2			2	2	2		2	15
			BL	228.4		228.4			228.4					228.4			228.4	228.4	228.4		228.4	1384
85	No.	22500000	Phy	30		10			30					30			30	30	30		30	185
			BL	2252.4		2252.4			2252.4					2252.4			2252.4	2252.4	2252.4		2252.4	11062.4
85	No.	30000000	Phy	20		15			20					20			20	20	20		20	115
			BL	25		25			25					25			25	25	25		25	165
85	No.	30000000	Phy	15		10			15					15			15	15	15		15	80
			BL	222.4		222.4			222.4					222.4			222.4	222.4	222.4		222.4	1334
85	No.	12000000	Phy	15		10			15					15			15	15	15		15	80
			BL	1252		1252			1252					1252			1252	1252	1252		1252	8162
	<b>Total Sub-Total</b>																					16642.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total									
<b>III. Export Credit</b>																						
1	Export Credit -Pre Shipment Export Credit-	85	No.	10000000	Phy	17	17	32	17	17	17	17	134									
					BL	1445	1445	2720	1445	1445	1445	1445	11390									
	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy	24	24	24	24	24	24	24	168									
					BL	6120	6120	6120	6120	6120	6120	6120	42840									
	<b>Total Export Credit</b>												54230									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total									
<b>IV. Education</b>																						
1	Education Loans-Graduation & Post Graduation-	85	No.	400000	Phy	850	650	650	650	625	900	625	4950									
					BL	2890	2210	2210	2210	2125	3060	2125	16830									
	<b>Total Education</b>												16830									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakaluripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total									
<b>V. Housing</b>																						
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy	500	300	300	300	250	300	250	2200									
					BL	11250	6750	6750	6750	5625	6750	5625	49500									
	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy	300	300	300	250	250	300	250	1950									
					BL	1620	1620	1620	1350	1350	1620	1350	10530									
	<b>Total Housing</b>												60030									



### Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaravathi	Chilakahuripet	Macherla	Narasaraopeta	Piduguralla	Sattenapalle	Vinukonda	District Total	
<b>VI. Social Infrastructure</b>														
1	Sanitation-Pay & Use Toilets-	80	No.	100000	Phy	5	5	5	5	5	5	5	35	
					BL	4	4	4	4	4	4	4	28	
	Education-Colleges-	80	No.	10000000	Phy	4	3	4	4	4	4	4	27	
					BL	320	240	320	320	320	320	320	2160	
	Drinking Water-RO Plant-	80	No.	2000000	Phy	20	10	10	20	20	15	12	107	
					BL	320	160	160	320	320	240	192	1712	
	Healthcare-Hospital-	80	No.	20000000	Phy	2	3	3	3	2	2	2	17	
					BL	320	480	480	480	320	320	320	2720	
	Education-Hostels-	80	No.	4000000	Phy	2	2	2	2	2	2	2	14	
					BL	64	64	64	64	64	64	64	448	
Total Social Infrastructure													7068	
<b>VII. Renewable Energy</b>														
1	Solar Energy--EV Charging Stations	80	No.	1200000	Phy	1	1	1	1	1	1	1	7	
					BL	9.6	9.6	9.6	9.6	9.6	9.6	9.6	67.2	
	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	240000	Phy	10	10	10	20	5	10	10	75	
					BL	19.2	19.2	19.2	38.4	9.6	19.2	19.2	144	
	Solar Energy--Solar Dryer	80	No.	300000	Phy	10	10	10	10	10	10	10	70	
					BL	24	24	24	24	24	24	24	168	
	Solar Energy-Roof Top Solar PV System without Battery-5 kW	80	No.	324500	Phy	5	5	5	5	5	5	5	35	
					BL	12.98	12.98	12.98	12.98	12.98	12.98	12.98	90.86	
	Solar Energy-Solar Water Heater System-	80	No.	45000	Phy	10	10	10	10	10	10	10	245	
					BL	12.6	12.6	12.6	12.6	12.6	12.6	12.6	88.2	
Biomass Energy-Community Bio Gas Plant-	80	No.	500000	Phy	20	20	20	20	20	20	20	140		
				BL	80	80	80	80	80	80	80	560		
Solar Energy-Roof Top Solar PV System without Battery-1 kW	90	No.	51100	Phy	20	20	30	20	20	20	20	150		
				BL	9.2	9.2	13.8	9.2	9.2	9.2	9.2	69		
Solar Energy-Solar Pump Sets-5 HP	80	No.	550000	Phy	15	12	15	12	12	12	12	90		
				BL	66	52.8	66	52.8	52.8	52.8	52.8	396		
Total Renewable Energy													1583.26	
<b>VIII. Others</b>														
1	Start-ups-Other than Agri. & MSME-	75	No.	1000000	Physical Unit	1	1	1		1	1	1	7	
					BL	7.5	7.5	7.5		7.5	7.5	7.5	52.5	
					Phy	12800	11000	10500	350	12300	11300	14300	10850	83400
					BL	25600	22000	21000	700	24600	22600	28600	21700	166800
Total Others													166852.5	
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													1782139.88	

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			331560.53	554568.62		573640.39	539133.75
RCBs			57485.13	134532.59		65360.85	45196.71
SCARDBs							
RRBs			76089.04	237917.70		273432.83	245146.89
Others			132.64				1209.52
<b>Sub total (A)</b>	<b>0.00</b>	<b>0.00</b>	<b>465267.34</b>	<b>927018.91</b>	<b>0.00</b>	<b>912434.07</b>	<b>830686.87</b>

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			129957.58	251142.71	836840.40	342654.58	364812.96
RCBs			9449.45	8377.00	137036.81	5048.00	26682.39
SCARDBs							
RRBs			15037.87	56072.31	291350.57	80863.70	98196.09
Others			1.02			101.45	714.05
<b>Sub total (B)</b>	<b>0.00</b>	<b>0.00</b>	<b>154445.92</b>	<b>315592.02</b>	<b>1265227.78</b>	<b>428667.73</b>	<b>490405.49</b>

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	0.00	461518.11	805711.33	836840.40	916294.97	903946.71
RCBs	0.00	0.00	66934.58	142909.59	137036.81	70408.85	71879.10
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	91126.91	293990.01	291350.57	354296.53	343342.98
Others	0.00	0.00	133.66	0.00	0.00	101.45	1923.57
<b>Sub total (C = A+B)</b>	<b>0.00</b>	<b>0.00</b>	<b>619713.26</b>	<b>1242610.93</b>	<b>1265227.78</b>	<b>1341101.80</b>	<b>1321092.36</b>

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs			159073.18	145551.95	157841.93	172583.99	164690.66
RCBs			173.15	320.45	1091.84	36521.34	38960.54
SCARDBs							
RRBs			9413.29	7689.24	9310.71	13267.67	17876.09
Others			5770.12	269.87	332.66	1002.04	877.98
<b>Sub total (D)</b>	<b>0.00</b>	<b>0.00</b>	<b>174429.74</b>	<b>153831.51</b>	<b>168577.14</b>	<b>223375.04</b>	<b>222405.27</b>

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs			59123.20	24615.49	47975.18	22439.49	34637.76
RCBs			1323.54	4561.82	7513.23	3940.31	5862.88
SCARDBs							
RRBs			3272.82	3431.81	1959.00	2984.82	15400.00
Others							394.23
<b>Sub total (E)</b>	<b>0.00</b>	<b>0.00</b>	<b>63719.56</b>	<b>32609.12</b>	<b>57447.41</b>	<b>29364.62</b>	<b>56294.87</b>

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	0.00	0.00	679714.49	975878.77	1042657.51	1111318.45	1103275.13
RCBs	0.00	0.00	68431.27	147791.86	145641.88	110870.50	116702.52
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	103813.02	305111.06	302620.28	370549.02	376619.07
Others	0.00	0.00	5903.78	269.87	332.66	1103.49	3195.78
<b>Grand Total</b>	<b>0.00</b>	<b>0.00</b>	<b>857862.56</b>	<b>1429051.56</b>	<b>1491252.33</b>	<b>1593841.46</b>	<b>1599792.50</b>

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

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

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

(Rs. lakh)

Particulars	20 22-23			20 23-24			20 24-25 (Target)			Total	
	CBs	RCBs	RRBs	CBs	RCBs	RRBs	CBs	RCBs	RRBs		Others
<b>Crop Loan</b>	554668.62	134532.59	237917.70	573640.39	65360.85	273432.83	539133.25	46396.71	245146.89	1209.52	<b>820686.87</b>

Particulars	20 22-23			20 23-24			20 24-25 (Target)			Total	
	CBs	RCBs	RRBs	CBs	RCBs	RRBs	CBs	RCBs	RRBs		Others
Water Resources											0.00
Land Development											0.00
Farm Mechanization				177645.7	11.00						17775.57
Plantation & Horticulture including Sericulture											0.00
AH - Dairy Development				61603.42	26.95	0.00					61694.37
AH - Poultry Development				10617.35	0.00	0.00					10617.15
AH - Sheep / Goat / Piggyery Devt.				35916.33	35.020	227.94					26494.47
Fisheries Development				11062.30		401.78					11264.08
Forestry & Wasteland Devt.											0.00
Storage Godown & Marketing Facilities				107.51	0.00	0.00					107.51
Agro and Food Processing											0.00
Others	51142.71	8377.00	56072.31	342654.58	5048.00	80863.70	364812.96	26682.39	98196.09	714.05	490405.49
<b>Sub total</b>	<b>251142.71</b>	<b>8377.00</b>	<b>56072.31</b>	<b>579345.86</b>	<b>5430.15</b>	<b>85693.42</b>	<b>364812.96</b>	<b>26682.39</b>	<b>98196.09</b>	<b>714.05</b>	<b>490405.49</b>
<b>Grand Total (I+II)</b>	<b>805711.33</b>	<b>142909.59</b>	<b>293996.01</b>	<b>1143986.25</b>	<b>70791.00</b>	<b>359126.25</b>	<b>903946.71</b>	<b>71879.10</b>	<b>343342.98</b>	<b>1923.57</b>	<b>1321092.36</b>

‡ RCBs include SICBs, DCCBs and PACS (If any)

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1.	Abattoir/Slaughter Unit	Fixed	20 animals per day	No.	3500000
2.	Agri Clinic & Agri Business Centres		Large operations	No.	3000000
3.	Agri Clinic & Agri Business Centres		Medium	No.	1500000
4.	Animal Driven Carts	Conventional Bullock Cart	1 Pair	No.	50000
5.	Artificial Recharge Structure	For Bore Well		No.	52700
6.	Biomass Energy	Community Biogas Plant		No.	500000
7.	Bore Well	New	Well Depth 100m, Dia 180mm	No.	76650
8.	Brackish water/ Coastal Aquaculture	Shrimp Farming	Construction of Biofloc ponds	No.	1539700
9.	Breed Multiplication Farm			200	40100000
10.	Buffalo Farming		Female calf rearing	1+1	101600
11.	Bulk Milk Cooling Unit		2000 litre	No.	1500000
12.	Bulk Milk Cooling Unit		5000 litre	No.	2500000
13.	Cooperatives of Artisans, Village Industries		—	No.	500000
14.	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000
15.	Cold Storage	For Horticulture Produce	5000 MT _ PEB	No.	50000000
16.	Cold Storage	Mini Unit	Cold Room- 30 MT	No.	1500000
17.	Cold Storage	Refrigerated Van		No.	2500000
18.	Combine harvester	Self-propelled belt type		No.	2900000
19.	Commercial Broiler Farming		Contract Farming Deep litter All in All out system	1000	250000
20.	Commercial Broiler Farming		Deep Litter	5000	1700000
21.	Commercial Layer Farming		Manual/ Automated	10000	6800000
22.	Compost/ Vermicompost	Compost	NADEP Compost 10' x 6' x 3'	No.	20300
23.	Compost/ Vermicompost	Vermicompost	2 TPA	No.	33800
24.	Compost/ Vermicompost	Vermi Hatchery	260 TPA	No.	1641700

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
25.	Crossbred Cattle Farming		Cross Bred (CB)Cows	1+1	165600
26.	Custom Service Units/ Custom Hiring Centres			No.	2000000
27.	Dairy Cow and Heifer rearing		Female calf rearing	2	87600
28.	Diesel Pump Sets	New	5 HP	No.	41600
29.	Diesel Pump Sets	New	8 HP	No.	57600
30.	Drinking Water	RO Plant		No.	2000000
31.	Drip Irrigation	New	12mm, 1.2 m x 0.60 m	ha	105000
32.	Drones	For Spraying		No.	950000
33.	Dug Well	New	OD 5.9m, ID 5m, Depth: 16m	No.	145950
34.	Education	Colleges		No.	10000000
35.	Education	Hostels		No.	4000000
36.	Education Loans	Graduation & Post Graduation		No.	400000
37.	Export Credit	Post Shipment Export Credit		No.	30000000
38.	Export Credit	Pre- Shipment Export Credit		No.	10000000
39.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	10m x 10m x 2m	No.	20700
40.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 3m	No.	90100
41.	Fencing	Cement Poles with Barbed Wire		m.	400
42.	Finance to FPOs/FPCs			No.	3000000
43.	Fish Culture		RAS Large	No.	5754900
44.	Fish Culture		RAS Medium	No.	2877500
45.	Fish marketing	Fish Sale Unit		No.	400000
46.	Fish processing	Solar Fish Dryer		No.	426000
47.	Fish processing	Solar Fish Dryer	Small	No.	150000
48.	Fishing craft	Mechanised	_ mobile Aqua labs	No.	4100000
49.	Floriculture	Jasmine	Jasminum grandiflorum_	Acre	82300
50.	Fodder Cultivation	1 Acre		Acre	36000
51.	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
52.	Fruit Processing	Sorting, grading & Packing	Integrated Pack House 16MT/day	No.	5000000
53.	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
54.	Godown	Medium	RCC _ 1000 MT	No.	7000000

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
55.	Godown	Renovation/ Expansion		No.	500000
56.	Graded Buffalo Farming		Graded Murrah Buffaloes(GMB)	1+1	202800
57.	Graded Buffalo Farming		Mini Dairy (High Yield CB Cows)	5+5	1373500
58.	Healthcare	Hospital		No.	20000000
59.	Healthcare	Nursing Home		No.	10000000
60.	High density plantation	Aonla		Acre	57600
61.	High density plantation	Banana		Acre	118000
62.	High density plantation	Guava	3 x 3	Acre	154300
63.	High density plantation	Mango	5 x 5	Acre	147800
64.	High density plantation	Pomegranate	3.6 x 3.6	Acre	106000
65.	Indigenous Poultry Farming		Backyard poultry	100	78000
66.	Individuals/ Individual members of JLGs			No.	200000
67.	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
68.	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
69.	Individuals/ Individual members of SHGs	New Loans		No.	200000
70.	Integrated Farming		Dry Land System	No.	365000
71.	Integrated Farming		Irrigated System	No.	980000
72.	Integrated Farming		Rainfed cropping	No.	610000
73.	Integrated Farming		Wetland System	No.	1255000
74.	KVIC Units			No.	500000
75.	Lamb Fattening Unit	New Shed		20	120000
76.	Loan to MFIs for On lending to for Agri. Purposes			No.	20000000
77.	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
78.	Manufacturing Sector	Term Loan	Medium_	No.	15000000
79.	Manufacturing Sector	Term Loan	Medium_	No.	22000000
80.	Manufacturing Sector	Term Loan	Medium_	No.	30000000
81.	Manufacturing Sector	Term Loan	Micro_	No.	400000
82.	Manufacturing Sector	Term Loan	Micro_	No.	600000
83.	Manufacturing Sector	Term Loan	Micro_	No.	800000
84.	Manufacturing Sector	Term Loan	Small_	No.	8500000
85.	Manufacturing Sector	Working Capital	Medium_	No.	18000000
86.	Manufacturing Sector	Working Capital	Medium_	No.	25000000
87.	Manufacturing Sector	Working Capital	Micro_	No.	600000
88.	Manufacturing Sector	Working Capital	Micro_	No.	800000
89.	Manufacturing Sector	Working Capital	Small_	No.	7500000

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
90.	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/ Lemon Citrus: 6 x 6	Acre	92300
91.	New Orchard	Tropical/ Sub Tropical Fruits	Sapota_8 x 8	Acre	62800
92.	Nursery	Horticulture Nursery		No.	2500000
93.	Nursery	Small Nursery		No.	1000000
94.	On Farm development (OFD) Works	Field Channels		m.	7100
95.	On Farm development (OFD) Works	Field Channels	Acre	m.	41300
96.	Organic Inputs Manufacturing Unit		Medium	No.	4000000
97.	Other machinery	Other Machinery & Equipment	Rotavator	No.	160000
98.	Other machinery	Other Machinery & Equipment	Turmeric cooking machine	No.	525000
99.	Other Plantation Crops	Coconut	Coconut – East Coast Tall	Acre	66900
100.	Pandals	Creepers Vegetable Cultivation		Acre	359700
101.	Pig Rearing Unit	New Shed		3+1	497500
102.	Plantation		Subabul 5 m*5 m	ha	78000
103.	Plantation	Casuarina	5 m *5 m	ha	85000
104.	Plantation	Eucalyptus	5 m *5 m	ha	95000
105.	Pledge Loans			No.	300000
106.	Poly House	Tubular Structure		No.	3500000
107.	Pond construction	Pond Renovation & Desilting		ha	648900
108.	Poultry Hatchery		Broiler	7500	12000000
109.	Poultry Hatchery		Layer	7500	12000000
110.	Poultry transportation vehicle			No.	1000000
111.	Power Tiller		12 HP	No.	280000
112.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
113.	Reapers, Binders and Balers	Tractor attached	Paddy straw Baler (Round) – Tractor Operated	No.	1350000
114.	Refrigerated Tanker Van			No.	4000000
115.	Repair of Dwelling Units	Other Centre		No.	600000

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
116.	Retail Market outlet for Meat			No.	300000
117.	Retail Poultry dressing/products outlet			No.	300000
118.	Sanitation	Pay & Use Toilets		No.	100000
119.	Sericulture	Chawki Rearing	5000 DFLs per batch _1200 sq. ft Shed	Acre	2452000
120.	Sericulture	Mulberry Plantation	1000 Sq Ft	Acre	1500000
121.	Service Sector	Term Loan	Medium_	No.	14000000
122.	Service Sector	Term Loan	Medium_	No.	18500000
123.	Service Sector	Term Loan	Micro_	No.	400000
124.	Service Sector	Term Loan	Small_	No.	13500000
125.	Service Sector	Working Capital	Medium_	No.	22500000
126.	Service Sector	Working Capital	Micro_	No.	300000
127.	Service Sector	Working Capital	Small_	No.	12000000
128.	Service Sector	Working Capital	Small_	No.	3000000
129.	Sheep	Rearing Unit	New Shed Deccani Breed	20+1	197200
130.	Sheep	Rearing Unit	New Shed Nellore Breed	100+5	1300000
131.	Sheep	Rearing Unit	New Shed Nellore Breed	20+1	255000
132.	Solar Energy		EV Charging Stations	No.	1200000
133.	Solar Energy		Solar Dryer	No.	300000
134.	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
135.	Solar Energy	Roof Top Solar PV System without Battery	1 kW	No.	51100
136.	Solar Energy	Roof Top Solar PV System without Battery	5 kW	No.	324500
137.	Solar Energy	Solar Pump Sets	5 HP	No.	550000
138.	Solar Energy	Solar Water Heater System		No.	45000
139.	Solar Energy	Street Lighting System		No.	45000
140.	Sprinkler Irrigation	Rain Gun	90 mm	ha	73034
141.	Startups		Other than Agri. & MSME_	No.	1000000
142.	Tank Silt Application			ha	72130
143.	Thresher	Multi crop Power Threshers	30 to 45 HP	No.	320000

**Annexure-IV**

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

<b>Sr.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
144.	Tissue Culture	Tissue Culture Plant Production and Sale	Medium scale	No.	5000000
145.	Tractor	With Implements & Trailer	15 to 25 HP	No.	580000
146.	Tractor	With Implements & Trailer	56 to 60 HP	No.	1080000
147.	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
148.	Veterinary Clinic			No.	2500000
149.	ZBNF unit with Indigenous cattle			2	112100

### 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.	Broiler Farming	Others_	Per Bird	130
2.	Buffalo Farming	—	Per Animal	49000
3.	Chilli/ Mirch	Irrigated	Acre	125000
4.	Cotton/ Kapaas	Irrigated	Acre	50000
5.	Goat Farming	Rearing Unit _ Semi_intensive_	20+1	46000
6.	Groundnut/ Moongfali	Unirrigated/ Rainfed	Acre	35000
7.	Groundnut/ Moongfali	Irrigated	Acre	38000
8.	Indigenous Cattle Farming	—	Per Animal	38000
9.	Maize/ Makka	Irrigated	Acre	45000
10.	Mango/ Aam		Acre	50000
11.	Other Vegetables		Acre	185000
12.	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated	Acre	24000
13.	Prawn Culture	Scampi	Acre	360000
14.	Rice/ Chaval/ Dhan	SRI	Acre	35000
15.	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
16.	Sugarcane/ Ganna	Irrigated	Acre	100000
17.	Tobacco/ Thambaku		Acre	42000
18.	Turmeric/ Haldi	Irrigated	Acre	110000
19.	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	22000

### List of Abbreviations

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

### List of Abbreviations

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

### List of Abbreviations

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

### List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme	PMSBY	Pradhan Mantri Suraksha Bima Yojana
MoFPI	Ministry of Food Processing Industries	PMFBY	Pradhan Mantri Fasal Bima Yojana
MPCS	Milk Producers Co-operative Society	PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
MPEDA	Marine Products Export Development Authority	PWCS	Primary Weavers Cooperative Society
MUDRA	Micro Units Development & Refinance Agency Ltd.	RBI	Reserve Bank of India
NABARD	National Bank for Agriculture and Rural Development	RIDF	Rural Infrastructure Development Fund
NBFC	Non-Banking Financial Company	RKVY	Rashtriya Krishi Vikash Yojana
NFSM	National Food Security Mission	RLTAP	Revised Long Term Action Plan
NGO	Non-Governmental Organisation	RNFS	Rural Non-Farm Sector
NHM	National Horticulture Mission	RRB	Regional Rural Bank
NLM	National Livelihood Mission	RSETI	Rural Self Employment Training Institute
NMFP	National Mission on Food Processing	RWHS	Rainwater Harvesting Structure
NPBD	National Project on Bio-Gas Development	SAP	Service Area Plan
NRLM	National Rural Livelihood Mission	SAO	Seasonal Agricultural Operations
NWDPRA	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**

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



### Name & Address of DDM

<b>Name of the DDM</b>	Guddala Sarath Babu
<b>Designation</b>	AGM(DDM) NABARD
<b>Address</b>	Flat no 201 Sai Krishna enclave Krishna nagar first lane
<b>Post Office</b>	522006
<b>District</b>	Pattabhipuram(Guntur) S.O
<b>State</b>	Guntur
<b>Pin code</b>	Andhra Pradesh
<b>Telephone No.</b>	-
<b>Mobile No.</b>	7013054602
<b>Email ID</b>	guntur@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
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  - Fabrics & Textiles
  - Handicrafts Value Chain

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- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
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### Corporate Office

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



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  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

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☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



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- Climate Change & Sustainability
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- Skill & Livelihood Development
- Preparation Detailed Project Reports (DPRs)
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



**NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD**

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- ‘Agri Fund for Start-Ups and Rural Enterprises’, a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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

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



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

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

**WHAT DOES NABFOUNDATION WANT FROM YOU?**

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

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**NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT**

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