



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



पार्वतीपुरम मन्यम जिला

Parvathipuram Manyam 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 : पार्वतीपुरम मन्यम**  
**District : Parvathipuram Manyam**

**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 .

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

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

i.	Location	The Parvathipuram Manyam district is newly formed on 04 April 2022, as per G.O.Ms.No.175, Revenue (Lands-IV), dated 2nd April 2022. The district is carved out of erstwhile parts of Vizianagaram (Parvathipuram) and Srikakulam (Manyam) districts, forms a part of the Northern Coastal plains of Andhra Pradesh. The district is surrounded by Srikakulam, Vizianagaram, Alluri Sita Rama Raju Districts of Andhra Pradesh and Gajapathi, Rayagada and Koraput Districts of Odisha. The Paravthipuram district extends over an area of 3659 Sq.Km. with a density of 253 persons per Sq.Km.
ii.	Type of soil	The main soils in the district are Red soils, Sandy Loams and Sandy Clay and they constitute 96% of the total area.
iii.	Primary occupation	Agriculture is the major occupation of the district, around 2/3rd of the workforce is engaged in it. The Secondary and Tertiary Sector are minimally established in the district, withholding huge opportunities in it.
iv.	Land holding structure	There are 157012 marginal farmers, 29274 small farmers with an average land holding of 0.36 ha and 1.38 ha respectively. The average land holding of all the farmers put together in the district is 0.75 ha. Paddy is the major crop grown in the district in an area covering 0.75 lakh ha. The other major crops being grown are maize in 0.11 ha, cotton 0.10 lakh ha.

### 3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	As of 31st March 2024, the ACP Disbursed (Priority Sector) was ₹ 3070.5Cr, which was marginally lesser than the target set.
ii.	CD Ratio	168%
iii.	Investment credit in Agriculture	₹ 1514.27 Crores for Crop Loan and ₹ 1102.63 Crores for Term Loan.
iv.	Credit flow to MSMEs	₹ 311.61 Crores for MSMEs.
v.	Other significant credit flow, if any	-

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

i.	Projection for the year	The PLP projection for the FY 2025-26 is estimated to be <b>₹4215.30 Cr</b>
ii.	Projection for agriculture and its components	The PLP projection for the FY 2025-26 is estimated to be <b>₹3316.04 Cr</b>
iii.	Projection for MSMEs	<b>₹ 386.69 Cr</b>
iv.	Projection for other purposes	<b>₹ 512.57 Cr</b>

#### 5. Developmental Initiatives

NABARD has introduced a concessional refinance scheme aimed at transforming PACS into Multi-Service Centres (MSC) with the objective of enabling PACS to support the national goal of doubling farmers' income. NABARD is financing the PACS under the MSC-RBK-MPFC project in the district to establish essential post-harvest infrastructure. Efforts are also underway to strengthen Farmer Producer Organizations (FPOs) through capacity building for POPI/CBBO staff, FPOs, and farmers at the village level. This includes facilitating credit linkage for both members and FPOs, as well as providing financial support to FPOs through NABARD's subsidiaries.

Additionally, NABARD is actively training SHG women and unemployed youth through Livelihood, Enterprise, and Skill Development programs, empowering them to establish enterprises, generate employment, and promote a skilled workforce in the district. Furthermore, NABARD is promoting agro-ecological conservation through the JIVA project, which advocates for sustainable agricultural practices.

#### 6. Thrust Areas

One of the key priorities for the year 2024-25 will be the promotion of value chain development and the collectivization of farm produce through Farmer Producer Organizations (FPOs). Efforts will be focused on ensuring credit flow to FPOs for both forward and backward linkages, enabling them to evolve into sustainable business entities. Another major area of focus will be the promotion of sustainable agricultural practices, which will help ensure year-round income for farmers and act as a risk mitigation strategy, particularly for small and marginal farmers.

In addition, attention will be given to financing Self-Help Groups (SHGs) and Joint Liability Groups (JLGs), the creation of post-harvest infrastructure through the Agriculture Infrastructure Fund (AIF) and supporting food processing and value addition initiatives through the Pradhan Mantri Formalization of Micro Food Enterprises (PM-FME) scheme. Promoting small-scale and cottage industries, generating employment, and revitalizing occupation-based livelihoods will also be prioritized through the integration of schemes such as the Prime Minister's Employment Generation Programme (PMEGP) and PM Vishwakarma.

#### 7. Major Constraints and Suggested Action Points

The lack of an established value chain has led to significant price fluctuations, particularly for perishable crops such as fruits and vegetables, resulting in considerable losses for farmers. To address this, private investment in post-harvest infrastructure, food processing, and the

agricultural value chain should be encouraged in alignment with government schemes such as AIF, PM-FME, MIDH, and other relevant state government initiatives.

The challenging hilly terrain and poor connectivity further hinder the development of agricultural marketing in the region. Additionally, the off-farm sector, including industries like handlooms, agro and rural tourism, and others, requires effective branding and formal market channels to realize its full potential. Upgrading infrastructure, particularly in terms of road and internet connectivity, will accelerate tourism growth, especially given the district's scenic landscape of the Eastern Ghats and its rich tribal culture. Furthermore, the formation and promotion of JLGs will facilitate group-based financing, ensuring a steady flow of credit to oral lessees, sharecroppers, tenant farmers, cultivators (RoFR), and entrepreneurs, thereby supporting their livelihood activities.

### **8. Way Forward**

Banks to actively participate in various block level and district level fora created under the lead bank scheme as well as other special programmes for discussing and resolving operational issues as also to make important policy decisions as part of their policy corporate strategy for implementation through their branch network. Accurate compilation and timely submission of various lead bank reports and priority sector returns are also crucial for monitoring the progress and taking correctives steps wherever required, besides helping apex level institutions in appropriate policy formulation. Deepening of financial awareness and literacy through the help of Centres for Financial Literacy supported by NABARD under FIF will enable wider banking penetration and augment the credit flow, especially under priority sectors. Converging of programmes under the aspirational district and blocks framework will help accelerate the rate of progress.

## 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> </ul>

Sr. No.	Sector	Methodology
		<ul style="list-style-type: none"> <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> <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.

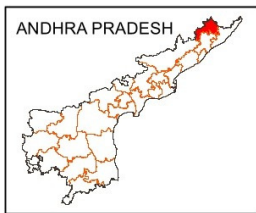
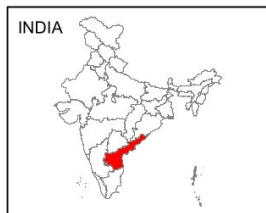
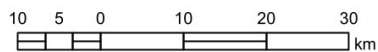
## **6. Limitations and Constraints**

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 - Parvathipuram Manyam



#### Legend

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

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

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

Sr. No.	Particulars	Amount (₹ Lakhs)
A	Farm Credit	304851.12
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	240228.05
2	Term Loan for agriculture and allied activities	64623.07
B	Agriculture Infrastructure	17943.40
C	Ancillary activities	8809.90
I	Credit Potential for Agriculture (A+B+C)	331604.42
II	Micro, Small and Medium Enterprises	38669.90
III	Export Credit	510.00
IV	Education	2168.00
V	Housing	22140.00
VI	Social Infrastructure	10724.00
VII	Renewable energy	2523.71
VIII	Others	13190.00
	<b>Total Priority Sector</b>	<b>421530.03</b>

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

Sr. No.	Particulars	Amount (₹ Lakhs)
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	237950.00
2	Water Resources	6422.68
3	Farm Mechanisation	12096.00
4	Plantation & Horticulture with Sericulture	3958.18
5	Forestry & Waste Land Development	966.40
6	Animal Husbandry – Dairy	9806.93
7	Animal Husbandry – Poultry	15243.80
8	Animal Husbandry - Sheep, Goat, Piggery	601.72
9	Fisheries	7824.52
10	Farm Credit- Others	9980.89
	<b>Sub total</b>	<b>304851.12</b>
B	Agriculture Infrastructure	
1	Construction of storage	13796.00
2	Land development, Soil conservation, Wasteland Development	463.32
3	Agriculture Infrastructure – Others	3684.08
	<b>Sub total</b>	<b>17943.40</b>
C	Ancillary activities	
1	Food & Agro. Processing	326.90
2	Ancillary activities – Others	8483.00
	<b>Sub Total</b>	<b>8809.90</b>
	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>331604.42</b>
II	Micro, Small and Medium Enterprises	
	<b>Total MSME</b>	<b>38669.90</b>
III	Export Credit	510.00
IV	Education	2168.00
V	Housing	22140.00
VI	Social Infrastructure	10724.00
VII	Renewable energy	2523.71
VIII	Others	13190.00
	<b>Total Priority Sector</b>	<b>421530.03</b>

## District Profile 1

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	3659.00
ii.	No. of Sub Divisions	02
iii.	No. of Blocks	15
iv.	No. of revenue villages	956
v.	No. of Gram Panchayats	452

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	Details
i	State	Andhra Pradesh
ii	District	Parvathipuram Manyam
iii	Agro-climatic Zone 1	AZ119 - High Altitude And Tribal
iv	Agro-climatic Zone 1	AZ114 - North Coastal
v	Climate	Humid
vi	Soil Type	Red Soil, Sandy Loam and Sandy Clay constitute 96%

#### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i	Total Geographical Area	365914
ii	Forest Land	115496
iii	Area not available for cultivation	33642
iv	Barren and Unculturable land	41083
v	Permanent Pasture and Grazing Land	1213
vi	Land under Miscellaneous Tree Crops	2423
vii	Cultivable Wasteland	1357
viii	Current Fallow	23754
Ix	Other Fallow	20450

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

Sr. No.	Stage	Nos.
i	Safe	15
ii	Critical	0
iii	Semi Critical	2
iv	Over Exploited	0
v	Saline	0
vi	Not Assessed	0
Vii	Total	15

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i	<= 1 ha	156951	79	57637	38
ii	>1 to <=2 ha	29273	15	40477	27
iii	>2 to <=4 ha	10897	5	28846	19
iv	>4 to <=10 ha	2539	1	13979	9
v	>10 ha	273	0	9073	6
vi	Total	199933	100	150012	100

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

Sr. No.	Particulars	Nos.
i	Cultivators	0.80
ii	Of the above, Small/ Marginal Farmers	-
iii	Agricultural Labourers	2.87
iv	Workers engaged in Household Industries	1.13
v	Workers engaged in Allied agro activities	0.72
vi	Other workers	0.38

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
i	Population	9.25	4.54	4.70	8.01	1.24
ii	Scheduled Caste	1.10	0.53	0.57	1.01	0.09
iii	Scheduled Tribe	2.60	1.26	1.13	2.10	0.50
iv	Literate	4.75	2.73	2.02	-	-
v	BPL	0.67	-	-	-	-



## 8. Households [In '000]

Sr. No.	Particulars	Nos.
i	Total Households	2.29
ii	Rural Households	1.62
iii	BPL Households	0.67

## 9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i	Villages Electrified	976
ii	Villages having Agriculture Power Supply	976
iii	Villages having Post Offices	215
iv	Villages having Banking Facilities	-
v	Villages having Primary Schools	938
vi	Villages having Primary Health Centres	37
vii	Villages having Potable Water Supply	-
viii	Villages connected with Paved Approach Roads	-

### Sources:

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Handbook of Statistics, 2022
1.a Additional Information	Niti Ayog, ACP, MHA, Census 2011
2. Soil & Climate	District Handbook of Statistics, 2022; District Survey Report, 2023
3. Land Utilisation [Ha]	District Handbook of Statistics, 2022; District Survey Report, 2023
4. Ground Water Scenario (No. of blocks)	District Handbook of Statistics, 2022; District Survey Report, 2023
5. Distribution of Land Holding	District Handbook of Statistics, 2022
6. Workers Profile [In '000]	District Handbook of Statistics, 2022
7. Demographic Profile [In '000]	District Handbook of Statistics, 2022
8. Households [In '000]	District Handbook of Statistics, 2022
9. Village-Level Infrastructure [Nos.]	District Handbook of Statistics, 2022

## District Profile 2

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i	Anganwadis	2064
ii	Primary Health Centres	37
iii	Primary Health Sub-Centres	115
iv	Dispensaries	12
v	Hospitals	7
vi	Hospital Beds	587

#### 11. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
i	Fertiliser/Seed/Pesticide Outlets	679
ii	Registered FPOs	25
iii	Agro Service Centres	-
iv	Soil Testing Centres	04
v	Approved nurseries	-
vi	Agriculture Pumpsets	-
vii	Pumpsets Energised	-
viii	Krishi Vigyan Kendras	01

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

Sr. No.	Particulars	Nos.
i	Area Available for Irrigation (NIA + Fallow)	277.54
ii	Irrigation Potential Created	290.10
iii	Net Irrigated Area (Total area irrigated at least once)	791.35
iv	Area irrigated by Canals/ Channels	397.62
v	Area irrigated by Wells	260.98
vi	Area irrigated by Tanks	227.19
vii	Area irrigated by Other Sources	327.20
viii	Irrigation Potential Utilized (Gross Irrigated Area)	921.46

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

Sr. No.	Particulars	Nos.
i	Pucca Road [km]	3823
ii	Railway Line [km]	52
iii	Public Transport Vehicle [Nos]	600
iv	Goods Transport Vehicles [Nos.]	250

#### 14. Processing Units

Sr. No.	Type of Processing Activity	No. of units
i	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	249
ii	Sugarcane (Gur/ Khandsari/ Sugar)	2
iii	Dry fruit (Cashew/ Almond/ Raisins, etc.)	28
iv	Cotton (Ginning/ Spinning/ Weaving)	03
v	Milk (Chilling/ Cooling/ Processing, etc.)	05
vi	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	01
vii	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	01

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

Sr. No.	Category of animal	Total	Male	Female
i	Cattle - Cross bred	175986	70716	105270
ii	Buffaloes	36537	11876	24661
iii	Sheep - Cross bred	158059	NA	NA
iv	Goat	110981	NA	NA
v	Pig - Cross bred	6153	NA	NA
vi	Horse/Donkey/Camel	432	NA	NA
vii	Rabbit	197	NA	NA
viii	Poultry – Improved	532664	NA	NA

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

Sr. No.	Particulars	Nos.
i	Veterinary Hospitals	07
ii	Dairy Cooperative Societies	0
iii	Milk Collection Centres	70
iv	Fishermen Societies	44

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i	Fish	18302.00	MT	NA	gm/day
ii	Egg	658.00	Lakh Nos.	NA	nos/p.a.
iii	Milk	311615.00	MT	NA	gm/day
iv	Meat	10790.00	MT	NA	gm/day

### Sources

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
10. Infrastructure Relating To Health & Sanitation [Nos.]	District Handbook of Statistics, 2022
11. Infrastructure & Support Services For Agriculture [Nos.]	District Handbook of Statistics, 2022
12. Irrigation Coverage ['000 Ha]	District Handbook of Statistics, 2022
13. Infrastructure For Storage, Transport & Marketing	District Handbook of Statistics, 2022
14. Processing Units [Nos.]	District Handbook of Statistics, 2022
15. Animal Population as per Census [Nos.]	District Handbook of Statistics, 2022; Livestock Census 2019
16. Infrastructure for Development of Allied Activities [Nos.]	District Handbook of Statistics, 2022; District Survey Report, 2023; DAHD, MoFAHD, 2023
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Handbook of Statistics, 2022

### 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
1	Share of GDP agri to district	-	-
2	Land Holdings - SF (%)	-	27
3	Land Holdings - MF (%)	-	38
4	Rainfall -Normal (mm)	-	1170
5	Rainfall - Actual (mm)	-	1230
6	Cropping Pattern	-	-

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

Sr. No.	Mandal Name	31-03- 2022	31-03- 2023	31-03- 2024
1	-		Semi-Critical	
2	-		Over-Exploited	
3	Balijapeta, Bhamini, Garugubilli, Gumma Lakshmipuram, Jiyyamvalasa, Komarada, Kurupam, Makkuva, Pachipenta, Palakonda, Parvathipuram, Saluru, Seethampeta, Seethanagaram, Veeraghattam (Total 15 Mandals)	-	Safe	-

**Table 3: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
I	AH Sector - Milk/ Fisheries/ Poultry (No.)	-	-	56
Ii	Consumer Stores (No.)	-	-	03
Iii	Housing Societies (No.)	-	-	02
Iv	Weavers (No.)	-	-	04
V	Marketing Societies (No.)	-	-	4
Vi	Labour Societies (No.)	-	-	10
Vii	Industrial Societies (No.)	-	-	NA
Viii	Sugar Societies (No.)	-	-	01
Ix	Agro Processing Societies (No.)	-	-	1
X	Others (No.)	-	-	NA
Xi	Total (No)	-	-	81

**Table 4: Details of credit cooperative societies**

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

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>Table 1: Status</i>	<i>Websites – APWRIMS</i>
<i>Table 2: Block-level groundwater exploitation status</i>	<i>National Compilation on Dynamic Ground Water Resources of India 2023</i>
<i>Table 3: Details of non- credit cooperative societies</i>	<i>NCD portal and Department of Cooperative Societies</i>
<i>Table 4: Details of credit cooperative societies</i>	<i>NCD portal and Department of Cooperative Societies</i>

### Banking Profile

#### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies Associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	17	71	33	38	-	-	-	151	-	-
Regional Rural Bank	01	27	22	05	-	-	-	108	-	-
District Central Coop. Bank	01	07	04	03	-	-	-	-	-	-
Coop. Agr. & Rural Dev. Bank		00	-	-	-	-	-	-	-	-
Primary Agr. Coop. Society		00	-	-	-	-	-	-	-	-
Others	01	01	-	01	-	-	-	1334	-	-
All Agencies	20	106	59	47	-	-	-	1593	-	-

#### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	-	-	-	-	-	224400.00	244093.00	8.8
Regional Rural Bank	-	-	-	-	-	56796.00	61330.00	8.0
Cooperative Banks	-	-	-	-	-	10622.00	11904.00	12.1
Others	-	-	-	-	-	1321.00	1511.00	14.4
All Agencies	-	-	-	-	-	293139.00	318838.00	8.8

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	-	-	-	-	-	316538.00	392902.00	24.1	73.3
Regional Rural Bank	-	-	-	-	-	66394.00	81096.00	22.1	15.1
Cooperative Banks	-	-	-	-	-	54514.00	61927.00	13.6	11.6
Others	-	-	-	-	-	-	-	-	-
All Agencies	-	-	-	-	-	<b>437446.00</b>	<b>535925.00</b>	<b>22.5</b>	<b>100.0</b>

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	-	141.1	161.0
Regional Rural Bank	-	116.9	132.2
Cooperative Banks	-	513.2	520.2
Others	-	-	-
All Agencies	-	<b>149.2</b>	<b>168.1</b>

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	164047	692775	254337	26224
Regional Rural Bank	105251	107249	47006	8414
Cooperative Banks	51281	-	-	-
Others	-	-	431	-
All Agencies	<b>320579</b>	<b>800024</b>	<b>301774</b>	<b>34638</b>



## 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 [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	493284	72.5412526	210818.7	64.509	150863.1	81.912	-	-	70507	71.876596
Regional Rural Bank	96433.2	14.1812528	37993.85	11.626	26540.88	14.411	-	-	22039	22.467269
Cooperative Banks	90287.6	13.2774945	77992.3	23.865	6772.47	3.6772	-	-	5548.3	5.6561342
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	680004.8	100	326805	100	184176.4	100	-	-	98094	100

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach'mt [%]	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach'mt [%]	Target [Rs. lakh]	Ach'mt [Rs. lakh]	Ach'mt [%]	
Commercial Banks	NA	NA	NA	135186.40	171042.27	126.5	181943.00	199534.00	109.7	118.1
Regional Rural Bank	NA	NA	NA	29312.06	38487.93	131.3	29231.00	38117.00	130.4	130.9
Cooperative Banks	NA	NA	NA	16086.74	43296.20	269.1	41717.00	61714.00	147.9	208.5
Others	NA	NA	NA	-	-	-	-	-	-	-
All Agencies	NA	NA	NA	180585.20	252826.40	140.0	252891	299365	118.4	129.2

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'nt [Rs. lakh]	Ach'nt [%]	Target [Rs. lakh]	Ach'nt [Rs. lakh]	Ach'nt [%]	Target [Rs. lakh]	Ach'nt [Rs. lakh]	Ach'nt [%]	
Crop Loan	NA	NA	NA	105986.65	127034.02	119.9	141423.00	151428.00	107.1	113.5
Term Loan (Agri.)	NA	NA	NA	38948.82	96739.01	248.4	77630.00	117940.94	151.9	200.2
Total Agri. Credit	NA	NA	NA	144935.47	223773.03	154.4	219053.00	269368.94	123.0	138.7
MSME	NA	NA	NA	24686.87	21975.46	89.0	22185.00	26461.00	119.3	104.1
Other Priority Sectors	NA	NA	NA	10962.81	7077.91	64.6	11653.00	3535.00	30.3	47.4
Total Priority Sector	NA	NA	NA	180585.15	252826.40	140.0	252891.00	299364.94	118.4	129.2

### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in Last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	NA	NA	NA	316786.39	4432.29	1.4	257362.91	3850.53	1.5	1.4
Regional Rural Bank	NA	NA	NA	53561.49	1102.75	2.1	72024.65	1650.64	2.3	2.2
Cooperative Banks	NA	NA	NA	54514.06	695.66	1.3	57092.44	913.30	1.6	1.4
Others	NA	NA	NA	-	-	-	-	-	-	-
All Agencies	NA	NA	NA	424861.94	6230.70	1.5	386480.00	6414.47	1.7	1.6

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

### Source(s)

1	SLBC PORTAL
2	ACP of Parvathipuram Manyam District 2024-25
3	LDM Office, Parvathipuram Manyam District

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

- To provide facilities at par with FPOs for existing PACS
- Establishment of National Cooperative Database

### Digital Agriculture Mission

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

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

### Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

**Fisheries & Aquaculture Infrastructure Development Fund (FIDF)**

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

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

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

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

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

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

- Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- Mudra Loans: The limit enhanced to 20 lakhs from the current 10 lakh under the Tarun category.
- Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for the purchase of machinery and equipment without collateral or third-party guarantee.
- Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

- Phase IV of PMGSY will be launched to provide all-weather connectivity to 25,000 rural habitations.
- Assistance for flood management and related projects in Assam, Bihar, Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- **Taxonomy for Climate Finance:** Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation-related investments.
- **Skilling the workforce to create employment opportunities:** For raising the participation of women in the workforce, the budget aims to organize women-specific skilling programmes and promote market access for women SHG enterprises. 1,000 Industrial Training Institutes are likely to be upgraded for this purpose.
- **MSME Units for Food Irradiation Quality & Safety Testing:** Financial support for setting up 50 multi-product food irradiation units in the MSME sector will be provided. Setting up 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- **Water Supply and Sanitation:** In partnership with the State Governments and Multilateral Development Banks, the Government will promote water supply, sewage treatment, and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage the use of treated water for irrigation and filling up of tanks in nearby areas.

## 2.2. Highlights Related to Agriculture & Farm Sector

### Priorities Identified for Agricultural Sector

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

### Focus Areas

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

### 3. Policy Initiatives - RBI

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

### 4. Policy Initiatives - NABARD

- **Refinance Support:** NABARD provides Short Term refinance to Cooperatives, RRBs, and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in the agriculture sector, NABARD provides refinance to the Commercial banks, cooperative banks, and RRBs.
- **Schematic Refinance for Water Sanitation and Hygiene (WASH):** To provide clean water, sanitation, and hygienic conditions to rural and semi-urban areas and thereby to protect human health during the outbreak of infectious disease, NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- **Special Refinance Scheme (SRS) on PACS as MSCs:** NABARD introduced the Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
- **Credit-linked Subsidy Schemes of GoI**
  - **New Agriculture Marketing Infrastructure sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM):** GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading Gramin Haats as GrAMs through strengthening of infrastructure.
  - **Agri Clinics and Agri Business Centres (ACABC):** The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by the Ministry of Agriculture, GoI. A composite subsidy of 44% of the project cost for women, SC/ST, and all categories of candidates from Northeast and Hill states and 36% of the project cost for all other beneficiaries is provided under the scheme.



- **Interest Subvention Schemes of GoI**

- NABARD implements the crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakhs at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- NRLM Interest Subvention: NABARD also implements the interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- GoI introduced the Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increasing the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD), Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

- **Rural Infrastructure Development Fund (RIDF)**

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

- **Micro Credit Intervention**

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

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



- **MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs,** NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development, GoI, inked a landmark MoU on 27 February 2024.

- **Financial Inclusion**

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

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

- **Farm Sector Development**

- **Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:** A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab, Haryana, Rajasthan, Uttar Pradesh, and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand-side management of water at the micro-watershed/village level.
- **Expansion of JIVA:** Based on the success of the pilot phase, JIVA is being expanded to 25 new projects in central, eastern, and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational/low priority sector lending districts.
- **Accelerator Approach for Growth of FPOs:** NABARD has come up with the FPO accelerator programme, which is a structured framework to empower FPOs by providing access to specialized training, mentorship, and resources, envisaging the enhancement in FPOs' operational efficiency, adoption of modern agricultural techniques, and navigation of market complexities.
- **Saturation Drive Campaign:** The Government has launched the saturation drive to provide FPOs benefits of schemes of the Agriculture department in the form of licenses for inputs, seeds, fertilizer, etc. FPOs will also be linked to mandis and facilitated with registrations under GST, FSSAI, and onboarding on platforms like ONDC and other e-retailing platforms for the sale of their produce.
- **National FPO Policy:** MoA&FW, GoI, is working on the finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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

## **Policy Initiatives - State Govt.**

### **1. Important policies of State Government**

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

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

The principles focus on eliminating poverty by promoting inclusive growth and equitable resource distribution, while generating diverse employment opportunities and building a global skilling ecosystem. Ensuring sustainable water security and equitable access to water resources is a key priority, alongside leveraging advanced agricultural technologies to improve

sustainability and farmer incomes. Establishing a world-class logistics network to enhance connectivity and economic growth is emphasized, along with optimizing energy and fuel costs through renewable energy for self-reliance.

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

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

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

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

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

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

To support MSME growth, the policy offers a variety of financial incentives. A total of ₹500 crore is allocated for modernizing infrastructure and equipment, enabling businesses to upgrade their facilities. Additionally, ₹200 crore is earmarked for subsidized electricity tariffs to reduce operational costs, while ₹150 crore is designated for export promotion, covering expenses for trade fair participation and export certifications.

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

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

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

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

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

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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

- The budget for the financial year 2024-25 has been proposed with a total expenditure of ₹2.94 lakh crore. Of this, revenue expenditure is estimated at ₹2.35 lakh crore, and capital expenditure is set at ₹32,712.84 crore. The revenue deficit stands at ₹34,743.38

crore, which is 2.12% of GSDP, while the fiscal deficit is projected at ₹68,742.65 crore, accounting for 4.19% of GSDP.

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

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

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



Insurance Scheme, along with provisions for fodder, shelter, and medical care, are expected to boost rural livelihoods and incomes for communities dependent on livestock.

- Subsidized diesel will benefit 23,000 fishing boats, providing cost relief and supporting the marine and inland fishing industries.

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

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

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

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

## Chapter 2

### Credit 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:

Agriculture in the district is predominantly characterized by small and marginal farmers with fragmented land holdings. Approximately two-thirds of the arable land is rain-fed, with a gradual shift towards the cultivation of cash crops. The sector faces several challenges, including the degradation of uplands, acidic soils, and low productivity.

According to the latest data, the Gross Cropped Area (GCA) in the district is 131,000 hectares, while the Net Sown Area (NSA) is 122,000 hectares. The cropping intensity in the district is approximately 1.08. The district is home to 157,012 marginal farmers and 29,274 small farmers, with average land holdings of 0.36 hectares and 1.38 hectares, respectively. The overall average land holding for all farmers in the district is 0.75 hectares.

Paddy is the predominant crop in the district, cultivated across 75,000 hectares. Other significant crops include maize, grown on 11,000 hectares, and cotton, cultivated on 10,000 hectares. The primary cropping patterns include paddy-pulses in rain-fed conditions, and paddy-pulses-vegetables, paddy-oilseeds-vegetables, paddy-oilseeds, paddy-vegetables, and paddy-paddy in irrigated conditions.

The cropping intensity of 1.08 can be attributed to enhanced access to irrigation facilities, including water sourced from rivers, dams, canals, tanks, springs, borewells, and open wells.

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

- The Secondary and Tertiary Sectors require significant improvement, with their growth reliant on a robust and capable Primary Sector in the district.
- Agriculture and horticulture are the predominant land use patterns in the district. However, there is a notable lack of value addition facilities, or they are minimal at best.
- There is huge potential and scope for enhancement of Irrigation potential in the District, the District is blessed with many waterways.
- The district currently possesses limited infrastructure, including only 18 km of National Highway (NH), a 54 km railway line, few dams, and minimal facilities in health, veterinary services, education, and hospitality.
- Private investment in the Secondary and Tertiary Sectors needs to be enhanced, with the Public-Private-People Partnership (PPPP) approach offering considerable potential for development in the district.

#### 2.1.2 Water Resources

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

Parvathipuram Manyam District receives an average annual rainfall of 862 mm, with the majority of this rainfall being contributed by the Southwest Monsoon. Rainfed farming is a characteristic feature of agriculture in the district.



Of the 122,000 hectares of Net Sown Area (NSA), 77,287 hectares, or 63%, benefit from assured irrigation through various sources. These sources include 21,424 hectares irrigated by tanks, 15,860 hectares by wells, and 36,375 hectares by canals. A significant portion of agricultural and horticultural cultivation, accounting for 60-70% in all mandals of the district, relies on Minor Irrigation (MI) tanks, which are predominantly rainfed.

Rainwater harvesting is emphasized as the most economical and sustainable method of sourcing water for agricultural purposes through MI structures. The district places significant focus on the judicious planning for the conjunctive use of surface water and groundwater to maximize benefits, adhering to the concept of "More Crop Per Drop." In the district, MI sources, including groundwater-based structures (dug wells, borewells, and tube wells) and surface water sources (such as lift irrigation), play a pivotal role in agricultural operations. Additionally, water-saving devices such as drip and sprinkler systems, along with distribution systems like pipelines, are becoming increasingly popular among farmers.

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

- The rock formations are suitable for Down the Hole drilling machines, there is dearth of drilling agencies in the district.
- There are six irrigation projects in the district One Major Projects and 5 Medium Projects the total irrigation potential created is 100449 Acres but can be enhanced.
- Lifting of water is usually confined to the adjoining fields, the subsequent fields are left barren in most of the Blocks where Streams flow. Solar, Electric or Diesel/Petrol Lifting Machines Centres are just confined to Parvathipuram town however for few service facilities are dependent on nearby Districts. ITDAs are supporting Farm Pond Creation and Water Access Points in the ITDA areas to a certain extent.

#### **2.1.3 Farm Mechanization**

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

Farm mechanization is a vital component for achieving objectives such as increasing the efficiency and timeliness of farm operations, reducing the cost of cultivation and drudgery, improving the quality of produce for better marketability, and efficiently utilizing inputs. Present-day mechanized agriculture includes the use of tractors, trucks, combine harvesters, laser-guided land levellers, MB ploughs, countless types of farm implements, helicopters, and drones (for aerial application), and other vehicles. Precision agriculture even uses computers in conjunction with satellite imagery and satellite navigation (GPS guidance) to increase yields. New digital equipment is increasingly complementing or even superseding motorized machines to make diagnosis and decision-making automatic. Farmers may also upgrade to Precision Agriculture IoT-based practices to overcome future challenges like climate change and depleting natural resources.

Depending on the types of crops grown, soil conditions, local situations, and requirements in the district, the government is promoting farm mechanization with the support of financing banks and the provision of subsidy schemes like RKVY, AIF, and AMI. Furthermore, under the Agri Clinic & Agri Business Centre (AC&ABC) Scheme, custom hiring centers can also be set up by eligible Agri-preneurs.

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

- There are limited number of suppliers of agricultural implements in the district and hence the beneficiaries have limited choice in selection. The availability of servicing facilities and spare parts are meagre this has been a roadblock for farm mechanization.
- The 2 ITDAs and Department of Agriculture supplies farm equipment like power sprayers, harvesters and other implements to farmers at subsidised cost under various subsidy schemes.
- Banks have been conservative in financing and there are a good number of financing companies floated by tractor manufacturers/ dealers who are sanctioning loans on liberal terms.
- In order to make various agricultural implements and machines available to farmers at subsidies of 25% to 50% of the cost of equipment/machine within permissible ceiling limits is made available to all category of farmers under various schemes such as NFSM, RKVY, National Horticulture Mission, etc.
- Through NABARD JIVA Project, 2 CHCs were created to cater to the farmer needs.

**2.1.4 Plantation & Horticulture, including Sericulture****2.1.4.1 Status of the Sector in the District:**

The district holds substantial potential for horticultural crop production, attributed to the suitability of its soils, with 84% comprising red soils and sandy loams, as well as favourable seasonal rainfall. A total of 41,383 hectares is dedicated to the cultivation of horticultural crops. Notable crops include cashew (27,000 hectares with a production of 14,040 metric tons), oil palm (5,537 hectares with a production of 102,545.24 metric tons), banana (4,706 hectares with a production of 133,885.70 metric tons), pineapple (1,000 hectares with a production of 50,000 metric tons), turmeric (80 hectares with a production of 2,100 metric tons), and mango (1,200 hectares with a production of 12,870 metric tons).

To foster the comprehensive development of the horticulture sector, the Government of India launched the Mission for Integrated Development of Horticulture (MIDH). This initiative aims to promote growth through region-specific strategies, encompassing research, technology promotion, extension services, post-harvest management, processing, and marketing. The program offers various incentives and back-ended subsidies to the private sector for investments in critical areas such as production, post-harvest handling infrastructure, pre-cooling units, on-farm pack houses, mobile pre-cooling units, staging cold rooms, cold storage units (with or without controlled atmosphere storage), integrated cold chain systems, reefer vans, reefer containers, primary and mobile processing units, ripening chambers, and the establishment of new markets in both the private and cooperative sectors.

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

- The district currently has a limited number of nurseries, with fewer than 10 certified nurseries. There is a notable need for additional nurseries in several blocks. In collaboration with the Krishi Vigyan Kendra (KVK), the establishment and training for the Ratstakuntabai Nursery should be prioritized.
- Storage facilities, such as warehousing and cold storage, need to be expanded and enhanced to improve post-harvest management.

- The district is home to 25 existing Farmer Producer Organizations (FPOs), with potential for the establishment of additional FPOs, particularly in aspirational blocks such as Bhamini.
- There is a pressing need to develop facilities for processing and value addition of raw materials or agricultural produce to enhance the economic viability of local farming.

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

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

There is significant potential to increase forest cover in conventional forest areas (legally defined as forests by the government), particularly through enrichment plantations by State Governments to enhance crown density. Funds for these initiatives can be accessed from their budgetary allocations and the State Compensatory Afforestation Fund Management and Planning Authority (CAMPA).

Additionally, there is tremendous potential to increase tree cover outside conventional forest areas, such as on private lands. NABARD's policy initiatives, including Wasteland Development, Dry Land Farming, and Agroforestry, have been prioritized for refinancing with a 100% refinance facility. NABARD has also prepared and circulated model projects on Neem, Casuarina, Teak, Kadam, Jatropha, Pongamia, Eucalyptus, and Subabul to assist entrepreneurs, farmers, and bankers.

Parvathipuram Manyam District has a forest cover that constitutes 33% of its geographical area. Bamboo is a versatile plantation species, known for its ecological benefits and economic viability. It is also an adaptable agroforestry species, often planted along field bunds and in concentrated blocks. Consequently, bamboo can be found on private lands or in homestead gardens, although it is not a widely preferred species among farmers. The availability of bamboo resources on private lands is marginal and insignificant, with no authentic data available regarding its extent.

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

- Quality Planting Material/Nurseries Extension services available at KVK, Rastakuntabai and Horticulture College, Thotapalli.
- Transportation & marketing facilities for forest products available.
- Processing facilities/user industries need to be strengthened.

## **2.1.6 AH - Dairy**

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

Parvathipuram Manyam is a tribal district where goats traditionally serve as a subsistence provider for many tribal families, acting as "live banks" in adverse situations. Dairy farming is an important livelihood activity for the villagers and farmers of the district. Development of this sector will improve the income of farmers, especially tribal farmers.

According to the Livestock Census 2019, the livestock population is 7.45 lakhs, comprising 2.65 lakhs of cattle, 0.50 lakhs of buffaloes, 2.41 lakhs of sheep, and 1.90 lakhs of goats. The district's milk production was 3.11 lakh metric tons for the year 2021-22. Crossbred cows and graded Murrah buffaloes are more concentrated in the plain areas than in the agency areas.

The per capita availability of milk is 1,022 grams per day, based on the district census data of 2011. The district has huge demand for Milk and Milk by-products, and is dependent on Milk supply from Visakha Dairy, Heritage Dairy based outside of Parvathipuram.

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

- 83 veterinary institutions including hospitals are functioning and there are 319 RBKs available out of which 258 are functioning with regular Animal Husbandry Assistants in the District. No of veterinary institutions needed is one per 5000 adult cattle and number of AI centre needed is one per 1000 breedable female cattle. Veterinary Institutions Veterinary Dispensaries Veterinary Poly Clinic Livestock Mobile Clinics AI Centres need to expand their footprint in the district as there are many unaddressed pockets in the district. It is appalling to note that there are no Dairy Cooperatives in the District, which indicates the dire situation and scope for improvement.
- Fodder availability and units catering to fodder needs hold ample scope for improvement.

#### **2.1.7 AH – Poultry**

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

According to the Livestock Census 2019, the poultry population of the district is 9.36 lakhs. Poultry farming is a potential income-generating activity for farmers, providing a cheaper source of animal protein through eggs and meat. There is significant scope for creating demand and supply for eggs and meat. The power tariff for poultry farms has been reduced. Additionally, rural backyard poultry farmers are given KCC loans as per the Scale of Finance fixed by the DLTC to meet the working capital requirements of their units.

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

- Hygienic marketing practices need to be encouraged in all the Towns & Mandal headquarters of the district.
- The district is dependent on outside supply for Day Old Chicks (DOCs) as there is no hatchery unit within the district. Commercial layers and broiler chicks are available at Visakhapatnam.

#### **2.1.8 AH – SGP**

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

Sheep and goat rearing is an important livelihood for most tribal families in the district. According to the Livestock Census 2019, the population of sheep, goats, and pigs is 11.03 lakhs, 3.05 lakhs, and 0.09 lakhs, respectively. The district offers suitable climatic conditions for sheep and goat rearing, making it a preferred activity. Piggery, however, remains low-profile. Small and marginal farmers, as well as SHG members, are engaged in rearing sheep and goats to supplement their income. The Nellore breed is the popular breed of sheep reared in the district. The additional production of meat has been identified as a priority area under the double-digit growth initiative of the Primary Sector Mission. Sheep, goats, and poultry constitute more than 98% of the meat production in the district. Pig rearing is a traditional activity among tribal communities, with no commercial rearing observed. The demand for pig meat is low and mostly confined to tribal hamlets due to social stigma.

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

- The district's abundant natural vegetation provides ample grazing resources, fostering sustainable livestock rearing. Concentrated feeds and feed ingredients are readily available within the district, adequately fulfilling the nutritional requirements of livestock. Additionally, there are 12 Primary Sheep Breeder Cooperatives in the district, 11 of which are operational, while 1 remains dormant.
- The Animal Husbandry Department ensures a consistent supply of vaccines and medicines essential for disease prevention and maintaining animal health. However, there are notable gaps, particularly in veterinary facilities in remote tribal areas. The introduction of mobile veterinary units could enhance access to healthcare services in these regions. Furthermore, strengthening market linkages and establishing organized marketing channels would enable farmers to secure better prices for their meat products.
- Capacity-building programs focused on modern animal husbandry practices would empower farmers to increase productivity and improve their income. Expanding extension services to educate farmers on advanced breeding techniques, disease management, and sustainable feeding practices could help address existing knowledge gaps and improve overall livestock management.

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

The fisheries sector occupies an important place in the socio-economic development of the state. According to estimates of Gross Value Added (GVA) at constant prices, the fisheries sector contributed 9% to the GVA and 23.8% to the agricultural GVA of the state. The state is endowed with abundant and diverse water resources in inland, marine, and brackish water sectors, which are conducive to the development of fisheries and aquaculture.

Inland aquaculture and capture fisheries are key allied farm sector activities in Parvathipuram Manyam district. These activities provide gainful employment opportunities to the rural poor and offer the cheapest source of animal protein. The riverine stretches of Nagavali, Vamsadhara, Janjavathi, and other rivers flowing through the district offer a wide scope for capture fisheries. The modernization of dams and canals provides opportunities for the development of fishponds in the district. There are 44 fishery cooperatives, and species such as Catla, Rohu, and Common Carp are abundantly grown.

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

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

- The availability of fish seed for retail is extremely limited, and other natural factors that could support the fisheries sector are underutilized, with minimal infrastructure development in place.

- There are no fish feed manufacturing units or cold storage facilities for fish, resulting in significant post-harvest losses within the sector.
- There are currently no fish clinics or soil and water testing laboratories to support the health and productivity of fisheries.
- To mitigate post-harvest losses, the development of enabling infrastructure for the fisheries sector has been given top priority, with a focus on facilitating access to financing.

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

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

Parvathipuram Manyam is a tribal district with around 30% of the population belonging to five different tribes. The other farmers in the district mostly belong to the small and marginal category. Nearly 65% of the land holdings in the district comprise small or marginal land holdings. Due to the geographical conditions of the hilly terrain, farmers, especially tribal farmers, prefer traditional farm equipment.

Although the usage of tractors and power tillers by farmers has been increasing, some small and marginal farmers still depend on bullocks and bullock-carts for their farming operations, including ploughing, sowing, intercultural operations, and transportation of paddy, sugarcane, etc., to rice mills and sugar factories. They also use bullock-carts for transporting goods and materials from district or mandal headquarters to villages in the district. Wooden carts are traditionally prepared at the village level by carpenters and are available in almost all places. However, to facilitate the transportation of paddy and sugarcane, most bullock-carts are being converted into tyre-carts. The demand for bullock-driven ploughs still persists among small and marginal farmers.

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

- The gaps in infrastructure are availability of quality wood dwindling number of dependent farmers on carts is a cause for waning skill of local artisans.
- Training and Capacity Building to the artisans is to be accorded top priority, as these skills can be used elsewhere as well.
- Public transport is minimal, confined only to the towns, private auto/two wheelers are the only people catering to the transportation needs, enhanced lending is the need of the hour.

#### **2.1.11 Sustainable Agriculture Practices**

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

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



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

- Polambadi Program - Introduced in 2009 Agriculture Dept. of the district has been utilising farmer field schools to encourage the use of economical and environmentally friendly cropping systems such as integrated crop management such as crop rotation.
- State Nutrition Mission
- IFS systems are encouraged for risk mitigation.
- Kitchen garden in anganwadi centers to improve the availability of locally available fruits and vegetables.
- Rainfed Area Development under NMSA (National Mission on Sustainable Agriculture).
- RAD focuses on IFS for enhancing productivity and minimizing risks associated with climatic variability.

**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 a crucial input that significantly contributes to the agricultural growth rate. Agricultural output growth is largely determined by technology and prices, in combination with agricultural infrastructure such as roads, irrigation, markets, and 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. This chapter on agriculture infrastructure attempts to assess the credit potential for private investments such as storage facilities.

The district has a uni-cropping pattern during the Kharif season, with important crops including paddy, maize, and millets. More than two-thirds of the workforce is engaged in agriculture, with over 90% of the farmers falling under the marginal, small, and medium categories. The Agriculture Infrastructure Fund (AIF) and Agricultural Marketing Infrastructure (AMI) schemes provide financial assistance to the state government, state-owned agencies, PACS, producers' organizations, and individuals for the construction of rural godowns and cold storages. The district is also known for crops such as cashew, pineapple, palm oil, mango, and turmeric, which require storage facilities. Due to the lack of adequate dry and cold storage facilities and the non-availability of these products during the off-season, prices can rise exorbitantly for consumers. There is also a need for cold chains and warehouses for storing and transporting milk and meat products in the district.

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

- Sufficient technically qualified manpower is available for the design and execution of warehouses and cold storage facilities.
- The necessary building materials, such as cement, sand, bricks, reinforcement, pre-engineered structures, and wood, are readily available locally.
- Adequate transportation facilities are in place for the movement of food grains; however, improvements are needed in cold chain transportation to ensure the efficient delivery of perishable goods.
- Warehouses must be registered with the Warehousing Development and Regulatory Authority (WDRA) to enable them to issue Negotiable Warehouse Receipts (NWRs).

- Under the PACS as MSC Special Refinance Scheme of NABARD, refinance is available to PACS through NABARD to support the development and operations of storage and warehousing infrastructure.

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

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

Land resources, including soil, water, livestock, and forests, are fundamental components of natural capital, forming the cornerstone of societal and economic wealth. With structural changes in the economy, distinct shifts are being observed in Land Use/Land Cover (LULC), particularly in the gradual conversion of agricultural land to non-agricultural uses. Anthropogenic activities have led to various challenges, such as land degradation, severe water crises, and a decline in soil productivity, which disrupt the harmony of ecosystems. Consequently, the restoration of land quality, along with the implementation of sustainable and scientific soil and water management practices, has become a primary concern to ensure sustainable, equitable, and inclusive growth.

The district is predominantly characterized by red soil, with hilltops subjected to laterization, resulting in the formation of laterite soils. Soil erosion has been effectively mitigated by the State Government through the planting of vegetation across the slopes.

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

- Adequate number of technical experts like Civil Engineers, Agricultural Extension Officials are available for creating awareness and guidance.
- Agriculture department is conducting the soil tests and providing soil health cards to farmers. There are only 2 registered Soil Testing Labs in the District.
- Adequate earth moving machinery like bulldozers tractors are available in the district.
- Agriculture Department is supplying fertilizers to farmers and adequate quantity of fertilizers is available.
- Under irrigation projects where command area is being developed the potential for water management devices like field channels water storage ponds exists and credit is being provided for OFD works. The latter is specially constructed for minimizing the water loss during distribution. The area expected to be covered under ongoing projects offer good scope for OFD works.
- There is a need for supplementary irrigation water-harvesting structures can be encouraged to harness rainwater.

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

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

The district is prioritizing key agricultural infrastructure activities, including the production of bio-pesticides, bio-fertilizers (such as Azospirillum, Azotobacter, PSB, etc.), plant tissue culture, agri-biotechnology, seed production, and vermi-composting. Horticulture, particularly the cultivation of fruit and plantation crops, is being promoted on a large scale. However, the district currently relies on external sources for tissue culture planting materials.

There is a clear necessity to establish local tissue culture units to meet the growing demand for disease-free, fast-growing plants, such as banana and pineapple. Additionally, the



promotion of organic farming practices, incorporating bio-fertilizers, bio-pesticides, and vermi-compost, is essential for fostering sustainable agricultural practices and improving the productivity of horticultural crops in the district.

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

- The Seed Village Programme, implemented by the Agriculture Department, aims to provide certified seeds of notified varieties to farmers at affordable prices, while also ensuring the rapid multiplication of new seed varieties.
- The Department of Agriculture has established Bio-Control Laboratories at all district headquarters, which produce various bio-fertilizers and bio-pesticides based on the specific needs of the districts, offering these products to the farming community at cost prices.
- Seed processing equipment and machinery required for the establishment of seed processing units are available domestically; however, multinational corporations often prefer imported machinery to maintain superior quality standards.
- NABARD facilitates various intra- and inter-state exposure visits for farmers to encourage the adoption of new technologies.
- The district is home to 25 Farmer Producer Organizations (FPOs) and 43 Primary Agricultural Cooperative Societies (PACS). These FPOs and PACS should be encouraged to engage in seed production and participate in the Seed Village Programme.

### **2.3 Agriculture – Ancillary Activities**

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

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

Food processing encompasses the processes through which raw products derived from agriculture, dairy, animal husbandry, meat, poultry, or fishing are transformed in such a manner that their original physical properties change, resulting in a product that has commercial value and is suitable for human and animal consumption. Food processing is a crucial intervention in the agricultural value chain as it reduces post-harvest losses at the farm level and connects the farm gate to the consumer's plate. While agricultural production is seasonal, consumption is perennial. Therefore, adding value to raw agricultural produce is essential to ensure that perishable products are processed, preserved, and made available for consumption over time.

Food and agro-processing units have significant potential in the district, given its diverse production base of cashew, mango, pineapple, and palm oil. The establishment of agro-processing industries will assist farmers in achieving better prices for their produce while also creating employment opportunities. The most prominent agro industries in the district include rice mills, oil extraction plants, seed processing plants, and dal mills.

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

- The District Industries Centre (DIC) has identified several key agro and food processing industries for establishment under the MSME sector and the PMEGP, schemes. These include modern rice mills rice shellers mini rice mills roller flour mills atta chakkis (flour mills) and chuda mills. These industries are crucial for adding value to the district's abundant agricultural produce and boosting local employment opportunities.

- Additionally, the district has various supporting infrastructures in place for agro and food processing though gaps remain that need to be addressed for full-scale development. Details on these gaps and opportunities for further infrastructure development are outlined in the chapter on MSMEs emphasizing areas for improvement to foster the growth of these industries.

### **2.3.2 Agri Ancillary Activities - Others**

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

Loans to Microfinance Institutions (MFIs) for on-lending to agriculture provide small farmers with access to affordable credit for inputs like seeds, equipment, and irrigation, helping bridge rural credit gaps. This enables farmers to adopt modern practices, improve productivity, and manage income fluctuations. These loans also support investments in post-harvest technologies and market access, improving price realization. MFIs often complement this with financial literacy and crop insurance, contributing to rural development, financial inclusion, and farming resilience.

Custom Service Units (CSUs) or Custom Hiring Centers (CHCs) offer small farmers affordable access to agricultural equipment on a rental basis, allowing them to use tools like tractors and seed drills without the cost of ownership. These centers promote farm mechanization, improving productivity while reducing labor. By enabling timely farm operations during critical periods, CSUs help minimize crop losses and support more efficient, sustainable farming practices.

Agri-Clinics provide farmers with advice on soil health, crop protection, and post-harvest practices, boosting productivity. Agri-Business Centres run by trained professionals offer services like equipment hiring and market linkages, promoting entrepreneurship. Together, these initiatives under the Central Sector Scheme of Agri-Clinics and Agri-Business Centres (ACABC) support agricultural value chains and foster rural economic growth.

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

- NABARD has promoted 25 FPOs in the District apart from FPOs promoted by other IAs and State Government Depts.
- There is very good scope for financing Agri-clinic/Agri-Business Centres (ACABC) loans to PACS and MFIs for on lending to agriculture in the district.

## **Chapter 3**

### **Credit potentials for MSMEs**

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

The MSME sector is a critical pillar of the Indian economy, with over 4 crore MSMEs registered on the Udyam Portal. The sector contributes approximately one-third of the country's GDP, is highly labour-intensive, provides employment to 11 crore individuals, and accounts for 45% of the nation's exports. The Government of India supports the MSME sector through various schemes, including the Pradhan Mantri MUDRA Yojana (PMMY), PMEGP, Stand-Up India, and others.

Parvathipuram district is industrially underdeveloped, with key industrial activities primarily focused on sugarcane processing, chemicals, and cashew processing. Major minerals found in the district include quartz and granite (column) in the Parvathipuram and Makkuva mandals, manganese ore in the Palakonda mandal, and lime kankar in the Bhamini mandal.

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

- The District Industries Centre (DIC) serves as the nodal agency at the district level for undertaking industrial promotion activities. The DIC has identified several demand-based and resource-based units that are feasible for development in the district. It has also recognized traditional arts and crafts, organizing skill development training and Entrepreneur Development Programs (EDPs) for artisans and entrepreneurs. Additionally, the DIC supports entrepreneurs in obtaining clearances from various organizations, agencies, corporations, and boards through a single-window mechanism. Furthermore, it processes eligible cases to facilitate access to various incentives under MSME and Industrial Policies. While there are no major industries in the district, a total of 1,095 small units are operational.
- The road infrastructure in the district requires significant improvement to ensure faster transportation, thereby fostering industrial growth.
- NABARD is providing 100% refinance to all client institutions (such as SCBs, RRBs, and StCBs) to promote MSME units. Additionally, NABARD is supporting the encouragement of Geographical Indication (GI) tagging and authorized users through grant assistance.

## Chapter 4

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

#### 4.1 Export Credit

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

The Government aims to establish a stable and sustainable policy environment that facilitates exports and aligns them with key initiatives such as 'Make in India,' 'Digital India,' and 'Skills India.' While the Government is responsible for developing the infrastructure required for exports, banks play a crucial role in providing the essential credit to finance export activities. According to the Reserve Bank of India (RBI) guidelines, lending by banks up to ₹40 crore per borrower for export purposes qualifies as a priority sector lending item. Export financing is broadly classified into pre-shipment and post-shipment credit facilities. The range of items financed for export includes a variety of manufactured goods produced by micro, small, medium, and large enterprises, as well as agro-processed products and services, particularly in the IT sector.

Since export operations are primarily conducted outside the district, no export credit disbursements have been reported by banks within the district. It is advisable to promote export-oriented activities within the district, particularly through value addition, packaging, and pre-shipment processes, with a focus on facilitating access to the nearest port, such as Vizag.

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

- Major Horticulture and Plantation Crops in the District are Pineapple, Turmeric Banana, Oil Palm etc. Value addition or processing is either minimal or near zero.
- There is significant potential for exporting products, and encouraging hassle-free lending for value chain investments could further enhance this potential. Utilizing available subsidies will contribute to the creation of an enabling ecosystem. The Financial Assistance Scheme (FAS) is an export promotion initiative by the Agriculture and Processed Food Products Export Development Authority (APEDA). It forms part of the Finance Commission Cycle for the period 2021-22 to 2025-26. The primary objective of this scheme is to support businesses in the development of export infrastructure, quality enhancement, and market expansion. Financial assistance under the scheme will range from ₹5 lakh (approximately US\$ 6,500) to ₹5.00 crore (approximately US\$ 650,000).

#### 4.2 Education

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

Education is a critical driver of India's economic development, and the Government of India has implemented various programs aimed at improving both primary and higher education across the country. The advancement of higher education is influenced by several factors, with financial support being a key component. Under Priority Sector Lending, educational loans up to ₹20 lakh, including for vocational courses, are eligible for financing. Parvathipuram Manyam District currently has a literacy rate of approximately 50%, which is significantly below the national average.

#### **4.2.2 Infrastructure and linkage support available, planned and gaps:**

- The district currently lacks prominent higher educational institutions. However, the neighbouring districts of Visakhapatnam, Srikakulam, and Vizianagaram host a considerable number of higher educational and professional institutions. Awareness about the importance of education, particularly among the tribal and rural populations, remains low and requires significant improvement.
- A significant number of students from the district are pursuing higher education in fields such as engineering, medicine, and other professional courses. These students require financial assistance to meet the high costs associated with their education. Therefore, there is considerable potential for the disbursement of educational loans by banks to support these students.

### **4.3 Housing**

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

With rapid urbanization, population growth, and the division of families, the demand for pucca dwelling units is increasing in both rural and urban areas. The housing sector is a key driver of economic growth, generating employment and stimulating various sectors. As an indicator of socio-economic development, improved housing conditions reflect better living standards. The Government of India's "Housing for All" initiative aimed to complete four crore houses in rural areas by 2022, ensuring that each home is equipped with basic amenities like water, sanitation, and road access.

For Regional Rural Banks (RRBs), loans up to ₹20 lakh for constructing or purchasing a dwelling unit with a total cost not exceeding ₹25 lakh are eligible for priority sector lending. Loans of up to ₹2 lakh for repairs of damaged dwellings also fall under this category. NABARD supports rural housing through refinance to eligible banks and has introduced three direct rural housing finance products: loans without grants, loan-cum-grant schemes, and composite loans that combine housing finance with income-generating activities. These schemes aim to address the housing needs of various segments of society, particularly in rural areas.

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

- Adequate technically qualified manpower is available for designing and execution of the residential houses townships gated community apartments.
- Adequate building materials like cement sand bricks reinforcement pre-engineered structures wood etc. are locally available.
- Adequate land is available in the district for construction of houses.
- Banks are also financing substantially to urban housing but need to improve in case of rural housing.

## **Chapter 5**

### **Credit potentials for Infrastructure**

#### **5.1 Infrastructure - Public investments**

##### **5.1.1 Status of the Sector in the District:**

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

The district currently has only 18 kilometres of National Highway, and there is a pressing need for significant improvements in its road infrastructure. The railway network is minimal, with Parvathipuram serving as the only station for most trains. Education and healthcare services require substantial reform, as many areas in the district have either no facilities or limited access to such services. Industrial development is scarce, with most raw produce either receiving minimal value addition or being transported to nearby cities like Visakhapatnam. While water resources in the district are plentiful, some mandals face a drinking water crisis, and there is notable reliance on springs in many tribal hamlets.

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

- There is significant potential for the development of rural infrastructure in areas such as water conservation and recharge structures, climate-proofing activities, irrigation canals, road and rail connectivity, and the establishment of training institutions for skill development among youth. Additionally, enhancing medical facilities is crucial. In the upcoming year, the district should prioritize key infrastructure improvements with a focus on renewable energy. Expanding Rabi irrigation through solar-powered lift systems will improve water efficiency. In education, improving school infrastructure and integrating solar energy will enhance learning conditions, while vocational training in renewable energy will equip students with essential skills.
- In healthcare, increasing bed capacity and upgrading primary health centres with solar power will ensure reliable services, particularly in remote areas. Expanding tap water coverage under the Jal Jeevan Mission and implementing solar-powered water systems will improve access to clean water. Moreover, efforts to construct more household toilets, especially in rural areas, are vital for improving sanitation.
- Promoting renewable energy solutions, such as solar streetlights and solar pumps for agriculture, will reduce costs and foster sustainable growth.

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

RIDF projects are playing a crucial role in transforming the district's healthcare and education sectors, both of which are critical areas of development. Multispecialty hospitals are being supported in Parvathipuram, Saluru, and Seethampeta, while the education sector is receiving support across the entire district.

## 5.2 Social Infrastructure involving Bank Credit

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

As of 31st March 2024, the Credit-Deposit (CD) ratio of the district stands at 168, significantly surpassing the RBI-recommended ratio of 60. The loan portfolio primarily consists of crop loans, Self-Help Group (SHG) loans, and gold/pledge loans. Despite the progress in banking coverage and penetration, a substantial portion of credit flow is being channelled through Non-Banking Financial Companies (NBFCs) and NBFC-Microfinance Institutions (MFIs), etc.

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

Despite the high Credit-Deposit (CD) ratio, there remains substantial potential to extend bank credit for the development of various infrastructure facilities, including storage godowns, farm mechanization, horticulture and plantation, education loans, rural housing, the establishment of MSME units, food processing, and other related sectors.

## RIDF

### Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	22	6173.50	5047.29
2	XXVI	114	5406.20	4095.47
3	XXVII	17	13968.18	9749.67
4	XXVIII	1	2739.02	792.45
5	XXIX	8	20274.44	16664.27

### 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	0	0.00	0.00
B	Ongoing tranches	162	48561.34	36349.15
C	<b>Total (A + B)</b>	<b>162</b>	<b>48561.34</b>	<b>36349.15</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	4	324.00	255.16
B	Rural roads & bridges	6	2828.29	2262.63
C	Social Sector	152	45409.05	33831.36
	<b>Total (A + B + C)</b>	<b>162</b>	<b>48561.34</b>	<b>36349.15</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
1	Aanganwadi	84	Children	No.s	2100
2	Agri. and Allied	04	Farmers	No.s	64000
3	Drinking Water	01	Population	No.s	39451
4	Education	62	Students	No.s	97805
5	Health	05	Population	No.s	571000

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	0	Irrigation Potential	Ha	0
B	Rural roads	4	Road length	Km	25
C	Bridges	2	Bridge Length	m	257

### 5.3 Renewable Energy

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

Currently, the use of renewable energy technologies in the agriculture sector, such as solar irrigation and street lighting, is observed on a limited scale. Under the PM Janman initiative, the promotion of the renewable energy sector has been implemented to some extent, with solar lighting, solar irrigation, and solar power infrastructure being introduced in tribal hamlets and villages. However, the availability of skilled manpower for the repair and maintenance of renewable energy systems is limited. Additionally, training institutions that can address the sector's needs are either non-existent or available only to a minimal extent. Nevertheless, the widespread adoption and popularization of renewable energy solutions at the household, community, and industrial levels hold significant potential for further development.

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

- Currently, the district lacks the necessary infrastructure to sustain the sector. Equipment dealers are located in Visakhapatnam, offering a range of solar products, including off-grid, on-grid, and hybrid systems. The cost of solar panel installations in the district ranges from Rs. 85,000 to Rs. 95,000 for 1 kW systems, which should ideally cost between Rs. 50,000



and Rs. 75,000. The government should take the initiative to promote the sector through a Public-Private Partnership (PPP) model, as the district holds significant potential for the development of renewable energy. Furthermore, opportunities beyond solar, such as wind and small hydro power, remain untapped and await exploration.

- The PM Surya Ghar Muft Bijli Yojana is a central initiative aimed at promoting rooftop solar systems for households across India. The scheme provides up to 300 units of free electricity per month through subsidies—60% for systems up to 2 kW and 40% for systems between 2 to 3 kW—along with low-interest loans for the remaining costs. This program is expected to benefit one crore households, significantly reducing electricity bills while fostering the adoption of clean energy nationwide. The mass adoption of this scheme is anticipated to create a substantial demand for technicians.
- The forthcoming establishment of the Rural Self Employment Training Institute (RSETI) can be leveraged to address the specific needs of the renewable energy sector. The curriculum and training programs offered by the institute can be designed to meet the field-level demands of the sector.

## Chapter 6

### Informal Credit Delivery System

#### 6.1.1 Status of the Sector in the District:

Microfinance has become an essential tool in supporting the government's efforts to address financial exclusion, enhance livelihoods, and empower vulnerable populations, particularly women. The Government of India's initiative to promote Women's Self-Help Groups (WSHGs) in backward and Left-Wing Extremism (LWE) districts has significantly benefited the district. Additionally, the Joint Liability Group (JLG) model, comprising 4 to 10 individuals, provides tenant farmers with collateral-free loans, helping banks extend credit to these farmers while promoting credit discipline and adopting a cluster-based approach.

NABARD's livelihood programs, such as the Micro-Enterprise Development Programme (MEDP) and the Livelihoods Enterprise Development Programme (LEDP), have played a pivotal role in capacity building and skills development in sectors such as bamboo craft, jute craft, jackfruit and pineapple processing, and green leafy vegetable cultivation. As a result, Self-Help Group (SHG) members have experienced a notable increase in their income, with monthly earnings rising from ₹2,000–3,000 to ₹5,000–6,000.

The SHG movement gained substantial traction in the state with the implementation of the World Bank-assisted poverty reduction project, Velugu, in 2000. To accelerate the program, an independent support institution, the Society for Elimination of Rural Poverty (SERP), was established. In Parvathipuram Manyam District, there are currently 19,819 SHGs, of which 11,629 SHGs are classified as 'A'.

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

The Society for Elimination of Rural Poverty (SERP) is actively promoting, nurturing, and providing handholding support to rural Self-Help Groups (SHGs) in the state with the assistance of the National Rural Livelihood Mission (NRLM). These SHGs have been federated at various levels, ranging from the village level to the district level, under the structures of Village Organisations, Mandala Samakhyas, and Jilla Samakhyas.

In addition to credit facilities from banks, SHGs have the option to avail themselves of credit from the Mandal Samakhya and Stree Nidhi Mahila Bank, which was established by the Government of Andhra Pradesh. Stree Nidhi plays a vital role in providing timely and affordable credit to poor SHG women, as part of the broader strategy of SERP for poverty alleviation.

The Joint Liability Group (JLG) model serves as a collateral substitute for loans extended to tenant farmers, oral lessees, sharecroppers, and marginal or small farmers. This approach enables banks to reach farmers through a group-based method, facilitates a cluster approach, and promotes peer education and credit discipline. Given that more than 80% of the farmers in the district are marginal and small, there exists significant potential for the financing of JLGs in the district.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical intervention required for creating definitive impact
1.	Farm Credit	<ul style="list-style-type: none"> <li>• Ensure Universal Distribution of Soil Health Cards: It is essential to provide soil health cards to all farmers enabling them to better manage soil nutrients and enhance overall productivity.</li> <li>• Promote Crop Diversification: Advise farmers to diversify their cropping patterns by incorporating high-value market-oriented crops to improve their income and resilience to market fluctuations.</li> <li>• Focus on Reducing Yield Gaps: Encourage the adoption of best farming practices by educating farmers on modern agricultural techniques to achieve the maximum potential yield for major crops.</li> <li>• Increase Seed Replacement Ratio (SRR): Target an increase in SRR from the current 10-12 to at least 20-25 by promoting the use of certified high-quality seeds to improve both production and productivity especially in cereal crops.</li> <li>• Strengthen Extension Services: Establish Farmer Service Centres in each panchayat that provide soil testing advisory services and real-time market information to equip farmers with essential knowledge and resources.</li> <li>• Improve Post Harvest Management: Effective awareness technological interventions value addition and storage infrastructure.</li> <li>• Integrate Climate-Smart Agriculture Practices: It is vital to incorporate climate-resilient agricultural practices such as drought-tolerant crop varieties efficient water management and agroforestry on a large scale. These will help reduce the vulnerability of farmers to climate-related risks while maintaining productivity and farm incomes. Protection of native seed varieties especially in the tribal hamlets hold the key for the existing climate crisis.</li> </ul>
2.	Water Resources	<ul style="list-style-type: none"> <li>• Promote Low-Cost Energy-Efficient Irrigation Solutions: Low-cost energy-neutral technologies such as diversion-based irrigation systems and hydram water pumps need to be promoted for optimal utilization of available surface water.</li> <li>• Adopt Climate-Resilient Water Management Practices: Integrating climate-smart solutions such as rainwater harvesting the construction of farm ponds and soil moisture conservation techniques is essential to mitigate the effects of climate change on agriculture and water resources. These practices will help enhance resilience to erratic rainfall and temperature fluctuations.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Protection of Springs play a vital role as most of the hamlets are dependent on them for domestic and agricultural purposes.</li> <li>Implement Micro Irrigation and Well Recharging: The use of micro-irrigation systems and the recharging of dug wells should be prioritized to enhance water use efficiency and ensure sustainable agricultural practices.</li> </ul>
3.	Farm Mechanisation	<ul style="list-style-type: none"> <li>Establish More Agro-Service Centres: Setting up additional agro-service centres is crucial. The Agriculture Department in collaboration with ATMA NGOs and VAs should organize special campaigns with live demonstrations and agricultural fairs at the panchayat and block levels. These initiatives will promote the use of advanced farm implements and technologies to increase productivity and reduce labor intensity.</li> <li>Skill Development for Youth and JLG Members: Provide comprehensive training to unemployed youth and members of Joint Liability Groups (JLGs) on the maintenance and repair of essential farm machinery such as combine harvesters' tractors power tillers and threshers. Training institutions like RSETI ITIs and ITCs should take the lead in delivering these skill-building programs to create a skilled workforce for farm mechanization services.</li> <li>Promote Climate-Resilient Mechanization: Encourage the use of energy-efficient and water-saving machinery such as low HP tractors solar-powered irrigation pumps and no-till seeders. These technologies help conserve fuel reduce greenhouse gas emissions and promote soil conservation making mechanized farming more resilient to the impacts of climate change.</li> </ul>
4.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> <li>Improve Marketing and Processing Facilities: There are no organized markets or processing units for crops like Cashew, Mango, Lime, Pineapple, Banana and Oil Palm. Setting up regulated markets and value-addition facilities is essential to boost farmer incomes and reduce post-harvest losses.</li> <li>Establish Market Linkages: Strong market linkages for all producers should be built with support from MarkFed and the Horticulture Department to ensure farmers get fair prices and better market access.</li> <li>Encourage Off-Season and High-Value Crop Cultivation: Promote the cultivation of off-season vegetables and high-value horticulture crops to increase farmers' earnings and reduce reliance on traditional crops.</li> <li>Introduce Climate-Resilient Farming Practices: To address the impacts of climate change promote water-saving methods</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>like micro irrigation the use of biofertilizers foliar fertilizer sprays and mulching to conserve moisture and reduce the need for chemical inputs.</p> <ul style="list-style-type: none"> <li>Support FPOs with Financing: Farmer Producer Organizations (FPOs) should be financed to engage in activities such as crop procurement processing and marketing which will strengthen collective bargaining power and add value to their produce.</li> </ul>
5.	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>Address Gaps in Quality Planting Materials and Extension Services: The non-availability of high-quality planting materials along with limited extension services at the block level is a major challenge. These gaps should be addressed to support sustainable forestry and agro-forestry practices.</li> <li>Strengthen Extension Services for Commercial Forestry: Extension services should be enhanced to raise awareness among farmers and villagers about the benefits of commercial forestry. This can help boost income while contributing to environmental sustainability.</li> <li>Promote Farm Forestry and Agroforestry: The Forest Department and Forest Development Corporation should identify suitable areas and farmers to encourage farm forestry and agroforestry. These practices provide economic benefits while also helping to mitigate climate change by increasing tree cover which absorbs carbon dioxide and enhances biodiversity.</li> <li>Adopt Climate-Resilient Forestry Practices: Climate-friendly forestry practices such as planting drought-resistant tree species using organic soil enhancers and integrating agroforestry into farming systems should be promoted to build resilience against climate impacts like erratic rainfall and rising temperatures.</li> </ul>
6.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>Encourage Calf Rearing for Quality Milch Animals: The Animal Resources Development Department should promote calf-rearing activities to ensure the availability of quality milch animals for dairy units. Providing animal health cards and adequate vaccination will help improve the health and productivity of dairy livestock.</li> <li>Leverage ICT for Livestock Management: The use of ICT tools like SMS services should be implemented by the Department or NGOs to provide timely information to farmers on insemination vaccination schedules and livestock health management.</li> <li>Facilitate Smart RuPay KCC for Dairy Farmers: Banks should issue smart RuPay Kisan Credit Cards (KCC) to dairy farmers</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>offering them easy access to credit for their dairy operations and enabling better financial inclusion in the sector.</p> <ul style="list-style-type: none"> <li>• Promote Climate-Resilient Dairy Farming: Climate-resilient dairy farming practices should be encouraged such as using heat-resistant cattle breeds improving fodder management and integrating water-efficient systems in dairy units to cope with the increasing impact of climate change on livestock.</li> <li>• Cattle Smuggling/Trafficking has become a major nuisance for the district having Cattle Sheds for the Animals prevented from illicit cattle trade will play a key role in preservation and conservation of native breeds.</li> </ul>
7.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> <li>• Address Shortage of Technical Manpower in ARD Department: The shortage of technical manpower in the Animal Resources Development (ARD) Department should be resolved to ensure effective delivery of extension services and proper monitoring of livestock programs. Number of veterinary institutions needed is one per 5000 adult cattle and number of AI centre needed is one per 1000 breedable female cattle, more details are enunciated in Chapter 2.</li> <li>• Establish Hygienic Poultry Marketing Outlets: Hygienic marketing outlets for the sale of poultry products should be set up in key towns and market centres across the district to ensure safe and accessible products for consumers.</li> <li>• Finance Egg and Broiler Cart Schemes: Banks should finance egg and broiler cart schemes in small towns and larger haats to facilitate better market access and income opportunities for poultry farmers.</li> <li>• Promote Cluster-Based Poultry Farming: Poultry broiler and layer farming should be organized on a cluster basis with the support of hatcheries banks and NGOs under the Area Development Scheme. This approach will enhance productivity and provide integrated support to farmers.</li> <li>• Incorporate Climate-Resilient Poultry Farming: Climate-resilient practices such as improving ventilation systems using energy-efficient poultry equipment and managing waste in an eco-friendly way should be adopted to make poultry farming more sustainable and reduce its impact on the environment.</li> <li>• Poultry Feed Industry: There is need for Increasing the availability of poultry feed ingredients like maize and soya etc. at subsidised rates.</li> </ul>
8.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>• Set Up Modern Abattoirs: The district lacks registered/licensed abattoirs. Modern abattoirs should be established in municipalities NACs and consumption centers to ensure hygiene and provide consumers with quality meat.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>• Develop Livestock Market Yards: Livestock market yards need to be developed with facilities for weighing cleaning auctioning and other infrastructure to ensure transparent and efficient sale and purchase of livestock.</li> <li>• Finance Goat Rearing Units: Banks should finance more goat rearing units under the PMEGP scheme providing farmers with access to credit and expanding livestock farming opportunities.</li> <li>• Ensure Supply of Vaccines and Medicines: The Animal Resources Development Department should ensure the timely availability of necessary vaccines and medicines to safeguard livestock health and productivity.</li> <li>• Promote Climate-Smart Livestock Management: Climate-resilient livestock practices such as improved housing for extreme weather conditions efficient waste management and water conservation in livestock farming should be encouraged to mitigate the effects of climate change on animal husbandry.</li> </ul>
9.	Fisheries	<ul style="list-style-type: none"> <li>• Establish Soil and Water Testing Facilities: Soil and water testing facilities should be set up in key blocks like Palakonda Bhamini, Garugubilli, and Seethampeta to enhance agricultural and aquaculture productivity.</li> <li>• Promote Cluster-Based Fish Farming and FPOs: Fish farming should be promoted in clusters with the formation of FPOs to support commercial aquaculture. Bank financing and technology transfer will be key in developing this sector.</li> <li>• Develop Modern Hygienic Fish Markets: Modern and hygienic fish markets need to be established in the district to provide better infrastructure for fish sales and ensure quality for consumers.</li> <li>• Renovate Silted Dams and GP Ponds: Most dams and GP ponds in the district are silted and should be renovated to enhance water retention and improve aquaculture opportunities.</li> <li>• Popularize Advanced Fish Farming Techniques: The practice of multiple stocking and harvesting with advanced fingerlings (50 to 100 grams) stocking as per water body capacity and using pelleted feed should be widely promoted among fish farmers for higher yields.</li> <li>• Develop Cage Culture in Reservoirs: Cage culture of fish in reservoirs should be developed through Producer Organisations supported by the Fisheries Department to boost fish production and livelihoods.</li> <li>• Renovate GP Ponds Under MGNREGS: GP ponds should be renovated under MGNREGS, and fish farming activities</li> </ul>



S. No.	Sector	Critical intervention required for creating definitive impact
		<p>should be taken up by SHGs or JLGs. Promoting the culture of local fish varieties to fetch high market prices and boost farmers' incomes.</p> <ul style="list-style-type: none"> <li>Promote Climate-Resilient Aquaculture Practices: Climate-resilient practices such as efficient water management eco-friendly feeds and habitat restoration should be integrated into fish farming to reduce vulnerability to climate change impacts on aquaculture.</li> </ul>
10.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> <li>Raise Awareness on Scientific Storage Practices: There is a general lack of awareness among farmers about the benefits of scientific storage practices. A mass awareness campaign should be launched to educate farmers on the importance of creating scientific storage structures at the village level and in major production centres to reduce post-harvest losses.</li> <li>Encourage Construction of Storage Facilities with Bank Support: Banks should collaborate with farmer clubs and FPOs to identify prospective farmers and encourage them to build dry storage godowns and onion storage structures. These can be funded through credit-linked back-ended subsidies under schemes like AMI AIF and MIDH improving storage capacity and preserving crop quality.</li> <li>Promote Climate-Resilient Storage Solutions: To address the challenges of climate variability climate-resilient storage structures such as moisture-controlled and energy-efficient storage facilities should be promoted to safeguard produce during extreme weather conditions.</li> </ul>
11.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> <li>Promote Village-Level Soil Health Labs: The Agriculture Department should encourage entrepreneurs to establish soil health labs at the village level under the Soil Health Management Scheme of NMSA. This will ensure timely issuance of soil health cards and improve soil management practices among farmers.</li> <li>Popularize Land Development Techniques: The Agriculture and Soil Conservation Departments should actively promote land development techniques by organizing demonstrations agricultural fairs field visits and ensuring community participation. This will help farmers adopt sustainable practices for improving land productivity and conservation.</li> <li>Incorporate Climate-Resilient Soil Management: Climate-smart soil management practices such as organic farming minimal tillage and moisture conservation techniques should be integrated into these efforts to help farmers adapt to changing climate conditions and ensure long-term soil health.</li> </ul>



S. No.	Sector	Critical intervention required for creating definitive impact
12.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> <li>• Promote Commercial Production of Organic Inputs: Farmer collectives such as PACS and Producer Companies should take up the commercial production of organic inputs like biofertilizers vermi-compost vermi-hatcheries and compost from vegetable and fruit waste. This will enhance soil fertility reduce chemical input use and provide an additional income source for farmers.</li> <li>• Encourage Use of Organic Soil Enhancers: The Agriculture and Soil Conservation Departments should actively promote the use of organic soil enhancers like tank silt and vermi-compost. SHGs PRIs and Pani Panchayats should be involved in these initiatives to ensure wider adoption at the grassroots level improving soil health and water retention capacity.</li> <li>• Integrate Climate-Smart Organic Practices: Climate-resilient organic farming practices such as the use of vermi-compost and biofertilizers should be promoted to help farmers reduce reliance on chemical inputs improve soil resilience and mitigate the impact of climate change on agriculture.</li> </ul>
13.	Food and Agro Processing	<ul style="list-style-type: none"> <li>• Leverage the Food Processing Fund (FPF): The Government of India has established a Rs. 2000 crore Food Processing Fund (FPF) in NABARD to provide affordable credit for setting up food processing units in designated food parks. Entrepreneurs should be encouraged to take advantage of this fund to boost the food processing sector.</li> <li>• Identify and Support Entrepreneurs in Food Processing: The DIC in coordination with the Horticulture Agriculture and ARD Departments should actively identify potential entrepreneurs. They should provide skill development and capacity-building programs to help these entrepreneurs establish agro and food processing units thus enhancing value addition and generating local employment.</li> <li>• Capacity Building of micro entrepreneurs especially SHGs through greater participation of Skill Development Centers RSETI and NGOs which will be supported by DRDA DIC KVK KVIC ATMA Horticulture Department etc.</li> <li>• Banks may initiate efforts and encourage small entrepreneurs or Self-Help Groups to start up food processing ventures. Banks should make hassle-free loan sanctioning.</li> </ul>
14.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> <li>• Credit Facilities for Agri Graduates: Banks should extend credit to agriculture graduates for establishing Agri Clinics and Agri Business Centres supporting entrepreneurship and improving agricultural advisory services in rural areas.</li> <li>• Utilize ACABC Nodal Training Institutes: Training institutes like KVK-Rastakuntabai NARM and ANGRAU offer programs for eligible candidates under the Agri Clinics and</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>Agri Business Centres (ACABC) scheme. These institutes should be leveraged to build the capacity of aspiring agri-entrepreneurs.</p> <ul style="list-style-type: none"> <li>Establish Monitoring System for MFIs: There is currently no mechanism to monitor Microfinance Institutions (MFIs) operating in the district. A proper monitoring and reporting system should be established under the Lead Bank Scheme or NABARD to ensure transparent and effective financing by MFIs at the district level.</li> <li>Assess and Finance Agricultural Infrastructure Gaps: ITDAs in the district should conduct assessments of agricultural infrastructure needs in their villages. These gaps can be financed under the PACS as MSC scheme and the Agriculture Infrastructure Fund improving village-level agri-infrastructure for better farming outcomes.</li> <li>Promote Climate-Smart Agri Business Initiatives: Encourage agri-business centres and Agri Clinics to adopt climate-smart practices such as precision farming water-efficient technologies and renewable energy solutions ensuring sustainability and resilience in the agricultural value chain.</li> </ul>
15.	MSME	<ul style="list-style-type: none"> <li>Improve Power Supply in Rural Areas: Many rural-based units suffer from erratic power supply. It is essential to improve the power situation to ensure uninterrupted and steady electricity which is crucial for the smooth operation of these units.</li> <li>Provide Training for Village Industries: Comprehensive training programs on processing technology sorting and grading mechanisms quality control accounting pricing and marketing support should be organized for village industries. This will help enhance their productivity and competitiveness.</li> <li>Develop Organized Marketing Channels: There is a lack of organized marketing channels for cottage village and handicraft products in the district. Establishing a structured marketing network is essential to provide better market access and fair prices for these products</li> <li>Explore Setting Up Rural Industrial Estates: The idea of setting up Rural Industrial Estates in few blocks like Parvathipuram, Palakonda Salur and Seethampeta should be explored. These estates would provide infrastructure and support services to small industries fostering rural entrepreneurship and employment.</li> <li>Integrate Energy-Efficient Practices: To address power issues and climate concerns rural industries should be encouraged to adopt energy-efficient technologies such as solar power or</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		hybrid systems to ensure a steady energy supply while minimizing environmental impact.
16.	Exports	<ul style="list-style-type: none"> <li>• Raise Awareness on Export Potential: Awareness needs to be created about the export potential of agricultural products and Non-Timber Forest Products (NTFP). Organizing buyer-seller meets is essential to promote exports and connect local producers with international markets.</li> <li>• Organize Export Promotion Meetings: The DIC and Export Promotion Councils (EPC) should organize regular buyer-seller meets to facilitate market linkages. Bankers should also be sensitized to provide export credit to entrepreneurs to support the growth of export-oriented businesses.</li> <li>• Encourage Use of Export Credit Insurance: Exporters should be encouraged to make use of export credit insurance provided by ECGC to protect against risks associated with international trade ensuring secure transactions and financial stability.</li> <li>• Promote Climate-Sensitive Export Practices: Encouraging sustainable and eco-friendly production methods for export-oriented agricultural products can enhance marketability especially in environmentally conscious global markets while contributing to climate resilience.</li> </ul>
17.	Education Loans	<ul style="list-style-type: none"> <li>• Increase Awareness of Subsidy Schemes: There is a strong need to raise awareness about the various subsidy schemes offered by the Central and State Governments in the agricultural and allied sectors. This will ensure that farmers and entrepreneurs are well-informed and can take full advantage of these financial support programs. Banks to conduct awareness campaigns in educational institutes offering professional courses regarding educational loans for the benefit of students &amp; parents.</li> <li>• Organize Outreach Programs: Government agencies and financial institutions should organize outreach programs workshops and information campaigns at the village and block levels to educate farmers and small business owners on the available subsidy schemes and the application process.</li> <li>• Leverage Digital Platforms: Digital platforms such as mobile apps websites and SMS alerts should be used to disseminate information on subsidy schemes to a wider audience ensuring accessibility and timely updates for beneficiaries.</li> <li>• New Colleges: There is a need to set up new Degree Colleges Vocational Institutes Polytechnics Professional Colleges by the Government in Mandals which have only Junior Colleges.</li> </ul>
18.	Housing	<ul style="list-style-type: none"> <li>• Creation of awareness of the various schemes by the Branch Managers Controlling offices &amp; Line Departments. APSHCL</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>may coordinate with Banks for identification and financing of rural housing loans.</p> <ul style="list-style-type: none"> <li>The twin problems of affordability and accessibility that impede the progress of housing need to be addressed on a sustainable basis. For this it would be desirable for the governments to withdraw from direct participation in the housing and housing finance sector and instead they need to take on the role as facilitators to create the enabling environment to encourage greater private sector.</li> </ul>
19.	Social Infrastructure	<ul style="list-style-type: none"> <li>Provide Technical Support for Social Infrastructure Development: Line departments should offer the necessary technical expertise and capacity-building programs to encourage private investments in creating social infrastructure such as health education and sanitation facilities in rural areas.</li> <li>Form Village Water and Sanitation Committees: Village Water and Sanitation Committees should be established under each Gram Panchayat to ensure better planning utilization and management of water and sanitation resources improving community health and hygiene.</li> </ul>
20.	Renewable Energy	<ul style="list-style-type: none"> <li>Conduct Awareness Camps on Solar Energy Devices: DRDA should organize awareness camps to promote the adoption of solar energy devices like solar cookers and solar lanterns. This will help rural communities shift towards cleaner renewable energy sources and reduce dependence on conventional energy.</li> <li>Increase Awareness and Uptake of PM-Surya Ghar Yozana Scheme: The low uptake of the scheme is primarily due to a lack of awareness among government staff and beneficiaries. Targeted efforts should be made to raise awareness and encourage more sanctions under the scheme promoting solar-powered irrigation systems and renewable energy in agriculture.</li> <li>Diversification of Renewable Energy Sector: The hilly terrain offers high Wind potential to explore Government may fund or establish such wind power units under RIDF/NIDA.</li> </ul>
21.	Informal Credit Delivery System	<ul style="list-style-type: none"> <li>Capacity Building for Livelihood Finance: To transition from microfinance to livelihood finance it is essential to build the capacity of bank officers NGOs government functionaries teachers retired government staff and PRI functionaries. This will strengthen the support system for sustainable livelihood financing.</li> <li>Finance SHG Members for Income-Generating Activities: Banks should actively finance SHG members under the Joint Liability Group (JLG) model enabling them to start income-</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>generating activities or set up micro-enterprises contributing to economic empowerment.</p> <ul style="list-style-type: none"> <li>• Utilize Community-Level Facilitators for Credit Operations: Bankers should effectively leverage the services of DRDA and KVIC appointed Cluster Level Facilitators Panchayat Level Facilitators and Community Bank Coordinators to streamline credit disbursement and ensure timely recovery of loans.</li> <li>• Strengthen SHG-Bank Linkage Programme (SHG-BLP): The SHG-BLP needs to address key challenges such as dormancy or disintegration of SHGs facilitate convergence with government developmental programs and work towards reducing NPA levels to ensure long-term sustainability.</li> <li>• Promote Financial Literacy and Credit Counselling: Financial literacy and credit counselling should be provided to SHG members to prevent over-indebtedness and protect them from falling prey to exploitative moneylenders ensuring better financial health and resilience.</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 realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

#### **Formation of Ministry of Cooperation (MoC) by GoI**

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

#### **Initiatives of Ministry of Cooperation (MoC), GoI**

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

Sl.	Initiatives
i	<u>Formulation and circulation of model byelaws for PACS:</u> Formulation and circulation of model byelaw for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.
ii	Formulation of National Co-operative Policy
iii	<u>Computerization of Primary Agriculture Cooperative Societies:</u> This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.
iv	Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs
v	Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
vi	Launching of world's largest food grain storage scheme for cooperatives
vii	Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs
viii	Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

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

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

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



fertilizer licenses, while 206 PACS that have already completed training are in the process of acquiring licenses from the Agriculture Department. These PACS will provide agricultural inputs such as fertilizers, seeds, and pesticides at reasonable prices, all under one roof. Additionally, they will create awareness of good agricultural practices and offer information about various government schemes.

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

### Status of Cooperatives in the District

The district has a rich cooperative profile with 153 societies. These Cooperatives in the district cover various sectors such as Agriculture, Animal Husbandry, Marketing, Handlooms, Handicrafts, Labour, Dairy and Fisheries, etc. The details are as follows:

#### Non-Credit Cooperative Societies

Cooperative Society Type	Number of Societies	Cooperative Society Type	Number of Societies
Sheep Breeding Cooperative Societies	12	Marketing Cooperative Society	04
Fishery Cooperative Societies	44	Credit & Thrift	01
Handloom, Textile and Weaver Cooperatives	04	Agri & Allied	16
Labour Cooperatives	10	Consumer Cooperatives	03
Industrial Societies	01	Tourism Cooperative Society	01
Primary Housing Cooperative Societies	02		
Other Cooperative Societies	12		

#### Details of Credit Cooperative Societies

- Primary Agriculture Credit Societies -43

#### Potential for formation of cooperatives

The district holds significant potential for cooperative activities, particularly in the agricultural sectors, including fisheries, dairy, and credit, as outlined in Chapter 2. However, the distribution of cooperatives across the district is uneven, with certain blocks requiring expanded coverage of cooperative services. Notably, there are no dairy cooperatives currently operating in the district, presenting a substantial opportunity for cooperative development, which could have a multiplier effect in these areas.



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

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
i.	Tribal Development	JIVA	Gumma Lakshmi Puram	Grant Component of Rs.120 Lakhs is provided for promotion of natural farming.		500	<ul style="list-style-type: none"> <li>• Promotion of Natural Farming.</li> <li>• More than 100 villages will be converted to Organic.</li> <li>• Extension Services by experts and technical teams.</li> <li>• On-field demonstration.</li> <li>• Native Seeds and creation of Seed Banks.</li> <li>• Integrated Farming.</li> <li>• Protection of Soil Health.</li> </ul>
ii.	Tribal Development	JIVA	Seethampeta	Grant Component of Rs.120 Lakhs is provided for promotion of natural farming.		500	<ul style="list-style-type: none"> <li>• Promotion of Natural Farming.</li> <li>• More than 100 villages will be converted to Organic.</li> <li>• Extension Services by experts and technical teams.</li> <li>• On-field demonstration.</li> <li>• Native Seeds and creation of Seed Banks.</li> <li>• Integrated Farming.</li> <li>• Protection of Soil Health.</li> </ul>

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
iii.	Awareness Creation	FDLCs were conducted in concurrence with DCCBs of Vizianagaram and Srikakulam and SBI.	Pan District	A grant of Rs.28.3Lakhs was provided by NABARD.	DCCBs - Vizianagaram & Srikakulam and SBI		Through these FDLCs, awareness about Banking, Insurance, Cyberfraud, Digital Transactions, Subsidy schemes, Education loans, etc., was provided to various sections of society that include farmers, SHGs, youth, college students, labourers, etc.,
iv.	Tribal Development	Orchard based Livelihood Creation.	Seethampeta, GL Puram and Salur	A grant amount of around Rs.800Lakhs was provided by NABARD.		2500	<ul style="list-style-type: none"> <li>• Barren to Orchard</li> <li>• Water Resource Creation and Development.</li> <li>• Soil Conservation Measures.</li> <li>• Marketing through Collectivisation, FPO in few Projects.</li> <li>• Health and Sanitation Awareness Camps</li> <li>• Micro Enterprise Development.</li> </ul>
v.	Collectivisation	25 FPO	Pan District	A grant amount of around Rs.438Lakhs was provided by NABARD.	State Government Departments like Horticulture, Agriculture, Animal Husbandry, etc.	15000	<ul style="list-style-type: none"> <li>• Awareness Generation and Collectivization.</li> <li>• Value Addition and Storage Amenities.</li> <li>• Marketing</li> </ul>

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
vi.	Skill Training	8 Programs	Pan District	A grant amount of around Rs.67Lakhs was provided by NABARD.		390	<ul style="list-style-type: none"> <li>• Skilling and Employment.</li> <li>• Entrepreneurship Development.</li> </ul> Bank Linkages for upscaling.
vii.	Sensitization	My Pad My Right	Pan District	A grant amount of around Rs.5.62 Lakhs was provided by NABARD.	NAB Foundation	10000	<ul style="list-style-type: none"> <li>• Supply of pack of 8 Pads at the price of Rs.30/-.</li> </ul> Employment provided to the Tribal women through the machinery setup.
viii.	Infrastructure Development	Rural Haat	Salur	A grant amount of around Rs.15 Lakhs was provided by NABARD.		1000	1. Creation of Infrastructure for multipurpose, including buying and selling.
ix.	Financial Inclusion	JLG Formation	Pan District	A grant amount of around Rs.20 Lakhs was provided by NABARD.		500	<ul style="list-style-type: none"> <li>• Awareness Generation</li> </ul> 2. Leapfrogging into Formal Banking Network.
x.	Promotional Activity	Mobile Vans	Pan District	A grant amount of around Rs.30 Lakhs was provided by NABARD.		2000	3. Marketing of FPO produce, from the remotest parts to the markets for fair trade price.

## Success Stories

### **Success Story 1:**

#### **Agriculture: The Organic Way**

**1. Scheme:** JIVA

**2. Project Implementing Agency:** Action in Rural Technology and Service (ARTS)

**3. Duration of the Project:** 1 Year

**4. Beneficiary:**

- No. of beneficiaries : 145
- Community : Tribal Families
- State : Andhra Pradesh
- District : Parvathipuram Manyam
- Block : Seethampeta
- Village : Rupai, Pubbada

**5. Support Provided**

The project provided a comprehensive package of support, including training and skill development for farmers, exposure visits to improve knowledge, and the provision of essential agricultural inputs such as seeds and saplings. In addition, significant infrastructural development was undertaken, including the establishment of bioresource centres, custom hiring centres (CHCs), night shelters for animals, farm ponds, Azolla farming ponds, nurseries, farming implements, and village seed banks.

**6. Pre-implementation Status**

Prior to the implementation of the JIVA scheme, the beneficiaries were primarily engaged in mono-cropping, which led to the depletion of native seed varieties. Farmers were using hybrid varieties, facing escalating input costs, and relying heavily on chemical fertilizers and pesticides. These practices resulted in low net income levels and a decline in sustainable farming methods.

**7. Challenges Faced**

The community faced several challenges, including the depletion of soil health and soil organisms, inadequate skill levels among farmers, and significant infrastructural bottlenecks. Additionally, the hybrid varieties being used had low pest resistance and poor climatic adaptability. The impact of climate change posed further challenges to agricultural sustainability in the region.

**8. Impact**

The JIVA initiative has brought about a positive transformation in the agricultural practices of the beneficiaries. The adoption of polycropping has led to improved income levels and a significant enhancement in soil health. There has been a marked preservation of native seed

varieties, alongside the development of essential farming skills among the farmers. Furthermore, infrastructure creation, such as bioresource centres and farm ponds, has contributed to the overall development of the farming ecosystem. These changes have resulted in a reduction in input costs and a move towards more sustainable and organic farming practices.



*DDM interacting with beneficiaries*



*Beneficiary Displaying Cultivated Vegetables*

## **Success Story 2:**

### **Dharani: Raithula Jeevadhara**

**1. Scheme:** Dharani FPO

**2. Project Implementing Agency:** Deeksha Mahila Welfare Society (DMWS)

**3. Beneficiary:**

- No. of beneficiaries : 509
- Community : Tribal Families
- State : Andhra Pradesh
- District : Parvathipuram Manyam
- Block : Salur
- Village : Munginavani Valasa

### **4. Support Provided**

A promotional grant was sanctioned to support the formation and development of the Farmer Producer Organization (FPO). The grant enabled the training and skill development of the Board Members and the CBBO members, as well as facilitating exposure visits to enhance their capacity to manage and operate the FPO efficiently.

### **5. Pre-implementation Status**

Before the implementation of the scheme, there was limited market awareness among the beneficiaries regarding the demand for various crops, the quality of inputs required, and the intricacies of marketing and pricing mechanisms. This lack of knowledge hindered their ability to engage effectively in market-driven agricultural practices.

### **6. Challenges Faced**

Several challenges were faced during the project, including low market awareness, inadequate infrastructure for storage and transportation, high operational costs, and difficulties in organizing collective marketing efforts among the beneficiaries.

### **7. Impact**

Beneficiaries gained better market awareness and access to crucial information about crop demand and pricing. Additionally, income levels increased due to the collectivization of input purchasing and marketing, which led to reduced costs and improved pricing negotiations, ultimately benefiting the community.



*DDM interacting with beneficiaries*



*Implementing agency interacting with farmers*



## **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

#### Climate Change Scenario - At the State Level

##### 2.1 State Action Plan for Climate Change

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

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

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

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

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

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

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

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

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

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

### **ICAR Institutions**

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

### **State Government**

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

### **NABARD**

NABARD has implemented two key climate adaptation projects in Andhra Pradesh. The first project, with a ₹4.14 crore outlay under the Adaptation Fund, was aimed at restoring mangrove plantations and enhancing fishery-based livelihoods in three villages of Krishna District. It aims to combat salinization and the impacts of rising sea levels and cyclonic storms by restoring degraded mangroves and promoting mangrove-based fisheries. The second project, with a ₹19.83 crore outlay under the National Adaptation Fund for Climate Change,

addresses climate resilience in the dairy sector in Anantapur, Nellore, and Vizianagaram districts. NABARD, in collaboration with KFW, implemented climate-proofing strategies in 38 watersheds across five districts (Anantapur, Chittoor, Kadapa, Kurnool, and Prakasam) with a grant of ₹18.57 crore for soil rehabilitation, enhancing crop resilience, and generating sustainable livelihoods for vulnerable communities, ensuring food and nutritional security.

**Other Agencies**

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

## Appendix 1C

### Climate Action & Sustainability

#### Climate Change Scenario - At the District Level

#### Prospects of Climate Action in the District

The prospects for climate action in Parvathipuram Manyam district are promising, driven by a range of initiatives aimed at enhancing resilience and sustainability in agriculture and livelihoods, particularly for tribal and marginal communities. The National Bank for Agriculture and Rural Development (NABARD) has played a pivotal role in promoting climate action by providing financial support for infrastructure projects. An allocation of over ₹296.95 crore has been made under the Rural Infrastructure Development Fund (RIDF), covering various sectors such as agriculture, health, and education. These investments are designed to create resilient rural infrastructure that can withstand the impacts of climate change.

One of the key initiatives in the district is the JIVA project, which focuses on agroecology and promotes sustainable agricultural practices. The project encourages crop diversification, integrates livestock, and emphasizes natural pest management. This initiative is expected to improve the sustainability of tribal development projects and enhance food security. Additionally, there is a growing interest among farmers in adopting climate-smart agricultural technologies. Focus group discussions have highlighted the willingness of farmers to invest in water-saving devices and conservation agriculture practices, which could help mitigate the effects of climate variability.

However, while there is a clear willingness among farmers to embrace new technologies, many still lack access to critical technical assistance and crop advisories that are essential for effective adaptation to climate change. Bridging this gap through targeted extension services will be crucial for the success of climate action in the district. Moreover, leveraging indigenous knowledge related to sustainable farming practices could significantly enhance the effectiveness of climate action initiatives. Collaborating with local communities to integrate traditional farming methods with modern practices has the potential to yield substantial benefits and improve the overall resilience of the agricultural sector in Parvathipuram Manyam district.

#### Any specific Climate Change initiative in the district by:

- 1. State Government:** The district actively promotes Zero Budget Natural Farming (ZBNF) practices, which play a crucial role in maintaining soil fertility and reducing the reliance on chemical fertilizers. This approach is especially advantageous for smallholder farmers, who are particularly vulnerable to the impacts of climate variability. Additionally, the government, through the Andhra Pradesh Community-managed Natural Farming (APCNF) initiative, encourages the adoption of sustainable agricultural practices such as Integrated Nutrient Management (INM) and Integrated Pest Management (IPM). These practices aim to enhance agricultural productivity in an environmentally responsible manner, ensuring long-term sustainability while minimizing the ecological footprint.

- 2. NABARD:** NABARD has provided significant support to 25 Farmer Producer Organizations (FPOs) in the district, benefiting over 8,000 tribal families. This support has been instrumental in raising awareness, fostering collectivization, and demonstrating sustainable farming practices that contribute to climate change adaptation and mitigation. In addition, NABARD has allocated ₹240 lakh for two JIVA projects in the district, which integrate indigenous knowledge with modern techniques to promote natural farming and enhance climate resilience. Through these initiatives, NABARD has supported projects focused on sustainable agriculture, water conservation, preservation of traditional seed varieties, and livelihood diversification for rural communities.

Furthermore, NABARD has facilitated capacity-building programs for farmers, equipping them with climate-resilient agricultural techniques. The District Development Manager of NABARD collaborates with various government bodies, ICAR institutions, NGOs, and other stakeholders to raise awareness and promote practices that address climate change adaptation and mitigation within the district.

## **Appendix 2**

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

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location, characterized by distinct qualities, attributes, or reputation tied to that area. GIs can play a significant role in rural development by empowering local communities. They act as product differentiators, support brand building, generate local employment, reduce rural migration, and create regional brands. Additionally, GIs can have positive spin-off effects on sectors like tourism and gastronomy, preserve traditional knowledge and cultural expressions, and contribute to biodiversity conservation.

NABARD's intervention in Geographical Indications involves providing end-to-end support for both pre-registration and post-registration activities. This includes enhancing product quality, improving market access, raising awareness, strengthening producers' capacity to enforce their rights, and subsidizing the costs associated with registration, enforcement, and marketing. NABARD's comprehensive approach seeks to enhance the recognition and commercialization of GI products, thereby contributing to rural economic growth.

Currently, Parvathipuram Manyam District does not have any registered GI products. The district faces limitations in terms of products with unique geographical attributes or traditional artisanal expertise that would qualify for GI registration. There are no pending GI applications with the Department for Promotion of Industry and Internal Trade (DPIIT), and no Authorized Users (AUs) are registered for GI products within the district's boundaries. The district's geographical and social fabric further restricts the potential for traditional or location-specific products suitable for GI recognition. Although there were initial discussions about the GI potential of turmeric and pineapple, these varieties are not indigenous to the district, having been sourced from neighbouring regions, thus disqualifying them for GI status. An extensive ethnographic study conducted by the District Development Manager (DDM) is still ongoing, but it has yet to produce definitive results.

Despite these challenges, NABARD continues to explore potential products that may qualify for GI status, with a particular focus on niche areas where geographical uniqueness might still exist. The DDM's current efforts are primarily focused on raising awareness about the GI concept, investigating possibilities in the district's peripheral areas, and collaborating with local institutions to identify any overlooked products with GI potential. While post-GI activities are not yet applicable, the primary focus remains on preparatory and exploratory work, aiming to uncover future opportunities for GI registration in the district.



Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kurupam	Palakonda	Parvathi puram	Salur	District Total
<b>I.Agriculture</b>										
<b>A. Farm Credit</b>										
<b>A.1 Crop Production, Maintenance, Marketing</b>										
1	Areca Nut/ Supari	100	Acre	46000	Phy	100.00	50.00	50.00	50.00	250.00
					BL	46.00	23.00	23.00	23.00	115.00
2	Banana/ Kela_Irrigated	100	Acre	100000	Phy	3874.00	3422.00	1420.00	2905.00	11621.00
					BL	3874.00	3422.00	1420.00	2905.00	11621.00
3	Banana/ Kela_Tissue Culture	100	Acre	130000	Phy	2000.00	2000.00	2000.00	2000.00	8000.00
					BL	2600.00	2600.00	2600.00	2600.00	10400.00
4	Bottle Gourd/ Lauki/ Ghiya/ Sorekai	100	Acre	40000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	40.00	40.00	40.00	40.00	160.00
5	Brinjal/ Baingan	100	Acre	50000	Phy	200.00	200.00	200.00	200.00	800.00
					BL	100.00	100.00	100.00	100.00	400.00
6	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	65000	Phy	200.00	200.00	200.00	200.00	800.00
					BL	130.00	130.00	130.00	130.00	520.00
7	Cabbage/ Patta Gobhi_Irrigated	100	Acre	50000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	25.00	25.00	25.00	25.00	100.00
8	Cashew/ Kaju_Irrigated	100	Acre	42000	Phy	16673.00	16673.00	16673.00	22673.00	66692.00
					BL	7002.66	7002.66	4482.66	9522.66	28010.04
9	Cassava/ Tapioca_Irrigated	100	Acre	22000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	2.20	2.20	2.20	2.20	8.80
10	Cauliflower/ Phool Gobhi	100	Acre	50000	Phy	20.00	20.00	20.00	20.00	80.00
					BL	10.00	10.00	10.00	10.00	40.00
11	Chilli/ Mirch_Irrigated	100	Acre	125000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	125.00	125.00	125.00	125.00	500.00
12	Chrysanthemum/ Guladaudee/ Sevanthige/ Samandipoo	100	Acre	55000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	27.50	27.50	27.50	27.50	110.00
13	Cocoa/ Coco	100	Acre	35000	Phy	370.00	370.00	370.00	370.00	1480.00
					BL	129.50	129.50	129.50	129.50	518.00
14	Coconut/ Nariyal_Irrigated	100	Acre	55000	Phy	74.00	74.00	74.00	74.00	296.00
					BL	40.70	40.70	40.70	40.70	162.80
15	Coriander/ Dhaniya_Irrigated	100	Acre	22000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	22.00	22.00	22.00	22.00	88.00
16	Cotton/ Kapaas_Irrigated	100	Acre	50000	Phy	7223.00	4580.00	275.00	9893.00	21971.00
					BL	3611.50	2290.00	137.50	4946.50	10985.50
17	Cotton/ Kapaas_Seed Production	100	Acre	154000	Phy	1000.00	1000.00	1000.00	1000.00	4000.00
					BL	1540.00	1540.00	1540.00	1540.00	6160.00
18	Cotton/ Kapaas_Unirrigated/ Rainfed	100	Acre	46000	Phy		1000.00			1000.00
					BL		460.00			460.00
19	Curry Leaf	100	Acre	55000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	55.00	55.00	55.00	55.00	220.00
20	Custard Apple/ Seethaafalam	100	Acre	25000	Phy	6.00	6.00	1.00	3.00	16.00
					BL	1.50	1.50	0.25	0.75	4.00
21	Dragon Fruit	100	Acre	70000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	35.00	35.00	35.00	35.00	140.00
22	Elephant Foot Yam/ Olua/ Jimikand/ Karunai	100	Acre	145000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	72.50	72.50	72.50	72.50	290.00
23	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	20000	Phy	1375.00	128.00	78.00	3006.00	4587.00
					BL	275.00	25.60	15.60	601.20	917.40
24	Foxtail Millet/ Korralu/ Thenai/ Navane	100	Acre	19000	Phy	188.00	36.00	10.00	905.00	1139.00
					BL	35.72	6.84	1.90	171.95	216.41
25	French Beans/ Green Beans/ Fansi/ Common Beans	100	Acre	53000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	26.50	26.50	26.50	26.50	106.00
26	Ginger/ Adrak_Irrigated	100	Acre	65000	Phy	74.00	74.00	74.00	74.00	296.00
					BL	48.10	48.10	48.10	48.10	192.40
27	Groundnut/ Moongfali_Irrigated	100	Acre	38000	Phy	18.00		43.00	13.00	74.00
					BL	6.84		16.34	4.94	28.12
28	Guava/ Amrood_High Density	100	Acre	100000	Phy	200.00	200.00	200.00	200.00	800.00
					BL	200.00	200.00	200.00	200.00	800.00
29	Indian Jujube/ Ber/ Bor	100	Acre	31000	Phy	10.00			10.00	20.00
					BL	3.10			3.10	6.20
30	Jasmine/ Chamelee/ Mallige/ Mogra	100	Acre	55000	Phy	4.00	2.00	2.00	4.00	12.00
					BL	2.20	1.10	1.10	2.20	6.60
31	Lemon Grass	100	Acre	30000	Phy	150.00	25.00	70.00	100.00	345.00
					BL	45.00	7.50	21.00	30.00	103.50
32	Lime_Irrigated	100	Acre	80000	Phy	6.00	3.00	2.00	4.00	15.00
					BL	4.80	2.40	1.60	3.20	12.00
33	Maize/ Makka_Irrigated	100	Acre	45000	Phy	298.00	263.00	1443.00	13728.00	15732.00
					BL	134.10	118.35	649.35	6177.60	7079.40
34	Mandarin/ Santra/Citrus/ Sweet Orange	100	Acre	65000	Phy	10.00	10.00	5.00	12.00	37.00
					BL	6.50	6.50	3.25	7.80	24.05
35	Mango/ Aam	100	Acre	50000	Phy	926.00	926.00	926.00	926.00	3704.00
					BL	463.00	463.00	463.00	463.00	1852.00
36	Marigold/ Gende Ka Phool/ Zendu	100	Acre	50000	Phy	1.00			3.00	4.00
					BL	0.50			1.50	2.00
37	Medicinal And Aromatic Plants	100	Acre	31000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	15.50	15.50	15.50	15.50	62.00
38	Mesta	100	Acre	12000	Phy	108.00	90.00	818.00	20.00	1036.00
					BL	12.96	10.80	98.16	2.40	124.32
39	Moringa/ Sajana/ Drumstick	100	Acre	45000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	22.50	22.50	22.50	22.50	90.00
40	Oil Palm/ Palm Oil	100	Acre	75000	Phy	3419.00	3419.00	3419.00	3419.00	13676.00
					BL	2564.25	2564.25	2564.25	2564.25	10257.00
41	Okra/ Bhindi/ Bhendi/ Ladies Finger_Hybrid/ HYV	100	Acre	45000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	45.00	45.00	45.00	45.00	180.00
42	Onion/ Piyaz/ Kanda	100	Acre	60000	Phy				1.00	1.00
					BL				0.60	0.60
43	Other Vegetables	100	Acre	185000	Phy	300.00	300.00	300.00	300.00	1200.00
					BL	555.00	555.00	555.00	555.00	2220.00
44	Papaya/ Papita	100	Acre	110000	Phy	27.00	27.00	27.00	27.00	108.00
					BL	29.70	29.70	29.70	29.70	118.80
45	Pearl Millet/ Bajra/ Cumbu_Irrigated	100	Acre	22000	Phy	7.00			37.00	44.00
					BL	1.54			8.14	9.68

Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kurupam	Palakonda	Parvathi puram	Salur	District Total
46	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	24000	Phy 965.00 BL 231.60	518.00 124.32	423.00 101.52	75.00 18.00		1981.00 475.44
47	Pineapple/ Ananas	100	Acre	33000	Phy 617.00 BL 203.61	617.00 203.61	617.00 203.61	617.00 203.61		2468.00 814.44
48	Potato/ Aloo_Irrigated	100	Acre	50000	Phy 20.00 BL 10.00	20.00 10.00	20.00 10.00	20.00 10.00		80.00 40.00
49	Rice/ Chaval/ Dhan_Irrigated	100	Acre	46000	Phy 55740.00 BL 25640.40	49460.00 22751.60	49030.00 22553.80	22940.00 10552.40		177170.00 81498.20
50	Sapota/ Chiku	100	Acre	40000	Phy 50.00 BL 20.00	50.00 20.00	50.00 20.00	50.00 20.00		200.00 80.00
51	Sesame/ Til/ Sesamum/ Gingelly_Irrigated	100	Acre	14000	Phy 13.00 BL 1.82		18.00 2.52	28.00 3.92		59.00 8.26
52	Sorghum/ Jowar_Irrigated	100	Acre	23000	Phy 124.00 BL 28.52	8.00 1.84	8.00 1.84	110.00 25.30		250.00 57.50
53	Sugarcane/ Ganna_Irrigated	100	Acre	100000	Phy 97.00 BL 97.00	1214.00 1214.00	841.00 841.00	85.00 85.00		2237.00 2237.00
54	Tomato/ Tamatar	100	Acre	60000	Phy 49.00 BL 29.40	49.00 29.40	49.00 29.40	49.00 29.40		196.00 117.60
55	Turmeric/ Haldi_Irrigated	100	Acre	110000	Phy 500.00 BL 550.00	500.00 550.00	500.00 550.00	500.00 550.00		2000.00 2200.00
56	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	22000	Phy 79.00 BL 17.38		66.00 14.52	145.00 31.90		290.00 63.80
57	Watermelon/ Tarbuj	100	Acre	50000	Phy 12.00 BL 6.00	12.00 6.00	12.00 6.00	12.00 6.00		48.00 24.00
						50823.60	47212.97	40129.87	44872.02	183038.46
	Post-harvest/HH Consumption (10%)					5082.36	4721.30	4012.99	4487.20	18303.85
	Repairs & maintenance of farm assets (20%)					10164.72	9442.59	8025.97	8974.41	36607.69
	<b>Sub Total</b>					<b>66070.68</b>	<b>61376.86</b>	<b>52168.83</b>	<b>58333.63</b>	<b>237950.00</b>
<b>A.2 Water Resources</b>										
1	Artificial Recharge Structure-For Bore Well-	85	No.	52700	Phy 500.000 BL 223.980	500.000 223.980	500.000 223.980	500.000 223.980		2000.00 895.92
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy 500.000 BL 325.760	500.000 325.760	500.000 325.760	500.000 325.760		2000.00 1303.04
3	Diesel Pump Sets-New-5 HP	90	No.	41600	Phy 200.000 BL 74.880	200.000 74.880	200.000 74.880	200.000 74.880		800.00 299.52
4	Diesel Pump Sets-New-8 HP	90	No.	57600	Phy 200.000 BL 103.680	200.000 103.680	200.000 103.680	200.000 103.680		800.00 444.72
5	Drip Irrigation-New-12mm, 1.2 m x 0.60 m	85	ha	105000	Phy 500.000 BL 446.250	500.000 446.250	500.000 446.250	500.000 446.250		2000.00 1785.00
6	Dug Well-New-OD-6.9m, ID-6m, Depth: 12m	85	No.	140700	Phy 50.000 BL 59.800	50.000 59.800	50.000 59.800	50.000 59.800		200.00 239.20
7	Electric Pump Sets--Submersible - 10 HP	85	No.	101400	Phy 50.000 BL 43.100	50.000 43.100	50.000 43.100	50.000 43.100		200.00 172.40
8	Solar PV Pump Sets (AC)-New-5 HP	85	No.	550000	Phy 30.000 BL 140.250	30.000 140.250	30.000 140.250	30.000 140.250		120.00 561.00
9	Solar PV Pump Sets (DC)--5 HP	85	No.	613800	Phy 10.000 BL 52.170	10.000 52.170	10.000 52.170	10.000 52.170		40.00 208.68
10	Sprinkler Irrigation -Rain Gun-90 mm	85	ha	73034	Phy 100.000 BL 62.080	100.000 62.080	100.000 62.080	100.000 62.080		400.00 248.32
11	Tube Well-Deep -Dia-175mm, Depth-150m	85	No.	433650	Phy 20.000 BL 73.720	20.000 73.720	20.000 73.720	20.000 73.720		80.00 294.88
	<b>Sub Total</b>					<b>1605.67</b>	<b>1605.67</b>	<b>1605.67</b>	<b>1605.67</b>	<b>6422.68</b>
<b>A.3 Farm Mechanisation</b>										
1	Combine harvester-Self propelled belt type	80	No.	2900000	Phy 50.00 BL 1160.00	50.00 1160.00	50.00 1160.00	50.00 1160.00		200.00 4640.00
2	Drones-For Spraying	80	No.	950000	Phy 10.00 BL 76.00	10.00 76.00	10.00 76.00	10.00 76.00		40.00 304.00
3	Implements-Tractor drawn/driven/mounted-Cultivator	80	No.	50000	Phy 50.00 BL 20.00	50.00 20.00	50.00 20.00	50.00 20.00		200.00 80.00
4	Leveller-Laser Guided	80	No.	470000	Phy 10.00 BL 37.60	10.00 37.60	10.00 37.60	10.00 37.60		40.00 150.40
5	Other machinery-Other Machinery & Equipments-Automatic Seeding	80	No.	350000	Phy 40.00 BL 112.00	40.00 112.00	40.00 112.00	40.00 112.00		160.00 448.00
6	Other machinery-Other Machinery & Equipments-Chaff cutter	80	No.	100000	Phy 50.00 BL 40.00	50.00 40.00	50.00 40.00	50.00 40.00		200.00 160.00
7	Other machinery-Other Machinery & Equipments-Disc Harrow	80	No.	90000	Phy 50.00 BL 36.00	50.00 36.00	50.00 36.00	50.00 36.00		200.00 144.00
8	Other machinery-Other Machinery & Equipments-Disc plough	80	No.	80000	Phy 50.00 BL 32.00	50.00 32.00	50.00 32.00	50.00 32.00		200.00 128.00
9	Other machinery-Other Machinery & Equipments-Mini Feed Mixing Plant	80	No.	150000	Phy 50.00 BL 60.00	50.00 60.00	50.00 60.00	50.00 60.00		200.00 240.00
10	Other machinery-Other Machinery & Equipments-Paddy Winnow Cleaner	80	No.	200000	Phy 100.00 BL 160.00	100.00 160.00	100.00 160.00	100.00 160.00		400.00 640.00
11	Other machinery-Other Machinery & Equipments-Rotary Mulcher	80	No.	170000	Phy 50.00 BL 68.00	50.00 68.00	50.00 68.00	50.00 68.00		200.00 272.00
12	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000	Phy 50.00 BL 64.00	50.00 64.00	50.00 64.00	50.00 64.00		200.00 256.00
13	Other machinery-Other Machinery & Equipments-Shredder	80	No.	210000	Phy 50.00 BL 84.00	50.00 84.00	50.00 84.00	50.00 84.00		200.00 336.00
14	Other machinery-Other Machinery & Equipments-Turmeric cooking machine	80	No.	525000	Phy 50.00 BL 210.00	50.00 210.00	50.00 210.00	50.00 210.00		200.00 840.00
15	Other machinery-Other Machinery & Equipments-Vegetable Dryer- Solar	80	No.	175000	Phy 50.00 BL 70.00	50.00 70.00	50.00 70.00	50.00 70.00		200.00 280.00
16	Other machinery-Other Machinery & Equipments-Vegetable Electric Dryer -	80	No.	450000	Phy 50.00 BL 180.00	50.00 180.00	50.00 180.00	50.00 180.00		200.00 720.00
17	Paddy Transplanter-Powertiller Drawn	80	No.	460000	Phy 50.00 BL 184.00	50.00 184.00	50.00 184.00	50.00 184.00		200.00 736.00
18	Power Tiller--12 HP	80	No.	280000	Phy 100.00 BL 224.00	100.00 224.00	100.00 224.00	100.00 224.00		400.00 896.00

## Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kurupam	Palakonda	Parvathi puram	Salur	District Total
19	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Round) –	80	No.	1350000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	108.00	108.00	108.00	108.00	432.00
20	Seed Drill-Seed cum Fertilizer Drill	80	No.	150000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	60.00	60.00	60.00	60.00	240.00
21	Weeder-Cono/ Rotary Weeder-Mini power weeder (2 HP)	80	No.	24000	Phy	200.00	200.00	200.00	200.00	800.00
					BL	38.40	38.40	38.40	38.40	153.60
<b>Sub Total</b>						<b>3024.00</b>	<b>3024.00</b>	<b>3024.00</b>	<b>3024.00</b>	<b>12096.00</b>
<b>A.4 Plantation &amp; Horticulture</b>										
1	Bee Keeping-Boxes	90	No.	2000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	1.80	1.80	1.80	1.80	7.20
2	Bee Keeping-Indian Bee Colony-Apis Cera 25+25	90	No.	151900	Phy	50.00	50.00	50.00	50.00	200.00
					BL	68.36	68.36	68.36	68.36	273.44
3	Floriculture--Chrysanthemum	80	Acre	135000	Phy	20.00	20.00	20.00	20.00	80.00
					BL	21.60	21.60	21.60	21.60	86.40
5	Floriculture-Jasmine - Jasminum grandiflorum	80	Acre	82300	Phy	10.00	10.00	10.00	10.00	40.00
					BL	6.58	6.58	6.58	6.58	26.32
4	Floriculture--Orchids	80	Acre	172000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	13.76	13.76	13.76	13.76	55.04
6	Floriculture-Rose	80	Acre	78900	Phy	10.00	10.00	10.00	10.00	40.00
					BL	6.31	6.31	6.31	6.31	25.24
7	High density plantation-Banana	80	Acre	118000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	94.40	94.40	94.40	94.40	377.60
8	High density plantation-Guava-3 x 3	80	Acre	154300	Phy	50.00	50.00	50.00	50.00	200.00
					BL	61.72	61.72	61.72	61.72	246.88
9	High density plantation-Mango-2.5 x 2.5	80	Acre	251900	Phy	50.00	50.00	50.00	50.00	200.00
					BL	100.76	100.76	100.76	100.76	403.04
10	High density plantation-Mango-4 x 3	80	Acre	191000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	76.40	76.40	76.40	76.40	305.60
11	High density plantation-Mango-5 x 5	80	Acre	147800	Phy	50.00	50.00	50.00	50.00	200.00
					BL	59.12	59.12	59.12	59.12	236.48
12	Mushroom Cultivation-Oyster Mushroom	90	1000 Kg. per Cycle	235000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	10.58	10.58	10.58	10.58	42.32
13	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/ Lemon-Citrus: 6 x 6	80	Acre	92300	Phy	50.00	50.00	50.00	50.00	200.00
					BL	36.92	36.92	36.92	36.92	147.68
14	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut	80	Acre	72000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	57.60	57.60	57.60	57.60	230.40
15	New Orchard - Tropical/ Sub Tropical Fruits-Guava-6 x 6	80	Acre	67200	Phy	50.00	50.00	50.00	50.00	200.00
					BL	26.88	26.88	26.88	26.88	107.52
16	New Orchard - Tropical/ Sub Tropical Fruits-Mango-7.5m x 7.5m	80	Acre	89500	Phy	50.00	50.00	50.00	50.00	200.00
					BL	35.80	35.80	35.80	35.80	143.20
17	Nursery -Horticulture Nursery	90	No.	2500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	112.50	112.50	112.50	112.50	450.00
18	Nursery -Small Nursery	90	No.	1000000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	90.00	90.00	90.00	90.00	360.00
19	Other Plantation Crops-Oil Palm	80	Acre	108350	Phy	100.00	100.00	100.00	100.00	400.00
					BL	86.68	86.68	86.68	86.68	346.72
20	Pandals-Creeper Vegetable Cultivation	80	Acre	359700	Phy	2.00	2.00	2.00	2.00	8.00
					BL	5.76	5.76	5.76	5.76	23.04
<b>Sub Total</b>						<b>973.53</b>	<b>930.85</b>	<b>1086.03</b>	<b>967.77</b>	<b>3958.18</b>
<b>A.5 Forestry</b>										
1	Plantation-Bamboo-5 m *5 m	80	ha	92000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	73.60	73.60	73.60	73.60	294.40
2	Plantation-Casuarina-5 m *5 m	80	ha	85000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	34.00	34.00	34.00	34.00	136.00
3	Plantation-Eucalyptus-5 m *5 m	80	ha	95000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	38.00	38.00	38.00	38.00	152.00
4	Plantation-Teak-5 m *5 m	80	ha	120000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	96.00	96.00	96.00	96.00	384.00
<b>Sub Total</b>						<b>241.60</b>	<b>241.60</b>	<b>241.60</b>	<b>241.60</b>	<b>966.40</b>
<b>A.6 Animal Husbandry - Dairy</b>										
1	Breed Multiplication Farm	85	200	40100000	Phy	3.00	3.00	3.00	3.00	12.00
					BL	1022.55	1022.55	1022.55	1022.55	4090.20
2	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy	10.00	10.00	10.00	10.00	40.00
					BL	9.14	9.14	9.14	9.14	36.56
3	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	127.50	127.50	127.50	127.50	510.00
4	Bulk Milk Cooling Unit--5000 liter	85	No.	2500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	106.25	106.25	106.25	106.25	425.00
5	Crossbred Cattle Farming--Cross Bred (CB)Cows	90	1+1	165600	Phy	20.00	20.00	20.00	20.00	80.00
					BL	29.81	29.81	29.81	29.81	119.24
6	Crossbred Cattle Farming--High yield variety	90	1+1	198700	Phy	5.00	5.00	5.00	5.00	20.00
					BL	8.94	8.94	8.94	8.94	35.76
7	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	44.73	44.73	44.73	44.73	178.92
8	Crossbred Cattle Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1212400	Phy	5.00	5.00	5.00	5.00	20.00
					BL	54.56	54.56	54.56	54.56	218.24
9	Dairy Marketing Outlet/ Parlour	90	No.	400000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	18.00	18.00	18.00	18.00	72.00
10	Graded Buffalo Farming--High yield variety	90	1+1	228900	Phy	50.00	50.00	50.00	50.00	200.00
					BL	103.01	103.01	103.01	103.01	412.04
11	Graded Buffalo Farming--Mini dairy	90	3+2	591100	Phy	20.00	20.00	20.00	20.00	80.00
					BL	106.40	106.40	106.40	106.40	425.60
12	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1373500	Phy	5.00	5.00	5.00	5.00	20.00
					BL	61.81	61.81	61.81	61.81	247.24
13	Refrigerated Tanker Van	90	No.	4000000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	360.00	360.00	360.00	360.00	1440.00
14	Veterinary Clinic	90	No.	2500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	112.50	112.50	112.50	112.50	450.00
15	ZBNF unit with Indigenous cattle	90	2	112100	Phy	100.00	100.00	100.00	100.00	400.00
					BL	100.89	100.89	100.89	100.89	403.56



## Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kurupam	Palakonda	Parvathi puram	Salur	District Total
16	ZBNF unit with Indigenous cattle	90	2	121200	Phy BL	100.00 109.08	100.00 109.08	100.00 109.08	100.00 109.08	400.00 436.32
	<b>Sub Total</b>					<b>2375.17</b>	<b>2375.17</b>	<b>2375.17</b>	<b>2375.17</b>	<b>9500.68</b>
<b>A.7 Working Capital - AH - Dairy/Drought animal</b>										
1	Buffalo Farming	100	Per Animal	49000	Phy BL	140.00 68.60	135.00 66.15	200.00 98.00	150.00 73.50	625.00 306.25
	<b>Sub Total</b>					<b>68.60</b>	<b>66.15</b>	<b>98.00</b>	<b>73.50</b>	<b>306.25</b>
<b>A.8 Animal Husbandry - Poultry</b>										
1	Commercial Broiler Farming--Contract Farming--Deep litter--All-in All out system	80	1000	250000	Phy BL	5.00 10.00	5.00 10.00	5.00 10.00	5.00 10.00	20.00 40.00
2	Commercial Broiler Farming--Deep Litter	90	5000	1700000	Phy BL	10.00 153.00	10.00 153.00	10.00 153.00	10.00 153.00	40.00 612.00
3	Commercial Layer Farming--Manual/Automated	80	10000	6800000	Phy BL	10.00 544.00	10.00 544.00	10.00 544.00	10.00 544.00	40.00 2176.00
4	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy BL	100.00 70.20	100.00 70.20	100.00 70.20	100.00 70.20	400.00 280.80
5	Poultry Hatchery--Broiler	80	7500	12000000	Phy BL	20.00 1920.00		20.00 1920.00	20.00 1920.00	60.00 5760.00
6	Poultry Hatchery--Layer	90	7500	12000000	Phy BL	10.00 1080.00	10.00 1080.00	10.00 1080.00	10.00 1080.00	40.00 4320.00
7	Poultry transportation vehicle	90	No.	1000000	Phy BL	50.00 450.00	50.00 450.00	50.00 450.00	50.00 450.00	200.00 1800.00
8	Retail Poultry dressing/products outlet	90	No.	300000	Phy BL	20.00 54.00	20.00 54.00	20.00 54.00	20.00 54.00	80.00 216.00
	<b>Sub Total</b>					<b>4281.20</b>	<b>2361.20</b>	<b>4281.20</b>	<b>4281.20</b>	<b>15204.80</b>
<b>A.9 Working Capital - AH - Poultry</b>										
1	Broiler Farming_Others	100	Per Bird	130	Phy BL	5000.00 6.50	5000.00 6.50	10000.00 13.00	10000.00 13.00	30000.00 39.00
	<b>Sub Total</b>					<b>6.50</b>	<b>6.50</b>	<b>13.00</b>	<b>13.00</b>	<b>39.00</b>
<b>A.10 Animal Husbandry - SGP</b>										
1	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy BL	50.00 102.15	50.00 102.15	50.00 102.15	50.00 102.15	200.00 408.60
2	Pig Rearing Unit-New Shed	90	3+1	144100	Phy BL	5.00 6.48	5.00 6.48	5.00 6.48	5.00 6.48	20.00 25.92
	Pig Rearing Unit-New Shed	90	10+1	497500	Phy BL	1.00 4.48	2.00 8.96		2.00 8.96	5.00 22.40
3	Retail Market outlet for Meat	90	No.	300000	Phy BL	10.00 27.00	10.00 27.00	10.00 27.00	10.00 27.00	40.00 108.00
	<b>Sub Total</b>					<b>140.11</b>	<b>144.59</b>	<b>135.63</b>	<b>144.59</b>	<b>564.92</b>
<b>A.11 Working Capital - AH - Others/SR</b>										
1	Goat Farming_Rearing Unit - Semi-intensive	100	20+1	46000	Phy BL	35.00 16.10	20.00 9.20	10.00 4.60	15.00 6.90	80.00 36.80
	<b>Sub Total</b>					<b>16.10</b>	<b>9.20</b>	<b>4.60</b>	<b>6.90</b>	<b>36.80</b>
<b>A.12 Fisheries</b>										
1	Aquaculture inputs production-Agro Based Starch Production	80	No.	478800	Phy BL	50.00 191.52	50.00 191.52	50.00 191.52	50.00 191.52	200.00 766.08
2	Composite Fish Culture-Composite Fish Culture	80	ha	307750	Phy BL	50.00 123.10	50.00 123.10	50.00 123.10	50.00 123.10	200.00 492.40
3	Fish Culture -Irrigation Tank-1	80	ha	1793600	Phy BL	50.00 717.44	50.00 717.44	50.00 717.44	50.00 717.44	200.00 2869.76
4	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900	Phy BL	50.00 321.56	50.00 321.56	50.00 321.56	50.00 321.56	200.00 1286.24
5	Fish marketing-Fish Sale Unit	85	No.	400000	Phy BL	10.00 34.00	10.00 34.00	10.00 34.00	10.00 34.00	40.00 136.00
6	Fish processing-Solar Fish Dryer	80	No.	426000	Phy BL	10.00 34.08	10.00 34.08	20.00 68.16	10.00 34.08	50.00 170.40
7	Pond construction-Pond Renovation & Desilting	80	ha	648900	Phy BL	10.00 51.91	10.00 51.91	10.00 51.91	10.00 51.91	40.00 207.64
	<b>Sub Total</b>					<b>1473.61</b>	<b>1473.61</b>	<b>1507.69</b>	<b>1473.61</b>	<b>5928.52</b>
<b>A.13 Working Capital - Fisheries</b>										
1	Fish Culture - Others_Others	100	Acre	480000	Phy BL	25.00 120.00	15.00 72.00	10.00 48.00	20.00 96.00	70.00 336.00
2	Fish Culture in Pond_Monculture - Pangassius	100	Acre	600000	Phy BL	20.00 120.00	20.00 120.00	20.00 120.00	20.00 120.00	80.00 480.00
3	Fish Culture in Pond_Monculture - Tilapia	100	Acre	500000	Phy BL	30.00 150.00	30.00 150.00	30.00 150.00	30.00 150.00	120.00 600.00
4	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Others	100	Acre	300000	Phy BL	40.00 120.00	40.00 120.00	40.00 120.00	40.00 120.00	160.00 480.00
	<b>Sub Total</b>					<b>510.00</b>	<b>462.00</b>	<b>438.00</b>	<b>486.00</b>	<b>1896.00</b>
<b>A.14 Farm Credit</b>										
1	Animal Driven Carts-Pneumatic Tyre Cart	90	No.	55000	Phy BL	1.00 0.50	2.00 0.99		5.00 2.48	8.00 3.97
2	Finance to FPOs/FPCs	90	No.	3000000	Phy BL	10.00 270.00	10.00 270.00	10.00 270.00	10.00 270.00	40.00 1080.00
3	Integrated Farming--Dry Land System	85	No.	365000	Phy BL	50.00 155.13	50.00 155.13	50.00 155.13	50.00 155.13	200.00 620.52
4	Integrated Farming--Irrigated System	85	No.	980000	Phy BL	100.00 833.00	100.00 833.00	100.00 833.00	100.00 833.00	400.00 3332.00
5	Integrated Farming--Rainfed cropping	85	No.	610000	Phy BL	60.00 311.10	60.00 311.10	60.00 311.10	60.00 311.10	240.00 1244.40
6	Organic Inputs Manufacturing Unit--Medium	85	No.	4000000	Phy BL	10.00 340.00	10.00 340.00	10.00 340.00	10.00 340.00	40.00 1360.00
7	Organic Inputs Manufacturing Unit--Small	85	No.	2000000	Phy BL				2.00 34.00	2.00 34.00

## Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kurupam	Palakonda	Parvathi puram	Salur	District Total
8	Pledge Loans	90	No.	300000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	270.00	270.00	270.00	270.00	1080.00
9	Poly House-Tubular Structure	85	No.	3500000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	297.50	297.50	297.50	297.50	1190.00
10	Two Wheeler Loans -Two Wheeler Loan to Farmers / Milk/ Vegetable Vendors	90	No.	80000	Phy	10.00	10.00	20.00	10.00	50.00
					BL	7.20	7.20	14.40	7.20	36.00
	<b>Sub Total</b>					<b>2484.43</b>	<b>2484.92</b>	<b>2491.13</b>	<b>2520.41</b>	<b>9980.89</b>
	<b>Total Farm Credit (sum of A.1 to A.14)</b>					<b>83271.20</b>	<b>76562.32</b>	<b>69470.55</b>	<b>75547.05</b>	<b>304851.12</b>
<b>B. Agriculture Infrastructure</b>										
<b>B.1 Storage Facilities</b>										
1	Cold Storage-For Horticulture Produce-5000 MT - Basic	75	No.	4000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	1500.00	1500.00	1500.00	1500.00	6000.00
2	Cold Storage-For Horticulture Produce-5000 MT - PEB	75	No.	5000000	Phy	3.00	3.00	3.00	3.00	12.00
					BL	1125.00	1125.00	1125.00	1125.00	4500.00
3	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	1500000	Phy	8.00	8.00	8.00	8.00	32.00
					BL	90.00	90.00	90.00	90.00	360.00
4	Cold Storage-Refrigerated Van	75	No.	2500000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	187.50	187.50	187.50	187.50	750.00
6	Godown-Galvanized Sheets-1000 MT	75	No.	3500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	131.25	131.25	131.25	131.25	525.00
5	Godown--RCC - 500 MT	75	No.	4000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	150.00	150.00	150.00	150.00	600.00
7	Godown-Renovation/ Expansion	75	No.	500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	18.75	18.75	18.75	18.75	75.00
8	Low Cost Storage--Coconut pack house	85	No.	750000	Phy	2.00	2.00	2.00	2.00	8.00
					BL	12.75	12.75	12.75	12.75	51.00
9	Low Cost Storage-Fruit/ Vegetable	85	No.	1500000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	127.50	127.50	127.50	127.50	510.00
10	Market Yard-Collection Centre	85	No.	1500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	63.75	63.75	63.75	63.75	255.00
11	Market Yard-Drying Yard	85	No.	1000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	42.50	42.50	42.50	42.50	170.00
	<b>Sub Total</b>					<b>3449.00</b>	<b>3449.00</b>	<b>3449.00</b>	<b>3449.00</b>	<b>13796.00</b>
<b>B.2 Land Development</b>										
1	Bunding-Graded Bunding	80	ha	33359	Phy	100.00	100.00	100.00	100.00	400.00
					BL	26.69	26.69	26.69	26.69	106.76
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x	80	No.	20700	Phy	100.00	100.00	100.00	100.00	400.00
					BL	16.56	16.56	16.56	16.56	66.24
3	Fencing-Rock Poles with Barbed Wire	80	m.	400	Phy				100.00	100.00
					BL				0.32	0.32
4	Stone Bunding-Stone Bunding	80	cum.	3700	Phy	500.00	500.00	500.00	500.00	2000.00
					BL	14.80	14.80	14.80	14.80	59.20
5	Tank Silt Application	80	ha	72130	Phy	100.00	100.00	100.00	100.00	400.00
					BL	57.70	57.70	57.70	57.70	230.80
	<b>Sub Total</b>					<b>115.75</b>	<b>115.75</b>	<b>115.75</b>	<b>116.07</b>	<b>463.32</b>
<b>B.3 Agriculture Infrastructure - Others</b>										
1	Compost/ Vermi Compost-Compost - NADEP Compost-10' x 6' x 3'	80	No.	20300	Phy	500.00	500.00	500.00	500.00	2000.00
					BL	81.20	81.20	81.20	81.20	324.80
2	Compost/ Vermi Compost-Vermi Compost-2 TPA	80	No.	33800	Phy	250.00	250.00	250.00	250.00	1000.00
					BL	67.60	67.60	67.60	67.60	270.40
3	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376100	Phy	100.00	100.00	100.00	100.00	400.00
					BL	300.88	300.88	300.88	300.88	1203.52
4	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	164700	Phy	10.00	10.00	10.00	10.00	40.00
					BL	131.34	131.34	131.34	131.34	525.36
5	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	212.50	212.50	212.50	212.50	850.00
6	Tissue Culture-Tissue Culture Plant Production and Sale-Small Scale	85	No.	3000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	127.50	127.50	127.50	127.50	510.00
	<b>Sub Total</b>					<b>921.02</b>	<b>921.02</b>	<b>921.02</b>	<b>921.02</b>	<b>3684.08</b>
	<b>Total (B.1+B.2+B.3)</b>					<b>4485.77</b>	<b>4485.77</b>	<b>4485.77</b>	<b>4486.09</b>	<b>17943.40</b>
<b>C. Ancillary Activities</b>										
<b>C.1 Food &amp; Agro Processing</b>										
1	Agro Processing Unit-Cashew Processing	85	No.	3000000	Phy	1.00				2.00
					BL	25.50			25.50	51.00
2	Coconut Processing-Oil Extraction -Small	85	No.	3600000	Phy	1.00				2.00
					BL	30.60			30.60	61.20
3	Dairy Processing Unit-Integrated Processing-20000 lit per day	75	No.	15000000	Phy				1.00	1.00
					BL				112.50	112.50
4	Dairy Processing Unit-Integrated Processing-5000 lit per day	75	No.	5000000	Phy				2.00	2.00
					BL				75.00	75.00
5	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (9m x	85	No.	400000	Phy	2.00	2.00	2.00	2.00	8.00
					BL	6.80	6.80	6.80	6.80	27.20
	<b>Sub Total</b>					<b>62.90</b>	<b>6.80</b>	<b>250.40</b>	<b>6.80</b>	<b>326.90</b>
<b>C.2 Ancillary Activities</b>										
1	Agri Clinic & Agri Business Centers-- Large operations	85	No.	3000000	Phy	2.00	2.00	2.00	2.00	8.00
					BL	51.00	51.00	51.00	51.00	204.00
2	Agri Clinic & Agri Business Centers-- Medium	85	No.	1500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	63.75	63.75	63.75	63.75	255.00
3	Custom Service Units/ Custom Hiring Centers	85	No.	2000000	Phy	3.00	3.00	3.00	3.00	12.00
					BL	51.00	51.00	51.00	51.00	204.00
4	Loan to MFIs for Onlending to for Agri. Purposes	85	No.	20000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	850.00	850.00	850.00	850.00	3400.00
5	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	85	No.	50000000	Phy	2.00	2.00	2.00	2.00	8.00
					BL	850.00	850.00	850.00	850.00	3400.00

## Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kurupam	Palakonda	Parvathi puram	Salur	District Total
6	Loan to PACS/ FSS/ LAMPS-Purchase of Produce	85	No.	3000000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	255.00	255.00	255.00	255.00	1020.00
	<b>Sub Total</b>					<b>2120.75</b>	<b>2120.75</b>	<b>2120.75</b>	<b>2120.75</b>	<b>8483.00</b>
	<b>Total (C1+C2)</b>					<b>2183.65</b>	<b>2127.55</b>	<b>2371.15</b>	<b>2127.55</b>	<b>8809.90</b>
	<b>Total (A+B+C)</b>					<b>89940.62</b>	<b>83175.64</b>	<b>76327.47</b>	<b>82160.69</b>	<b>331604.42</b>
<b>II. Micro, Small and Medium Enterprises (MSME)</b>										
1	Co-operatives of Artisans, Village Industries	85	No.	500000	Phy	500.00	500.00	500.00	500.00	2000.00
					BL	2125.00	2125.00	2125.00	2125.00	8500.00
2	Co-operatives of Artisans, Village Industries	85	No.	1000000	Phy	280.00	280.00	280.00	280.00	1120.00
					BL	2380.00	2380.00	2380.00	2380.00	9520.00
2	KVIC Units	85	No.	200000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	17.00	17.00	17.00	17.00	68.00
3	Manufacturing Sector - Term Loan-Medium	85	No.	22000000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	1870.00	1870.00	1870.00	1870.00	7480.00
3	Manufacturing Sector - Term Loan-Micro	85	No.	600000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	51.00	51.00	51.00	51.00	204.00
4	Manufacturing Sector - Working Capital-Medium	85	No.	25000000	Phy	1.00	1.00	1.00	1.00	4.00
					BL	212.50	212.50	212.50	212.50	850.00
4	Manufacturing Sector - Working Capital-Micro	85	No.	800000	Phy	2.00	2.00	2.00	2.00	8.00
					BL	13.60	13.60	13.60	13.60	54.40
5	Service Sector - Term Loan-Medium	85	No.	14000000	Phy	0.00	0.00	10.00	0.00	10.00
					BL	0.00	0.00	1190.00	0.00	1190.00
5	Service Sector - Term Loan-Medium	85	No.	18500000	Phy	0.00	0.00	10.00	0.00	10.00
					BL	0.00	0.00	1572.50	0.00	1572.50
6	Service Sector - Term Loan-Micro	85	No.	400000	Phy	0.00	0.00	20.00	0.00	20.00
					BL	0.00	0.00	68.00	0.00	68.00
6	Service Sector - Term Loan-Small	85	No.	4000000	Phy	0.00	0.00	20.00	0.00	20.00
					BL	0.00	0.00	680.00	0.00	680.00
7	Service Sector - Working Capital-Medium	85	No.	15000000	Phy	0.00	0.00	20.00	0.00	20.00
					BL	0.00	0.00	2550.00	0.00	2550.00
7	Service Sector - Working Capital-Medium	85	No.	22500000	Phy	0.00	0.00	20.00	0.00	20.00
					BL	0.00	0.00	3825.00	0.00	3825.00
8	Service Sector - Working Capital-Micro	85	No.	100000	Phy	0.00	0.00	20.00	0.00	20.00
					BL	0.00	0.00	17.00	0.00	17.00
8	Service Sector - Working Capital-Micro	85	No.	300000	Phy	0.00	0.00	20.00	0.00	20.00
					BL	0.00	0.00	51.00	0.00	51.00
9	Service Sector - Working Capital-Small	85	No.	6000000	Phy	20.00	0.00	20.00	0.00	40.00
					BL	1020.00	0.00	1020.00	0.00	2040.00
	<b>Total MSME</b>					<b>7689.10</b>	<b>6669.10</b>	<b>17642.60</b>	<b>6669.10</b>	<b>38669.90</b>
<b>III. Export Credit</b>										
1	Export Credit - Post Shipment Export Credit	85	No.	10000000	Phy	1.00	0.00	1.00	0.00	2.00
					BL	85.00	0.00	85.00	0.00	170.00
2	Export Credit - Post Shipment Export Credit	85	No.	20000000	Phy	1.00	0.00	1.00	0.00	2.00
					BL	170.00	0.00	170.00	0.00	340.00
	<b>Total Export Credit</b>					<b>255.00</b>	<b>0.00</b>	<b>255.00</b>	<b>0.00</b>	<b>510.00</b>
<b>IV. Education</b>										
1	Education Loans-Graduation & Post Graduation	85	No.	400000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	34.00	34.00	34.00	34.00	136.00
	Education Loans-Graduation & Post Graduation	85	No.	800000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	68.00	68.00	68.00	68.00	272.00
2	Education Loans-Others-Vocational, Diploma	85	No.	500000	Phy	15.00	15.00	15.00	15.00	60.00
					BL	63.75	63.75	63.75	63.75	255.00
3	Education Loans-Overseas Education	90	No.	2000000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	180.00	180.00	180.00	180.00	720.00
4	Education Loans-Professional Courses	90	No.	2000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	90.00	90.00	90.00	90.00	360.00
5	Education Loans-Technical Courses	85	No.	1000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	42.50	42.50	42.50	42.50	170.00
	Education Loans-Technical Courses	85	No.	1500000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	63.75	63.75	63.75	63.75	255.00
	<b>Total Education</b>					<b>542.00</b>	<b>542.00</b>	<b>542.00</b>	<b>542.00</b>	<b>2168.00</b>
<b>V. Housing</b>										
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	1000000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	450.00	450.00	450.00	450.00	1800.00
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	1500000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	1350.00	1350.00	1350.00	1350.00	5400.00
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2000000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	900.00	900.00	900.00	900.00	3600.00
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2500000	Phy	30.00	30.00	30.00	30.00	120.00
					BL	675.00	675.00	675.00	675.00	2700.00
2	Repair of Dwelling Units-Metropolitan Centre	90	No.	1000000	Phy	30.00	30.00	30.00	30.00	120.00
					BL	270.00	270.00	270.00	270.00	1080.00
3	Repair of Dwelling Units-Other Centre	90	No.	600000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	270.00	270.00	270.00	270.00	1080.00
	<b>Total Housing</b>					<b>3915.00</b>	<b>4365.00</b>	<b>9495.00</b>	<b>4365.00</b>	<b>22140.00</b>
<b>VI. Social Infrastructure</b>										
1	Drinking Water-RO Plant	80	No.	2000000	Phy	20.00	20.00	20.00	20.00	80.00
					BL	320.00	320.00	320.00	320.00	1280.00
2	Education-Colleges	80	No.	10000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	400.00	400.00	400.00	400.00	1600.00
3	Education-Hostels	80	No.	4000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	160.00	160.00	160.00	160.00	640.00
4	Education-Schools	80	No.	5000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	200.00	200.00	200.00	200.00	800.00
5	Healthcare-Hospital	80	No.	20000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	800.00	800.00	800.00	800.00	3200.00



## Annexure-I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kurupam	Palakonda	Parvathi puram	Salur	District Total
6	Healthcare-Nursing Home	80	No.	10000000	Phy	10.00	10.00	10.00	10.00	40.00
					BL	800.00	800.00	800.00	800.00	3200.00
7	Sanitation-Pay & Use Toilets	80	No.	100000	Phy			5.00		5.00
					BL			4.00		4.00
<b>Total Social Infrastructure</b>						<b>2680.00</b>	<b>2680.00</b>	<b>2684.00</b>	<b>2680.00</b>	<b>10724.00</b>
<b>VII. Renewable Energy</b>										
1	Biomass Energy-Community Bio Gas Plant	80	No.	500000	Phy	1.00	2.00	1.00	2.00	6.00
					BL	4.00		4.00		8.00
2	Solar Energy-Rooftop Solar PV System with Battery-3 kW	80	No.	240000	Phy	1.00	2.00	20.00	2.00	25.00
					BL			38.40		38.40
3	Solar Energy-Rooftop Solar PV System without Battery-1 kW	90	No.	51100	Phy	1.00	2.00	20.00	2.00	25.00
					BL			9.20		9.20
4	Solar Energy-Rooftop Solar PV System without Battery-2 kW	90	No.	93960	Phy	1.00	2.00	20.00	2.00	25.00
					BL			16.91		16.91
5	Solar Energy-Solar Pump Sets-5 HP	80	No.	550000	Phy	1.00	2.00	10.00	2.00	15.00
					BL			44.00		44.00
6	Solar Energy-Solar Water Heater System	80	No.	45000	Phy	1.00	2.00	20.00	2.00	25.00
					BL			7.20		7.20
7	Wind Energy-Wind Power Generators	80	No.	5000000	Phy	2.00	2.00	1.00	2.00	7.00
					BL	800.00	800.00		800.00	2400.00
<b>Total Renewable Energy</b>						<b>804.00</b>	<b>800.00</b>	<b>119.71</b>	<b>800.00</b>	<b>2523.71</b>
<b>VIII. Others</b>										
1	Individuals/ Individual members of JLGs	100	No.	200000	Phy	500.00	500.00	500.00	500.00	2000.00
					BL	1000.00	1000.00	1000.00	1000.00	4000.00
2	Individuals/ Individual members of SHGs -2nd Dose of Credit	100	No.	200000	Phy	200.00	200.00	200.00	200.00	800.00
					BL	400.00	400.00	400.00	400.00	1600.00
3	Individuals/ Individual members of SHGs -3rd Dose of Credit	100	No.	200000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	200.00	200.00	200.00	200.00	800.00
4	Individuals/ Individual members of SHGs -New Loans	100	No.	200000	Phy	300.00	300.00	300.00	300.00	1200.00
					BL	600.00	600.00	600.00	600.00	2400.00
5	Loans to Distressed Persons--PMJDY - OD	100	No.	10000	Phy	100.00	100.00	100.00	100.00	400.00
					BL	10.00	10.00	10.00	10.00	40.00
6	Loans to Distressed Persons-To Repay Non Institutional borrowings	100	No.	100000	Phy	20.00	20.00	20.00	20.00	80.00
					BL	20.00	20.00	20.00	20.00	80.00
7	Start-ups-Other than Agri. & MSME	75	No.	1000000	Phy	5.00	5.00	5.00	5.00	20.00
					BL	37.50	37.50	37.50	37.50	150.00
	Start-ups-Other than Agri. & MSME	75	No.	2500000	Phy	20.00	20.00	20.00	20.00	80.00
					BL	375.00	375.00	375.00	375.00	1500.00
8	State Sponsored Organisation for SCs-Marketing of Output	80	No.	150000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	60.00	60.00	60.00	60.00	240.00
9	State Sponsored Organisation for SCs-Purchase & Supply of Inputs	80	No.	200000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	80.00	80.00	80.00	80.00	320.00
10	State Sponsored Organisation for STs-Marketing of Output	80	No.	150000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	60.00	60.00	60.00	60.00	240.00
11	State Sponsored Organisation for STs-Purchase & Supply of Inputs	80	No.	200000	Phy	50.00	50.00	50.00	50.00	200.00
					BL	80.00	80.00	80.00	80.00	320.00
<b>Total Others</b>						<b>3297.50</b>	<b>3297.50</b>	<b>3297.50</b>	<b>3297.50</b>	<b>13190.00</b>
<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>						<b>109123.22</b>	<b>101529.24</b>	<b>110363.28</b>	<b>100514.29</b>	<b>421530.03</b>

### 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			75541.00	62448.00	98612.00	98130.22	103923.00
RCEs			13611.00	39597.00	25642.00	38928.26	25186.00
SCARDBs							
RREs			16835.00	24989.00	17170.00	14369.02	37776.00
Others							
Sub total (A)	0.00	0.00	105987.00	127034.00	141424.00	151427.50	166885.00

Table 2: Term Loan (MT+LT)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs			29050.00	83184.00	54131.00	67373.11	50227.97
RCEs			2237.00	1453.00	14075.00	19263.32	17977.86
SCARDBs							
RREs			7661.00	12012.00	9425.00	23624.83	11215.42
Others							
Sub total (B)	0.00	0.00	38948.00	96649.00	77631.00	110261.26	79421.25

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	104591.00	145632.00	152743.00	165503.33	154150.97
RCEs	0.00	0.00	15848.00	41050.00	39717.00	58191.58	43163.86
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	0.00	0.00	24496.00	37001.00	26595.00	37993.85	48991.42
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C = A+B)	0.00	0.00	144935.00	223683.00	219055.00	261688.76	246306.25

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs			21901.00	21175.00	21311.00	24157.44	23793.25
RCEs			27.00			2396.63	2556.98
SCARDBs							
RREs			2758.00	800.00	874.00	4605.62	4658.14
Others							
Sub total (D)	0.00	0.00	24686.00	21975.00	22185.00	31159.69	31008.37

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs			8694.00	4235.00	7889.00	2719.63	3687.72
RCEs			211.00	2246.00	2000.00	314.46	255.44
SCARDBs							
RREs			2058.00	597.00	1762.00		372.13
Others							
Sub total (E)	0.00	0.00	10963.00	7078.00	11651.00	3034.09	4315.29

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	135186.00	171042.00	181943.00	192380.40	181631.94
RCEs	0.00	0.00	16086.00	43296.00	41717.00	60902.67	45976.28
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	0.00	0.00	29312.00	38398.00	29231.00	42599.47	54021.69
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	0.00	0.00	180584.00	252736.00	252891.00	295882.54	281629.91

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

Note : # RCEs 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

Table 1 : Crop Loan

Particulars	2022-23				2023-24				2024-25(Target)			
	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total
Crop Loan	62448.00	39597.00	24989.00	127034.00	98130.22	38928.26	14369.02	151427.50	103923.00	25186.00	37776.00	166885.00

Table 2 : Term Loan

Particulars	2022-23				2023-24				2024-25(Target)			
	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total	CBs	RCBs	RRBs	Total
Water Resources	Data Not Available											
Land Development												
Farm Mechanization												
Plantation & Horticulture including Sericulture												
AH - Dairy Development												
AH - Poultry Development												
AH - Sheep / Goat / Piggery Devt.												
Fisheries Development												
Forestry & Wasteland Dev.												
Storage Godown & Marketing Facilities												
Agro and Food Processing												
Others												
Sub total												
Grand Total (I+II)	62448.00	39597.00	24989.00	127034.00	98130.22	38928.26	14369.02	151427.50	103923.00	25186.00	37776.00	166885.00

# RCBs include STCBs, 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	Agri Clinic & Agri Business Centres	-	Large operations	No.	3000000
2	Agri Clinic & Agri Business Centres	-	Medium	No.	1500000
3	Agro Processing Unit	Cashew Processing	-	No.	3000000
4	Animal Driven Carts	Pneumatic Tyre Cart	-	No.	55000
5	Aquaculture inputs production	Agro Based Starch Production	-	No.	478800
6	Artificial Recharge Structure	For Bore Well	-	No.	52700
7	Bee Keeping	Boxes	-	No.	2000
8	Bee Keeping	Indian Bee Colony	Apis Cerana 25+25	No.	151900
9	Biomass Energy	Community Biogas Plant		No.	500000
10	Bore Well	New	Well Depth_100m, Dia_180mm	No.	76650
11	Breed Multiplication Farm	-	-	200	40100000
12	Buffalo Farming	-	Female calf rearing	1+1	101600
13	Bulk Milk Cooling Unit	-	2000 liter	No.	1500000
14	Bulk Milk Cooling Unit	-	5000 liters	No.	2500000
15	Bunding	Graded Bunding		Ha	33359
16	Cooperatives of Artisans, Village Industries	-	—	No.	1000000
17	Cooperatives of Artisans, Village Industries	-	—	No.	500000
18	Coconut Processing	Oil Extraction	Small	No.	3600000
19	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000
20	Cold Storage	For Horticulture Produce	5000 MT _ PEB	No.	50000000
21	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
22	Cold Storage	Refrigerated Van		No.	2500000
23	Combine harvester	Self-propelled belt type		No.	2900000
24	Commercial Broiler Farming		Contract Farming Deep litter All in-All out system	1000	250000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
25	Commercial Broiler Farming	-	Deep Litter	5000	1700000
26	Commercial Layer Farming	-	Manual/ Automated	10000	6800000
27	Composite Fish Culture	Composite Fish Culture		Ha	307750
28	Compost/ Vermi Compost	Compost	NADEP Compost 10' x 6' x 3'	No.	20300
29	Compost/ Vermi Compost	Vermi Compost	2 TPA	No.	33800
30	Compost/ Vermi Compost	Vermi Compost	20 TPA	No.	376100
31	Compost/ Vermi Compost	Vermi Hatchery	260 TPA	No.	1641700
32	Crossbred Cattle Farming	-	Cross Bred (CB) Cows	1+1	165600
33	Crossbred Cattle Farming	-	High yield variety	1+1	198700
34	Crossbred Cattle Farming	-	Mini dairy	3+2	497000
35	Crossbred Cattle Farming	-	Mini Dairy (High Yield CB Cows)	5+5	1212400
36	Custom Service Units/ Custom Hiring Centres	-	-	No.	2000000
37	Dairy Marketing Outlet/ Parlour	-	-	No.	400000
38	Dairy Processing Unit	Integrated Processing	20000 lit per day	No.	15000000
39	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
40	Diesel Pump Sets	New	5 HP	No.	41600
41	Diesel Pump Sets	New	8 HP	No.	57600
42	Drinking Water	RO Plant		No.	2000000
43	Drip Irrigation	New	12mm, 1.2 m x 0.60 m	ha	105000
44	Drones	For Spraying		No.	950000
45	Dug Well	New	OD 6.9m, ID 6m, Depth: 12m	No.	140700
46	Education	Colleges		No.	10000000
47	Education	Hostels		No.	4000000
48	Education	Schools		No.	5000000
49	Education Loans	Graduation & Post Graduation		No.	400000
50	Education Loans	Graduation & Post Graduation		No.	800000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
51	Education Loans	Others	Vocational, Diploma	No.	500000
52	Education Loans	Overseas Education		No.	2000000
53	Education Loans	Professional Courses		No.	2000000
54	Education Loans	Technical Courses		No.	1000000
55	Education Loans	Technical Courses		No.	1500000
56	Electric Pump Sets		Submersible _ 10 HP	No.	101400
57	Export Credit	Post Shipment Export Credit		No.	10000000
58	Export Credit	Post Shipment Export Credit		No.	20000000
59	Farm Ponds/ Water Harvesting Structures	Dugout Pond	10m x 10m x 2m	No.	20700
60	Fencing	Rock Poles with Barbed Wire		m.	400
61	Finance to FPOs/FPCs			No.	3000000
62	Fish Culture	Irrigation Tank	1	ha	1793600
63	Fish Culture	Leased Pond	Intensive Fish Culture	ha	803900
64	Fish marketing	Fish Sale Unit		No.	400000
65	Fish processing	Solar Fish Dryer		No.	426000
66	Floriculture	-	Chrysanthemum	Acre	135000
67	Floriculture	-	Orchids	Acre	172000
68	Floriculture	Jasmine	Jasminum grandiflorum	Acre	82300
69	Floriculture	Rose		Acre	78900
70	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
71	Goat	Rearing Unit	New Shed Osman badi Breed	20+1	227000
72	Godown	-	RCC _ 500 MT	No.	4000000
73	Godown	Galvanized Sheets	1000 MT	No.	3500000
74	Godown	Renovation/ Expansion		No.	500000
75	Graded Buffalo Farming	-	High yield variety	1+1	228900
76	Graded Buffalo Farming	-	Mini dairy	3+2	591100

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
77	Graded Buffalo Farming		Mini Dairy (High Yield CB Cows)	5+5	1373500
78	Healthcare	Hospital		No.	20000000
79	Healthcare	Nursing Home		No.	10000000
80	High density plantation	Banana		Acre	118000
81	High density plantation	Guava	3 x 3	Acre	154300
82	High density plantation	Mango	2.5 x 2.5	Acre	251900
83	High density plantation	Mango	4 x 3	Acre	191000
84	High density plantation	Mango	5 x 5	Acre	147800
85	Implements	Tractor drawn/ driven/mounted	Cultivator	No.	50000
86	Indigenous Poultry Farming	-	Backyard poultry	100	78000
87	Individuals/ Individual members of JLGs	-	-	No.	200000
88	Individuals/ Individual members of SHGs	2nd Dose of Credit	-	No.	200000
89	Individuals/ Individual members of SHGs	3rd Dose of Credit	-	No.	200000
90	Individuals/ Individual members of SHGs	New Loans	-	No.	200000
91	Integrated Farming	-	Dry Land System	No.	365000
92	Integrated Farming	-	Irrigated System	No.	980000
93	Integrated Farming	-	Rainfed cropping	No.	610000
94	KVIC Units	-	-	No.	200000
95	Leveller	Laser Guided	-	No.	470000
96	Loan to MFIs for on lending to for Agri. Purposes	-	-	No.	20000000
97	Loan to NBFCs (Other than MFIs) for on lending for Agri. Purposes	-	-	No.	50000000
98	Loan to PACS/ FSS/ LAMPS	Purchase of Produce	-	No.	3000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
99	Loans to Distressed Persons	-	PMJDY _ OD	No.	10000
100	Loans to Distressed Persons	To Repay Non-Institutional borrowings	-	No.	100000
101	Low-Cost Storage		Coconut pack house	No.	750000
102	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
103	Manufacturing Sector	Term Loan	Medium_	No.	22000000
104	Manufacturing Sector	Term Loan	Micro_	No.	600000
105	Manufacturing Sector	Working Capital	Medium_	No.	25000000
106	Manufacturing Sector	Working Capital	Micro_	No.	800000
107	Market Yard	Collection Centre		No.	1500000
108	Market Yard	Drying Yard		No.	1000000
109	Mushroom Cultivation	Oyster Mushroom	-	1000 Kg. per Cycle	235000
110	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/ Lemon Citrus: 6 x 6	Acre	92300
111	New Orchard	Tropical/ Sub Tropical Fruits	Cashew nut	Acre	72000
112	New Orchard	Tropical/ Sub Tropical Fruits	Guava_6 x 6	Acre	67200
113	New Orchard	Tropical/ Sub Tropical Fruits	Mango_7.5m x 7.5m	Acre	89500
114	Nursery	Horticulture Nursery		No.	2500000
115	Nursery	Small Nursery		No.	1000000
116	Organic Inputs Manufacturing Unit	-	Medium	No.	4000000
117	Organic Inputs Manufacturing Unit	-	Small	No.	2000000
118	Other machinery	Other Machinery & Equipment	Automatic Seeding Machine	No.	350000
119	Other machinery	Other Machinery & Equipment	Chaff cutter	No.	100000
120	Other machinery	Other Machinery & Equipment	Disc Harrow	No.	90000
121	Other machinery	Other Machinery & Equipment	Disc plough	No.	80000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
122	Other machinery	Other Machinery & Equipment	Mini Feed Mixing Plant	No.	150000
123	Other machinery	Other Machinery & Equipment	Paddy Winnowing Cleaner	No.	200000
124	Other machinery	Other Machinery & Equipment	Rotary Mulcher	No.	170000
125	Other machinery	Other Machinery & Equipment	Rotavator	No.	160000
126	Other machinery	Other Machinery & Equipment	Shredder	No.	210000
127	Other machinery	Other Machinery & Equipment	Turmeric cooking machine	No.	525000
128	Other machinery	Other Machinery & Equipment	Vegetable Dryer Solar Tunnel Dryer (100 to 200 Sq. ft)	No.	175000
129	Other machinery	Other Machinery & Equipment	Vegetable Electric Dryer _ 48 Trays	No.	450000
130	Other Plantation Crops	Oil Palm	-	Acre	108350
131	Paddy Transplanter	Power tiller Drawn	-	No.	460000
132	Pandals	Creeper Vegetable Cultivation	-	Acre	359700
133	Pig Rearing Unit	New Shed	-	10+1	497500
134	Pig Rearing Unit	New Shed	-	3+1	144100
135	Plantation	Bamboo	5 m *5 m	ha	92000
136	Plantation	Casuarina	5 m *5 m	ha	85000
137	Plantation	Eucalyptus	5 m *5 m	ha	95000
138	Plantation	Teak	5 m *5 m	ha	120000
139	Pledge Loans	-	-	No.	300000
140	Poly House	Tubular Structure	-	No.	3500000
141	Pond construction	Pond Renovation & Desilting	-	ha	648900
142	Poultry Hatchery	-	Broiler	7500	12000000
143	Poultry Hatchery	-	Layer	7500	12000000
144	Poultry transportation vehicle	-	-	No.	1000000
145	Power Tiller	-	12 HP	No.	280000
146	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	-	No.	1000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
147	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	-	No.	1500000
148	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	-	No.	2000000
149	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
150	Reapers, Binders and Balers	Tractor attached	Paddy straw Baler (Round) Tractor Operated	No.	1350000
151	Refrigerated Tanker Van	-	-	No.	4000000
152	Repair of Dwelling Units	Metropolitan Centre	-	No.	1000000
153	Repair of Dwelling Units	Other Centre	-	No.	600000
154	Retail Market outlet for Meat	-	-	No.	300000
155	Retail Poultry dressing/products outlet	-	-	No.	300000
156	Sanitation	Pay & Use Toilets	-	No.	100000
157	Seed Drill	Seed cum Fertilizer Drill	-	No.	150000
158	Service Sector	Term Loan	Medium__	No.	14000000
159	Service Sector	Term Loan	Medium__	No.	18500000
160	Service Sector	Term Loan	Micro__	No.	400000
161	Service Sector	Term Loan	Small__	No.	4000000
162	Service Sector	Working Capital	Medium__	No.	15000000
163	Service Sector	Working Capital	Medium__	No.	22500000
164	Service Sector	Working Capital	Micro__	No.	100000
165	Service Sector	Working Capital	Micro__	No.	300000
166	Service Sector	Working Capital	Small__	No.	6000000
167	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
168	Solar Energy	Roof Top Solar PV System without Battery	1 kW	No.	51100
169	Solar Energy	Roof Top Solar PV System without Battery	2 kW	No.	93960



### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
170	Solar Energy	Solar Pump Sets	5 HP	No.	550000
171	Solar Energy	Solar Water Heater System	-	No.	45000
172	Solar PV Pump Sets (AC)	New	5 HP	No.	550000
173	Solar PV Pump Sets (DC)		5 HP	No.	613800
174	Sprinkler Irrigation	Rain Gun	90 mm	ha	73034
175	Startups	-	Other than Agri. & MSME	No.	1000000
176	Startups	-	Other than Agri. & MSME	No.	2500000
177	Startups		Other than Agri. & MSME	No.	5000000
178	State Sponsored Organisation for SCs	Marketing of Output	-	No.	150000
179	State Sponsored Organisation for SCs	Purchase & Supply of Inputs	-	No.	200000
180	State Sponsored Organisation for STs	Marketing of Output	-	No.	150000
181	State Sponsored Organisation for STs	Purchase & Supply of Inputs	-	No.	200000
182	Stone Bunding	Stone Bunding	-	cum.	3700
183	Tank Silt Application	-	-	ha	72130
184	Tissue Culture	Tissue Culture Plant Production and Sale	Medium scale	No.	5000000
185	Tissue Culture	Tissue Culture Plant Production and Sale	Small Scale	No.	3000000
186	Tube Well	Deep	Dia_175mm, Depth_150m	No.	433650
187	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	-	No.	80000
188	Veterinary Clinic	-	-	No.	2500000
189	Weeder	Cono/ Rotary Weeder	Mini power weeder (2 HP)	No.	24000
190	Wind Energy	Wind Power Generators		No.	50000000
191	ZBNF unit with Indigenous cattle	-	-	2	112100
192	ZBNF unit with Indigenous cattle	-	-	2	121200

### Annexure V

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

Sr.	Crop	Type	Unit	SoF (₹)
1	Areca Nut/ Supari		Acre	46000
2	Banana/ Kela	Irrigated	Acre	100000
3	Banana/ Kela	Tissue Culture	Acre	130000
4	Bottle Gourd/ Lauki/ Ghiya/ Sorekai		Acre	40000
5	Brinjal/ Baingan		Acre	50000
6	Brinjal/ Baingan	Hybrid/ HYV	Acre	65000
7	Broiler Farming	Others_	Per Bird	130
8	Buffalo Farming	_	Per Animal	49000
9	Cabbage/ Patta Gobhi	Irrigated	Acre	50000
10	Cashew/ Kaju	Irrigated	Acre	42000
11	Cassava/ Tapioca	Irrigated	Acre	22000
12	Cauliflower/ Phool Gobhi		Acre	50000
13	Chilli/ Mirch	Irrigated	Acre	125000
14	Chrysanthemum/ Guladaudee/ Sevanthige/ Samandipoo		Acre	55000
15	Cocoa/ Coco		Acre	35000
16	Coconut/ Nariyal	Irrigated	Acre	55000
17	Coriander/ Dhaniya	Irrigated	Acre	22000
18	Cotton/ Kapaas	Seed Production	Acre	154000
19	Cotton/ Kapaas	Unirrigated/ Rainfed	Acre	46000
20	Cotton/ Kapaas	Irrigated	Acre	50000
21	Curry Leaf		Acre	55000
22	Custard Apple/ Seethaafalam		Acre	25000
23	Dragon Fruit		Acre	70000
24	Elephant Foot Yam/ Olua/ Jimikand/ Karunai		Acre	145000
25	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated	Acre	20000
26	Fish Culture	Others	Acre	480000
27	Fish Culture in Pond	Polyculture (Composite Fish Culture) Others	Acre	300000
28	Fish Culture in Pond	Monoculture_ Tilapia_	Acre	500000
29	Fish Culture in Pond	Monoculture_ Pangasius_	Acre	600000
30	Foxtail Millet/ Korralu/ Thenai/ Navane		Acre	19000
31	French Beans/ Green Beans/ Fansi/ Common Beans		Acre	53000
32	Ginger/ Adrak	Irrigated	Acre	65000
33	Goat Farming	Rearing Unit Semi intensive	20+1	46000

### Annexure V

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

Sr.	Crop	Type	Unit	SoF (₹)
34	Groundnut/ Moongfali	Irrigated	Acre	38000
35	Guava/ Amrood	High Density	Acre	100000
36	Indian Jujube/ Ber/ Bor		Acre	31000
37	Jasmine/ Chamelee/ Mallige/ Mogra		Acre	55000
38	Lemon Grass		Acre	30000
39	Lime	Irrigated	Acre	80000
40	Maize/ Makka	Irrigated	Acre	45000
41	Mandarin/ Santra/ Citrus/ Sweet Orange		Acre	65000
42	Mango/ Aam		Acre	50000
43	Marigold/ Gende Ka Phool/ Zendu		Acre	50000
44	Medicinal And Aromatic Plants		Acre	31000
45	Mesta		Acre	12000
46	Moringa/ Sajana/ Drumstick		Acre	45000
47	Oil Palm/ Palm Oil		Acre	75000
48	Okra/ Bhindi/ Bhendi/ Ladies Finger	Hybrid/ HYV	Acre	45000
49	Onion/ Piyaz/ Kanda		Acre	60000
50	Other Vegetables		Acre	185000
51	Papaya/ Papita		Acre	110000
52	Pearl Millet/ Bajra/ Cumbu	Irrigated	Acre	22000
53	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated	Acre	24000
54	Pineapple/ Ananas		Acre	33000
55	Potato/ Aloo	Irrigated	Acre	50000
56	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
57	Sapota/ Chiku		Acre	40000
58	Sesame/ Til/ Sesamum/ Gingelly	Irrigated	Acre	14000
59	Sorghum/ Jowar	Irrigated	Acre	23000
60	Sugarcane/ Ganna	Irrigated	Acre	100000
61	Tomato/ Tamatar		Acre	60000
62	Turmeric/ Haldi	Irrigated	Acre	110000
63	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	22000
64	Watermelon/ Tarbuj		Acre	50000

### List of Abbreviations

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

### List of Abbreviations

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

### List of Abbreviations

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

### List of Abbreviations

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

### List of Abbreviations

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





### Name & Address of DDM

<b>Name of the DDM</b>	Sadhu Dinesh Kumar Reddy
<b>Designation</b>	Manager (DD),NABARD
<b>Address</b>	Santoshi Nilayam Lane 7, SNM Nagar Parvathipuram
<b>Post Office</b>	Parvathipuram Town S.O
<b>District</b>	Parvathipuram Manyam
<b>State</b>	Andhra Pradesh
<b>Pin code</b>	535501
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<b>Mobile No.</b>	8328312578
<b>Email ID</b>	parvathipuram@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> 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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<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉: ho@nabfins.org      🌐: www.nabfins.org	



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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  
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☎: 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.

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**NAB FOUNDATION**

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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?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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