



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



प्रकासम जिला

Prakasam 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 : प्रकासम

District : PRAKASAM

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

PLP document prepared by:
Ravi Kumar J
District Development Manager
NABARD
Prakasam

आंध्र प्रदेश क्षेत्रीय कार्यालय द्वारा पीएलपी दस् त्वेज़ को ंतिम रूप दिया गया .

ऽ स् वीकरण: 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. ऽस दस्तावेज़ के आंकड़ों अथवा सूचना का उपयोग करने से किसी व्यक्ति/संगठन को हुई किसी भी प्रकार की भौतिक अथवा अन्य हानियों के लिए नाबार्ड जिम्मेदार नहीं होगा.

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

Index

Sr. No.	Particulars	Page No.
1	Foreword	1
2	Executive Summary	5
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)	8
Part A		
4	District Map	11
5	Broad Sector wise PLP projection for the year 2025-26	12
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26	13
7	District profile	14
8	Banking Profile	25
Part B		
Chapter 1	Important Policies and Developments	29
Chapter 2	Credit Potential for Agriculture	
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance & Marketing	41
2.1.2	Water Resources	42
2.1.3	Farm Mechanization	42
2.1.4	Plantation & Horticulture, including Sericulture	43
2.1.5	Forestry & Waste Land Development	44
2.1.6	Animal Husbandry – Dairy	45
2.1.7	Animal Husbandry – Poultry	45
2.1.8	Animal Husbandry - Sheep, Goat, Piggery	46
2.1.9	Fisheries	46
2.1.10	Farm Credit – Others	47
2.1.11	Sustainable Agricultural Practices	48
2.2	Agriculture Infrastructure	
2.2.1	Construction of Storage and Marketing Infrastructure	49
2.2.2	Land Development, Soil Conservation and Watershed Development	50
2.2.3	Agri. Infrastructure – Others	50

Index

Sr. No.	Particulars	Page No.
2.3	Agriculture - Ancillary Activities	
2.3.1	Food & Agro Processing	51
2.3.2	Agri Ancillary Activities – Others	51
Chapter 3	Credit potential for MSMEs	53
Chapter 4	Credit Potential for Export Credit, Education & Housing	54
Chapter 5	Credit Potential for Infrastructure	
5.1	Infrastructure - Public Investments	56
5.2	Social Infrastructure involving Bank Credit	58
5.3	Renewable Energy	59
Chapter 6	Informal Credit Delivery System	60
Chapter 7	Critical Interventions Required for Creating a Definitive Impact	61
Chapter 8	Status and prospects of Cooperatives	70
Chapter 9	NABARD's Projects and Interventions in the District	73
	Success Stories	77
Appendix 1a	Climate Action - Scenario at Global & National Level	81
Appendix 1b	Climate Change Scenario - At the State Level	83
Appendix 1c	Climate Change Scenario - At the District Level	86
Appendix 2	Potential for Geographical Indication (GI) in the district	88
Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	89
Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	98
Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied Activities	99
Annexure 4	Unit costs for major activities fixed by NABARD	100
Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	106
	Abbreviations	107
	Name and address of DDM	112

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	Prakasam district is located in a tropical region, spanning latitudes between 14°57'00" and 16°17'00" N and longitudes 78°43'00" and 80°25'00" E. A distinctive feature of the district is its central region, characterized by large stretches of low shrubs, rocky hills, and stony plains
ii.	Type of soil	The soils in Prakasam district are sandy clay loam, sandy loam, clay loam/ Prakasam districts soils have low carbon due to fast organic matter degradation from the tropical climate. However, surface layers contain high organic carbon from added manure and plant residues.
iii.	Primary occupation	Prakasam district's economy is primarily based on agriculture, with major crops including Paddy, Jowar, Maize, Red Gram, Cotton, Tobacco, and Chilies. Additionally, dairy being the major income provider, while the district also leads in granite mining, particularly for Galaxy Granite in Chimakurthy.
iv.	Land holding structure	Prakasam district has 4,77,669 landholdings covering 6,05,709 hectares, with an average holding size of 1.26 hectares. Most holdings are by small and marginal farmers, averaging 0.80 hectares, which is 40% below the district average, highlighting the predominance of small-scale farming

3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	The ACP achievement during the FY 2023-24 was ₹ 21,559 crores as against the target of ₹17,988 crores including the non-priority sector. Of which the credit flow to the priority sector during the FY 2023-24 was ₹ 17,437.54 crores.
ii.	CD Ratio	The CD ratio in Prakasam district increased from 175.5 in FY 2021-22 to 191.7 in 2022-23 (9.23% rise) and reached 203.8 in 2023-24 (6.31% rise). This steady growth reflects increased credit disbursal, indicating stronger financial inclusion and economic activity.
iii.	Investment credit in Agriculture	Agricultural investment credit in Prakasam district dropped by 24.24% from ₹4,623.78 crores in 2021-22 to ₹3,503.16 crores in 2022-23. It then rebounded by 43.63%, reaching ₹5,031.76 crores in 2023-24, indicating a recovery after the previous year's decline
iv.	Credit flow to MSMEs	MSME credit flow dropped by 13.28% from ₹2,490.44 crores in 2021-22 to ₹2,159.74 crores in

		2022-23. It then surged by 33.36%, reaching ₹2,880.15 crores in 2023-24, indicating a significant recovery in credit flow after the decline in the previous year
v.	Other significant credit flow, if any	The cumulative investment in priority sectors over FY 2021-22, 2022-23, and 2023-24 stands at ₹236.19 crores for Housing, ₹111.07 crores for Renewable Energy, and ₹619.98 crores for the informal sector, indicating a significant investment trend across these areas

4. Sector/Sub-sector wise PLP projections

i.	Projection for the year	The PLP projection for the FY 2025-26 is pegged at ₹ 19271.14 crores.
ii.	Projection for agriculture and its components	The Projection for the total Agriculture is at ₹ 10961.22 crores.
iii.	Projection for MSMEs	₹ 6105.68 crores.
iv.	Projection for other purposes	₹ 2,204.24 crores.

5. Developmental Initiatives

- The district hosts multiple Financial Literacy Centres (FLCs) to enhance financial literacy, including FLCC Kandukur (APGB), FLCC Ongole and RUDSETI (Canara Bank), along with centres in Giddaluru, Markapur, Yerragondapalem, Kaingiri, and Bestavaripeta (PDCCB) for deepening the financial initiatives.
- The district has over 60 FPOs supported by NABARD and other line departments like APDMP, Horticulture Departments etc., with 25 promoted by NABARD, including 5 under a new Central scheme. Further promoting FPOs in allied sectors like dairy, fisheries, and sericulture can enhance collective farming.
- Two watershed projects in southern Prakasam district, covering about 2,000 hectares, benefit 1,000 farmers in Pamur and Ponaluru mandals. These initiatives aim at soil and water conservation, climate change mitigation, effective water resource utilization, and building social capital in villages.
- NABARD plans to promote Integrated Pest Management (IPM) practices among chili farmers in western Prakasam, benefiting 500 farmers across 1,000 acres. The initiative aims to improve market prices and reduce input costs by leveraging digital technologies and IoT to enhance agricultural efficiency.

6. Thrust Areas

Key development priorities include enhancing agriculture through modern techniques and value-added processing, promoting renewable energy for sustainability, and improving infrastructure for economic growth. Skill development initiatives will equip the workforce for manufacturing, IT, and other services. Tourism promotion, water management, and strengthened healthcare services aim to boost local economies and well-being. Supporting SMEs through financial aid and market access will further drive economic development.

7. Major Constraints and Suggested Action Points

Several challenges can hinder development initiatives, including funding limitations, infrastructure gaps, and skill shortages. Regulatory complexities and land acquisition issues may delay projects, while water scarcity affects agriculture and renewable energy. Limited market access restricts SME growth, and community resistance can impede implementation. Additionally, environmental concerns and compliance requirements further complicate project execution. Addressing these challenges is crucial for sustainable and effective development

8. Way Forward

Aligning district development initiatives with Swarnandhra Pradesh Vision 2047 and Viksit Bharat 2047 through a participative approach aims to foster an equitable and just society. Key strategies include integrated planning for cohesive growth, public-private partnerships to mobilize resources, and financial support mechanisms to fund priority projects. Skill development initiatives will enhance workforce capabilities, while infrastructure development ensures economic support. Community engagement fosters ownership, and sustainable practices safeguard the environment. Water management solutions improve agricultural productivity, market linkages connect producers to fair markets, and a robust monitoring framework ensures progress assessment and strategic adaptability.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

The methodology consists of:

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise use utility

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

i. Bankers

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

ii. Government Agencies/Departments

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

iii. Individual/Business entities

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

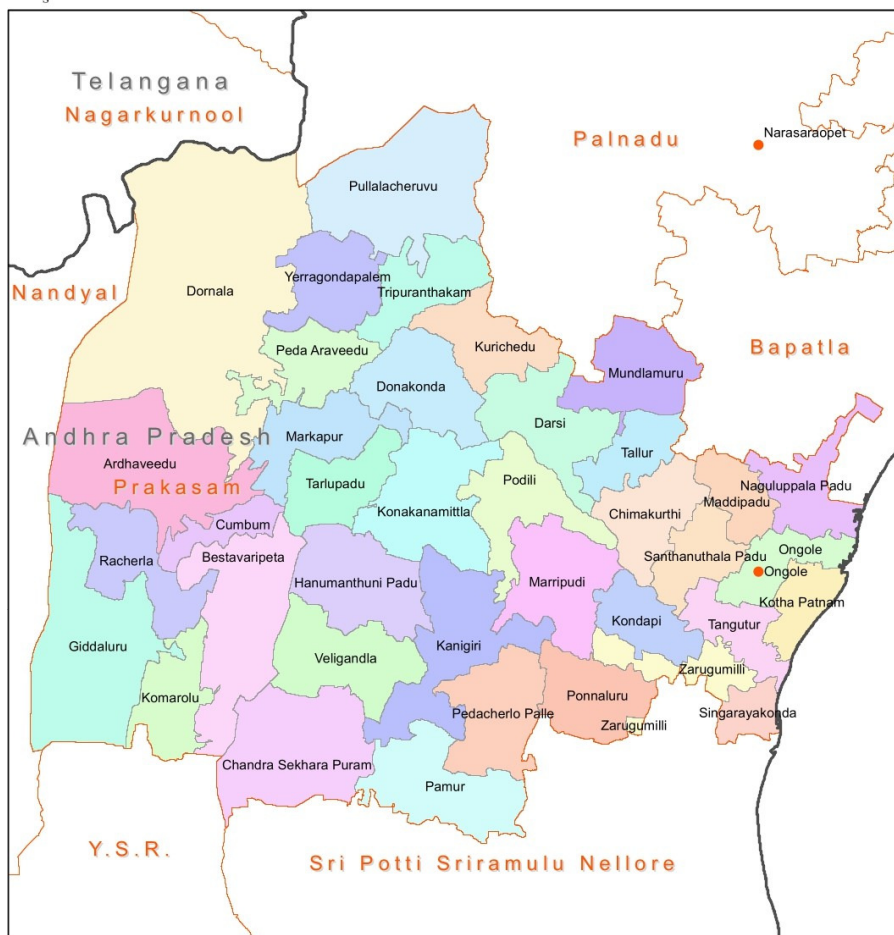
6. Limitations and Constraints

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

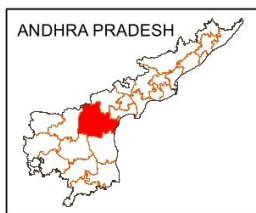
District Map



Block Map - Prakasam



10 5 0 10 20 30
km



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	1079885.61
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	902035.70
2	Term Loan for agriculture and allied activities	177849.91
B	Agriculture Infrastructure	11058.09
C	Ancillary activities	5179.25
I	Credit Potential for Agriculture(A+B+C)	1096122.95
II	Micro, Small and Medium Enterprises	610568.60
III	Export Credit	14280.00
IV	Education	36972.35
V	Housing	99783.00
VI	Social Infrastructure	3520.00
VII	Renewable energy	16309.66
VIII	Others	49558.00
	Total Priority Sector	1927114.56

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	793271.35
2	Water Resources	21514.95
3	Farm Mechanisation	6489.04
4	Plantation & Horticulture with Sericulture	3036.20
5	Forestry & Waste Land Development	0.00
6	Animal Husbandry – Dairy	149066.78
7	Animal Husbandry – Poultry	1711.70
8	Animal Husbandry - Sheep, Goat, Piggery	40913.67
9	Fisheries	15347.92
10	Farm Credit- Others	48534.00
	Sub total	1079885.61
B		
1	Construction of storage	7950.79
2	Land development, Soil conservation, Wasteland Development	1098.98
3	Agriculture Infrastructure – Others	2008.32
	Sub total	11058.09
C		
1	Food & Agro. Processing	2467.75
2	Ancillary activities – Others	2711.50
	Sub Total	5179.25
	Credit Potential for Agriculture (A+B+C)	1096122.95
II	Micro, Small and Medium Enterprises	
	Total MSME	610568.60
III	Export Credit	14280.00
IV	Education	36972.35
V	Housing	99783.00
VI	Social Infrastructure	3520.00
VII	Renewable energy	16309.66
VIII	Others	49558.00
	Total Priority Sector	1927114.56

District Profile 1

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	14323.00
ii.	No. of Subdivisions	08
iii.	No. of Blocks	38
iv.	No. of revenue villages	830
v.	No. of Gram Panchayats	730

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	Prakasam
iii.	Agro-climatic Zone 1	SAZ1 - Krishna Zone
iv.	Climate	Semi-Arid
v.	Soil Type	Deltaic Alluvium ,Deep Black and Red

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	1432349
ii.	Forest Land	442073
iii.	Area not available for cultivation	138600
iv.	Barren and Unculturable land	136309
v.	Permanent Pasture and Grazing Land	49676
vi.	Land under Miscellaneous Tree Crops	1928
vii.	Cultivable Wasteland	49493
viii.	Current Fallow	137048
ix.	Other Fallow	102332

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	30
ii.	Critical	0
iii.	Semi Critical	4
iv.	Over Exploited	4
v.	Saline	0
vi.	Not Assessed	0
	Total	38

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	262344	55	124824	21
ii.	>1 to <=2 ha	128584	27	184336	30
iii.	>2 to <=4 ha	66638	14	174270	29
iv.	>4 to <=10 ha	18776	4	103291	17
v.	>10 ha	1327	0	18988	3
	Total	477669	100	605709	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	195
ii.	Of the above, Small/ Marginal Farmers	160
iii.	Agricultural Labourers	594
iv.	Workers engaged in Household Industries	36
v.	Other workers	44

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	2288.00	1161.00	1127.00	18.43	4.45
ii.	Scheduled Caste	537.15	272.38	264.77	481.50	55.65
iii.	Scheduled Tribe	88.20	45.09	43.11	74.38	13.82
iv.	Literate	1263.00	7.46	5.17	946.67	316.33

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	566
ii.	Rural Households	455
iii.	BPL Households	111

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	769
ii.	Villages having Agriculture Power Supply	769
iii.	Villages having Post Offices	769
iv.	Villages having Banking Facilities	769
v.	Villages having Primary Schools	769
vi.	Villages having Primary Health Centres	64
vii.	Villages having Potable Water Supply	-
viii.	Villages connected with Paved Approach Roads	769

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Chief Planning Officer – Prakasam
1.a Additional Information	
2. Soil & Climate	Chief Planning Officer – Prakasam
3. Land Utilisation [Ha]	Chief Planning Officer – Prakasam
4. Ground Water Scenario (No. of blocks)	Ground Water Resource Department- Prakasam
5. Distribution of Land Holding	Chief Planning Officer – Prakasam
6. Workers Profile [In '000]	Chief Planning Officer – Prakasam
7. Demographic Profile [In '000]	Chief Planning Officer – Prakasam
8. Households [In '000]	Chief Planning Officer – Prakasam
9. Village-Level Infrastructure [Nos.]	Chief Planning Officer – Prakasam

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	2903
ii.	Primary Health Centres	64
iii.	Primary Health Sub-Centres	-
iv.	Dispensaries	41
v.	Hospitals	13
vi.	Hospital Beds	1694

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

Sr. No.	Particulars	Nos.
i.	Registered FPOs	65
ii.	Agro Service Centres	15
iii.	Soil Testing Centres	3
iv.	Approved nurseries	-
v.	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	349.00
ii.	Irrigation Potential Created	251.20
iii.	Net Irrigated Area (Total area irrigated at least once)	113.71
iv.	Area irrigated by Canals/ Channels	193.00
v.	Area irrigated by Wells	92.00
vi.	Area irrigated by Tanks	2.50
vii.	Area irrigated by Other Sources	0.14
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	115.31

13. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	8329
ii.	Railway Line [km]	-

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

Sr. No.	Category of animal	Total
i.	Cattle - Indigenous	-
ii.	Buffaloes	671812
iii.	Sheep - Indigenous	-
iv.	Goat	417589
v.	Pig - Indigenous	-

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	18
ii.	Veterinary Dispensaries	84
iii.	Disease Diagnostic Centres	3
iv.	Artificial Insemination Centers	565
v.	Animal Breeding Farms	1
vi.	Animal feed manufacturing units	-
vii.	Fodder Farms	-
viii.	Dairy Cooperative Societies	187
ix.	Milk Collection Centres	97
x.	Fishermen Societies	74
xi.	Animal Husbandry Training Centres	0
xii.	Animal Markets	11
xiii.	Fish Markets	-
xiv.	Livestock Aid Centers	55
xv.	Licensed Slaughter houses [Nos.]	8

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	46,473	MT	55	gm/day
ii.	Egg	810.31	Lakh Nos.	35	nos/p.a
iii.	Milk	10008089.80	MT	1207	gm/day
iv.	Meat	58,616.50	MT	70	gm/day

Sources:

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	Chief Planning Office , Prakasam
11. Infrastructure & Support Services For Agriculture[Nos.]	Chief Planning Office , Prakasam
12. Irrigation Coverage ['000 Ha]	Chief Planning Office , Prakasam
13. Infrastructure For Storage, Transport & Marketing	Directorate of Economic & Statistics
14. Animal Population as per Census [Nos.]	Chief Planning Office , Prakasam
15. Infrastructure for Development of Allied Activities [Nos.]	Chief Planning Office , Prakasam
16. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Chief Planning Office , Prakasam

District Profile 3

Key Insights into Agriculture and Allied Sectors

CROP PRODUCTION, MAINTENANCE AND MARKETING - AGRICULTURE

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Share of GDP agri to district	44.70	37.00	-
ii.	Rainfall -Normal (mm)	841	783	841
iii.	Rainfall - Actual (mm)	807	751	8
iv.	Cropping Pattern	The region's agriculture includes red chilies, paddy, red gram, cotton, and millets in Kharif, while Bengal gram and tobacco dominate Rabi. Horticulture features acid lime, sweet lime, papaya, and vegetables, highlighting diverse cultivation with tobacco emerging as the dominant crop		

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	1177800.00	1146600.00	1340321.00

Table 3: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	3.84	3.84	2.72
ii.	Net sown area (lakh ha)	3.73	3.73	2.62
iii.	Cropping intensity (%)	102.94	102.94	103.81

Table 4: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	118964	118964	96934
ii.	GLC through KCC (Rs. lakh)	194624.72	161134.24	173162.78

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Websites - District Domestic Product 2023-24 (FRE) by DES AP State Weather Data from APSDPS Planning Dept.
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Irrigated Area, Cropping Intensity	District Agriculture Office , Chief Planning Office – Prakasam
Table 4: KCC Coverage	SLBC Portal

WATER RESOURCES

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	425	425	425
ii.	Net Irrigated Area ('000 ha)	113	97	-
iii.	Gross Irrigated Area ('000 ha)	115	98	-

Table 2: Water exploitation status in Prakasam1 District, Andhra Pradesh

Sr. No.	Mandal Name	31-03-2022	31-03-2023	31-03-2024
i.	Ardhaveedu, Bestavaripeta Chandra Sekhara Puram Chimakurthi, Cumbum, Darsi Donakonda, Dornala, Hanumanthuni Padu, Kanigiri, Komarolu Konakanamittla, Kondapi Kotha Patnam, Kurichedu Maddipadu, Marripudi Mundlamuru, Naguluppala Padu Ongole, Pamur, Pedacherlo Palle Podili, Ponnaluru, Santhanuthala Padu, Singarayakonda Tallur, Tangutur, Tarlupadu Tripuranthakam, Veligandla Yerragondapalem, Zarugumilli	Safe	Safe	Safe
ii.	Pullalacheruvu , Markapur, Giddaluru	Semi-Critical	Semi-Critical	Semi-Critical
iii.	Racherla	Critical	Critical	Critical
iv.	Peda Araveedu	Over Exploited	Over-Exploited	Over-Exploited

Sources

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

District Profile 4

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: KCC Data

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	53,150	-	-
ii.	KCC for working capital (No.)	7,768	15,516	17,651
iii.	KCC for working capital (₹ lakh)	6,109.43	12,627.57	12,868.54

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Chilling Centers (No.)	5	5	-

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Andhra Pradesh
Table 2: Processing Infrastructure	Prakasam Handbook of Statistics 2022, 2023, 2024

Animal Husbandry – Poultry

Table 1 : Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird population (No.)	8,33,434	8,33,434	8,33,434

Sources

Table Name	Source(s) and reference year of data
Table1: Poultry	20th Livestock Census 2019 , Department of Animal Husbandry, Government of Andhra Pradesh

Animal Husbandry – SGP

Table 1: Popular Breed(s)

Sr. No.	Particulars	Nos.
i.	Popular sheep breed(s)	Nellore
ii.	Popular goat breed(s)	Non-Descript
iii.	Popular pig breed(s)	Non-Descript

Sources

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

FISHERIES

Table 1: KCC Data

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
iv.	KCC for working capital (No.)	613	1092	2045
v.	KCC for working capital (₹ lakh)	2722.19	1120.19	3186.06

LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Watershed Projects (No.)	5	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: KCC Data	SLBC Portal
Table 2: Land Development, Soil Conservation & Watershed Management	NABARD

District Profile 5

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	2,49,044.00	2,38,672.00	2,88,015.00
ii.	Loans under Stand Up India Scheme (₹ lakh)	2,28,270.38	2,324.95	3,134.53

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Micro Units (No.)	-	-	11,256
ii.	Small Units (No.)	-	-	998
iii.	Medium Units (No.)	-	-	43
iv.	Udyog Aadhar Registrations (No.)	-	-	765

Table 3: Traditional activities:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Handloom Clusters (No.)	3	3	3

Table 4: DIC Interventions:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	DIC identified traditional arts/ crafts	NIL	NIL	NIL

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Data
Table 2: MSME units – Cumulative	-
Table 3: Traditional Activities	Department of Handlooms , Prakasam
Table 4: DIC Interventions	DIC ,Prakasam

Public Infrastructure Investments

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Amt of RIDF assistance (₹ lakh)*	9,727.06	24,737.86	15,443.20

*Source: NABARD

INFORMAL CREDIT DELIVERY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	SHG Bank Linkage (₹ lakh)	69,853	73,926	72,585
ii.	JLG Bank Linkage	393	691	1150

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Assistance under Skill Development/ Entrepreneurship Development Programs (₹ lakh)	25.81	21.87	14.38
ii.	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)	5.34	0	0

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of SHGs credit linked (including repeat finance)	15,540	9,525	8,084
ii.	Bank loan disbursed (₹ lakh)	69,853	73,926	72,585

Sources

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

STATUS AND PROSPECTS OF COOPERATIVES
Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	522	522	522
ii.	Consumer Stores (No.)	18	11	11
iii.	Housing Societies (No.)	60	60	60
iv.	Weavers (No.)	27	27	27
v.	Marketing Societies (No.)	1	1	1
vi.	Labour Societies (No.)	322	322	322
vii.	Industrial Societies (No.)	-	-	-
viii.	Sugar Societies (No.)	0	0	0
ix.	Agro Processing Societies (No.)	0	0	0
x.	Others (No.)	258	258	258
	Total (No)	1208	1201	1201

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	172	93	93

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies Associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLG s	BCs/BFs	Villages	Households	
Commercial Banks	29	246	85	92	69	-	28904	338	3	1429	
Regional Rural Bank	1	72	49	16	7	-	12437	133	12	1729	
District Central Coop. Bank	1	24	9	10	5	-	1492	0	35	14648	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	-	0	0	0	0	
Primary Agr. Coop. Society	93	93	93	0	0	-	0	0	9	3780	
Others	3	9	0	5	4	-	0		92	39060	
All Agencies	127	444	236	123	85	0	42833	471	2	792	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	6410925	-	-	-	1470267.72	1048964.17	1191426.53	13.6
Regional Rural Bank	1230496	-	-	-	282465.83	230452.45	264594.09	14.8
Cooperative Banks	350236	-	-	-	-	51362.89	54235.78	5.6
Others	39272	-	-	-	776.93	2002.77	2727.55	36.2
All Agencies	8030929	-	-	-	1753510.48	1332782.28	1512983.95	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	1223936	797531	-	-	-	2648818.48	2148179.40	2614975.28	21.7	84.8
Regional Rural Bank	286950	194876	-	-	-	372609.80	278612.02	320941.48	15.2	10.4
Cooperative Banks	158321	24829	-	-	-	0	118860.62	144072.44	21.2	4.7
Others	5690	15287	-	-	-	1596.38	1615.87	2837.52	75.6	0.1
All Agencies	1674897	1032523	-	-	-	3023024.66	2547267.91	3082826.72	21.0	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	180.2	204.8	219.5
Regional Rural Bank	131.9	120.9	121.3
Cooperative Banks	209.2	231.4	265.6
Others	123.9	394.9	104.0
All Agencies	175.5	191.7	203.8

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	495802	769872	244849	108511
Regional Rural Bank	146198	198205	75562	49476
Cooperative Banks	53265	0	0	0
Others	-	-	-	-
All Agencies	695265	968077	320411	157987

6. Performance on National Goals

Agency	31/03/2024											
	Priority Sector Loans			Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women		
	Amount [₹ lakh]	% of Total Loans	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	
Commercial Banks	522077.28	89.00		1309224.2	78.20	1190906.58	85.70	0.00	0.0	620274.74	81.44	
Regional Rural Bank	47764.55	8.14		247791.51	14.80	182047.45	13.10	0.00	0.0	131226.22	17.23	
Cooperative Banks	14500.12	2.47		117138.7	07.00	16763.06	1.20	0.00	0.0	9723.14	1.28	
Others	2206.31	0.39		26.32	-	-	-	0.00	0.0	445.37	0.05	
All Agencies	586548.26	100		1674180.73	100	1389717.09	100	0.00	0.0	761669.47	100	

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment nt [%]		Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]		Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]		
Commercial Banks	1508743.00	1961504.98	130.0		1176378.54	1498233.39	127.4		1433616.00	1831301.48	127.7		128.4
Regional Rural Bank	292068.00	348293.62	119.3		187661.43	254178.82	135.4		214442.00	295556.06	137.8		130.8
Cooperative Banks	135930.00				88626.81	109181.98	123.2		126362.00	131638.82	104.2		113.7
Others	1715.00	1258.85	73.4		6414.59	1425.45	22.2		24380.00	2232.63	9.2		34.9
All Agencies	1938456.00	2311057.45	119.2		1459081.37	1863019.64	127.7		1798800.00	2260728.99	125.7		124.2

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 [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	952337	1001734.98	105.2	582006.00	905799.2	155.6	822300.00	1083284.33	131.7	130.9
Term Loan (Agri.)	273238	694337.94	254.1	205163.00	447263.67	218.0	403000.00	590896.40	146.6	206.2
Total Agri. Credit	1225575.00	1696072.92	138.4	787169.00	1353062.87	171.9	1225300.00	1674180.73	136.6	149.0
MSME	272342	422409.16	155.1	215974.00	385738.9	178.6	253200.00	448151.16	177.0	170.2
Other Priority Sector	160054	192575.37	120.3	95393.00	124217.87	130.2	106300.00	138397.1	130.2	126.9
Total Priority Sector	1657971.00	2311057.45	139.4	1098536.00	1863019.64	169.6	1584800.00	2260728.99	142.7	150.5

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	1961504.98	138056.27	7.0	1498233.39	69338.01	4.6	1831301.48	59627.94	3.3	5.0
Regional Rural Banks	348293.62	3872.6	1.1	254178.82	2892.06	1.1	295556.06	2598.44	0.9	1.0
Cooperative Banks				109181.98	2845.32	2.6	131638.82	2601.49	2.0	2.3
Others	1258.85	139.35	11.1	1425.45	120.66	8.5	2232.63	88.82	4.0	7.8
All Agencies	2311057.45	142068.22	6.1	1863019.64	75196.05	4.0	2260728.99	64916.69	2.9	4.4

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

Source(s)

1	SLBC PORTAL
2	ACP of Prakasam District 2024-25

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

Digital Agriculture Mission

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

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

2.2. Highlights Related to Agriculture & Farm Sector

Priorities Identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

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

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

• **Micro Credit Intervention**

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

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

• **Financial Inclusion**

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

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

• **Farm Sector Development**

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

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

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

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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

Policy Initiatives - State Govt.

1. Important policies of State Government

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

2.2 Budget - Highlights related to Agriculture & Farm Sector

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

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

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

3. Govt. Sponsored Programmes linked with Bank Credit

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

Chapter 2

Credit potentials for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District:

The geographical area of the district is 14.323 lakh hectares, of which the gross cropped area is 2.72 lakh hectares, constituting 18.98% of the geographical area. The net sown area is 3.73 lakh hectares, resulting in a cropping intensity of 103%.

Rainfall: The normal annual rainfall in the district as per the CPO data is 841.30 mm but for 2023-24 only 577.80 mm was recorded resulting in a significant deficit of 263.50 mm (approximately 31.3). This exceeds the cumulative deficit of 3.3 from the previous year. The substantial rainfall deficit may adversely impact crop yields and highlights concerns regarding groundwater sustainability.

Land Holdings: The latest agriculture census reveals 4,77,669 landholdings covering 6,05,709 hectares in the district. Although marginal and small farmers represent 82% of total landholdings, they operate only 51% of the agricultural area. This highlights a significant disparity between the number of small farmers and the land they manage.

Major Crops: Major Crops being cultivated in the district is as under:

- Kharif (Irrigated) – Paddy Sesame Green gram Pillipesara
- Kharif (Rainfed) – Red gram Groundnut Cotton Black gram Sunflower Bajra
- Rabi (Irrigated) – Paddy Pillipesara
- Rabi (Rainfed) - Tobacco Bengal gram Sunflower Jowar Maize

Credit Flow: As per the lead bank sources, the total agriculture credit flow during last 3 years i.e. 2021-22 2022-23 and 2023-24 was ₹11,77,800 lakhs, ₹11,46,600 lakhs and ₹13,40,321 lakhs respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

The district provides extensive agricultural support through various technical agencies including the Farmers Training Centre, KVK Agriculture Research Station, DAATTC and ATMA. There are also 616 Rythu Bharosa Kendras (RBKs) offering comprehensive services to farmers. Each RBK employs a VAA/VHA/VSA equipped with tablets for crop data collection via the e-karshak app with training provided for efficient operation.

Established on May 30, 2020, the District Resource Centre in Ongole integrates FTC and ATMA acting as a bridge between scientists and farmers for knowledge dissemination. Information on agricultural practices is disseminated through village kiosks, awareness camps and door-to-door brochures.

RBKs are tasked with ensuring timely access to necessary inputs displaying available resources and prices to help farmers make informed purchasing decisions. Additionally, integrated agricultural labs in the district provide soil testing and other crop-related services to enhance productivity.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District:

The geographical area of the district is 14.323 lakh hectares and the normal annual rainfall in the district as per the CPO data is 841.30 mm.

Prakasam district is drained by Gundlakamma, Musi, Manneru and Paleru rivers apart from small rivers such as Tammileru, Sagileru and Gudisaleru and streams such as Vagaravagu, Nallavagu and Vedimangalavagu. Of these, Gundlakamma is the main source for irrigation and drinking water needs for the district.

The Nagarjuna Sagar Project (NSP) is the Major Irrigation Project. The main irrigation sources in the district are Krishna Canal system, Nagarjuna Sagar Project, and Medium Irrigation Projects such as Rallapadu, Mopadu, Paleru-Bitragunta anicut, V.R.Kota anicut and Cumbum tank.

Nagarjuna Sagar Project and Krishna Western Delta are under Major Irrigation. Mopadu Reservoir Paleru-Bitragunta Anicut and Cumbum tank are sources under Medium Irrigation. 798 Minor Irrigation tanks with an Ayacut of 89,267 Hectares are under cultivation.

The Area irrigated under Canals/Channels is 31,132 Ha, under Bore Wells is 92,009 Ha, under lift irrigation is 1,518 Ha in the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

For implementation of micro irrigation project, an online application has been developed and all the applications will be registered through RSKs at village level and entire sanction process is online and every farmer can track his/her application by unique ID created by the system. Farmer has to select the company among the empanelled companies for the supply and installation of Micro Irrigation. The company which was selected by farmers will give guarantee for the system 5 years along with free service.

In order to promote the usage and development of Micro Irrigation systems, subsidy schemes are made available to small and marginal farmers by the GoAP.

The coverage of area under Micro Irrigation during FY 2022-23 was 8,852 hectares, and during FY 2023-24, it was 9,540.86 hectares under both Sprinkler and Drip Irrigation systems. The target for FY 2024-25 is 30,000 hectares.

As on 31 March 2024 total area covered under the MI systems in the district is 96,021 Ha. However, there is still potential of 1,12,186 Ha that can be covered in the district under the Micro Irrigation.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District:

Mechanization in agriculture refers to the use of machines to replace human or animal labour requiring human input for guidance. It encompasses a range of tools from simple hand tools to advanced motorized equipment. Current mechanized agriculture includes tractors trucks combine harvesters and aerial technologies like drones along with precision agriculture techniques that utilize computers and GPS for enhanced yields.

In the district, the demand for mechanization is rising due to a shortage of affordable labour. Key mechanization tools include mini tractors, power tillers, multi-crop threshers, paddy trans planters, and various other equipment available through Custom Hiring Centres. The district

shows significant potential for higher HP tractors (35 HP and above) due to hard soil conditions with some areas utilizing tractors up to 60 HP. The need for mini tractors and smaller implements is limited in these regions.

As per the latest census and data of Department of Economic and Statistics, AP the total no of registered tractors and trailers in the district is 17,611.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

Seven Custom Hiring Hubs (CHHs) are proposed at the Assembly Constituency level supported by government schemes like the Sub-Mission on Agriculture Mechanization (SMAM), Agri Infrastructure Fund (AIF), and Rashtriya Krishi Vikas Yojana (RKVY).

The state government offers a 40% subsidy and loans covering 50% of machinery costs requiring farmer groups to contribute the remaining 10%. Additionally, the Department of Agriculture is establishing Custom Hiring Centres (CHCs) with machinery tailored for various crops including Groundnut, Paddy, Jowar, cotton and Bengal gram.

However, the flow of credit does not align with the potential in this sector despite significant demand from farmers for machinery under these schemes.

As part of the scheme, state government is providing a 40 % subsidy and providing loans for 50 % of the machinery cost and the remaining 10 % can be paid by the farmer's group.

The Department of Agriculture has taken initiative in setting up Custom Hiring Centres (CHCs) as a package of machinery for different crops viz. groundnut, paddy, Jowar, Cotton Bengal gram etc., The total CHCs, established in the prakasam district stood at 611, through forming farmer groups providing machinery like Tractors, ploughing implements and harvesting implements etc.,

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District:

Suitable agro-climatic conditions and predominance of red loamy soils (51%) offer scope for development of plantation and horticulture crops in the district.

The major Horticulture Crops under cultivation in Prakasam District are Mango, Sweet Orange, Acid Lime, Sapota, Papaya, Pomegranate, Cashewnut, Vegetables, Chilies, Turmeric, Flowers etc.

The sericulture sector in the district is primarily focused on farm activities mainly in the Markapur and Ongole divisions. This traditional agricultural practice can provide year-round employment for 5-6 individuals per acre. The Department of Sericulture is implementing the Catalytic Development Programme from the Central Silk Board which aims to expand mulberry cultivation especially in drought-prone areas with limited irrigation.

Sericulture is particularly beneficial for women with 60-70 of participants involved in mulberry cultivation, silkworm rearing, and silk reeling thus promoting womens empowerment at the village level. Currently there are 1210 silkworm rearing sheds maintained by farmers in the district producing approximately 288 MT of Bivoltine cocoons and 558.97 MT of Cross Breed cocoons. This activity generates significant income totalling ₹12.96 crore for Bivoltine cocoons and ₹22.35 crore for Cross Breed cocoons.

The area covered under the Horticulture crops in the district is 48,289 Ha as on 31 March 2024 as per the data provided by Horticulture Department.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

Horticulture: Departmental nurseries in the district are located at Darsi and Kothapatnam with the Kothapatnam Horticulture Farm serving as a demonstration and training site for farmers. Additionally, private nurseries in Giddaluru Parchur and Yaddanapudi Mandals offer various plants. The horticulture department reports over 100 vegetable nurseries and 3 fruit nurseries in the area.

Key initiatives like the Mission for Integrated Development of Horticulture (MIDH), Rashtriya Krishi Vikas Yojana (RKVY) and State Plan support the establishment of new gardens, farm ponds, protected cultivation, and horticultural mechanization. They also promote practices such as plastic mulching, integrated pest management (IPM) and rejuvenation of existing plants.

Under MIDH, the state government is particularly focusing on establishing Collection Centres for Farmers Producer Organizations (FPOs) and other farmer groups supported by various departments.

Sericulture: To enhance extension activities in the district, there are four Technical Service Centres (TSCs) and one Seed Farm at Giddalur focusing on producing High Yielding Variety Mulberry Nurseries for sericulture farmers. Plans include reviving a defunct Seed Farm in Podili in 2024-25 and supporting a private Chawkie Rearing Centre supplying Chawkie worms.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District:

The total forest area of Prakasam district is 442337 Ha forming 30.88% of the total geographical area. The famous Nallamalla forests are formed mainly in Giddalur, Komarole, Racherla, Ardhaveedu, Yerragondapalem, Pullalacheruvu and Dornala mandals of the district. As against the stipulation of 1/3 of the total geographical area as forest area under National Forest Policy 1988, the forest area of the district is 30.88% of the total geographical area showing a deficit of 2.45.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

The district has 1.36 lakh hectares of barren & uncultivable land that can be brought into potential use.

There is more than 1.2 lakh hectares of area under Eucalyptus (clones), Subabul and Casuarina cultivation in the district. Of this, Eucalyptus (clones) form 60%, Subabul occupies 32% and Casuarina 8%. Casuarina grows only in sandy soils, hence it is limited to coastal areas of Chirala, Chinaganjam, Vetapalem, Singarayakonda, Ulavapadu and Gudlur.

There is an increased demand for forest based raw material. In fact, many industries have increased their capacity and many paper mills from outside the state are sourcing raw material from the district. An analysis indicates about six lakh tonnes of subabul wood is purchased from the district annually. There is an imperative need to increase the area of plantation under subabul which is drought resistant provides good fodder for dairy with protein rich leaves and being a leguminous plant enriches the soil by nitrogen fixation.

Forest department is encouraging private individuals to take up farm forestry and block plantation activities by supplying seedlings at nominal rates depending on the quantum of requirement. Plants are supplied through 100 Nurseries in the district. Mandal officials maintain list of nurseries, their location and type of tree species raised.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District:

The Govt. of AP has identified Dairy Sector as one of the growth engines under the Primary Sector Mission and Government has plans to increase milk production and its contribution to the District Gross Domestic Product considerably.

The district has 56332 cattle and 671812 buffaloes (20th Quinquennial census 2020) as per the data provided by AH Department, Prakasam. Total female breedable milch animal population is 4.36 lakh. Ongole Breed of cattle is World Famous. The Ongole Bull is a strong and powerful animal used for producing best quality cattle.

Prakasam ranks 5th in milk production in the State with achievement of 8.89 lakh MTs for the year 2023-24 with 1.20 litres of per capita milk availability per day. The milk from Prakasam district is noted for its high fat content. Buffaloes accounted for nearly 87.5% of the district milk production.

The target of milk production fixed at 9.37 lakh MTs for the year 2024-25 for Dairy in Prakasam especially as an allied activity to increase farmer's income has been kept in view while making projections.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

The AH Department has Animal Disease Diagnostic Laboratory at Ongole. District Live Stock Development Agency is at Ongole and Cattle Breeding Farms are at Chadalawada. The Constitutional Animal Disease Diagnostic Labs at Kanigiri, Markapur, Giddalur, Y. Palem, SN Padu, Singarayakonda and Darsi.

There are 18 Veterinary Hospitals, 84 Veterinary Dispensaries and 55 Rural Livestock Units (RLUs) functioning in the district besides one Veterinary Poly Clinic (VPC). Total 408 AHA's recruited recently and there are working under control of Veterinary Asst. Surgeon's. 11 Veterinary Asst. Surgeon posts in the district are Vacant.

The number of AI centres is 565 with AH Department including 408 AHAs and 157 Departmental Institutions. The breedable female cattle and buffalo population of 4.36 lakh with one AI centre for every 771 breedable cattle.

To address infrastructure gaps in the district, a phased approach is recommended focusing on expediting the completion of RIDF projects under "Infrastructure to Field Level Veterinary Institutions." This will enhance milk and meat production. Proper training and orientation for farmers and borrowers on animal management particularly for those acquiring animals from outside the state is essential.

Additionally, promoting new techniques like hydroponic fodder cultivation can optimize space for fodder growth. A fodder buyback guarantee scheme is also being implemented to encourage green fodder cultivation and mitigate shortages helping to prevent distress sales of cattle.

2.1.7 AH – Poultry

2.1.7.1 Status of the Sector in the District:

As per the 20th Quinquennial Census of Livestock population (2020 Census), poultry population of the district is 833434 (all including layers, broilers, ducks, Japanese quails etc.). The egg production in the district for the year 2023-24 was at 434 lakh numbers, which when translated to per capita availability, it is 35 eggs per annum.

Backyard poultry for supplementary income is fast picking up in the district. Giriraja and Grama Priya birds are in demand in the district. Backyard poultry scheme is implemented in convergence with DRDA to SHG's in APRIGP mandals. 45 birds are supplied to each beneficiary. The egg production target for 2024-25 set by the district is 493.90 lakh numbers.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

Availability of quality chicks is not adequate. Layer farmers depend on the neighbouring districts for supply of day old chicks (DOCs). Delay in supply of chicks to the farmers is leading to under-utilization of the existing capacity.

Diversified investments in poultry viz. egg/chicken carts/Mobile Vans feed plants chicken marketing centres cold storages etc. are to be encouraged with credit support. Credit potential for Egg/Chick carts/Mobile Vans has been projected under Agri Infrastructure.

Backyard poultry with improved desi birds can be encouraged among good working SHGs. Under National Livestock Mission, one 1000+10 Back Yard Poultry unit was established on 50% subsidy

2.1.8 AH – SGP

2.1.8.1 Status of the Sector in the District:

Prakasam district has 15.67 lakh sheep and 4.17 lakh goat population as per the 20th Quinquennial Livestock Census (2019). The district has permanent pasture land and grazing lands of 35539 Ha.

Sheep and Goat units are generally raised by shepherds under grazing conditions. Nellore breed is the native breed of the district in which three varieties based on the colour (Nellore brown Jodpi in black and Palla in white colour) are prominently seen in the district.

The meat production in the district was 58,616.5 MT for the year 2023-24 with per capita availability of 70 gm/da. The target for 2024-25 is 55,000 MT as per the Department of animal husbandry figures.

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

The Prakasam Primary Sheep Breeders Cooperative Society has 448 societies affiliated to it. Each society has about 20 members. There is an increasing tendency among the farmers in the district to organise into sheep farmers' cooperative societies for taking up sheep farming under semi-intensive system.

Good quality sheep and goat may be purchased from the Hanuman Junction market in Peddaraveedu mandal. The other shandies are at Singarayakonda, Santanuthalapadu and Kanigiri. The shandy at Kanigiri is yet to become operational. There is a need for improving infrastructure - compound wall to the shandy which may be considered by the Government. Prophylactic Vaccinations and sheep deworming are undertaken by the Department regularly as per calendar. The Department has an Animal Disease Diagnostic Lab and an Intensive Sheep Development Project at Ongole.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District:

Prakasam district is a key area for fisheries development in Andhra Pradesh with a coastline of 51 km and a continental shelf of 1920 sq. km. Home to 38000 fishermen and women the district leads the state in fishing activities producing a total of 85119 MT of fish.

Inland Fisheries: The district has approximately 120 km of riverine stretches and 952 freshwater tanks covering 59140 ha with a potential yearly fish production of 13804 tonnes. In 2023-24 inland fisheries production reached 29396 MT and the introduction of the GIFT (Genetically Improved Farm Tilapia) variety through cage culture is planned.

Marine Fisheries: There are 1500 fishing crafts including 1115 motorized boats. Marine catch totalled about 21661 tonnes in 2023-24. Despite the facilities at Kothapatnam fishing harbour improvements are needed to accommodate larger crafts as proposed by the government in 2020-21.

Brackish Water Aquaculture: This sector has grown due to the introduction of specific pathogen-free shrimp species becoming popular in several mandals. Currently 1277 licensed farmers operate on 386.67 ha with brackish water shrimp and prawn production reaching 26557 MT. The district hosts 31 shrimp hatcheries capable of producing 2000 million post-larvae annually.

The cumulative production of Shrimp and Fish during the year 2023-24 in the district stood at 78869 MT

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

Prakasam district supports a robust network of fisheries cooperatives comprising 23 functional Marine Fishermen Cooperative Societies with 5405 members 27 Inland Fishermen Cooperative Societies with 2800 members and 23 Fisherwomen Cooperative Societies. Additionally, there is one District Fishermen Cooperative Society and two marketing societies.

The district houses a departmental fish seed farm in Darsi covering 7 ha with a spawn rearing capacity of 5.3 million and a fish fingerling production capacity of 300000. To meet the demand exceeding 20 million seed is imported from neighbouring districts such as West Godavari Krishna and Guntur.

For processing and storage, the district features 20 ice plants with a total capacity of 300 tons per day along with five private cold chain facilities. In terms of testing capabilities there are five private PCR labs and one government PCR lab located in Ongole.

2.1.10 Farm Credit – Others including Two Wheelers for farmers

2.1.10.1 Status of the Sector in the District:

The district is native to Ongole Bull and has the highest cattle population. Thus, it holds good potential for draught animals and bullock carts.

Further small holdings (21% are small holdings) are suitable for ploughing by bullocks. There are tobacco grading units and two sugar factories in the district which create demand for bullock carts for 160 to 180 days in a year.

Many small and marginal farmers are still using plough bullocks for ploughing the field in remote villages.

There is still a good demand for bullocks and bullock carts for the purpose of agricultural operations like ploughing sowing and intercultural operations apart from transportation of agricultural inputs and farm produce. Farmers are depending on wooden ploughs and metal ploughs. Though the use of tractors and power tillers is steadily increasing the demand for bullock driven ploughs is still persisting among the small and marginal farmers.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

Bankers support in financing the two-wheelers bullocks and bullock carts may be indicated. The interest rate charged for the purchase of two-wheelers by the farmers is still on a high side i.e. 10%. The same may need to be reduced.

Ongole breed bullocks are most popular in the State. Further there is no problem in availability of the animals as these are purchased from the erstwhile Districts of Prakasam and Guntur. If any district specific breed is there, the same along with their availability may be indicated.

Details on training subsidy and credit assistance is provided to a number of carpenters under various Government Programmes may be indicated. Declining wood resources, lack of awareness about the tyre carts among the farmers are major constraints. In addition, if any issue persists the same may be indicated.

The AH Department through its field institutions is providing the requisite health cover to the animals.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District:

Sustainable agriculture is essential for meeting current and future needs without compromising resources. In Andhra Pradesh where agriculture is a major economic driver traditional practices have often resulted in environmental degradation and socio-economic disparities. The state is promoting sustainable agriculture through environmentally friendly methods that enhance food security conserve resources and support rural livelihoods.

Key practices include:

- Organic Farming: Andhra Pradesh leads in organic agriculture through initiatives like the Zero Budget Natural Farming (ZBNF) program which emphasizes natural fertilizers and bio-pesticides reducing reliance on synthetic inputs.
- Crop Diversification and Integrated Farming Systems: The state encourages moving from mono-cropping to mixed cropping and integrated farming systems which improve soil fertility reduce risks of crop failure and provide additional income through livestock or fish farming.
- Agroforestry and Afforestation: Efforts in agroforestry integrate trees with crops or livestock enhancing biodiversity and soil health while afforestation initiatives aim to increase forest cover and mitigate climate change.
- Natural Farming: The Andhra Pradesh Community Managed Natural Farming (APCNF) initiative was fully implemented in 2016-17 and the vision for the district includes reaching all farm families by 2024-25 and covering the entire cultivable area by 2025-26

2.1.11.2 Infrastructure and linkage support available, planned and gaps:

The Sustainable activities in the district are being implemented by various functionaries like District Agriculture Office, District Project Manager of RySS, KVKs through the farmer field schools and through other extension services.

- Indian Institute of Farming Systems Research (IIFSR) Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India.
- Polabadi Program: Introduced in 2009, uses farmer field schools to encourage the use of economical and environmentally friendly cropping systems. This includes Integrated crop management such as crop rotation.
- Half- Acre Annapurna Model: It is a flexible and intensive integrated farming model that incorporates Organic Horticulture intercropping farm ponds and poultry.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District:

The Marketing Department is launching an e-market platform called e-Farmarket to create decentralized markets for farmers and connect them with traders nationwide starting from the Rythu Bharosa Kendras (RBKs). A special purpose vehicle Andhra Pradesh Farmers E-Vikraya Corporation Ltd. (APFEVCL) has been established under the Companies Act to oversee this platform with the Commissioner and Director of Agricultural Marketing as Chairman and the Managing Director of Rythu Bazaars as CEO.

Agriculture Infrastructure Fund (AIF) is a medium-to-long-term debt financing facility aimed at supporting investments in viable post-harvest management infrastructure and community farming assets. Running from FY 2020 to FY 2029, the scheme allocates ₹1 lakh crore in loans from banks and financial institutions offering a 3% annual interest subvention and credit guarantees for loans up to ₹2 crores under the CGTMSE scheme. Eligible beneficiaries include farmers, FPOs, PACS marketing cooperatives, SHGs, joint liability groups, agri-entrepreneurs, start-ups and public-private partnership projects sponsored by state or local agencies.

The credit flow to the sector during FY 2021-22, 2022-23 and 2023-24 was ₹1,953.34 lakhs, ₹5,151 lakhs and ₹3,906 lakhs respectively

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

The total established storage capacity in the district as per the Marketing department data is 214780 MT under dry god owns and 284600 MTs through the Cold storages. The cumulative storage infrastructure is being provided by 170 various public and private god owns in the district.

There are 15 Agricultural Marketing Committees (AMCs) in the district. The Market Yards are used for MSP operations by government agencies such as MARKFED, Civil Supplies, and FCI for the procurement of paddy, maize, bengal gram, and cotton. There are 10 main market yards and 18 sub-market yards.

Three Rythu Bazaars at Ongole and one at Kandukur are operating in the district. Vegetable Markets are functioning at Martur and Giddalur.

State government with an objective to develop farm gate infrastructure across the state at RSK level and to develop PACS as multi-purpose facility centres constructing godowns and other projects through PACSs in the State for which refinance facility is available from NABARD under PACS as MSC scheme and interest subvention is available under AIF. Under the PACS as MSC scheme Godowns of different capacities cold rooms procurement centres assaying units collection centres drying yards and processing equipment like threshers dryers boilers and cleaners are proposed.

These projects are being implemented in 40 PACS out of 171 PACS affiliated to Prakasam DCCB with financial outlay of 11.59 Crores.

2.2.2 Land Development, Soil Conservation and Watershed

Development

2.2.2.1 Status of the Sector in the District:

The soil composition of Prakasam can be classified Red Loamy, Black cotton and sandy loams which are the predominant soils in the district forming 52%, 40% and 8% respectively over the total area of the district. Hence, there is a lot of potential for land development.

As per the information obtained from agriculture department, the total geographical area in the district is 14.323 lakh hectares out of which forest land is 4.42 lakh hectares, total cultivable area is 3.84 lakh hectares. The total fallow land and cultivable waste land stood at 1.36 lakh Ha and 49493 Ha.

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

There are three (03) Soil Testing Laboratories in the district (Ongole, Kandukur, Markapur). Intensive soil testing program for macro and micronutrient analysis as well as distribution of soil health cards is being done by the State Government. Integrating the GPS data with Satellite maps would generate fertility based google map at GPS co-ordinates. Village fertility maps will be developed.

Organic Farming and Natural Farming: There is a plan for creation of viable and sustainable farm livelihoods by promoting organic farming and natural farming through community managed clusters for sustainable agriculture. It is proposed to supply seeds to all categories of farmers, and they will be facilitated to buy quality seeds with 50% subsidy and will be limited to farmers having 2 hectares of Land.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District:

The availability of quality inputs – seed material bio-fertilizers and bio-pesticides - is critical for enhancing the productivity of crops which also calls for increasing the flow of credit for bankable activities identified under Agri infrastructure – others viz. Plant tissue culture and Agri-biotechnology seed production production of bio-pesticides bio-fertilizer vermicomposting.

Eligible activities under Agri Infrastructure – Others are Seed processing units Bio-fertilizers & Bio-pesticides Composting units – NADEP & Vermi composting & Tissue culture units for micro propagation of plant propagules.

There is an imperative need for organic cultivation of tobacco to make it internationally acceptable. Pesticide/fertilizer residues are affecting the export potential of tobacco. Prakasam being one of the top milk producing districts in Andhra Pradesh with more than 6.5 lakh milch animals vermi-composting is a highly potential activity.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

Rhizobium culture/ Phosphatic Solubilizing Bacteria (PSB)/ Azatobactor will be supplied through Dept. Labs at 50% subsidy. Department of Agriculture is implementing “Zero Budget Natural Farming” (ZBNF)/ Organic Farming in 5 Clusters/Mandals covering 10000 farmers (2000 in 5 villages in each Cluster) from 2016.

The major goal is to establish natural farming on a large scale to improve the productive efficiency of the natural resources and provide better and more livelihood options to farmers with special focus on SF/MF/women/tenants and agriculture workers.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District:

Andhra Pradesh being an agrarian state with more than 60% population engaged in agriculture and allied sectors. There is immense scope for food processing in State.

The Andhra Pradesh Food Processing Society (APFPS) has been established by the Government of Andhra Pradesh under The Andhra Pradesh Societies Act in November 2012 to act as a nodal agency for development of Food Processing Sector in the State.

The lack of adequate agro-processing facilities leads to post-harvest losses (estimated at 25% to 30%) and uncertainty of income realization. Besides horticulture crops, the processing and value addition in dairy and meat is negligible. As per the State Food Processing Policy, the state occupies first position in the country in terms of number of registered food processing industries with 14.75% share in the country. The policy has also brought out a Food Map of State depicting the potential for food processing in each of the district

The district offers potential for the development of Agro and Horticulture based industries like the processing of fruits viz. mango pulp mango beverages tomato paste banana chips/powder/paste cold pressed groundnut oil peanut butter etc. There is also potential for meat processing units considering quality sheep/goat breeds available in the district.

The total disbursement towards the sector during the FY 2022-23 FY 202-24 was ₹495 lakhs and ₹525 lakhs as per the data provided by APFPS

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

The food processing industry in Andhra Pradesh is experiencing rapid growth but faces several challenges that must be addressed to realize its full potential.

- **Infrastructure Bottlenecks:** While progress has been made in food-processing infrastructure gaps remain including a need for more cold storage facilities improved connectivity between production areas and processing units and modernization of existing facilities.
- **Supply Chain Inefficiencies:** The industry suffers from supply chain inefficiencies such as transportation delays inadequate storage and high wastage levels. Investments in modern logistics infrastructure streamlined processes and technology-driven solutions for inventory management and demand forecasting are necessary to address these issues.
- **Need for Skilled Labour:** A skilled workforce is critical for operating modern processing equipment and maintaining quality standards.
- **Development of Value-Added Products:** There is potential for creating value-added products in the dairy meat and seafood sectors which could open new markets and increase the value of agricultural output.
- **Export Market Expansion:** Prakasam has strategic location and strong agricultural base position it well for expanding exports particularly to Southeast Asia the Middle East and Europe leveraging its proximity to major ports and growing infrastructure.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District:

- **Cooperative Societies Loans:** Loans to farmer cooperative societies for marketing their produce Agri-clinic and Agri-Business Centres as well as loans to Primary Agricultural Cooperative Societies (PACS) Farmer Service Societies (FSS) and Large Size Adivasi Multi-Purpose Societies (LAMPS) for agricultural lending.

- **Formation of FPOs:** The district has 25 Farmer Producer Organizations (FPOs) nurtured and supported by NABARD including those formed under the Central Sector Scheme.
- **Agri Clinics and Agri Business Centres:** The ACABC scheme promotes agricultural graduates to establish clinics and business centres. There is potential for services such as soil testing machinery hiring e-trading and agricultural extension. Institutions like MANAGE assist in identifying and supporting agripreneurs.
- **Loans to PACS FSS and LAMPS:** These ground-level institutions provide credit to their members and as per RBI guidelines loans to them for ancillary activities are included in Priority Sector Lending.
- **Loans to MFIs:** Bank credit extended to MFIs for on-lending to individuals and SHGs/JLGs qualifies as a priority sector advance provided that at least 85% of the MFIs total assets consist of qualifying assets excluding cash and certain securities.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

The KVK at Darsi is the primary institute available for disseminating the technical knowledge and guiding the Agripreneurs in the district besides the line departments and other Agricultural colleges in the district.

The Proactive policies of government giving priority in allocating CHC equipment and a part of work of ATMA to agripreneurs.

Out of 176 PACS affiliated to Prakasam DCCB, 93 PACS are limited to the 38 mandals of the new district and others are present in the newly carved out district of Bapatla and Nellore district. Besides providing various short term as well as long term credit facilities to its members, some of the Societies are also catering to the non-credit needs of its members such as sale of inputs. There is potential for increasing the member PACS in the district to cater to the needs of more villages and population.

Besides FPOs promoted by NABARD, there are also good working FPOs promoted by the district departments like APRIGP promoted by SERP, APDMP project, Departments of Agriculture, Fisheries and Department of Horticulture under RKVY. Still there is need to strengthen the existing FPOs through improved marketing and credit linkages and infrastructure support.

Chapter 3

Credit potentials for MSMEs

3.1 Status of the Sector in the District:

The district has many service industries such as industrial testing, electrical appliance repair clinical laboratories, servicing of computer hardware, tourism and hospitality. Major exports from the district include seafood, processed tobacco, granite blocks, granite monuments and yam.

There are many industries of food and agriculture, mineral, chemicals, leather, plastic, rubber engineering, cotton & textiles, electronic products.

Forest-based industries produce Ayurvedic medicines, essential oil (Palm Rose Oil), wooden furniture, wooden toys, bamboo products etc.

There are 25 large & mega enterprises existing in the district with a fixed capital investment of ₹1,019.28 crores providing employment to 7183 persons. As on bifurcation of the district 2022, there are 7190 Micro Small & Medium Enterprises existing with a capital investment of ₹ 77853 Lakhs providing direct employment to 26883 persons. For the year 2024-25 from the month of April 2024 to July 2024, 34 units are established with a capital investment of ₹1,923 Lakhs and providing direct employment to 2,177 persons

The credit flow to the sector during the 2021-22, 2022-23 and 2023-24 was ₹2,49,044 lakhs ₹2,38,672 lakhs and ₹2,88,015 lakhs respectively.

3.2 Infrastructure and linkage support available, planned and gaps:

There are seven industrial estates/IDAs/Autonagars in the district, four in Ongole and one each in Markapur, Gundlapalli and Singarayakonda.

To impart technical skills and training, there are 20 ITIs and 05 Polytechnic Colleges in the district. Besides, RUDSETI Vetapalem now located at Ongole is also providing training and 'escort' services to unemployed youth to help them establish their own ventures.

The state Government has proposed for development of ports at Ramayapatnam and Vodarevu besides a new brownfield airport at Donakonda for improving port connectivity. Of the two National Investment and Manufacturing Zones (NIMZ) proposed in Andhra Pradesh, one is being developed in Prakasam district covering the Pamuru and Pedacharla Palli mandals in an area of 5759 Ha with expected investments of ₹43700 crores potential exports worth of ₹24000 crores and employment generation to the tune of 2.5 lakhs.

The Government of AP is also planning to establish designer slate stone cluster at Markapur and Granite Cluster at Chimakurthy giving more impetus to the development of granite business in the district. The State Government proposed to establish multi skill centres in each parliamentary constituency as YSR Multi Skill Development Centres (MSDC) to be affiliated to Skill University with an aim to design courses as per demand and ensure 75 placements to local people.

The GoAP is also planning to develop two MSME parks in Prakasam district, one each at Malakondapuram and Raagamakkapalli. As the MSME sector is envisaged to play a dominant role GoAP intends to establish one MSME cluster in each Parliamentary constituency.

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District:

Prakasam is one of the leading districts in granite mining in the State with discovery of “Galaxy Granite” in the Chimakurthy area of the district. Good deposits of colored granite are located around Uppumangaluru and Kodidena. 65% - 68% of the Large and Medium industries are involved in mining Granite and its exports.

The unique properties of Black Galaxy granite that makes them look like the mirror image of a faraway galaxy is what gives it its name. The value of Black Galaxy Granite exported from Chimakurthy is around ₹ 1000 crore per annum.

Prakasam is the largest producer of tobacco in the country. The exports from Prakasam are tobacco, granite, aqua, yarn, quartz, barites, grain, cotton & cotton waste, Chirala textiles.

The best & biggest Tobacco threshing factories in India with latest State of the Art Technology with 15 -18 tons per hour capacity are located in Prakasam. Sizeable quantity of flue cured tobacco from Karnataka state also comes to factories in Prakasam district for threshing & packing. The export earnings from the Tobacco produced in Prakasam District are estimated to be ₹1,200 crores per year.

4.1.2 Infrastructure and linkage support available, planned and gaps:

Facilities and dedicated services may be extended by qualified centres to guide producers in introducing themselves on the e-commerce front keeping in view the Pandemic-related restrictions.

Micro Small and Medium Exporters are required to be properly trained by MSME / export organizations with technical assistance from banks.

International demand and supply situation, price competitiveness for exportable and related domestic factors may be announced/projected in public portals continuously.

Exporters may be encouraged to avail themselves of the export credit insurance facilities extended by ECGC. Forex branches may be opened exclusively to provide services to exporters wherever demand exists. The banks should put in place a control and reporting mechanism for export credit.

4.2 Education

4.2.1 Status of the Sector in the District:

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

The Government has initiated several schemes for bringing out both quantitative and qualitative improvement in the education system in Andhra Pradesh. The government has earmarked ₹29,909 crores for school education in the annual budget for FY 2023-24.

According to NITI Aayog's Multi-Dimensional Poverty Index Report of 2021, less than 2% of the population in Andhra Pradesh is deprived of school education.

The literacy rate of the district as per the latest census available is 62.45% which is lower than the state average of 67.35%. The total literate population is 14.5 lakh.

The credit flow to the sector during the 2021-22, 2022-23 and 2023-24 was ₹2,895.69 lakhs, ₹2,569.00 lakhs and ₹7,685.00 lakhs respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps:

As per the available data there are 201 Junior Colleges, 51-degree colleges, and 46 professional colleges. There are 121 Vocational training institutes and 01 functional IIIT at Ongole.

Supporting higher education depends on various factors among which finance plays a major role. According to revised RBI guidelines, Priority Sector Lending includes educational loans up to ₹20 lakhs including vocational courses.

4.3 Housing

4.3.1 Status of the Sector in the District:

Housing is known to have multiple linkages with the rest of the economy and investments in housing have orchestrated impact in the region and on the broader economy. Housing initiatives must be viewed in the background of the overall economic development and the needs of the people.

As per Census 2011 out of the total 5,65,663 Households in Prakasam district, 4,55,103 households are in rural areas and 1,10,560 households are in urban area dwelling in either semi-permanent or total temporary houses.

As per RBI priority sector guidelines,

- Loans to individuals up to ₹35 lakhs in metropolitan centres (with population of ten lakhs and above) and up to ₹25 lakhs in other centres for purchase/construction of a dwelling unit per family.
- Loans up to ₹10 lakhs in metropolitan centres and up to ₹6 lakhs in other centres for repairs to damaged dwelling units

During 2021-22 2022-23 and 2023-24 the housing loan disbursements under priority sector aggregated to ₹2,236 lakhs, ₹8,498 lakhs and ₹7,685.00 lakhs respectively as per the Lead Bank figures.

The data thus shows that there is considerable demand for the Housing Sector in the district.

4.3.2 Infrastructure and linkage support available, planned and gaps:

Union Cabinet has approved the proposal of the Department of Rural Development for “Implementation of the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) during FY 2024-25 to 2028-29”:

Benefits:

- The remaining 35 lakh houses not completed till 31.03.2024 would be completed to achieve the cumulative target of 2.95 crore houses of previous phase.
- Now two crores more houses will be constructed under the PMAY-G during next five years from FY 2024-2029 to address housing need arisen over the years. Construction of houses for two crores more households is expected to benefit nearly 10 crore individuals.
- The approval would facilitate all the houseless and people living in dilapidated and kutcha houses to build safe and secure house of good quality with all the basic amenities. This will ensure safety hygiene and social inclusiveness of the beneficiaries.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Sector in the District:

Infrastructure encompasses essential systems and facilities such as roads water supply electricity and telecommunications crucial for the smooth functioning of an economy and improving living standards. Public infrastructure developed and managed by the government is available for public use and is funded through taxes private investments and public-private partnerships.

Investment in infrastructure typically requires substantial financial commitment often yielding low returns over extended periods making public investment essential. Such investments stimulate private sector growth enhance productivity and support economic social and environmental development.

To achieve its goal of becoming a \$5 trillion economy by 2025, India is focusing on infrastructure development through initiatives like the National Infrastructure Pipeline (NIP) and programs such as 'Make in India.' Historically over 80 of infrastructure spending has been directed towards transportation of electricity and water. Research indicates that every rupee spent on infrastructure can yield a GDP increase of 2.5 to 3.5 rupees improving logistics connectivity and quality of life. This foundational work positions India to aspire to become a developed nation by 2047.

The Major Social and Economic infrastructure of Prakasam district includes, Hospitals, High Schools and Colleges, Kasturba Gandhi Schools, Jawahar Navodaya Vidyalayas, Housing, Anganwadis, Community Health Centres, Primary Health Centres, Ayushman Hospitals under the social infrastructure and Power Generation Units, Irrigation Tanks, Canals, Reservoirs, Private and Public Banks, Insurance companies under the economic infrastructure.

5.1.2 Infrastructure and linkage support available, planned and gaps:

- **RWS /DWMA-** Drinking Water in Fluoride affected areas is a great concern. RWS may explore RIDF assistance for de-fluorination plants.
- **Roads:** The total length of Roads as per the latest available statistics (Directorate of Economic Statistics, 2023) in the district is 8,876 Km including all categories of roads. Of which the total length of Panchayat Roads is 5,470 Km which forms major chunk of the road infrastructure.
- **Horticulture/KVK** - Tomato processing facility in Giddalur will save post-harvest losses and benefit the farmers who are suffering losses with un-remunerative prices and spoilage.
- **Fisheries** - For the development of fisheries sector, certain infrastructure has to be created. Fisheries Department may propose setting up of Feed Analysis Lab for which the financial outlay is estimated to be approximately ₹4.00 Crore. There is requirement of a Government PCR lab for seed testing of prawn. The cost of a PCR lab is around ₹40.00 lakhs. Fisheries Department may submit proposals for these labs under RIDF support through the District Administration.
- **AH/DIC** - Dairy Technical Training Institute for training youth/ women by Dairy & Food Technologists on milk products ranging from simple products to high end technology may be set up in the district. This will add value to milk and also provide skills for self-employment.

- **DIC** - Speeding up the establishment of Common Facility Centre and Central Institute of Tool Design in the district as this will enhance the scope for several ancillary industries in the district.
- **Junior Colleges** - There are 5 Rural Mandals in Prakasam without a Government Junior College. RIDF support may be sought for construction of Junior Colleges in these 5 Mandals viz. Peddaraveedu, Tarlapadu, HMPadu, PullalaCheruvu and Veligandla. Govt. Junior Colleges at Ardhaveedu, Donakonda, Marripudi and Martur require compound walls, drinking water and toilets. RIDF support could be sought in the ensuing tranche for addressing these infrastructure gaps.

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

The RIDF projects completed in the district had led to creation of agriculture testing labs and aqua labs which has the potential for strengthening of extension services by providing quality inputs to the farmers and thereby can increase the productivity of produce.

The infrastructure created in the social sector involving rural water supply enabled creation of public water system in supply of water to the remote and tribal habitations in the district.

The establishment of new schools including residential schools, additional infrastructure like drinking water toilets and classrooms helped in enrolment of more students at the primary secondary and higher secondary stages.

Thus RIDF projects helps in creating rural infrastructure which creates multitude of benefits to the rural populace and enables more economic activity and thus contributing to the Districts GDP and State GDP.

RIDF

Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
i.	XXV	52	10072.65	8331.68
ii.	XXVI	174	11629.80	9314.48
iii.	XXVII	39	16364.52	9727.06
iv.	XXVIII	2	34621.21	24737.86
v.	XXIX	18	18997.95	15443.20

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	1434	66859.09	111615.54
B	Ongoing tranches	57	91686.13	67554.28
C	Total (A + B)	1491	158545.22	179169.82

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	11	1273.00	968.89
B	Rural roads & bridges	17	8360.00	6011.20
C	Social Sector	257	82052.83	60185.29
	Total (A + B + C)	285	91685.83	67165.38

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely Benefit	Unit	Value
A	Irrigation	0	-	ha	0
B	Rural roads	15	Benefitted 14642 People	km	74
C	Bridges	2	Benefitted 58596 People	m	334

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	95	children	No	2375
2	Agri. and Allied	8	farmers	No	237000
3	Drinking Water	1	population	No	105771
4	Education	153	students	No	247786
5	Fisheries	3	fishermen	No	15000
6	Health	8	population	No	4918026

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District:

Social infrastructure encompasses the resources policies and services that enhance the social and economic well-being of communities. It includes publicly funded facilities like libraries, community centres, parks, schools, hospitals, universities, and prisons. Key services comprise public education, healthcare community support emergency services and recreational activities. Additionally, it involves resources for early childhood development culture and community growth.

Bank credit plays a vital role in financing infrastructure projects particularly in the following areas:

Funding for Social Infrastructure Projects: Banks provide loans for the construction and expansion of facilities like schools, hospitals and community centres with private sector involvement also crucial in these developments.

Long-Term Financing: Social infrastructure often requires substantial long-term investments. Banks offer extended loan terms and flexible repayment options to support sustainable project financing.

Public-Private Partnerships (PPPs): Banks finance PPPs enabling collaboration between private entities and the government to develop social infrastructure while sharing financial risks and promoting innovation.

Infrastructure Bonds: Banks assist in issuing infrastructure bonds to raise capital for projects acting as underwriters and managing the investment process to ensure liquidity.

Risk Management and Due Diligence: Banks evaluate the financial viability of projects through due diligence assessing feasibility and risks to ensure sustainable investments.

Impact on Society: Bank credit enhances access to quality education healthcare and housing fostering social well-being equality and economic development

The GLC flow to the sector in the district during the FY 2021-22, FY 2022-23 and FY 2023-24 was ₹21.96 lakhs, ₹40.00 lakhs and ₹145.00 lakhs respectively as per the SLBC data.

5.2.2 Infrastructure and linkage support available, planned and gaps:

Health: There are 13 Govt Hospitals 64 PHCs and 01 Tertiary hospital and Medical College i.e Rajiv Gandhi Institute of Medical Sciences (RIMS) functioning in the entire district. Besides private hospitals and Nursing colleges the district has very few Hospitals and Dispensaries providing Ayurvedic Homeopathy and Unani and Naturopathy services.

Education: There are 57 Degree Colleges (Govt + Private) 157 Junior colleges 3193 Schools including Elementary UPS High Schools & Higher Secondary Schools etc in the district. However, there is a need for providing high quality education to the growing student population who prefer to go outside of the district and state for quality education services.

Drinking Water: The drinking water needs of the population is catered through various schemes like PWS (815), MPWS (939), Direct Pumping Schemes (1104), CPWS (28), and Hand Pumps (17692). In addition to the existing schemes, water from 137 tanks is also utilized to mitigate the scarcity and supply drinking water to households. However, given the climatic and weather conditions of the district there is need to establish more sources of water that can assure the availability of the water even during the dry season.

Further the Social Infrastructure related to Private Schools Colleges and Hostels, Diagnostic Labs and Modern Scanning Centres can be created in the district for providing quality services at affordable prices to the general public.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District:

As per the statistics of NREDCAP, the combined recorded installed capacity under the renewable energy as on 31 March 2024 is only 31.6 MW which is only 0.35% of the state installed capacity. Of the capacity installed, 26.1 MW is through solar power, 4.5 MW is through the small hydro power and remaining is roof top installed.

The credit disbursement to the sector during the FY 2023-24 was ₹1,285.00 lakhs.

5.3.2 Infrastructure and linkage support available, planned and gaps:

The Government of Andhra Pradesh has planned to set up two projects each of 2000 MW capacity in the Prakasam district. However, there is much more scope for harnessing the solar energy given the perennial availability of solar light and the semi-arid conditions of the district.

Banks to extend loans as a part of home loan or home improvement loan for approved products for roof top solar PVs. Given around 8.00 lakh Households as on date in the district, there is significant potential for credit delivery and consumption in the renewable energy sector

Given the climatic conditions of the district, which is majorly semi-arid there is significant scope for installation of Solar Projects besides the solar roof top plants.

Solarisation of Agricultural Pumps: The western prakasam is highly saturated with the diesel based agricultural pumps which can be converted to solar based pumps under PM KUSUM scheme which is aimed at solarisation of agriculture pumps. This can significantly reduce the burden of input cost of farmers and can help in reducing the air pollution.

Chapter 6

Informal Credit Delivery System

6.1.1 Status of the Sector in the District:

The Self-Help Group (SHG) movement gained traction in Andhra Pradesh through a World Bank-supported poverty reduction project leading to the establishment of the Society for Elimination of Rural Poverty (SERP). This initiative aims to lift rural families out of poverty.

As of March 31, 2024, there are 54855 SHGs in the district supported by the District Rural Development Agency (DRDA) and MEPMA alongside 11744 Joint Liability Groups (JLGs). The total outstanding informal credit towards SHGs and JLGs as on March 2024 is ₹ 3329.39 lakhs as per the SLBC data. The total cumulative savings of all SHGS in the district as on 31 March 2024 is 19714.20 lakhs.

A total of 1571 women entrepreneurs were funded by various banks as on 31 March 2024 and are carrying various business which includes Agri and Allied Activities Food Processing and retail outlets Fancy Works Dairy activities Xerox and Stationery shops etc.

The credit disbursed during the FY 2022-23 and FY 2023-24 stood at ₹73,926.00 lakhs and ₹72,585.00 lakhs respectively as per the SLBC data.

6.1.2 Infrastructure and linkage support available, planned and gaps:

With a view to incentivize prompt payment and to make the rural enterprises more remunerative, the Government of Andhra Pradesh started Pavala Vaddi scheme under which interest on all Bank loans over and above 3% per annum was reimbursed directly to SHGs.

Streenidhi Mahila Bank: Further to promote and harness the strength of the SHGs, the state government had formed Stree Nidhi credit cooperative Federation Ltd to provide Livelihood Finance to SHG women. Stree Nidhi provides timely and affordable credit to the poor SHG women as a part of the overall strategy of SERP for poverty alleviation.

Women -led Enterprises: To motivate and empower more SHG women to become entrepreneurs, the DRDA during the 2024-25 FY had set a target of providing credit of ₹ 13300 lakhs for 9500 women through the commercial banks in the district.

Commercial Outlets: There are 04 Rural Marts established in district both under the DRDA and MEPMA and being operated by the SHG groups. These units are functioning as retail outlets selling various household provision and products.

WSHG scheme:

Prakasam district is impacted by Left-Wing Extremism with twelve affected mandals prioritized for NABARDs Micro Enterprise Development Programs (MEDPs) to promote wage and self-employment. NABSAMRUDDHI has financed the Mandal Mahila Samakhya for expanding a Bulk Milk Cooling (BMC) unit in Bestavaripeta mandal increasing its capacity from 2000 to 5000 litres. This enhancement has enabled the Samakhya to include more dairy farmers in the BMC.

For the FY 2024-25 the DRDA in the district had set the target of savings linkage of 1451 SHGs and Credit Linkage of for savings linkage and credit linkage of 32657 SHGs with credit (Fresh & Repeat) target of ₹167466.30 lakhs.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical intervention required for creating definitive impact
i.	Farm Credit	<ul style="list-style-type: none"> Extending KCC loans to all eligible farmers for undertaking cultivation in Government Wasteland (DKT lands) through JLG mode. An Agriculture Research Station (ARS) especially related to the Rainfed Area / Dry Land crops research and Livestock Training Centre may be established in the district for focussed research on the rainfed crops and livestock development in the district. Agriculture Department needs to focus more on crop diversification especially in the areas of irrigation projects. The Department may motivate farmers to change their cropping pattern depending upon water availability. Seed Village programme / Seed Bank Programmes has to be popularised in the district so as to motivate the farmers to go for seed production of major crops grown and preservation of best quality seeds. The Government may bring in concrete policy especially for “Development of Commons” in villages through incentivising the community for bringing the fallow land into the productive cultivable lands either through RySS / APCNF that address the issues of production including the fodder for animals and tree based alternative incomes. The scheme for Agri clinics/ Agribusiness Centres (ACABCs) launched to provide gainful employment to agriculture graduates and ensure private sector participation in extension activities may be encouraged. FPOs in the district may be given more priority and can be made point of contact for supplementing the efforts in implementing the schemes or reaching out to more farmers in an effective way. FPOs may be given the priority for awarding the inputs either through the MARKFED or other agencies by way of according to them necessary and required approvals. FPOs can be made point of contact for all extension services in the district. To expedite the process of issue/renewal of CCRC cards to tenant farmers and banks to saturate all the CCRC card holders with credit support. Department of Agriculture through the KVKs or directly may take necessary initiatives for promotion of Digital Technologies like Drones / IOT / AI/ML in the district. Suitable State Specific Policy for promotion of Integrated Farming and Climate Resilient Farming may be brought in for its quick adoption and incentivising the farmers
ii.	Water Resources	<ul style="list-style-type: none"> There is a large gap between the potential created and utilized due to incomplete coverage of command area works poor operation and maintenance of irrigation structures due to fund constraint non-availability of adequate water etc. There is a need for community

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>participation in planning and management of these irrigation structures for successful utilization.</p> <ul style="list-style-type: none"> • Adoption of solar pump sets as well as replacement of inefficient old pump sets may be identified and encouraged for efficient energy consumption savings and water utilisation. • Intensive rainwater harvesting measures including bore-well recharging measures are required to be taken up on priority basis and also efficient use of water is suggested for over exploited and critical i.e. water stressed mandals especially in the western Prakasam areas. • Desilting of irrigation tanks and maintenance of supply channels to be taken up as the district has significant network of minor irrigation tanks. • Water Users' Association (WUAs) must be promoted in all command areas as per Farmers Management of Irrigation Systems Act 1997. Water rates may also be rationalized further. WUAs may also be encouraged to collect additional fees from members for specific O & M works. • The Water Land and Tree Act (WALTA) may be more strictly adhered to especially in the ground water stressed areas to prevent indiscriminate digging of wells. The Act also has a provision of insurance for failure of wells which may be effectively utilised. • Rainwater Harvesting Structures to be made mandatory component of housing infrastructure to tide over the impending stress.
iii.	Farm Mechanisation	<ul style="list-style-type: none"> • The large number of small and marginal land holdings is the main constraint for farm mechanization in the district. The promotion and establishment of Custom Hiring Centers shall be encouraged especially through the FPOs in the district. • KVK in the district may bring awareness to the farmers through the Demonstrations and trainings on latest available machinery and its uses. • More number of service centres undertaking repairs of agricultural pump sets tractors and other farm-based machinery may be encouraged and incentivised in the district. For which the various subsidy schemes of Govt of India may be exploited • As horticulture is gaining significance in the district special thrust on horticulture mechanisation in the form of special purpose tractors planters/seed drills intercultural equipment and post hole diggers post-harvest equipment etc. shall be provided through the CHCs and other incentivising means. • Usage of Drones and their Promotion in the district may be encouraged and services can be provided through the RBKs/ FPOs / PACS
iv.	Plantation and Horticulture	<ul style="list-style-type: none"> • Agri-Value chains may be developed by integrating FPOs and banks may be encouraged to finance these Value Chains.

S. No.	Sector	Critical intervention required for creating definitive impact
	including Sericulture	<ul style="list-style-type: none"> Key interventions include Post Harvest Management Horticulture Mechanisation permanent pandals for vegetable cultivation drip irrigation farm ponds plastic mulching and development of Horticulture Hubs in selected potential mandals. Mechanization of horticulture production system is critical for overcoming the shortage of labour in rural areas and also to rationalize the cost of production. Small tractors with boom sprayers rotovators and power saws may be promoted by Government through Agro-Service Centres with 50 subsidy support. Empowering FPOs to take up technology transfer to their members through setting up of production/distribution/demonstration facilities for ultra-high density orcharding organic inputs/biocontrol/soil testing facilities and linking them to Technology providers on a PPP model through the Horticulture department. Processing and storage facilities for cocoons and post-harvest handling losses and processing of cocoons (reeling and twisting facilities) may be promoted through the Dept. of Sericulture Tested Scientific Agro forestry models of Agro-Silvi-Paster / Agro- Silvi can be promoted through the Department of Horticulture for providing the alternate income to the farmers.
v.	Forestry and Wasteland Development	<ul style="list-style-type: none"> The district has huge tracts of fallow and cultivable wasteland lying idle. The Govt. may bring in suitable policy or the department can initiate suitable steps in co-ordination with forest department for development of these lands utilising the CAMPA funds. The bankers need to be sensitized about forestry schemes so as to create awareness for financing the activity. Banks may extend financial assistance for cultivation of commercially important tree species like Bamboo Teak Subabul Clonal Eucalyptus and Casuarina under Agro Forestry. Wherever feasible scope for tie-up with user industry may be explored for ensuring market and better returns. There is a huge potential for collection and marketing of minor forest produce especially wild honey. Infrastructure such as beehive boxes can be provided to wild honey collectors through bank credit which can be placed at the foothills of the forest laded hills.
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> The KCC for animal husbandry activities for meeting the working capital needs may be deepened in the district and continuous awareness has been created in JMLBC /DCC and other training programmes on coverage of eligible farmers. New techniques such as hydroponic cultivation of fodder which is space saving may also be popularized where space for fodder cultivation is a problem.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> The farmers/ borrowers need to be trained and oriented properly with regard to management of animals especially those brought from outside the State. Animal Husbandry Training Centre may be established in the district. One Modernised Abattoir may be established in the district for processing of Meat. More awareness on National Livestock Mission (NLM) may be created in district for its effective utilisation and activity generation and employment creation
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> Self Help Groups may be encouraged to take up Broiler Farming under contract farming with hatcheries as well as to take up marketing of broiler meat in their areas. A breeding farm and hatchery for supply of chicks for rearing Backyard birds will help the farmers to take up this activity on a large scale. Diversified investments in poultry viz. egg/chicken carts/Mobile Vans feed plants chicken marketing centres cold storages etc. are to be encouraged with credit support. Credit potential for Egg/Chick carts/Mobile Vans has been projected under Agri Infrastructure. More awareness on National Livestock Mission (NLM) may be created in district for its effective utilisation and activity generation and employment creation.
viii.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> Promoting silage production on cluster basis through farmers so as to overcome the shortage of fodder/feed. Department may identify dormant sheep / goat rearing societies in the district incentive them for promoting and development of breeds. Govt may promote the abattoir units in the district for development of animal meat exports. There should be extension work to promote sheep/goat rearing on scientific lines by demonstrating the results and benefits to the farmers. More awareness on National Livestock Mission (NLM) may be created in district for its effective utilisation and activity generation and employment creation. Animal Husbandry Department may along with KVK can demonstrate novel methods of farming / rearing for improving productivity of animals and production
ix.	Fisheries	<ul style="list-style-type: none"> Department may ensure the Strict Implementation of Aqua Zonation Cage culture in Reservoirs Mari culture Seaweed culture shall be promoted. There are 31 hatcheries approved by the Coastal Aquaculture Authority with authorized SPF Brood Stock in the district. But there are several local hatcheries mixing local seed with imported ones and supplying spurious seed to farmers. Department of Fisheries has to educate farmers about the impending disease threats arising from the seed of unauthorized hatcheries through strict implementation of Aquaculture Seed Act 2020.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> State Government may assure Supply of Specific Pathogen Free (SPF) brood-stock and setting up of labs to test soil water and shrimps in close proximity to the aqua ponds for disease surveillance which can reduce the outbreak of epidemics and production will be increased. The white gut white muscle and muscle cramp is more in Prakasam in addition to White Spot Syndrome Virus (WSSV) and Running Mortality Syndrome (RMS). Bio Security measures alone can save aqua farms from outbreak of these diseases. Lack of irrigation facilities and heavy dependence on ground water by the coastal aqua farms is resulting in sea water intrusion into freshwater aquifers. This is increasing salinity of soil and affecting agricultural productivity. CAA should ensure suitable buffer zones between agricultural land villages and shrimp farms. Water from coastal aqua farms should be treated before leaving into the creeks to safeguard marine fish and help the traditional fishermen communities and necessary infrastructure may be planned by the department for this purpose. There is acute clogging of creeks and desilting of the same through NREGS or otherwise should be taken up seriously by the District Authorities Vigilance on discharge of wastewater from shrimp ponds into freshwater areas or on to agricultural land should be tightened by the District Administration An ETP (Effluent Treatment Plant) as a reservoir for holding and regenerating wastewater is mandatory for farms larger than 5 ha. A minimum of 10 percent of the total farm area should be reserved for this purpose. For a cluster of small aqua ponds, a common ETP may be considered for effective monitoring. Fish landing centres at reservoirs may be constructed by the department to reduce post-harvest losses.
x.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> There are very less WDRA registered scientific godowns in the district. Private warehouses are required to be encouraged by the marketing department to get accredited and registered with WDRA including PACS which has the potential for generating income. Department may assess and create data on the annual utilisation of the godowns and occupation percentage for taking informed decisions by the investors. Department may also promote the e-marketing of produce at the designated Market yards and APMCs locations
xi.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> Development of demonstrable models of bankable investments in soil and water conservation are critical for promoting credit linkage in the areas of soil and water conservation viz. farm ponds land levelling etc. Organic input production is low capital based whose popularity hinges on local production and distribution

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>through FPOs PACS as it is not attractive for distribution through dealer networks.</p> <ul style="list-style-type: none"> • Special importance may be given for development of more watersheds through DWAMA in the western prakasam belt to improve the ground water. • District Administration may give utmost importance for improving the soil fertility and increase awareness on good soil practises among the farming community through the Farmer Field Schools i.e. Polam Pilustundi programmes
xii.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> • The Department of Agriculture, Horticulture, Sericulture and NREDCAP should promote vermin and NADEP compost units in a big way by conducting awareness campaigns on the benefits of organic farming. • Department of Horticulture may conduct an awareness meeting with prospective entrepreneurs and banks on tissue culture infrastructure for proactive financing. • Departments may arrange for buy-back facility for compost produced by entrepreneurs. • SHGs/VSSs/RMGs may be encouraged for taking up establishment of bio fertilizers/ pesticides/compost units on group mode by availing bank credit. • Creation of awareness among the farmers about good quality seeds & plant materials of high yielding crop varieties have to be done through awareness camps and field demonstrations
xiii.	Food and Agro Processing	<ul style="list-style-type: none"> • Capacity Building of micro-entrepreneurs especially SHGs through greater participation of Skill Development Centres RSETI and NGOs with support from line departments. • Marketing is the major problem especially for unregistered units as they lack standards and standardization in product. A mother unit supplying material technology and brand name for identical activities in a cluster needs to be explored. For such units there is a need to address the issues like capacity utilization availability of quality raw materials throughout the year cold chain and marketing linkages. Pesticide content in the raw material is also an important factor keeping in view the export potential. • Department may create awareness and promote the establishment of Food Processing Units through the SHGs under the aegis of AP Food Processing Society and through the Co-ordination with the DRDA - Velugu department. • Department may encourage the registration of such units under Udyam portal for availing subsidy and other government benefits
xiv.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> • The Government institutions like MANAGE may address the lukewarm response to the ACABC Scheme by taking lead in identifying potential agri-preneurs in

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>collaboration with State Governments and other related agencies and guiding them in setting up own unit.</p> <ul style="list-style-type: none"> • The Government should encourage FPOs with interest subvention and working capital based on the grading and business. • There is a need to sensitize banks including RRBs and Cooperative Banks as there are potential FPOs for absorbing credit for their short term and long-term credit needs. Branch managers/staff are required to be apprised of the FPO concept and the modalities of their financing. • Strengthening of equity base and membership of FPOs are of paramount importance which would enable these entities to leverage the benefits offered by the Equity Grant and Credit Guarantee Schemes of SFAC and NABSANRAKSHAN. • Banks may cooperate in extending financial assistance to ACABCs and FPOs promoted in the district.
xv.	MSME	<ul style="list-style-type: none"> • Govt may at the earliest facilitate the setting up of MSME units at the Ragamakkapalli and Malakondapuram MSME parks for fuelling the manufacturing sector in the district and suitable MSME / Industry Policy facilitating the grounding of units. • DIC can conduct the periodical PMEGP melas for promotion and establishment of micro units in the district. • Establishment of Shilparamams to support the local artisans through production-cum-sales outlets sales huts etc. • Government may launch information-cum-sales based portal for weavers showcasing district specific products. The portal may also capture details of individual weavers along with the product. • Technology driven e-commerce to help small town communities and micro business clusters based on traditional skills. • Govt. may plan for development of tourism circuit especially temple tourism and adventure tourism in prominent and potential places. • Lack of dynamism/strategy in banks in utilization of CGTMSE scheme and extension of credit facilities to Industries. Consorted efforts required for credit flow under Stand-Up India Scheme.
xvi.	Exports	<ul style="list-style-type: none"> • The district administration may deliberate on the possibility of Export for Agri and Allied products available in the district. • For export of agricultural products factors such as domestic as well as international demand and supply situation price competitiveness quality concerns sanitary and phyto-sanitary requirements and relevant rules & regulations of the importing countries need to be duly taken into consideration.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Incentives to be offered to farmers / FPOs for obtaining Organic Certification for the produce which thus has the potential for Exporting of produce
xvii.	Education Loans	<ul style="list-style-type: none"> Banks may also implement Central Scheme to provide Interest Subsidy (CSIS) which is applicable to all eligible students who pursue technical and professional education studies in India. As per IBA guidelines banks should not insist for surety/collateral security for educational loans up to ₹7.50 lakh. Professional Colleges and Vocational Institutes may create help desk for arranging funds for aspirant students who want to pursue the courses. Institutes/colleges offering professional courses may guide the students for availing educational loans from banks. Banks may conduct awareness camps in educational institutes offering professional courses regarding educational loans for the benefit of students & parents. Banks to improve the loan sanctions in tie up mode with reputed colleges/educational institutions. The sector has been hampered by large number of defaults primarily arising out of frequent change of address by the students. Parents can be taken as co-guarantor to bring down incidences of defaults
xviii.	Housing	<ul style="list-style-type: none"> There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments. Housing Department may create awareness through the Panchayats on the state and Government schemes on Housing to the benefit more beneficiaries. Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds.
xix.	Social Infrastructure	<ul style="list-style-type: none"> The Government may prefer entrepreneurs who can establish RO plants in Mandal headquarters under various subsidy schemes so as to create quality infrastructure at village level. Areas requiring safe drinking water (RO plants) through private participation need to be financed by banks. To start with the interested SHGs/VOs may be financed for RO plants. Bankers may proactively take up financing of these activities to achieve their priority sector obligations. Banks may utilise CGTMSE/PMEGP scheme wherever applicable/ available
xx.	Renewable Energy	<ul style="list-style-type: none"> The line department has an important role to play in facilitating grounding of more units by organising workshops for bankers and other government departments. State Government should encourage establishment of PV cell manufacturing units by extending tax concessions.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> • There is a huge demand from village panchayats and farmers for solar street lighting and solar fending. A suitable additional subsidy may be introduced by State Government for these activities. • Electric Vehicle Charging Stations may be established in through Public/Private Investment to encourage use of electric vehicles and development of suitable ecosystem. • Given the presence of large water tanks like Cumbum etc in the district solar floating plants can be planned which will actually serve the dual purpose of power generation and at the same time reduce the evaporation of water during dry seasons.
xxi.	Informal Credit Delivery System	<ul style="list-style-type: none"> • DRDA may educate and create awareness on cashless transactions among the SHG groups thereby improving digital transactions. • Banks may need to revisit loan appraisal and follow-up strategies to ensure productive end use of credit of SHGs. • In order to graduate the SHGs into an enterprising entity there is a need to ensure suitable income generating opportunities during the credit linkage. Bankers need to ensure that the lending to an individual in a group should be based on merit and need. • Free flow of data among stakeholders for quick identification of problems/gaps and timely interventions through coordinated efforts. • A body and field cadre on lines of SERP can help the bankers in formation and promotion of JLGs which in turn will boost the confidence in the JLG lending models. However, it is suggested that instead of having a rigid structure a flexible structure may be adopted. State Government in association with NABARD may come up with a scheme to identify train and support lead agencies in the district on the lines of CBBOs for FPOs.

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:

- **Formulation and circulation of model bye-laws for PACS:** Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.
- Formulation of National Co-operative Policy
- Computerization of Primary Agriculture Cooperative Societies : This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.
- Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs
- Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
- Launching of world's largest food grain storage scheme for cooperatives
- Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs

- Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

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

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

- The cooperative sector in Andhra Pradesh comprises a total of 17,803 cooperatives, including approximately 14,904 non-credit cooperative societies (such as those focused on milk, fishery, poultry, housing, labour, consumer goods, weaving, marketing, and industrial activities) and 2,047 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies serve nearly 9.597 million members across more than 17,000 villages. Currently, there is no long-term rural cooperative credit institution, as the Andhra Pradesh State Cooperative Bank manages both short-term and long-term structures in the state.
- Additionally, there are 11 Multi-State Cooperative Societies (MSCS) with registered offices in the state, as well as approximately two district-level federations and nine state-level federations operating within the region.
- Computerization of Primary Agricultural Cooperative Societies: This initiative aims to computerize 2,037 functional PACS, enhancing efficiency, profitability, transparency, and accountability in their operations. The PACS also provide additional services, including Jan Aushadhi Kendras, petrol outlets, consumer outlets, Common Service Centres (CSCs), and fertilizer/pesticide businesses.
- Ten PACS have been identified for the "World's Largest Grain Storage under Cooperatives" scheme.
- PM Kisan Samriddhi Kendras: A total of 1,224 PACS are functioning as PMKSK. 618 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 Prakasam district has around 3700 societies registered under both acts of Andhra Pradesh Mutually Aided Cooperative Societies Act 1995 and The Andhra Pradesh Cooperative Societies Act 1964. The nature of societies includes thrift based societies, credit based societies, housing societies, farming societies and primary agriculture credit cooperative societies etc. The details list of societies is presented as below:

A. Societies registered under APMACS Act are as follows:

1. Thrift Societies (DRDA): 1981
2. Thrift Societies (MEPMA) : 134
3. Thrift and Credit Societies : 440
4. Dairy Cooperative Societies : 187
5. Others : 258

TOTAL : 3000

B. Societies registered under the provisions of the A.P. Cooperative Societies Act 1964

1. Primary Agriculture Cooperative Societies (PACS): 93
2. Labour Contract Coop. Societies : 322
3. Coop. Joint Farming Societies : 98
4. Coop. House Building Societies : 60
5. Employees Coop. Credit Societies: 45
6. Others : 130
7. Dist. Coop. Central Bank : 01
8. Dist. Coop. Marketing Society : 01

TOTAL : 750*Source: District Cooperative Office*

The aforementioned societies also include Fishermen and Fisherwomen Cooperative Societies, Sheep Breeders Cooperative Societies, the Marine Fishermen Cooperative Society, Inland Fishermen Cooperative Societies, and the District Fishermen Cooperative Society, all formed and registered in the district. Below are some significant and active cooperative societies operating in the district:

- **Prakasam District Cooperative Central Bank Ltd., Ongole:** The area of operation for PDCCB Ltd. Ongole spans the districts of Prakasam, Bapatla, and parts of SPSR Nellore, covering 56 mandals and 1,093 villages. It has 34 branches across these three districts and caters to the credit needs of 172 Primary Agriculture Cooperative Credit Societies and other types of societies.
- **The District Cooperative Marketing Society Ltd., Ongole:** This society primarily engages in the fertilizer business. During the 2023-2024 period, it sold fertilizers amounting to ₹ 3.50 crore.
- There are 93 Primary Agriculture Cooperative Societies in the district, with a total membership of 498,077. All these societies, except for three, are financed by the Prakasam District Cooperative Central Bank Ltd., Ongole. Out of these 93 societies, 27 are operating at a profit, and 33 PACS in the district have their own godowns. A total of 174 employees are working in the 93 PACS in the district.
- **The Ongole Cooperative Super Bazar Ltd., Ongole.**
- **The A.P. Tobacco Growers Cooperative Union Ltd., Ongole.**

Computerization of PACS: In February 2024, the computerization of all 93 PACS began with the coordination of the PACS, PDCCB Ltd. Ongole, APCOB, and officials from NABARD and the Cooperation Department. The objective is to digitalize the business operations of PACS to improve efficiency, transparency, decision-making, and seamless customer

Potential for formation of cooperatives

- As per the recent assessment the entire 730 Gram Panchayats in the district were covered and served by 93 PACS. However, as per the assessment, there is still potential for formation of 108 multi-purpose PACS in the district.

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.	Sensitisation	The activities include sensitisation programme for bankers NGO staff and their field workers on various aspects which includes SHG -Bank Linkages Credit Linkages Credit Flow to the priority sectors Subsidy schemes KCC CCRC Market Linkages FPOs and Financial Inclusion Strategies.	The Sensitisation meetings covered the District Level Bankers SHG Women Commercial RRBs and Cooperative branches at Mandal and Village level.	The Support was in the form of Grant Expenditure and was conducted by the DDM. A Cumulative amount of ₹83000/- was spent in conduct of sensitisation meetings across the district		180	The Sensitisation meetings will enhance the knowledge about various schemes and decisions of the Governments identification and resolution of issues in the arena of credit
ii.	Collectivisation	Farmer Collectives in the name of Farmer Producers Organisations were being promoted in the district by NABARD under its own fund sources of PRODUCE PODF-ID and also through the Central Sector Scheme of Govt. of India.	The FPO projects covered at Mandal and GP level in the district. 23 FPOs were formed in the district covering around 20 Mandals	All the support was in the form of grant assistance. For FPOs under the PODF an amount of ₹ 11.44 lakhs was provided and for FPOs under CSS an amount of ₹ 18.00 lakhs was provided for their implementation.		10000	The FPOs as a collective having hundreds of farmers as member shareholders can leverage their scale to benefit from markets and bargaining power. Further they can better create the common assets or common infrastructure for their members especially small and marginal farmers and can provide the farm services at subsidised rates.

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.	Financial Inclusion	To further deepen the financial awareness and bring the excluded population into the ambit of banking services NABARD had been promoting the Financial and Digital Literacy Camps in the district.	The FDLs were conducted covering most of the mandals and Gram Panchayats in the district.	The support was in the form of Grant assistance to the banks. During the FY 2023-24 an amount of ₹ 20.12 lakhs was released to the banks for conduct of around 450 camps in the district		24900	The participants got educated on Social Security Schemes KCC loans Cyber security timely repayments, updation of nominee details etc.,
iv.	Infrastructure Development	NABARD through the Rural Infrastructure Development Fund Long Term Irrigation Fund NIDA is supporting for creation of social and economic assets including irrigation assets there by significantly improving the capital formation in the district.	The Projects covers the entire district wherever the gaps are identified.	The assistance is in the form of loans to the state government. The project includes creation of assets under the Agriculture Sector Social Sector and Rural Connectivity sector. Cumulatively 1471 projects were sanctioned with cumulative amount of ₹ 179200 Lakhs in the district			The Projects improved the irrigation potential strengthened extension services created economic and social infrastructure involving Primary Health Centres School infrastructure Roads and Bridges etc.

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
v.	Skill Training	The Skill development projects are being implemented by NABARD to train the unemployed youth in the rural areas in the district	The trainings are identified on particular trade having demand and that can create employment.	The support is in the form of grant assistance at an average of around ₹3.00 lakhs per training project. All the necessary training aids will be provided entirely free to the participants. The duration of training will be for 30 days taught by qualifies and experienced trainer	During the Previous 3 years 05 projects were sanctioned in the district for a cumulative amount of ₹15.00 lakhs	150	The training helped the youth to set up their own units immediately. This will aid in quicker absorption of credit and generates employment and contributed to the district GDP.
vi.	Watershed Development	The watershed projects aim to address the issues of soil erosion water scarcity and other issues surrounding them in the area besides the socio-economic issues present in the project area	Each Project on an average covers an area of around 1000 Ha. Major interventions include Area and Drainage line treatments climate proofing measures formation of social capital livelihoods promotion and support mitigation measures etc.	The support was in the form of grant assistance to the banks. During the FY 2023-24 an amount of ₹ 20.12 lakhs was released to the banks for conduct of around 450 camps in the district	The Projects currently ongoing in the district are implemented with the collaboration of ITC company. Watersheds projects of NABARD encourage the collaboration / participation of CSR	1000	The projects will result in reduction of soil erosion increase in ground water table creation of storage assets formation and strengthening of social capital and increase in additional income.

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
vii.	Women Empowerment	To empower women in the district NABARD had been promoting entrepreneurship development programmes at micro level and also through the livelihood's mode	The projects encompass a whole gamut of micro based activities like Bag making Pickles making Maggam works Fashion Designing Saree Painting Fancy Works etc. In case of livelihoods the activities also include the Farm based interventions that can generate livelihood and provide additional income to the farmers and beneficiaries	The Support will be in the form of Grant to the implementing agencies for providing training and handholding the beneficiaries and finally credit linking the trainees for start of business. In case of MEDP the assistance will be up to ₹ 1.5 lakh and in case of LEDP the assistance will be up to ₹10.00 lakhs. During the year 2 MEDP programmes and 01 LEDP programme was sanctioned for cumulative amount of around ₹ 13.00 lakhs to train 180 women beneficiaries	The convergence is planned for providing support under the PMEGP for establishment of new units.	180	The training will equip them with the necessary skills for adoption of activity and start of business. Further the training also includes creation of awareness on banking , social security schemes , exposure visits, marketing and branding of their products.

Success Stories

Success Story 1:

She Believed She Achieved: Celebrating Women in Business

- 1. Scheme:** Livelihood and Enterprise Development Programme (LEDP)
- 2. Project Implementing Agency:** SHARPS (Searching and Helping in All Rehabilitation Purpose Society)
- 3. Duration of the Project** : 2 Years
- 4. Beneficiary:**
 - No. of beneficiaries : 90
 - Community : Scheduled Caste
 - State : Andhra Pradesh
 - District : Prakasam
 - Block : Darsi
 - Village : Darsi

5. Support Provided

NABARD has sanctioned ₹7,15,500 to train matured SHG women beneficiaries in producing Millets-Based Instant Products. The support includes refresher training on social security, subsidy schemes, and e-marketing, along with an exposure visit to a successful business. Throughout the project, the implementing agency will provide handholding support until enterprise units are established. Training was conducted by scientists of KVK Darsi, and NABARD is also assisting in marketing through melas, exhibitions, and e-commerce platforms.

6. Pre-implementation Status

The majority of beneficiaries belong to marginalized communities engaged in informal labor, earning ₹6,000–₹7,000 per month only. Through the NABARD-supported project, women received skills training, business awareness, and exposure, empowering them to establish enterprise units. Those who set up their businesses saw their monthly incomes rise to ₹10,000–₹12,000, enabling them to work from home and achieve financial independence.

7. Challenges Faced

The Implementing Agency initially faced challenges in identifying eligible beneficiaries. Other difficulties included ensuring regular attendance, arranging raw materials, and determining proper pricing. The major challenge was credit linkage as significant time was spent convincing bankers to sanction loans for women to establish their enterprise units.

8. Impact

A unit was established in Darsi by trained beneficiaries to sell Ready-to-Cook and Serve Millet-based products. Additionally, they introduced their own Millet-based snacks. The unit generates an estimated ₹97,500 monthly, with an average income of ₹10,500 per person per month.



*Beneficiaries operating the Ready to cook
& serve unit*



DDM felicitating the LEDP beneficiary

Success Story 2:**Building Resilience: Check Dams for Sustainable Water Management.****1. Scheme: Watershed Development Project****2. Project Implementing Agency: MYRADA****3. Duration of the Project : 4 Years****4. Beneficiary:**

- No. of beneficiaries : 450
- Community : Farmers
- State : Andhra Pradesh
- District : Prakasam
- Block : Ponnaluru
- Village : Chowtapalem

5. Support Provided

NABARD had sanctioned a grant amount of ₹1.80 crore, including ₹81.00 lakh CSR contribution, for Chowtapalem Watershed Project covering 1,006 Ha. Of this, ₹10.94 lakh was allocated for constructing four check dams with a 5,000 m³ water-holding capacity, aiding farmers in providing seasonal irrigation requirements. The grant support also includes climate proofing interventions, water and soil conservation measures, Custom Hiring Equipment and also Village Knowledge Centre for disseminating agro and weather advisory based information to the farmers

6. Pre-implementation Status

The village faced poor groundwater levels, relying entirely on bore wells for irrigation. Without check dams, water flows through small channels, carrying sediment and preventing absorption into the ground due to the high velocity of the flow. The area is also facing issues of soil erosion and poor ground water recharge and surface run-off.

7. Challenges Faced

During the Covid period, local labor and materials were mobilized for check dam construction. However, rising costs have made it challenging to stay within the sanctioned budget. Additionally, convincing farmers to allow vehicle movement across their fields for material transport proved difficult, as they feared losing land near the proposed check dam sites.

8. Impact

The watershed works resulted in creation of check dams that can store 5 million litres of water, increasing the availability of water for longer periods, while also ensuring the recharge of the ground water table.



Check dams for sustainable water management

Appendix 1A

Climate Action & Sustainability

1.1 Climate Action - Scenario at Global & National Level

Climate Change and its Impact

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

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

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

References

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of the Government of India

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

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

1.4 Initiatives of the RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

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

1.6 Way Forward

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

Appendix 1B

Climate Action & Sustainability

2. Climate Change Scenario - At the State Level

2.1 State Action Plan for Climate Change

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

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

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

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

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

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

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

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

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

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

ICAR Institutions

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

State Government

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

NABARD

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

Other Agencies

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

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

Appendix 1C

Climate Action & Sustainability

Climate Change Scenario - At the District Level

Prospects of Climate Action in the District

The following climate change actions are essential for addressing various challenges arising in the district:

Adaptation: Developing strategies to reduce vulnerability to climate impacts by promoting alternative livelihoods that protect both people and places.

Mitigation: Implementing interventions to slow the progression of global climate change, primarily through reducing greenhouse gas emissions in the atmosphere. Examples include afforestation to absorb CO₂ and the promotion of solar pump sets.

Climate Proofing: Similar to adaptation, but with a focus on protecting investments and developments by incorporating additional measures, such as increasing the height of check dams (already planned) to address flash floods, which have become more frequent and intense due to climate change.

To address the vulnerabilities in Prakasam District, the following adaptation strategies are proposed:

- **Revival of Traditional Practices:** Emphasize the reduction of chemical inputs, increase the use of biofertilizers and biopesticides, implement mulching and multi-cropping, conserve indigenous seeds, and promote agro diversity.
- **Drought-Resistant Varieties:** Encourage the use of traditional drought-resistant crop varieties that are more resilient to changing climate conditions.
- **Livestock Adaptation:** Promote the rearing of native or local cattle breeds that are capable of withstanding extreme heat, ensuring the sustainability of livestock farming in challenging conditions.
- **Climate-Resilient Agriculture:** Support the adoption of Good Agricultural Practices (GAP) for identified crops. Key interventions include:
 - Developing contingency plans for agriculture, horticulture, fisheries, and animal husbandry.
 - Integrating improved practices, such as the System of Rice Intensification (SRI) and modified SRI methods.
 - Promoting precision farming models for vegetable cultivation.
 - Expanding micro-irrigation systems to address water scarcity concerns.
- **Credit Needs Assessment:** Adapt credit assessments to include:
 - Contingency crop plans for potential droughts or delayed monsoons, along with supplementary credit for alternative crops.
 - Support for maintaining livestock, particularly in areas affected by fodder shortages, such as those impacted by cyclones and rising sea levels.

These strategies are aimed at enhancing the district's resilience to the adverse impacts of climate change, ensuring sustainable development and the protection of vulnerable communities and sectors.

Any specific Climate Change initiative in the District by

1. **Govt. of India:** In 2019 the Ministry of Environment Forest and Climate Change (MoEFCC) issued the CRZ Notification to protect the coastal environment and marine areas. The notification also aims to promote sustainable development and ensure the livelihood security of local communities.
2. **State Government: Hydrology project:** Piezometers set up at micro level in order to understand the behaviour of aquifers and fluctuations of water levels under hydrology project. Presently real time ground water level monitoring is being done through telemetry. The real time water level data is available in CM Dashboard.

Andhra Pradesh Integrated Irrigation and Agriculture Transformation project (APIIATP):

It aims enhancing agriculture productivity profitability and climate resilience of small holder farmers in district. Under this project 87 tanks selected in upland mandals of semi-arid areas.

3. **NABARD:** NABARD, in previous years, sanctioned five watershed projects under the name "KfW Soil Projects" with a cumulative sanction of ₹247.01 lakhs, covering 4,136.45 hectares and benefiting 1,679 households in five villages of Prakasam district. The project aims to critically address the climate change impact while also improving soil health through various interventions like soil and water conservation, soil health improvement and productivity, sustainable natural resource management, climate-resilient farming, livelihood and food security, and mitigation of climate change risks. The interventions were implemented with the active participation of rural communities, with capacity-building measures and the creation of knowledge resource centres.

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 and having distinct nature, quality, and characteristics linked to that location. GIs can play an important role in rural development by empowering communities, acting as product differentiators, supporting brand building, creating local employment, reducing rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and cultural expressions, and conserving biodiversity.

NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications. This support aims to appreciate quality, improve market access, create awareness, strengthen producers' capacity to enforce their rights, and subsidize the costs of registration, enforcement, and marketing.

The Prakasam District is blessed with many natural resources ranging from agricultural products to forest products, fisheries to sericulture, and natural granite stone, which is unique in its nature and quality. However, there are no Geographical Indication (GI) products registered in the district.

The following items and products have the potential for obtaining GI status:

- **Eethamukkala Check Lungies:** Eethamukkala Check Lungies produced in Prakasam District have historical significance tied to master weavers who brought their craft from Madras (now Chennai). Known for their comfort, these cotton lungies provide warmth in winter and coolness in summer, featuring vibrant check designs made from multiple colors. The Padmasali Weaver Community, associated with the Eethamukkala Handloom Weavers' Co-operative Society (established in 1947), has been instrumental in reviving the production and marketing of these lungies, which were once in high demand across various states in India. The cooperative represents a pivotal effort in sustaining traditional weaving practices in Andhra Pradesh.
- **Chimakurthy Galaxy Granite:** The renowned Black Galaxy Granite deposit is situated in Chimakurthy and nearby villages in Prakasam District, Andhra Pradesh. This quarry zone, located along the Ongole–Nandyala–Kurnool State Highway, spans between the 23rd and 26th km markers. Black Galaxy Granite, also known as Star Galaxy or Gold Star Granite, has gained acclaim for its durability and strength, with over 10 million cubic meters sold since its inception. Its unique qualities have established it as a prominent choice in the global granite market.
- **Markapur Slate Stone:** The stone slate industry of Markapur was once the pride of Prakasam district, supplying writing material to school-going children in the country. When writing slates became obsolete, many units were shut down, and the industry significantly lost its sheen. However, there is still potential for obtaining GI status, which could help the industry regain its recognition and generate value for its products.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddaluru	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Yerragondapalem	District Total
I. Agriculture													
A. Farm Credit													
A.1 Crop Production, Maintenance, Marketing													
1	Castor/ Aranda/ Randee/ Ricinus Irrigated	100	Acre	20000	Phy	2553.00	2637.00	447.00		3356.00		1013.00	10006.00
					BL	510.60	527.40	89.40		671.20		202.60	2001.20
2	Chickpea/ Chana/ Kalnuli Chana/ Bengal Gram/ Gram Irrigated	100	Acre	34000	Phy	16148.00	14157.00	17284.00	38494.00	4754.00	41316.00	4127.00	168270.00
					BL	5490.32	4813.38	5876.56	13087.96	1076.60	14047.44	1403.18	57211.80
3	Chilli/ Mirch Irrigated	100	Acre	125000	Phy	16690.00	1886.00	116.44	1255.00	25678.00	15541.00	21036.00	133934.00
					BL	20862.50	23570.00	14517.50	15313.75	32097.50	19436.25	26295.00	167417.50
4	Colton/ Kupaas Irrigated	100	Acre	50000	Phy	35301.00	16717.00	6390.00	7324.00	36485.00	5767.00	22351.00	138214.00
					BL	17650.50	8358.50	3195.00	3662.00	18242.50	2883.50	1175.50	69107.00
5	Cowpea/ Alasandulu/ Labia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani	100	Acre	17000	Phy	7030.00	1606.00	21335.00	613.00	4863.00	593.00	1794.00	39650.00
					BL	1195.10	273.02	3626.95	104.21	308.72	826.71	304.98	6740.50
6	Groundnut/ Moongfali Irrigated	100	Acre	38000	Phy	232.00	1490.00	190.00	90.00	257.00	1606.00		3805.00
					BL	88.16	566.20	72.20	34.20	97.66	610.28		1468.70
7	Maize/ Makka Irrigated	100	Acre	45000	Phy	5365.00	5110.00	2656.00	1957.00	3247.00	2120.00	5436.00	28362.00
					BL	2414.25	2299.50	195.20	880.65	1411.95	954.00	2446.20	12762.90
8	Mandarin/ Santra/ Citrus/ Sweet Orange	100	Acre	65000	Phy	750.00	600.00	2000.00	100.00	2500.00		2500.00	8550.00
					BL	487.50	390.00	1300.00	65.00	1625.00		1625.00	5557.50
9	Mango/ Aam	100	Acre	50000	Phy	55.00	355.00	155.00	1650.00	105.00	55.00	115.00	2535.00
					BL	27.50	177.50	77.50	825.00	52.50	27.50	57.50	1207.50
10	Mungbean/ Mung/ Moong/ Green Gram Irrigated	100	Acre	22000	Phy	2036.00	457.00	803.00	768.00	633.00	610.00	558.00	6520.00
					BL	447.92	100.54	176.66	168.96	144.10	139.26	122.76	1434.40
11	Other Vegetables	100	Acre	185000	Phy	1245.00	1480.00	1421.00	1282.00	1782.00	1811.00	1446.00	11803.00
					BL	2303.25	2738.00	2628.85	2371.70	2638.10	3350.35	2675.10	22002.05
12	Papaya/ Papita	100	Acre	110000	Phy	320.00	200.00	55.00	55.00	455.00		1200.00	2285.00
					BL	352.00	220.00	60.50	60.50	500.50		1320.00	2513.50
13	Pearl Millet/ Bajra/ Cumbu Unirrigated/ Rainfed	100	Acre	19000	Phy	4838.00	7848.00	8446.00	1100.00	1374.00		2095.00	28088.00
					BL	919.22	1491.12	1604.74	209.00	261.06	453.53	398.05	5330.72
14	Pigeon Pea/ Ahar Dal/ Tur Dal/ Red Gram Unirrigated/ Rainfed	100	Acre	22000	Phy	86739.00	7698.00	45358.00	18301.00	8843.00	2985.00	18938.00	227874.00
					BL	19082.58	169356	9978.76	4026.22	19674.6	656.70	4176.26	50132.28
15	Pomegranate/ Anar Irrigated	100	Acre	100000	Phy	250.00	250.00	345.00	155.00	265.00		1200.00	2405.00
					BL	250.00	250.00	345.00	155.00	265.00		1200.00	2405.00
16	Rice/ Chavali/ Dhan Irrigated	100	Acre	46000	Phy	38742.00	6055.00	5462.00	7952.00	10750.00	5931.00	14031.00	96831.00
					BL	17821.32	2785.30	2512.52	3657.92	4945.00	2728.26	6454.26	44542.26
17	Sesame/ Til/ Sesamum/ Gingelly Irrigated	100	Acre	14000	Phy	2380.00	4613.00	1782.00	2165.00	2782.00	2422.00	724.00	17819.00
					BL	333.20	645.82	249.48	303.10	339.48	101.36	101.36	2494.66
18	Sorghum/ Jowar Unirrigated/ Rainfed	100	Acre	22000	Phy	3590.00	9444.00	2572.00	1547.00	5062.00	1495.00	1790.00	27236.00
					BL	789.80	2077.68	565.84	340.34	1113.86	328.90	393.80	5991.92
19	Sunflower/ Surajmukhi Irrigated	100	Acre	26000	Phy	1455.00	1127.00	166.00	166.00	146.00		257.00	3151.00
					BL	378.30	293.02	43.16		37.96		66.82	819.26
20	Tobacco/ Thanbaku Virginia	100	Acre	100000	Phy	12933.00	10455.00	16146.00	17876.00	16672.00	17035.00	16121.00	126349.00
					BL	12933.00	10455.00	16146.00	17876.00	16672.00	17035.00	16121.00	126349.00
21	Tomato/ Tamatar Hybrid/ HYV	100	Acre	75000	Phy	12730.00	1006.00	739.00	867.00	872.00	1060.00	839.25	7724.00
					BL	954.75	754.50	554.25	591.00	654.00	795.00	839.25	5793.00
22	Urdbean/ Uddi/ Biri/ Black Gram/ Mash/ Mash Kala Irrigated	100	Acre	22000	Phy	3803.00	1848.00	50832.00	7277.00	3148.00	2226.00	268.00	76304.00
					BL	836.66	406.56	1183.04	1600.94	692.56	489.72	589.82	16800.08
	Sub Total					105750.13	64971.88	76248.97	65376.61	93009.37	63906.99	77968.44	610208.73

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddalur	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Yerragondapalem	District Total
	Post-harvest/HH Consumption (10%)				10575.01	6497.19	7624.90	6537.66	6297.63	9300.94	6390.70	7796.84	61020.87
	Repairs & maintenance of farm assets (20%)				21500.03	12994.38	15249.79	13075.32	12595.27	18601.87	12781.40	15593.69	122041.75
	Sub Total				137475.17	84463.45	99123.66	84989.59	81869.24	120912.18	83079.09	101358.97	793271.35
A.2 Water Resources													
1	Artificial Recharge Structure-For Dig Well	85	No.	10200	Ply	9.00	5.00	8.00	8.00	5.00	5.00	21.00	69.00
					BL	0.78	0.43	0.69	0.69	0.43	0.43	1.82	5.96
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Ply	440.00	700.00	300.00	250.00	250.00	250.00	250.00	2190.00
					BL	286.67	456.07	195.46	162.88	162.88	162.88	162.88	1426.84
3	Drip Irrigation-New-12mm, 1.2 m x 0.60 m	85	ha	105000	Ply	3848.00	2441.00	1403.00	675.00	2475.00	450.00	894.00	22501.00
					BL	3434.34	2178.59	1967.96	602.44	2208.94	401.63	7982.52	20082.15
4	Sprinkler Irrigation -Micro-63 mm 0.4 to 1	85	ha	22800	Ply	1283.00	814.00	735.00	225.00	825.00	150.00	2981.00	7501.00
					BL								0.00
	Sub Total				3721.79	2635.09	2131.53	1501.88	766.01	2209.37	564.94	7984.34	21514.95
A.3 Farm Mechanisation													
1	Combine harvester-Self propelled belt type	80	No.	2900000	Ply	20.00	20.00	20.00	35.00	28.00	15.00	25.00	163.00
					BL	464.00	464.00	464.00	348.00	649.60	348.00	580.00	3781.60
2	Drones-For Spraying	80	No.	950000	Ply	5.00	10.00	10.00	5.00	35.00	5.00	15.00	75.00
					BL	38.00	76.00	76.00	38.00	114.00	38.00	114.00	570.00
3	Other machinery-Other Machinery & Equipments-Vegetable Dryer- Solar Tunnel	80	No.	175000	Ply	5.00	5.00	2.00	5.00	2.00	5.00	5.00	26.00
					BL								
4	Power Tiller-12 HP	80	No.	280000	Ply	75.00	117.00	125.00	159.00	117.00	101.00	117.00	856.00
					BL	168.00	262.08	280.00	356.16	262.08	226.24	262.08	1917.44
5	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Round) - Tractor Operated	80	No.	1350000	Ply	5.00	2.00		5.00	1.00	4.00		17.00
					BL	54.00	216.00		54.00	10.80	43.20		183.60
6	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	580000	Ply	8.00	5.00	5.00	8.00	5.00	8.00	5.00	52.00
					BL								0.00
7	Tractor-With Implements & Trailer-26 to 35 HP	80	No.	650000	Ply	5.00	5.00	5.00	5.00	5.00	5.00	5.00	40.00
					BL								0.00
8	Tractor-With Implements & Trailer-46 to 55 HP	80	No.	950000	Ply	8.00	5.00	6.00	7.00	5.00	5.00	7.00	51.00
					BL								0.00
9	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	Ply	15.00	5.00	5.00	5.00	5.00	5.00	5.00	50.00
					BL								0.00
	Sub Total				724.00	830.68	822.80	643.60	803.16	1039.28	662.44	963.08	6489.04
A.4 Plantation & Horticulture													
1	High density plantation-Guava-3 x 3	80	Acre	154300	Ply	21.00	29.00	17.00	14.00	21.00	12.00	21.00	151.00
					BL	25.92	35.80	20.98	17.28	25.92	14.81	25.92	186.38
2	High density plantation-Mango-2.5 x 2.5	80	Acre	251900	Ply	24.00	32.00	12.00	13.00	11.00	10.00	21.00	138.00
					BL	48.36	64.49	24.18	26.20	22.17	20.15	42.32	278.10
3	High density plantation-Pomegranate-3.6 x 3.6	80	Acre	106000	Ply	23.00	35.00	30.23				21.00	79.00
					BL	19.50	29.68					17.81	66.99
4	New Orchard - Tropical/Sub Tropical	80	Acre	92300	Ply	12.00	32.00	12.00	12.00	26.00	10.00	22.00	149.00
					BL	8.86	23.63	8.86	8.86	19.20	7.38	16.24	110.01
5	Fruits-Acid Lime /Lemon-Citrus: 6 x 6	80	Acre	67200	Ply	25.00	105.00	45.00	25.00	45.00	65.00	100.00	475.00
					BL	13.44	56.45	13.44	34.94	24.19	34.94	53.76	255.35
	Sub Total												

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddalur	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Yerragondapalem	District Total
6	New Orchard - Tropical/Sub Tropical Fruits-Mango-7.5m x 7.5m	80	Acre	895000	Phy	55.00	155.00	45.00	55.00	75.00	50.00	255.00	735.00
7	New Orchard - Tropical/Sub Tropical Fruits-Sapota-8 x 8	80	Acre	62800	Phy	39.38	110.98	32.22	39.38	53.70	35.80	182.58	526.26
8	Nursery-Horticulture Nursery	90	No.	2500000	Phy	25.42	100.48	50.24				300.00	650.00
9	Nursery -Small Nursery	90	No.	1000000	Phy	22.50	67.50	22.50		45.00		45.00	202.50
10	Pandals-Crepper Vegetable Cultivation	80	Acre	359700	Phy	4.00	15.00	4.00	4.00	2.00	12.00	2.00	46.00
11	Sericulture-Chawki Rearing-5000 DFLs per batch - 1200 sq. ft Shed	80	Acre	2452000	Phy	11.51	43.46	11.51	11.51	5.76	34.53	5.76	132.37
12	Sericulture-Mulberry Plantation-1000 Sq Ft	80	Acre	1500000	Phy		98.08						98.08
13	Sericulture-Reeling Unit-Automatic Reeling Machine- 200 ends	80	No.	8800000	Phy		396.00			24.00		18.00	53.00
14	Sericulture-Reeling Unit-Multi end reeling Unit- 10	80	No.	1674800	Phy		13.40					216.00	636.00
15	Sericulture-Reeling Unit-Twisting Unit	80	No.	974400	Phy		1.00					1.00	70.40
	Sub Total					223.59	1126.85	220.80	147.17	246.94	156.61	783.11	3036.20

A.5 Working Capital - Bee Keeping

Nil

A.6 Forestry

Nil

A.7 Animal Husbandry - Dairy

1	Breed Multiplication Farm	85	200	40100000	Phy	2.00	1.00	1.00	1.00	1.00	1.00	1.00	7.00
2	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy	681.70	340.85	340.85	340.85	340.85	340.85	340.85	2385.95
3	Bulk Milk Cooling Unit--5000 liter	85	0	2500000	Phy	76.50	25.50	63.75	102.00	51.00	63.75	51.00	446.25
4	Crossbred Cattle Farming--Cross Breed (CBC Cows)	90	1+1	165600	Phy	170.00	85.00	3.00	9.00	2.00	9.00	191.25	786.25
5	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	Phy	65.00	61.00	65.00	102.00	60.00	95.00	59.00	573.00
6	Crossbred Cattle Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1212400	Phy	96.88	90.91	96.88	98.37	89.42	141.59	87.93	854.00
7	Fodder Cultivation-1 Acre	90	Acre	36000	Phy	42.00	39.00	46.00	40.00	33.00	47.00	33.00	315.00
8	Graded Buffalo Farming--Graded Murrah Buffaloes(GMB)	90	1+1	202800	Phy	187.87	174.45	205.76	178.92	147.61	210.23	147.61	1409.01
	Sub Total					88.00	102.00	99.00	88.00	112.00	88.00	119.00	792.00
						960.22	1112.98	1080.25	1047.51	1222.10	960.22	1298.48	8641.08
						3035.00	1774.00	1884.00	2374.00	2078.00	3366.00	2133.00	18418.00
						983.34	574.78	610.42	574.78	673.27	1090.58	691.09	5967.44
						1848.00	1870.00	1989.00	1872.00	2020.00	4240.00	1795.00	18056.00
						3372.97	3413.12	3630.32	3416.77	3686.90	773.85	3276.23	34050.91
	Sub Total					6529.48	5817.59	6091.98	8187.83	6253.65	10737.32	5552.34	54541.79

A.8 Working Capital - AH - Dairy/Drought animal

1	Buffalo Farming	100	Per Animal	49000	Phy	57654.00	11543.00	11234.00	25678.00	10087.00	24567.00	9875.00	173083.00
						28250.46	5656.07	5504.66	12582.22	5383.69	12037.83	489.75	84810.67

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddalur	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Verragondapalem	District Total
2	Indigenous Cattle Farming	100	Per Animal	38000 Ply	6565.00	2365.00	2567.00	1345.00	3500.00	2346.00	4000.00	2876.00	25564.00
				BL	2494.70	898.70	975.46	511.10	1330.00	891.48	1520.00	1092.88	9714.32
	Sub Total				30745.16	6554.77	6480.12	11068.15	13912.22	6275.11	13557.83	5931.63	94524.99
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--Deep Litter	90	5000	1700000 Ply	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	64.00
				BL	122.40	122.40	122.40	122.40	122.40	122.40	122.40	122.40	979.20
2	Commercial Layer Farming--Manual/Automated	80	10000	6800000 Ply	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	8.00
				BL	54.40	54.40	54.40	54.40	54.40	54.40	54.40	54.40	435.20
	Sub Total				176.80	176.80	176.80	176.80	176.80	176.80	176.80	176.80	1414.40
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_ Others	100	Per Bird	130 Ply	36000.00	16000.00	22000.00	32000.00	26000.00	21000.00	14000.00	10000.00	177000.00
				BL	46.80	20.80	28.60	41.60	33.80	27.30	18.20	13.00	230.10
2	Layer Farming_ Others	100	Per Bird	240 Ply	5000.00	1000.00	4000.00	3000.00	5000.00	3500.00	4000.00	2500.00	28000.00
				BL	12.00	2.40	9.60	7.20	12.00	8.40	9.60	6.00	67.20
	Sub Total				58.80	23.20	38.20	48.80	45.80	35.70	27.80	19.00	297.30
A.11 Animal Husbandry - SGP													
1	Abattoir /Slaughter Unit--Fixed-20 animals per day	90	0	3500000 Ply				1.00		1.00		1.00	3.00
				BL				31.50		31.50		31.50	94.50
2	Goat - Rearing Unit--New Shed-Osmanbadi	90	20+1	227000 Ply	85.00	175.00	210.00	85.00	245.00	238.00	100.00	150.00	1258.00
	Breed			BL	173.66	357.53	429.03	173.66	439.25	486.23	204.30	306.45	2570.11
3	Sheep - Rearing Unit--New Shed-Nellore	90	20+1	255000 Ply	700.00	700.00	700.00	700.00	700.00	700.00	700.00	700.00	5600.00
	Breed			BL	1606.50	1606.50	1606.50	1606.50	1606.50	1606.50	1606.50	1606.50	12852.00
	Sheep - Rearing Unit--New Shed-Nellore	90	100+5	1300000 Ply	150.00	150.00	150.00	150.00	150.00	100.00	150.00	150.00	1150.00
	Breed			BL	1755.00	1755.00	1755.00	1755.00	1755.00	1170.00	1755.00	1755.00	13455.00
	Sub Total				3535.16	3719.03	3790.53	3566.66	3800.75	3294.23	3565.80	3699.45	28971.61
A.12 Working Capital - AH - Others/SR													
1	Goat Farming_ Rearing Unit - Semi-intensive	100	20+1	46000 Ply	2634.00	2965.00	3127.00	2845.00	3140.00	2880.00	3850.00	4520.00	25961.00
				BL	1211.64	1363.90	1438.42	1308.70	1444.40	1324.80	1771.00	2079.20	11942.06
	Sub Total				1211.64	1363.90	1438.42	1308.70	1444.40	1324.80	1771.00	2079.20	11942.06
A.13 Fisheries													
1	Boat Building/Repair Yards--Purchase of IoT/PEM	80	No.	97000 Ply							198.00		198.00
				BL							153.65		153.65
2	Brackishwater / Coastal Aquaculture-Crab Culture	80	ha	157100 Ply							30.00		30.00
				BL							37.70		37.70
3	Brackishwater / Coastal Aquaculture-Crab Culture-Mud Crab Farming	80	ha	1571000 Ply							50.00		50.00
				BL							628.40		628.40
4	Brackishwater / Coastal Aquaculture-Crab Culture-Mud Crab Culture in HDPE boxes	80	ha	2914200 Ply							50.00		50.00
				BL							1165.68		1165.68
5	Brackishwater / Coastal Aquaculture-Polyculture-Scampi Culture	80	ha	1483100 Ply							100.00		100.00
				BL							1186.48		1186.48
6	Brackishwater / Coastal Aquaculture-Shrimp Farming-Construction of Biofloc ponds	80	No.	1539700 Ply							5.00		5.00
				BL							61.59		61.59

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddaluru	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Verragondapalem	District Total
7	Brackishwater/ Coastal Aquaculture-Shrimp Farming-White Shrimp (Litopenaeus vannamei) culture	80	ha	2946300 Phy					30.00		100.00		130.00
8	Composite Fish Culture-Composite Fish Culture	80	ha	307750 Phy	BL				707.11		2357.04		3064.15
9	Composite Fish Culture-Composite Fish Culture-GIFT Tilapia Culture	80	ha	2647300 Phy	BL			20.00			50.00		50.00
11	Fish Culture -Irrigation Tank-1	80	ha	1793600 Phy	BL			423.57			123.10		123.10
10	Fish Culture --Polyculture of Fish and Scampi	80	ha	478800 Phy	BL	14.35	14.35	14.35	2.00	1.00	20.00		40.00
12	Fish marketing-Fish Sale Unit	85	No.	400000 Phy	BL	7.66	7.66	7.66	2.00	1.00	5.00		11.00
13	Fish processing-Solar Fish Dryer	80	No.	426000 Phy	BL	3.40	3.40	3.40	7.66	1.00	19.15		42.13
14	Fishing craft-Mechanised-Deep Sea Fishing Vessel-200-240 HP engine	80	No.	12800000 Phy	BL				1.00	1.00	1.00		8.00
15	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000 Phy	BL	3.40	3.40	3.40	3.40	3.40	3.40		27.20
16	Fishing gear and equipments-Accessories for Fishing Gear-Providing of FRP Boat engine	80	No.	320000 Phy	BL						10.00		10.00
17	Fishing gear and equipments-Accessories for Fishing Gear-Purchase of FRP nava & fishing net	80	No.	1100000 Phy	BL						34.08		34.08
18	Markulture-Sea Cage Farming	80	No.	3560000 Phy	BL						50.00		50.00
19	Ornamental Fish Culture-Indigenous ornamental fish unit	80	No.	648400 Phy	BL						5120.00		5120.00
20	Pond construction-Pond Renovation & Desilting	80	ha	648900 Phy	BL						50.00		50.00
	Sub Total				25.41	3.40	17.75	448.98	778.02	17.75	12053.21	3.40	13347.92
A.14 Working Capital - Fisheries													
1	Shrimp Farming_ L. Vanamei - Intensive	100	Acre	1000000 Phy					100.00		100.00		200.00
	Sub Total				0.00	0.00	0.00	0.00	1000.00	0.00	1000.00	0.00	2000.00
A.15 Farm Credit													
1	Finance to FPCs/FPOs	90	No.	3000000 Phy						2.00	1.00	1.00	4.00
2	Integrated Farming--Rainfed cropping	85	No.	610000 Phy	BL					54.00	27.00	27.00	108.00
3	Pledge Loans	90	No.	3000000 Phy	BL	3.00	3.00	4.00	5.00	3.00	2.00	10.00	35.00
4	Poly House-Tubular Structure	85	No.	3500000 Phy	BL	15.56	15.56	15.56	15.56	15.56	15.56	15.56	181.50
	Sub Total				8720.81	7230.18	4074.06	6322.99	5655.93	5107.31	6852.37	4480.35	48534.00
	Total Farm Credit (sum of A.1 to A.15)				19314.781	113944.94	124406.65	115578.88	118587.33	146983.12	134205.21	133031.67	1079885.61

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddaluru	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Yerragondapalem	District Total
B. Agriculture Infrastructure													
B.1 Storage Facilities													
1	Cold Storage-For Horticulture Produce-5000 MT- Basic	75	No.	40000000 Ply	1.00	3.00	1.00		1.00	1.00	1.00	3.00	11.00
				BL	300.00	900.00	300.00		300.00	300.00	300.00	900.00	3300.00
2	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	1500000 Ply	10.00	15.00	5.00	5.00	5.00	5.00	5.00	25.00	75.00
				BL	112.50	168.75	56.25	56.25	56.25	56.25	56.25	281.25	843.75
3	Godown-Galvanized Sheets-500 MT	75	No.	1750000 Ply	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	24.00
				BL	39.38	39.38	39.38	39.38	39.38	39.38	39.38	39.38	315.04
4	Godown-Medium-RCC - 1000 MT	75	No.	7000000 Ply	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	16.00
				BL	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	840.00
5	Low Cost Storage-Fruit / Vegetable	85	No.	1500000 Ply	22.00	31.00	14.00	18.00	19.00	21.00	15.00	25.00	165.00
				BL	280.50	395.25	178.50	229.50	242.25	267.75	191.25	318.75	2103.75
6	Market Yard-Collection Centre	85	No.	1500000 Ply	3.00	3.00	4.00	2.00	2.00	2.00	5.00	15.00	43.00
				BL	38.25	127.50	51.00	25.50	25.50	25.50	63.75	191.25	548.25
	Sub Total				875.63	1735.88	730.13	455.63	768.38	793.88	755.63	1835.63	7950.79
B.2 Land Development													
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x 2m	80	No.	207000 Ply	55.00	215.00	155.00	210.00	60.00	135.00	70.00	230.00	1130.00
				BL	9.11	35.60	25.67	34.78	9.94	22.36	11.59	38.09	187.14
2	On Farm development (OFD) Works-Field Channels	80	m.	41300 Ply	105.00	618.00	168.00	113.00	143.00	123.00	143.00	618.00	2031.00
				BL	34.69	204.19	55.51	37.34	47.25	40.64	47.25	204.19	671.06
3	Reclamation of Problem Soils-Reclamation of Saline Soils	80	ha	50162 Ply					500.00		100.00		600.00
				BL					200.65		40.13		240.78
4	Tank Silt Application	80	ha	29200 Ply	120.00	130.00	98.00	120.00	58.00	75.00	68.00	68.00	737.00
				BL									0.00
	Sub Total				43.80	239.79	81.18	72.12	257.84	63.00	98.97	242.28	1098.98
B.3 Agriculture Infrastructure - Others													
1	Compost/Vermi Compost-Compost - NADIP Compost-10' x 6' x 3'	80	No.	20300 Ply	76.00	116.00	95.00	86.00	141.00	106.00	154.00	106.00	880.00
				BL	12.34	18.84	15.43	13.97	22.90	17.21	25.01	17.21	142.91
2	Compost/Vermi Compost-Vermi Compost-2 TPA	80	No.	33800 Ply	84.00	116.00	84.00	84.00	19.00	116.00	19.00	116.00	638.00
				BL	22.71	31.37	22.71	22.71	5.14	31.37	5.14	31.37	172.52
3	Compost/Vermi Compost-Vermi Compost-20 TPA	80	No.	376100 Ply	372.00	39.00	39.00	39.00	54.00	128.00	52.00	131.00	519.00
				BL	111.33	117.34	117.34	117.34	162.48	385.13	156.46	394.15	1561.57
4	Compost/Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1641700 Ply	2.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	10.00
				BL	26.27	13.13	13.13	13.13	13.13	13.13	13.13	26.27	131.32
	Sub Total				172.65	180.68	168.61	167.15	203.65	446.84	199.74	460.00	2008.32
	Total (B.1.+B.2.+B.3)				1092.08	2156.35	979.92	694.90	1229.87	1303.72	1054.34	2546.91	11058.09
C. Ancillary Activities													
C.1 Food & Agro Processing													
1	Dairy Processing Unit-Integrated Processing-20000 ltr per day	75	No.	15000000 Ply	1.00						1.00		2.00
				BL	112.50						112.50		225.00
2	Dairy Processing Unit-Integrated Processing-5000 ltr per day	75	No.	5000000 Ply	3.00						1.00		4.00
				BL	112.50						37.50		150.00
3	Fruit Processing-Ripening-Ripening Chamber Medium	75	No.	3000000 Ply	2.00	4.00	1.00	1.00	1.00	1.00	1.00	3.00	14.00
				BL	45.00	90.00	22.50	22.50	22.50	22.50	22.50	67.50	315.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddalur	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Yerragondapalem	District Total
4	Fruit Processing- Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	4000000	Phy	3.00	5.00	3.00	2.00	3.00	2.00	8.00	29.00
5	Fruit Processing- Sorting, grading & Packing-Integrated Pack House 10MT/day	75	No.	5000000	Phy	10.20	17.00	10.20	6.80	10.20	6.80	27.20	98.60
6	Meat & Poultry Processing	75	No.	3000000	Phy	112.50	112.50	5.00	5.00	10.00	5.00	75.00	187.50
7	Oil Extraction-Groundnut Oil-Small Scale	85	No.	2500000	Phy	112.50	225.00	112.50	112.50	225.00	112.50	225.00	1237.50
8	Rice Processing -Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	3000000	Phy	15.00	1.00	5.00	15.00	5.00	10.00	3.00	58.00
9	Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000000	Phy	38.25	2.55	12.75	38.25	12.75	25.50	7.55	147.90
	Sub Total				BL	430.95	447.05	157.95	180.05	270.45	423.55	402.35	2407.75

C-2 Ancillary Activities													
1	Agri Clinic & Agri Business Centers--Large operations	85	No.	3000000	Phy	3.00	1.00	1.00	1.00		1.00		7.00
2	Agri Clinic & Agri Business Centers--Medium	85	No.	1500000	Phy	76.50	25.50	25.50	25.50		25.50		178.50
3	Custom Service Units/Custom Hiring Centers	85	No.	2000000	Phy	25.50	25.50	25.50	25.50	25.50	25.50	2.00	16.00
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce	85	No.	3000000	Phy	15.00	8.00	12.00	15.00	12.00	10.00	2.00	20.40
	Sub Total				BL	255.00	136.00	204.00	255.00	204.00	170.00	170.00	1564.00
	Total (C1+C2)					357.00	187.00	19.50	535.50	229.50	280.50	195.50	765.00
	Total (A+B+C)					787.95	634.05	350.90	715.55	499.95	925.05	597.85	2711.50
						195027.84	116735.34	116624.68	120532.75	148786.79	136184.60	136176.43	1096122.95

II. Micro, Small and Medium Enterprises (MSME)													
1	Co-operatives of Artisans, Village Industries	85	No.	500000	Phy	9.00	47.00	52.00	103.00	98.00	91.00	95.00	502.00
2	Co-operatives of Artisans, Village Industries	85	No.	1000000	Phy	38.25	199.75	221.00	437.75	416.50	386.75	403.75	2133.50
3	KVIC Units	85	No.	200000	Phy	76.50	399.50	433.50	858.50	833.00	773.50	807.50	4233.00
4	KVIC Units	85	No.	500000	Phy	23.00	67.00	84.00	56.00	54.00	65.00	35.00	423.00
5	Manufacturing Sector - Term Loan-Medium	85	No.	1500000	Phy	39.10	113.90	151.30	95.20	91.80	110.50	59.50	719.10
6	Manufacturing Sector - Term Loan-Medium	85	No.	2200000	Phy	18.00	166.00	10.00	13.00	160.00	167.00	150.00	834.00
7	Manufacturing Sector - Term Loan-Medium	85	No.	3000000	Phy	76.50	705.50	42.50	637.50	680.00	709.75	637.50	3544.50
8	Manufacturing Sector - Term Loan-Micro	85	No.	400000	Phy	24.00	18.00	16.00	34.00	21.00	24.00	8.00	163.00
9	Manufacturing Sector - Term Loan-Small	85	No.	8500000	Phy	3060.00	2295.00	2040.00	4335.00	2677.50	3060.00	1020.00	20782.50
10	Manufacturing Sector - Term Loan-Small	85	No.	12500000	Phy	173.00	98.00	189.00	370.00	188.00	242.00	188.00	1642.00
	Sub Total				BL	32351.00	18326.00	35343.00	69190.00	35156.00	45254.00	35156.00	307054.00
	Total (A+B+C)					42.00	9.00	8.00	12.00	25.00	9.00	11.00	118.00
						3060.00	2295.00	2040.00	4335.00	2677.50	3060.00	1020.00	20782.50
						34.00	56.00	23.00	56.00	19.00	25.00	11.00	245.00
						115.60	190.40	78.30	190.40	64.60	85.00	37.40	833.00
						32.00	34.00	19.00	27.00	31.00	29.00	21.00	214.00
						232.00	245.50	1372.75	1950.75	2239.75	2095.25	1517.25	15461.50
						21.00	19.00	11.00	24.00	29.00	21.00	11.00	153.00
						2231.25	2018.75	1168.75	2550.00	3081.25	2231.25	1168.75	16256.25

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddalur	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Yerragondapalem	District Total
11	Manufacturing Sector - Working Capital-Small	85	No.	7500000	Ply	102.00	167.00	112.00	57.00	308.00	392.00	330.00	1750.00
12	Manufacturing Sector - Working Capital-Small	85	No.	14000000	Ply	6502.50	10646.25	7140.00	3633.75	19635.00	24990.00	21037.50	111562.50
13	Service Sector - Working Capital-Medium	85	No.	17500000	Ply	10115.00	7735.00	7735.00	6545.00	9520.00	9520.00	11305.00	70210.00
14	Service Sector - Working Capital-Medium	85	No.	22500000	Ply	743.75	1338.75	1785.00	1933.75	3238.75	743.75	4016.25	24240.25
					BL					1721.25		9.00	18.00
	Total MSME					60721.45	48720.30	59551.00	62434.20	127420.10	86869.15	95081.00	610568.60

III. Export Credit

1	Export Credit - Post Shipment Export Credit	85	No.	30000000	Ply					35.00		21.00	56.00
					BL					8925.00		5355.00	14280.00
	Total Export Credit					0.00	0.00	0.00	0.00	8925.00	0.00	5355.00	14280.00

IV. Education

1	Education Loans-Technical Courses	85	No.	1000000	Ply	55.00	45.00	35.00	40.00	45.00	55.00	75.00	375.00
					BL	467.50	382.50	297.50	340.00	382.50	467.50	637.50	3187.50
2	Education Loans-Technical Courses	85	No.	1500000	Ply	15.00	15.00	15.00	15.00	15.00	14.00	15.00	119.00
					BL	1912.5	1912.5	1912.5	1912.5	1912.5	178.50	191.25	1517.25
3	Education Loans-Overseas Education	90	No.	2000000	Ply	163.00	178.00	176.00	164.00	202.00	187.00	291.00	1432.00
					BL	3366.00	3510.00	3510.00	3204.00	3906.00	3654.00	5580.00	28242.00
4	Education Loans-Graduation & Post Graduation	85	No.	400000	Ply	65.00	43.00	56.00	32.00	78.00	34.00	95.00	434.00
					BL	221.00	146.20	190.40	108.80	256.20	115.60	323.00	1475.60
5	Education Loans-Graduation & Post Graduation	85	No.	800000	Ply	75.00	59.00	37.00	39.00	36.00	49.00	54.00	375.00
					BL	510.00	401.20	251.60	197.20	244.80	333.20	367.20	2530.00
	Total Education					4755.75	4631.15	4440.75	4041.25	4989.75	4748.80	7098.95	36972.35

V. Housing

1	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	1000000	Ply	75.00	55.00	45.00	40.00	45.00	35.00	40.00	360.00
					BL	675.00	495.00	405.00	360.00	405.00	315.00	360.00	3240.00
2	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	1500000	Ply	335.00	120.00	180.00	175.00	165.00	185.00	160.00	1410.00
					BL	3172.50	1620.00	2430.00	2362.50	2227.50	2497.50	2160.00	19035.00
3	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2000000	Ply	130.00	85.00	85.00	95.00	125.00	135.00	150.00	855.00
					BL	2340.00	1530.00	1530.00	1710.00	2250.00	2430.00	2700.00	15390.00
4	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2500000	Ply	195.00	158.00	105.00	189.00	525.00	263.00	578.00	2276.00
					BL	4387.50	3555.00	2362.50	4252.50	11812.50	5917.50	13005.00	52110.00
5	Repair of Dwelling Units-Other Centre	90	No.	600000	Ply	351.00	351.00	174.00	165.00	124.00	356.00	210.00	2020.00
					BL	1895.40	1895.40	939.60	891.00	669.60	1922.40	1134.00	10908.00
	Total Housing					12470.40	9095.40	7667.10	9576.00	17364.60	13082.40	19359.00	99783.00

VI. Social Infrastructure

1	Education-Colleges	80	No.	10000000	Ply		2.00	2.00	2.00		1.00		9.00
					BL		160.00	160.00	160.00		80.00		720.00
2	Drinking Water-RO Plant	80	No.	2000000	Ply		10.00	10.00	10.00		10.00		115.00
					BL		160.00	160.00	160.00		160.00		1840.00
3	Healthcare-Hospital	80	No.	20000000	Ply		2.00	2.00	1.00		1.00		6.00
					BL		320.00	160.00	160.00		160.00		960.00
	Total Social Infrastructure					160.00	880.00	480.00	480.00	160.00	400.00	160.00	3520.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Darsi	Giddalur	Kanigiri	Kondapi	Maddipadu	Markapur	Ongole	Yerragondapalem	District Total
VII. Renewable Energy													
1	Solar Energy-EV Charging Stations	80	No.	1200000	Phy	1.00	1.00	1.00	2.00	2.00	5.00	1.00	14.00
2	Solar Energy-Roof Top Solar PV System without Battery-3 Kw	90	No.	137280	Phy	9.60	9.60	9.60	19.20	19.20	48.00	9.60	134.40
3	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	240000	Phy	85.00	55.00	65.00	60.00	75.00	100.00	45.00	540.00
4	Solar Energy-Roof Top Solar PV System without Battery-4 kW	80	No.	259600	Phy	105.00	67.95	86.31	74.13	92.66	123.55	55.60	667.17
5	Solar Energy-Roof Top Solar PV System without Battery-5 kW	80	No.	324500	Phy	526.08	299.52	299.52	201.60	362.88	424.32	451.20	3016.32
6	Solar Energy-Street Lighting System	80	No.	45000	Phy	111.00	119.00	151.00	145.00	123.00	141.00	129.00	1035.00
7	Biomass Energy-Community Bio Gas Plant	80	No.	500000	Phy	230.52	247.14	313.60	301.14	255.45	292.83	267.91	2149.50
8	Wind Energy-Wind Power Generators	80	No.	500000	Phy	35.00	20.00	20.00	25.00	30.00	50.00	20.00	215.00
9	Solar Energy-Roof Top Solar PV System without Battery-1kW	80	No.	500000	Phy	90.86	51.92	51.92	64.90	77.88	129.80	51.92	558.14
10	Solar Energy-Roof Top Solar PV System without Battery-2 kW	80	No.	500000	Phy	150.00	150.00	150.00	150.00	150.00	150.00	350.00	1570.00
	Total Renewable Energy					1801.07	1454.66	1425.05	1424.34	1503.41	4222.80	2310.95	16309.66
VIII. Others													
1	Individuals/ Individual members of JLGs	100	No.	200000	Phy	3274.00	3008.00	3344.00	2866.00	2745.00	2946.00	3826.00	24779.00
	Total Others					6548.00	6016.00	6688.00	5732.00	5430.00	5892.00	7652.00	49558.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					281850.82	205664.03	201269.18	286548.54	260820.55	273353.35	230144.83	1927114.56

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	711913.00	688637.00	411194.18	614181.00	618079.00	721784.00	648947.00
RCBs	113500.00	96463.00	71485.34	91038.00	66605.00	78271.00	63234.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	126924.00	125492.00	99094.89	91043.00	136343.00	90409.00	150038.00
Others	0.00	0.00	164.95	0.00	1243.00	0.00	1537.00
Sub total (A)	952337.00	910592.00	581939.36	796262.00	822270.00	890464.00	863756.00

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	200697.00	118384.00	165749.34	243314.00	274106.00	362077.00	411590.00
RCBs	6600.00	14852.00	9997.93	9647.00	29226.00	20239.00	37332.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	65941.00	33642.00	29415.00	95614.00	56931.00	120838.00	60099.00
Others	0.00	0.00	1.20	1741.00	545.00	22.00	907.00
Sub total (B)	273238.00	462378.00	205163.47	350316.00	360808.00	503176.00	509928.00

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	912610.00	1102521.00	576943.52	857495.00	892185.00	1083861.00	1060537.00
RCBs	120100.00	111315.00	81483.27	100685.00	95831.00	98510.00	100566.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	192865.00	159134.00	128509.89	186657.00	193274.00	211247.00	210137.00
Others	0.00	0.00	166.15	1741.00	1788.00	22.00	2444.00
Sub total (C = A+B)	1225575.00	1372970.00	787102.83	1146578.00	1183078.00	1393640.00	1373684.00

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	259105.00	216140.00	194202.00	223024.00	220602.00	268223.00	265969.00
RCBs	1000.00	8627.00	755.00	2.00	7.00	7355.00	7846.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	9200.00	21965.00	20858.00	13174.00	14191.00	10785.00	10892.00
Others	3037.00	2312.00	159.00	2472.00	18379.00	1652.00	7958.00
Sub total (D)	272342.00	249044.00	215974.00	238672.00	253179.00	288015.00	292665.00

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	120851.00	178837.00	77067.00	9175.00	76615.00	25332.00	66817.00
RCBs	9830.00	15998.00	737.00	0.00	227.00	6209.00	7295.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	29373.00	41361.00	12702.00	1171.00	4245.00	30457.00	32053.00
Others	0.00	0.00	9.05	761.00	2716.00	0.00	4181.00
Sub total (E)	160054.00	236196.00	90515.05	11107.00	83803.00	61998.00	110346.00

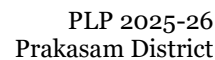
Table 6: Grand Total (C+D+E)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1292566.00	1497498.00	848212.52	1089694.00	1189402.00	1377416.00	1393323.00
RCBs	130930.00	135940.00	82975.27	100687.00	96065.00	112074.00	115707.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	231438.00	222460.00	162069.89	201002.00	211710.00	252489.00	253082.00
Others	3037.00	2312.00	334.20	4974.00	22883.00	1674.00	14583.00
Grand Total	1657971.00	1858210.00	1093591.88	1396357.00	1520060.00	1743653.00	1776695.00

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

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



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

(Rs. lakh)

99

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1.	Abattoir/Slaughter Unit	Fixed	20 animals per day	0	3500000
2.	Agri Clinic & Agri Business Centers		Large operations	No.	3000000
3.	Agri Clinic & Agri Business Centers		Medium	No.	1500000
4.	Artificial Recharge Structure	For Dug Well		No.	10200
5.	Biomass Energy	Community Bio Gas Plant		No.	500000
6.	Boat Building/Repair Yards		Purchase of 10HP OBM	No.	97000
7.	Bore Well	New	Well Depth 100m, Dia_180mm	No.	76650
8.	Brackish water/ Coastal Aquaculture	Crab Culture		ha	157100
9.	Brackish water/ Coastal Aquaculture	Crab Culture	Mud Crab Fattening	ha	1571000
10.	Brackish water/ Coastal Aquaculture	Crab Culture	Mudcrab Culture in HDPE boxes	ha	2914200
11.	Brackish water/ Coastal Aquaculture	Polyculture	Scampi Culture	ha	1483100
12.	Brackish water/ Coastal Aquaculture	Shrimp Farming	Construction of Biofloc ponds	No.	1539700
13.	Brackish water/ Coastal Aquaculture	Shrimp Farming	White Shrimp (Litopenaeus vannamei) culture	ha	2946300
14.	Breed Multiplication Farm			200	40100000
15.	Bulk Milk Cooling Unit		2000 litre	No.	1500000
16.	Bulk Milk Cooling Unit		5000 litre	0	2500000
17.	Cooperatives of Artisans, Village Industries		—	No.	1000000
18.	Cooperatives of Artisans, Village Industries		—	No.	500000
19.	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000
20.	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
21.	Combine harvester	Self-propelled belt type		No.	2900000
22.	Commercial Broiler Farming		Deep Litter	5000	1700000
23.	Commercial Layer Farming		Manual/ Automated	10000	6800000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
24.	Composite Fish Culture	Composite Fish Culture		ha	307750
25.	Composite Fish Culture	Composite Fish Culture	GIFT Tilapia Culture	ha	2647300
26.	Compost/ Vermicompost	Compost	NADEP Compost 10' x 6' x 3'	No.	20300
27.	Compost/ Vermicompost	Vermicompost	2 TPA	No.	33800
28.	Compost/ Vermicompost	Vermicompost	20 TPA	No.	376100
29.	Compost/ Vermicompost	Vermi Hatchery	260 TPA	No.	1641700
30.	Crossbred Cattle Farming		Cross Bred (CB)Cows	1+1	165600
31.	Crossbred Cattle Farming		Mini dairy	3+2	497000
32.	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400
33.	Custom Service Units/ Custom Hiring Centers			No.	2000000
34.	Dairy Processing Unit	Integrated Processing	20000 lit per day	No.	15000000
35.	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
36.	Drinking Water	RO Plant		No.	2000000
37.	Drip Irrigation	New	12mm, 1.2 m x 0.60 m	ha	105000
38.	Drones	For Spraying		No.	950000
39.	Education	Colleges		No.	10000000
40.	Education Loans	Graduation & Post Graduation		No.	400000
41.	Education Loans	Graduation & Post Graduation		No.	800000
42.	Education Loans	Overseas Education		No.	2000000
43.	Education Loans	Professional Courses		No.	2000000
44.	Education Loans	Technical Courses		No.	1000000
45.	Education Loans	Technical Courses		No.	1500000
46.	Export Credit	Post Shipment Export Credit		No.	30000000
47.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	10m x 10m x 2m	No.	20700
48.	Finance to FPOs/FPCs			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 (₹)
49.	Fish Culture		Polyculture of Fish and Scampi	ha	478800
50.	Fish Culture	Irrigation Tank	1	ha	1793600
51.	Fish marketing	Fish Sale Unit		No.	400000
52.	Fish processing	Solar Fish Dryer		No.	426000
53.	Fishing craft	Mechanised	Deep Sea Fishing Vessel_200_240 HP engine	No.	12800000
54.	Fishing gear and equipment	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
55.	Fishing gear and equipment	Accessories for Fishing Gear	Providing of FRP Boat engine	No.	320000
56.	Fishing gear and equipment	Accessories for Fishing Gear	Purchase of FRP nava & fishing net	No.	1100000
57.	Fodder Cultivation	1 Acre		Acre	36000
58.	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000
59.	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
60.	Fruit Processing	Sorting, grading & Packing	Integrated Pack House 16MT/day	No.	5000000
61.	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
62.	Godown	Galvanized Sheets	500 MT	No.	1750000
63.	Godown	Medium	RCC _ 1000 MT	No.	7000000
64.	Graded Buffalo Farming		Graded Murrah Buffaloes(GMB)	1+1	202800
65.	Healthcare	Hospital		No.	20000000
66.	Healthcare	Nursing Home		No.	10000000
67.	High density plantation	Guava	3 x 3	Acre	154300
68.	High density plantation	Mango	2.5 x 2.5	Acre	251900
69.	High density plantation	Pomegranate	3.6 x 3.6	Acre	106000
70.	Individuals/ Individual members of JLGs			No.	200000
71.	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
72.	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
73.	Individuals/ Individual members of SHGs	New Loans		No.	200000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
74.	Integrated Farming		Rainfed cropping	No.	610000
75.	KVIC Units			No.	200000
76.	KVIC Units			No.	500000
77.	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
78.	Low Cost Storage	Fruit/ Vegetable		No.	1500000
79.	Manufacturing Sector	Term Loan	Medium_	No.	15000000
80.	Manufacturing Sector	Term Loan	Medium_	No.	22000000
81.	Manufacturing Sector	Term Loan	Medium_	No.	30000000
82.	Manufacturing Sector	Term Loan	Micro_	No.	400000
83.	Manufacturing Sector	Term Loan	Small_	No.	12500000
84.	Manufacturing Sector	Term Loan	Small_	No.	8500000
85.	Manufacturing Sector	Working Capital	Small_	No.	14000000
86.	Manufacturing Sector	Working Capital	Small_	No.	7500000
87.	Mariculture	Sea Cage Farming		No.	3560000
88.	Market Yard	Collection Centre		No.	1500000
89.	Meat & Poultry Processing			No.	3000000
90.	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon Citrus: 6 x 6	Acre	92300
91.	New Orchard	Tropical/ Sub Tropical Fruits	Guava_6 x 6	Acre	67200
92.	New Orchard	Tropical/ Sub Tropical Fruits	Mango_7.5m x 7.5m	Acre	89500
93.	New Orchard	Tropical/ Sub Tropical Fruits	Sapota_8 x 8	Acre	62800
94.	Nursery	Horticulture Nursery		No.	2500000
95.	Nursery	Small Nursery		No.	1000000
96.	Oil Extraction	Groundnut Oil	Small Scale	No.	2500000
97.	On Farm development (OFD) Works	Field Channels		m.	41300
98.	Ornamental Fish Culture	Indigenous ornamental fish unit		No.	648400
99.	Other machinery	Other Machinery & Equipment's	Vegetable Dryer Solar Tunnel Dryer (100 to 200 Sq ft)	No.	175000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
100.	Pandals	Creeper Vegetable Cultivation		Acre	359700
101.	Pledge Loans			No.	300000
102.	Poly House	Tubular Structure		No.	3500000
103.	Pond construction	Pond Renovation & Desilting		ha	648900
104.	Power Tiller		12 HP	No.	280000
105.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
106.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
107.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2000000
108.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
109.	Reapers, Binders and Balers	Tractor attached	Paddy straw Baler (Round) – Tractor Operated	No.	1350000
110.	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
111.	Repair of Dwelling Units	Other Centre		No.	600000
112.	Rice Processing		Rice Mill Small Scale (500 Kg/ Hour) Automatic	No.	300000
113.	Sericulture	Chawki Rearing	5000 DFLs per batch 1200 sq. ft Shed	Acre	2452000
114.	Sericulture	Mulberry Plantation	1000 Sq Ft	Acre	1500000
115.	Sericulture	Reeling Unit	Automatic Reeling Machine 200 ends	No.	8800000
116.	Sericulture	Reeling Unit	Multi end reeling Unit_10	No.	1674800
117.	Sericulture	Reeling Unit	Twisting Unit	No.	974400
118.	Service Sector	Working Capital	Medium_	No.	17500000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
119.	Service Sector	Working Capital	Medium__	No.	22500000
120.	Sheep	Rearing Unit	New Shed Nellore Breed	100+5	1300000
121.	Sheep	Rearing Unit	New Shed Nellore Breed	20+1	255000
122.	Solar Energy		EV Charging Stations	No.	1200000
123.	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
124.	Solar Energy	Roof Top Solar PV System without Battery	1 kW	No.	51100
125.	Solar Energy	Roof Top Solar PV System without Battery	2 kW	No.	93960
126.	Solar Energy	Roof Top Solar PV System without Battery	3 Kw	No.	137280
127.	Solar Energy	Roof Top Solar PV System without Battery	4 kW	No.	259600
128.	Solar Energy	Roof Top Solar PV System without Battery	5 kW	No.	324500
129.	Solar Energy	Solar Pump Sets	5 HP	No.	550000
130.	Solar Energy	Street Lighting System		No.	45000
131.	Sprinkler Irrigation	Micro	63 mm 0.4 to 1	ha	22800
132.	Tank Silt Application			ha	29200
133.	Tractor	With Implements & Trailer	15 to 25 HP	No.	580000
134.	Tractor	With Implements & Trailer	26 to 35 HP	No.	650000
135.	Tractor	With Implements & Trailer	46 to 55 HP	No.	950000
136.	Tractor	With Implements & Trailer	56 to 60 HP	No.	1080000
137.	Vegetable Processing	Dehydration of Vegetables	Solar	No.	200000
138.	Wind Energy	Wind Power Generators		No.	50000000

Annexure V

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

Sr. No.	Crop	Type	Unit	SoF (₹)
1.	Broiler Farming	Others__	Per Bird	130
2.	Buffalo Farming	__	Per Animal	49000
3.	Castor/ Aeranda/ Randee/ Ricinus	Irrigated	Acre	20000
4.	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Irrigated	Acre	34000
5.	Chilli/ Mirch	Irrigated	Acre	125000
6.	Cotton/ Kapaas	Irrigated	Acre	50000
7.	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani__	Acre	17000
8.	Goat Farming	Rearing Unit __ Semi __intensive__	20+1	46000
9.	Groundnut/ Moongfali	Irrigated	Acre	38000
10.	Indigenous Cattle Farming	__	Per Animal	38000
11.	Layer Farming	Others__	Per Bird	240
12.	Maize/ Makka	Irrigated	Acre	45000
13.	Mandarin/ Santra/ Citrus/ Sweet Orange		Acre	65000
14.	Mango/ Aam		Acre	50000
15.	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	22000
16.	Other Vegetables		Acre	185000
17.	Papaya/ Papita		Acre	110000
18.	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed	Acre	19000
19.	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed	Acre	22000
20.	Pomegranate/ Anar	Irrigated	Acre	100000
21.	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
22.	Sesame/ Til/ Sesamum/ Gingelly	Irrigated	Acre	14000
23.	Shrimp Farming	L Vanamei __ Intensive	Acre	1000000
24.	Sorghum/ Jowar	Unirrigated/ Rainfed	Acre	22000
25.	Sunflower/ Surajmukhi	Irrigated	Acre	26000
26.	Tobacco/ Thambaku	Virginia	Acre	100000
27.	Tomato/ Tamatar	Hybrid/ HYV	Acre	75000
28.	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	22000

List of Abbreviations

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

List of Abbreviations

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

Name of the DDM	Ravi Kumar J
Designation	DDM, NABARD
Address	House No.34-64-79 2 nd Floor Vishnu Nilayam Sujatah Nagar, 10 th line Ongole
Post Office	Addanki Gate S.O
District	Prakasam
State	Andhra Pradesh
Pin code	523001
Telephone No.	-
Mobile No.	7780196169
Email ID	prakasam@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Andhra Pradesh Regional Office
Stalin Central, 5th Floor,
D No. 27-37-158, M G Road, Government,
Vijayawada - 520002, Andhra Pradesh

www.nabard.org |     / [nabardonline](https://nabardonline.org)